

1. EXECUTIVE SUMMARY

Sustainable Livelihoods Through Co-operatives 2011-2015, hereafter referred to as the Program, uses the co-operative model to provide poor people and communities in developing countries with opportunities to build sustainable livelihoods, thereby reducing poverty and vulnerability. March 31, 2015, marked the end of the four-year program.

Four years ago, CCA set out to accomplish the following: “improve the skills, physical assets, environment, and social and economic capital of poor rural and urban households by working closely with local co-operatives, all through the lens of sustainable economic growth.” Today CCA has had proven impact in Colombia, Peru, Cambodia, Mongolia, Nepal, the Philippines, Indonesia, Vietnam, Uganda, Malawi, Tanzania and Ghana. This report will examine CCA’s approach to management of the Program, the development strategy that guided the Program, and the impact of the Program in the twelve countries of operation and here in Canada.

The sectors of focus for the Program were finance, agriculture, and micro, small and medium enterprise development. In the area of finance, CCA offered technical inputs in support of sustainable credit unions, as well as focused efforts on microfinance and microinsurance. For agriculture and micro, small and medium enterprises, the focus was to maximise both long- and short-term production capacity by increasing quality and quantity, to improve co-op functioning, and to improve appropriate market access. By harnessing Canadian-grown knowledge of democratic economic processes and co-operative development, the Program enabled 4.2 million co-op members in over 700 communities to improve their lives.

The development strategy for the program was based on CCA’s Theory of Change, which supports the work of co-operative development at three levels: the individual co-operative member, the co-operative enterprise, and the co-operative network (including the regulatory environment in which it exists). The premise is simple – people working together co-operatively can do more than people working alone. When co-ops work together they become stronger. In turn, networks bring economies of scale and increase the financial stability of the whole system. CCA’s development strategy fits neatly with DFATD’s strategy for stimulating sustainable economic growth by investing in people, growing businesses and building economic foundations. Co-operatives are a private-sector approach to poverty alleviation, acting as both a stimulus and maintainer of sustainable economic growth.

The Seven Co-op Principles

1. Voluntary and open membership
2. Democratic member control
3. Members’ economic participation
4. Autonomy and Independence
5. Education, training and information
6. Cooperation among co-operatives
7. Concern for community

CCA’s theory of change relies on two pillars: the strength of the Canadian co-operative movement, and the power of partnership.

Harnessing the Canadian Co-operative Movement

CCA achieves our excellent results in large part due to the mobilization of expertise from credit unions and co-operatives across Canada. Almost all of the technical assistance delivered through the Program relied on voluntary contributions of time and expertise from Canadians (203 out of 206 consultants were volunteers). The volunteers CCA engages are leaders in the co-operative movement in Canada - for example, credit union managers, high-level co-operative communications staff, and Board Members and VPs of large Canadian co-ops and/or Centrals. Canadian commitment to our work is evidenced by the tremendous number of highly skilled experts we have been able to mobilize.

CCA staff and our volunteers know the business of co-operatives inside-out, in a sustainable way. The expertise provided builds the long-term capacity of co-ops and their networks, so that they can thrive in the good times and stay strong in the tough times, bolstering both their individual members and the communities they live in. According to the volunteer survey that CCA conducted in 2013, the Canadian co-operatives who allow their staff to volunteer with CCA also benefit, as volunteering internationally with co-ops often leads to more committed co-op employees. It is truly a win-win scenario.

It is important to note that CCA does not work in isolation. There are two key organizations that support our work:

1. Co-operatives and Mutuals Canada is a national voice for co-operative development in Canada. CMC's team is only involved in domestic co-op development. The Canadian Co-operative Association (CCA) is a not-for-profit co-operative incorporated under the Canada Co-operatives Act and which operates as a subsidiary of Canada's national association of co-operatives and credit unions, Co-operatives and Mutuals Canada (CMC).
2. The [Co-operative Development Foundation of Canada \(CDF\)](#) is a registered charitable organization that works to alleviate poverty by building and strengthening financial and non-financial co-ops in Canada and around the world. CDF works with the [Canadian Co-operative Association \(CCA\)](#) and other organizations to implement development projects on its behalf. CDF contributed \$2,003,616 to the Program over the four years.

The Canadian co-operative movement is fully involved in co-operative development worldwide. Canadian co-operatives provide expertise, support and financing to co-operative projects in developing countries, mainly in South America, Africa and Asia.

The Power of Partnership

CCA's approach to partnership is the other key pillar in our success. CCA selects and works with partners who intend to support and build the co-operative movement long into the future. This focus on institution-building and creating a viable network differentiates CCA's approach. CCA invests in institutions for sustainability, continuity and commitment, based on principles of mutual accountability and respect. The shared set of Co-operative Principles allows for a common platform and offers partners and CCA a global platform to exchange ideas, learn new approaches and share stories that can last long after the funding part of the partnership has come to an end. In the midterm evaluation, evaluators observed:

“Both CCA and partners are very positive about the partnership and the value each brings to the table. Partners expressed a high level of satisfaction and appreciation for the nature of the partnership they held with CCA. In some cases the pure duration spoke to the extent to which CCA was invested in

successful co-operative development in the related jurisdictions and, in particular, in the success of the partner organization itself. Partners described CCA as “*knowledgeable, flexible and supportive.*” One interviewee indicated “*CCA is walking the talk when they do international development – they are practicing the principle of ‘co-operation amongst co-operatives.’*”¹

In the Program, CCA integrates three cross-cutting themes: gender equality, environmental sustainability and good governance.

Gender Equality

Active, equitable participation of members – both women and men – is necessary for sustainable co-operative development. Co-operatives are an effective tool for bringing women into the formal economy vis-à-vis the employment and economic opportunities they create. As democratic agents of social mobilization, co-operatives also play a role in the healthy, gender-inclusive development of communities and societies. The involvement of women in the economic function of agricultural co-operatives results in a more integrated production of food and cash crops, enhancing food security. Involving more women in co-operative ventures broadens the scope and expands the co-op’s social role. Women are often concerned with social development issues such as employment, health, the environment and children. Women participating in co-operative movements become agents of social change, improving the socio-economic situations of their families and communities.

CCA supports specific efforts that target gender equality and gender equity issues, as well as integrated efforts that ensure CCA’s programming goals, objectives and delivery mechanisms fully reflect women’s abilities, practical needs, strategic interests and level of participation. CCA has made an institutional commitment to achieving gender equality; this is a continuing commitment to pursue gender equality objectives and the continuing evolution of approaches based on experience.

CCA addresses gender equality at three levels:

1. Women’s equal participation and empowerment in decision making processes;
2. Access to and control over the resources and benefits of co-operative development;
3. Promotion and support for the individual human rights of women and men, boys and girls; including sexual and reproductive rights.

Our strategy aligns with DFATD policy on gender equality, the objectives of which are increasing women’s participation in decision making, to support full realization of women’s human rights and reduce gender inequalities in access to and control over resources.

CCA recognizes the important role of women as small-scale producers and business owners/managers, as well as their critical contribution to food security for their families. Therefore CCA ensures that its agriculture and business capacity building programming is directly reaching women as farmers as well as men as farmers, and meets the specific needs of both.

CCA has focused on promoting changes in attitudes and behaviour of and between women and men towards greater gender equality. Changes in knowledge and awareness of women’s rights is one aspect of promoting such change: change manifested by greater respect for each other’s roles; greater sharing

¹ Midterm Evaluation, Executive summary, Feb 2014

of these roles within the domestic and public spheres; and in women's increased status in the household and control over key resources.

In the final evaluation, co-op members reported varying degrees of positive social change between men and women, ranging from small changes such as better communication between spouses and more equitable decision-making in the home, to large cultural shifts such as increased valuation and support from men in domestic responsibilities to a fundamental recognition of women's rights and a decrease in gender-based violence.

Consequently in 2015, the challenges reported by women members had more to do with their positions as business managers and partners in decision-making rather than difficulties arising from being in a subordinate position (for example, issues of capital and seed selection rather than the need to ask permission from husbands or being victims of gender-based violence). Women farmers and entrepreneurs have now turned their attention to gaining access to increasingly bigger loans through the SACCOs in order to expand and improve their businesses and farms.

Environmental Sustainability

CCA actively engages in environmental protection, awareness raising and environmentally sustainable activities. CCA acknowledges that environmental, social, and economic sustainability are integrally linked and must be considered together to make lasting positive impacts. Environmental risks are assessed and mitigation strategies developed prior to the commencement of all international activities. CCA's programming on environmental sustainability is directly in line with DFATD's strategy for responsible environmental management.²

CCA and our partners understand that environmental sustainability is critical to growth; more critical in light of climate change realities. CCA worked with partners throughout the Program to develop innovations and to address climate change impacts through mitigation and adaptation strategies. Many of the projects' activities resulted in the improvement of beneficiaries' environmental management and conservation practices. These activities included, for example: the planting of trees of economic and environmental value and establishment of tree nurseries by SEND in Ghana, MUCCoBS in Tanzania and LP3M in Indonesia; the creation of bio-gas programs by NEFSCUN in Nepal and TYM in Vietnam; and the formation of community waste management and recycling programs by Atahualpa in Peru.

Good Governance

Co-operatives have been referred to as *schools of democracy* – due to their one member, one vote approach. Co-operatives are where many people experience the opportunity to become active citizens, and learn how to participate constructively in building community. Evidence shows that participation in a co-operative has led to women gaining confidence and experience to run for municipal and regional office.³ DFATD recognises that in order to achieve sustainable economic growth, a foundation of effective institutions and effective policies as needed⁴.

² <http://www.international.gc.ca/development-developpement/priorities-priorites/segs-sced.aspx?lang=eng>

³ Co-operatives and the Pursuit of Peace

⁴ <http://www.international.gc.ca/development-developpement/priorities-priorites/segs-sced.aspx?lang=eng>

CCA focuses on building strong leaders who understand their roles and responsibilities at all levels of the co-operative network. Good governance training for boards and staff are the foundation of effective co-operatives. CCA has developed several tools and training materials to build the capacity of partners and co-operatives in this area.

CCA works with co-op businesses and networks, and with governments, to ensure that co-ops are recognized as key drivers of economic growth and positive change in their communities. CCA works with governments to build enabling environments for co-operatives to thrive. An enabling environment includes proper legislation, prudent regulation and respect for the autonomy of the co-operative enterprise. Some examples of where this has been successful in the program are presented in the outcomes section.

By working with co-operatives, the Program strengthened local institutions, systems, and movements – all of which are controlled by local people and whose mandate is to continue to generate positive social and economic results long after the Program has been completed.

1.1 Operations

The Program operated in three regions; Asia, Africa and the Americas. It delivered results through 18 projects in 12 countries, each with distinct objectives, design, funding envelope and partner in the developing country or region. The Program was preceded by two previous funding cycles (2002-2007 and 2007-2010). The Program started in 2011 and was evaluated at the midpoint of the Program. Adjustments were made at that moment, including a revision to the Performance Measurement Framework. Lessons learned were collected across the Program annually, and integrated into individual projects as well as program-wide. Shorter projects in Nepal and Cambodia ended in 2012 and 2013 as planned. One project in Peru, Atahualpa, was closed earlier than planned due to project performance issues. The majority of the project activities ended in December, 2014, and a final project evaluation was completed for each of the projects active at that time.

In 2013, CCA commissioned a midterm evaluation to assess Program performance, as well as long-term impact. In reviewing the operations and management of the Program, the evaluator observed:

“This is an impressively complex program, with far-reaching projects all designed to develop co-operatives for the purposes of mitigating poverty and improving the livelihoods of those in need. The Partnership Program is highly context-specific, taking into account regional and national factors to include macro socio economic issues, levels of development and infrastructure, as well as the ‘stage’ of development of co-operatives in that region or country. Clearly CCA’s experience in international development work is evident in the approach (multi faceted and multi layered) taken the current Partnership Program, and in the strong design and ongoing management.”⁵

The midterm evaluation found that there was strong fiscal management of financial inputs and that results (with associated indicators and targets) were specified for the program overall and collected for each of the 18 projects within this umbrella. Interestingly the evaluator found that the current reporting process appears to *under-report* some of the projects’ accomplishments.⁶

⁵ Midterm evaluation, February, 2014

⁶ Midterm evaluation Executive Summary,

The size and scope of the Program required inputs from across the organization, including from project officers for each project, our sectoral specialists (finance, agriculture, gender and environment), regional consultants, regional directors and technical co-operants. There was a strong field presence in the Program, with a regional director based in Kampala, Uganda, as well as a fully functioning Africa field office with a full time project officer and office manager/accountant. In Asia, a regional representative in Manila monitored projects in the region and provided hands-on technical assistance for projects in the Philippines, Vietnam and Indonesia. In the Americas, a technical advisor was based in Colombia for the last two years of the Program.

The CCA Program has been built on a foundation of learning, innovation and replicating high quality practices from our programming. Best practices and lessons learned have been disseminated back to our partners to ensure that successful interventions have a multiplier effect in other regions.

Member Engagement

The member engagement activities in the Program are designed to provide education, technical assistance and global connections for our partners. For our co-operative constituency it is an opportunity to expand their own skills and knowledge, and connect to the co-operative principles. The ability of the program to mobilize technical assistance through volunteers is a very cost-effective way to achieve incredible results.

The engagement activities are closely linked with project objectives, and build and support the results in the projects. For example, many of the innovations achieved in environment and gender were direct results of young Canadians' contributions to our partners' work.

Local understanding

The management of the Partnership Program builds on CCA's strong understanding of local context, the history of co-operative development and the macro socio-economic issues challenging these respective jurisdictions.

1.2 Outcomes

In March 2015, CCA concluded our four-year, \$25 Million *Sustainable Livelihoods Through Co-operatives 2011-2015* development program with the Department of Foreign Affairs, Trade and Development (DFATD). Working with local co-operative partners, the Program's 18 projects reached 4.2 million people in 12 countries. The results show the continuing power of co-operative enterprise to transform lives for the better. Members increased their savings in credit unions by as much as 37% to 400%. Farmers in Ghana, Uganda, Indonesia, Vietnam, Peru and Colombia are among those producing more and better crops, earning higher incomes, and setting aside savings. Their families are living with greater food security and are less vulnerable to the effects of climate change. Women, so vulnerable to poverty, are learning new skills, managing small businesses, sharing in household decisions and participating in the affairs of their co-ops and communities. Male partners are supporting this change, taking up more household chores and childcare activities. After four years, women make up an impressive 43% of co-op leadership positions. Some 13,000 girls and 14,700 boys joined credit union-sponsored youth savings clubs, where they have learned life-changing financial skills and savings habits. Twelve co-operative apex organizations now command a stronger presence with governments to promote co-op interests in their countries. CCA and its local partners have gleaned important lessons

from this experience, and local organizations are now themselves better equipped to equip communities to move out of poverty.

Sustainable Livelihoods Through Co-operatives 2011-2015 uses the co-operative model to provide poor people and communities in developing countries with opportunities to build sustainable livelihoods, thereby reducing poverty and vulnerability. As of March 31, 2015, the end of the four-year program, results from CCA's projects are as follows:

- Co-operatives provided sustainable, gender equitable, social and economic growth for women and men. **2,636,283 women and 809,648 men have improved livelihoods.** Seventy-five percent of those with improved livelihoods are women.
- There are currently **3,266,452 women and 1,003,702 men conducting business through their co-operatives.** These are active co-op members who save money, take loans, bulk produce or are insurance holders.
- **Seventy-six percent of people using the co-op services are women.**
- **Women make up 43% percent of co-op leadership in our projects,** increased from 26% at the beginning of the Program.
- **1,371 women and 1,751 men leaders of co-operatives are applying the knowledge and skills** they acquired through training to better run their co-operatives. In addition, **948 women and 1,365 men managers and staff of co-ops are applying new skills,** knowledge, processes and technologies to provide better services to members.
- In total, **326 co-operatives have improved financial management** as a result of training in the Program.
- There are **44,287 women and 44,028 men applying the skills and knowledge that they have acquired in the projects.** This includes everything from post-harvest handling procedures in Ghana, to occupational health and safety with NFCPWD in Philippines, and from business development training for women's co-operatives in Vietnam to training on Group Savings and Loan methodology in Malawi.
- **\$67 million was acquired in volume of sales or businesses** carried out through agricultural and worker co-operatives.
- **\$701,875 was spent on procurement,** including computers and office equipment, office furniture and technical equipment to enhance the services of local co-operatives and national associations.
- **12,958 female youth and 14,747 male youth are now accessing co-operatives** through Youth Savings Clubs, and learning about the value of savings.
- **206 Canadian volunteer Technical Co-operants devoted 9,216 days and a total in-kind contribution of CAD \$4.5 million to CCA's projects overseas.**
- More than **80% of the Women's Mentorship Program alumnae for the past 12 years are still working in the credit union system,** and 90% are with the same credit union they worked with before participating in the program. **Ninety-seven percent of participants in the program indicated that since participating in the program their self confidence has increased** and they are more assertive and confident when dealing with colleagues.

Key representative examples of project outcomes:

- In **Peru,** the NORANDINO project had a **27% increase in income per co-op member** as a result of members increased participation in and position in coffee, cocoa and sugar cane value chains.

- In **Peru**, Atahualpa saw an immense **460% increase in income for the community**. The project assisted the community co-operative to develop the local hot springs and hotel into a community-based tourism site. As a result of an increased flow of tourists from 10,000 to 30,000 annually, the co-operative and the community has seen an increase in income from \$7,000 to \$40,000 per year.
- In **Vietnam**, technical training on agriculture and livestock production, gender and small business start-up and management, and increased access to inputs resulted in an **average revenue increase of \$971 for households** from 2012 to 2015.
- In **Tanzania**, women beneficiaries of the MUCCoBS project reported that the training they received through the project in entrepreneurship skills and establishment of economic groups involved in income generating activities such as poultry, milk production, livestock and trading, were the catalyst to the improved income levels of different members for the last two years. **They can now easily pay school fees for their children, afford sufficient diet diversity and pay for health or medical services**. Some have even managed to construct modern houses or renovate the existing ones.
- In **Uganda**, as a result of the IFAPI III project **total sales through agricultural marketing co-operatives increased by \$5,879,788. Ninety-four percent of co-op households surveyed indicated that their incomes have increased** because of the high demand and high prices available through their marketing co-operatives. With increased income members improved their housing (**77% of families now live in burnt brick houses**, as opposed to mud brick) and acquired livestock. The number of households rearing goats rose by 56%, households rearing cattle rose by 35% and households rearing sheep rose by 15%. **Extra income from farming and especially income generated from women's small enterprises means that the number of children enrolled in private schools increased from 4% to 17%**, which shows and that households are in a better position to afford quality education. Better farming practices, diversification of produce and high prices lead to an increase in food secure households. **Eighty-five percent of families are food secure**, as opposed to only 29% at the project baseline.
- In Colombia, CCA and GESTANDO have **promoted professionalization of 17 farmer co-operatives**. As a result of training for the Boards of Directors and staff, each co-op can demonstrate key improvements in the administration and finances of the co-operatives, which have led to increased identification of markets and improved quality of products in terms of sustainable agricultural practices and clean production. **All 17 co-operatives improved their financial practices** and 14 out of 17 co-ops are financially sustainable.
- In **Cambodia**, the average loan size increased by 82% due to the improvements in the credit unions, the average loan increased from \$94.58 to \$266.61. As a result of increased access to loans through the availability of a loan fund, **credit union members in Cambodia have been able to invest in small businesses, purchase inputs such as seeds and chemical fertilizers for paddy rice production, or raise animals or poultry**. Members also reported using loans to finance their everyday expenditures, medical expenses of family members, or to make minor housing improvements.
- In **Nepal**, CCA and CMF have developed **53 sustainable women's SACCOs, and have provided financial services to 44,115 women and 5121 men. It is important to note that 55% of the members are Dalits and Janajatis, the poorest caste groups who often have little access to formal financial services**. These SACCOs report \$9.75 million in total savings, \$11 million in total outstanding loans, and \$13.37 million in total assets.
- In the **Philippines**, the number of **women with disabilities employed through the co-operatives went from 50 to 764 and for men the number went from 200 to 2398**.

- In **Ghana**, CUA created the first **fully self funded deposit guarantee program in Africa**. CUA exceeded their funding targets for the program which had a 10 year implementation plan. Participation in the deposit guarantee program requires a minimum standard of performance by credit unions; so far 80 credit unions (about 20% of the system) have been screened, qualified and enrolled in the program.
- In the **Philippines**, RIMANSI was **able to respond to super Typhoon Yolanda (Haiyan) as the network has been prepared for such catastrophic damages**. Using the Life Catastrophe Excess of Loss Reinsurance Treaty with the National Reinsurance Corporation of the Philippines (NatRe), the country's lone local reinsurer, they were **able to help members of the MBAs to get back on their feet**.
- In **Malawi**, there are currently **736 girls and 326 boys participating in the Tikwere SACCOs YSC pilot**. The students reported that the YSCs were teaching them how to save –many students use the money to put towards school books, soccer balls for their classes, or even helping out their parents. The YSCs are not only promoting a culture of saving among the youth, but they are providing an opportunity for the SACCO to grow and serve the community. **Tikwere SACCO has seen the value of the YSC to its community and organization and has taken ownership over the program by including it in their annual operating budget** moving forward.

Gender Equality Results

- Projects in **Uganda, Peru (Atahualpa), Colombia, and Cambodia (FNN)** all reported a **reduction in gender-based violence, including domestic violence**, as a result of project activities.
- In **Uganda**, women are running their own enterprises and are earning an independent income in wine, honey, cassava, rice, maize, beans, ground nuts, and sorghum enterprise. **As a result of the increased activity, bulking of women's crops has grown from 1,360 in 2012 to 7,066 in 2015 (an approximately 520% increase)**, and women are gaining more access to and control over resources including land, livestock, trees, and some cash crops. Women in the project reported **increased access to financial services and access to training and technologies** like honey processing, mushroom growing, ox-traction, establishment of seedling nurseries, apiary, wine making, enterprise selection and improved livestock and animal husbandry practices.
- In **Peru**, CCA's partner Atahualpa discovered that customary practices were actually in violation of their own co-op by-laws with respect to membership equity between women and men. The traditional practice was to only offer co-op membership to men, with the exception of widows who 'inherited' their late husband's membership. **Through gender sensitivity training, the board came to realize that this is a violation of by-laws, and membership is clearly open to women and men equally** with no stipulation of land ownership or agricultural production activity.
- In **Malawi**, the **number of women in SACCO leadership positions surpassed the targeted 42%, reaching up to 66% (121 women)**. This success is attributed to the fact that most SACCOs adhere to gender inclusive leadership policies, especially in board composition. Similar positive results are seen in **Uganda**, where **all SACCOs met the 30% minimum requirement for female board members and 57% of SACCOs have surpassed it** (ranging from 41% to 55% female board members).
- In **Peru**, at the NORINDINO co-operative, **women and men now work equally in the packaging of sugar and earn an equal wage**. Women have experienced an increase in income earned via greater employment, and have reported being more empowered to speak-up, make demands, and express an independent opinion as a result.

- In **Ghana**, women involved in the SEND woodlot project reported **greater transparency between themselves and their husbands, and noted that they now sit with men and discuss pertinent issues as equals**. The wife is now aware of how much the husband earns and vice versa, and household decisions are taken together.
- In **Nepal**, NEFSCUN now mandates that 33% of all SACCO boards, as well as their own, must be women. Through training from NEFSCUN and CMF, women are not only board members, but also managers, engaged members, trainers in financial management and governance, and have become leaders within their SACCOs and their communities. **Through their increased self-confidence and community support, women members have run for election at the local, district, and national government level**

Environment Results:

- In **Vietnam**, MACDI is training its members to **diversify income sources** (livestock and crops) so that they are less dependent on a single income source and **less vulnerable in the event of a disaster**.
- In the **Philippines**, RIMANSI facilitated the creation of a secondary risk-pooling mechanism among micro insurance mutual-based associations and has **promoted disaster risk reduction as a key issue among its member organizations**.
- In **Indonesia**, LP3M is working with farmers to **replant passion fruit trees with tree barriers to help protect against destructive storms**.
- In the cases of FNN in **Cambodia**, LP3M in **Indonesia** and UCA in **Uganda**, producers were overusing expensive chemicals or were employing laborious and resource intensive farming practices. **Beneficiaries were provided with information on the benefits and long-term sustainability of employing organic and/or conservation farming methods**. Increasing awareness about environmental conservation particularly in projects where waste disposal helped to contribute to the long-term sustainability of environmental activities.

Governance Results:

- In **Malawi**, the development of a national Deposit Guarantee Scheme was the result of a study tour to Canada for staff from the Reserve Bank of Malawi through the MUSCCO project.
- In **Nepal**, CMF and NEFSCUN, **created a wide array of newsletters, pamphlets, and posters to inform and educate SACCOs and their membership about the status of SACCOs in Nepal**, recent initiatives, best practices, advocacy, and promotion of products. NEFSCUN successfully distributed pamphlets to its member SACCOs to educate them about the Credit Union Act and provided them with the **information required so that they might advocate locally for the approval of the Act** itself.
- In **Indonesia**, co-ordination and engagement with the government emerged after the local government saw that LP3M was able to revive the local co-operative, and was implementing a successful project. This led the **local government to commit funds for processing equipment for passion fruit and for a new building in the amount of \$130,000**. **This is just one example of how a project partner has leveraged project support for additional external assistance**, and how local (and national) governments see the value and benefits of supporting organized farmers.

- The **ICA Africa's membership increased from 19 to 32 fully paid members during the project and saw a re-awakening of support from west and southern Africa** where it has been struggling for a number of years.
- In a documentary on **ACCOSCA**, participants stated that they were able to **apply the knowledge** from the CCAS supported ACCOSCA forums to their work in their own countries, **with some countries even drafting new credit union regulations as a result** (Lesotho, Zambia, Tanzania and Zimbabwe).