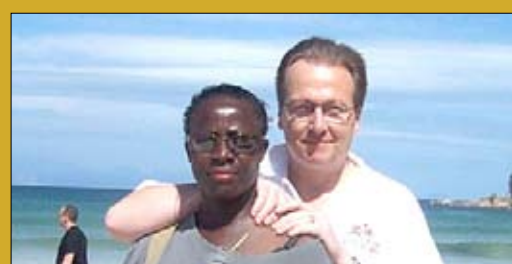




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The Catalyst

CUSO's Newsletter for Global Citizens

Summer/Fall 2007



Microcredit: Bankrolling a Future?

CUSO.org



Where Credit is Due

Does microcredit help women, or add to their burden?

In Northern Ghana, women are using microcredit loans to turn small change into a better economic future – for them and their children.

Like every other day, Sheri Feyakoyo wakes up at 4 am. She wraps herself in the colourful headscarf common to Muslim women in Northern Ghana, and sets off to search for water. As she walks under the pre-dawn sky, chain lightning jumps between clouds that have so far refused to release any rain.

The young woman fills two buckets from a not-so-nearby well that is in danger of going dry, returns to the family compound of huts surrounding a common courtyard, and cooks breakfast for her husband and children.

She sends the oldest kids off to school, straps her baby to her back, and helps her husband weed their fields of millet and maize before preparing lunch.

And then, Sheri gets to work.

"I also have my own business," says Sheri. "I buy raw rice, parboil it, dry it, and grind off the husks. People buy my rice because it takes less time to cook, and that means less time finding fuelwood."

This budding entrepreneur lives in Sanergo village, in a corner of rural West Africa that is rich in culture and tradition, but poor economically. Seven out of ten people in this region live in poverty, according to the official World Bank definition.

Most citizens here scratch out a subsistence living in soil that can be scorched or sodden, depending on the time of year. If the harvest is healthy, some of the staple crops can be sold on the open market, although yields are usually just enough to feed a family.



Microcredit women in Sanergo village

But because of her small business, Sheri earns the money she needs to pay for school fees, uniforms and supplies, so that all her children can get an education. "I now have the opportunity to pay for my



Shea butter processing in Tampie Kukuvo village

children's schooling," says Sheri. "The business lets me contribute to the family, by buying food or fuel. I can also help solve problems in the household, like if someone is sick and needs medicine."

Sheri owns no land, and has few belongings. Her home is made with bricks of mud and straw, capped with a thatch-roof. Illiterate and with no collateral, she couldn't just walk into a bank and fill out a loan application, even if she only needed a few dollars to kickstart her business.

So Sheri and nine other women in her village formed a 'lending circle,' and received a collateral-free loan from the Amasachina Self-Help Association, a community development group and CUSO partner based in Northern Ghana. That first advance was divided into 10 micro-loans of about 100 dollars each, one for each woman to start a very small business. Sheri used her share to buy a first batch of raw rice.

As a condition of their involvement, the Sanergo collective guarantees the repayment of each individual loan. This is a defining characteristic of microcredit; the women act as each other's collateral. "It's a group loan, but we each have our own business," says Sheri. "We select women who we know can make a business work. There's been no problem paying back the loans. We have to, or we can't get future loans."

It takes the women to raise a village

In the nearby village of Datoyili, 70 women are members of micro-business groups. Some women make food products for local consumption, while others travel the hour's drive to Tamale, the region's commercial centre. That city's sprawling market is a chaotic choreography of people selling goods ranging from magnificent crafts to mundane essentials.

The Datoyili women all started their businesses with loans and training from another CUSO partner, the community group Maata N Tudu, which translates as Women of the North. This is their third year in the program. Once one loan is re-paid, the group is eligible for another, usually larger, advance. Flera MaHumma is the president of the loan circles in the village, and says that there were no other options for women trying to improve their economic fortunes.

"I used to rely on my husband, but there were times he could not provide for me or the children. Now, because of the loan program, when my husband doesn't have money, I can help."

"We had been looking for a long time for money to start our businesses," says Flera. "We couldn't find anything until we met Maata N Tudu. We're happy to work with them, and we all started businesses because of the loans."

"Before I got my first loan, I was in distress. I used to rely on my husband, but there were times he could not provide for me or the children. Today, when my husband doesn't have money, I can help. Now that I am involved in the loan programs, I have seen a change in my family."

Like most microcredit organizations around the world, Amasachina and Maata N Tudu both target women, who are often the poorest in their communities. They are usually the caregivers of the family as well, so if you help the women, the thinking goes, you help the children. If that includes education for the children, you also help the entire village.



Lending circle members in Datoyili village

Blessing or burden?

Back in Sanergo, her now sleeping baby still strapped to her back, Sheri Feyakoyo walks on a dusty path that leads from one family of round huts to another. In the centre of a courtyard, rice in a huge cast iron pot slowly simmers over a charcoal fire. Sheri occasionally stirs the rice with a rough hewn wooden spoon.

So could the microcredit focus on women just add to an already heavy burden? Sheri admits it does, although you won't hear her complaining. "It takes more time but it's worth it because of the money and the satisfaction I get out of it," she says. "It's my own business. It's not too much of a burden."

"And a lot of the businesses like processing rice can be done right in the compound alongside other chores, so we can do the work on both at the same time."

The women involved in lending circles in Northern Ghana have gained respect in the household and the village because they are bringing in money through their efforts. The micro-loan method strengthens dignity and independence in a way a handout could not. That, advocates say, is one of the main non-monetary benefits of microcredit.

The women here do seem more confident and ready to assert themselves. And that's been difficult for some men to accept. When one husband is asked if the new business ventures are good for his family, he acknowledges that they do help feed the kids and pay for school. He then puts down his meal of rice and groundnut stew, and complains that the men have never received a single penny. He also thinks the husbands should have more say in how the profit is spent.

The women don't agree, and they let him know.

"We select women who we know can make a business work. There's been no problem paying back the loans. We have to, or we can't get future loans."

No panacea to poverty

There are many ideas other than microcredit that could contribute to change. For example, most of the microcredit women earmark their earnings for school fees and uniforms, so lower-cost education is one obvious way to help families.

Flera MuHumma, of the Datoyili loan groups, offers her wish list. "Besides the loan, we need a mill. The women who make shea butter or husk rice have to transport it all the way to Tamale to have it milled, and that's too far away. We have to arrange a truck to take us and that costs money. But if we had a mill that we could walk to, our profits would go up."

"What would also help families in the village," she adds, "is water. We don't have clean water. The women have to spend many hours looking for water and walking far, and that is time we can't spend on our businesses. And electricity. If we had light, the children could study at night and do better at school. And I wouldn't have to spend money buying kerosene for light."

The loans have fronted the start-up costs of many micro-enterprises in Northern Ghana, and the women have earned much-needed cash. Yet microcredit can only take the poor so far down the path of development. For those hoping to sell their products beyond their regional borders, marketing and distribution support is needed to take the next step.

A lack of credit is not the only cause of hardship in the Southern World. Many factors contribute to under-development, and providing business loans may or may not be the best way to lift the poorest of the poor out of poverty. But while the debate goes on, Sheri and Flera say they can't wait. They are too busy trying to turn small change into a better economic future.

CUSO places volunteer cooperants with both Amasachina and Maata N Tudu. CUSO works in partnership with many other community groups in Africa, the Americas, the Caribbean, Asia and the Pacific on projects in micro-enterprise, small business development, credit unions and community savings clubs.

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What is Microcredit?

Microcredit is a development tool that offers a hand-up, not a hand-out. It's a way to provide small business start-up capital — often \$100 or less — to people who don't qualify for traditional bank loans because they have no collateral or credit history. An amount that small may not seem like a lot, but for many living in the Southern world, it's enough to kickstart a micro-business selling food or crafts or telephone calls to people without phone service. In most programs, groups of people form lending circles, and act as each other's collateral. If one fails, the collective carries the loss.

Without access to capital, it's difficult to start or expand a business, even the tiniest of operations. In the absence of alternative banking options, many people are forced to borrow from money-lenders who charge outrageous interest rates. The poor can get trapped deeper in the pit of poverty.

Many people argue that microcredit is not a panacea to poverty. The scheme can't help everyone lift themselves up by their bootstraps. For some people, just getting those metaphorical boots is the struggle. Konlan Lambongang is the executive secretary of Maata N Tudu — a microcredit group that now boasts of 7,000 members — and he admits that it's a challenge to help the poorest of the poor.

"There are people who might need grants at first so they can just survive, so they can just eat and live. They need to get themselves healthy enough so that they can make use of the loans, and have the ability to pay them back. We are actually reaching the entrepreneurial poor."

Microcredit was popularized — but not created, as earlier initiatives can be traced to South America — by Nobel Peace Prize Dr. Muhammad Yunus and the Grameen Bank, which he founded in 1976. It all started when he lent a few dollars from his own pocket to a group of poor artisans struggling to make ends meet. They had no savings, and to buy the supplies needed for their wares, they had turned to a loan shark. At the end of the day, their hard work amounted to mere pennies.

But because of the professor's investment of about a buck-and-a-half each, the 42 enterprising street vendors dramatically increased their profit margins. And all the 'micro' loans were re-paid. These artisans became the first borrowers of the Grameen Bank, which today has seven million clients, helping over 30 million family members.

Letter-from-the-Field



Spirits of an Island From Jeanine and Mike D'Antonio

CUSO volunteers join the ghosts of an uninhabited island to help protect a unique ecosystem in the South Pacific.

Most park rangers wear boots when they patrol the backcountry. Most park rangers rely on compasses, maps and GPS units to navigate through unfamiliar territory. Most park rangers button up their shirts.

But not the rangers I'm trudging behind through this thick jungle. Their bare toes are splayed and grip the muddy trail, their shirt tails flap open, and even with no guiding technology at hand, they never become "temporarily disoriented." I follow slowly, picking my way through the quagmire, the treads of my boots gummed up like platform shoes covered in clay. I'm following the park rangers of Tetepare Island, and there's no one that I'd feel safer with while in the wild bush of the Solomon Islands, in the South Pacific.

My husband Mike and I have been placed in the Solomons by CUSO, a Canadian volunteer-sending organization. Our family, which includes three-year-old son Camas, has taken up residence for the next two years on Tetepare, the largest uninhabited island in the South Pacific. Northeast of Australia, it's 120-square-kilometres of verdant jungle with aquamarine lagoons and fringing reefs, where populations of dugong, leatherback turtles and estuarine crocodiles reside.

The only structures on the island — our palm leaf house, a research field station and an eco-lodge — are located on the western tip of an abandoned coconut plantation. They are the only signs of human activity for the last 150 years. The inhabitants of this island, things that crawl, slither and strangle, are used to being alone.

No one is sure what happened one-and-a-half centuries ago to the villagers of Tetepare. Some blame malevolent spirits that let disease and headhunting raids devastate the local inhabitants. But a handful of survivors did make it off the island, and their genealogy has been traced back eight or nine generations. This scattered population has grown in numbers, and in recent years they have organized to reclaim and protect their heritage.

In many parts of the Pacific, land is held communally. The Tetepare descendants — whose customary land tenure follows matrilineal lines — have formed the Tetepare Descendants' Association (TDA). With over 2,000 financial members, all of whom must trace their genealogy back to a survivor, it is the largest land holding group in the Solomon Islands.

TDA is a community conservation group, working to protect the resources of Tetepare. The organization is working to provide an economic alternative to the unsustainable resource harvesting that would otherwise have been the island's fate. That alternative includes the research centre and the eco-tourism lodge.

And as soon as a tourist sets out to explore Tetepare, they will begin to appreciate what it means for the natural world to be left alone for 150 years. The rain forest is thick and tangled with layers of life and death in all its stages. Unseen birds cry out as in surprise at seeing something so large and awkward in their home. The rain and the wind and the sun take turns setting the mood.

Visitors seeking adventure will not have to go far. The forest trails are like the routes of hunters, hardly visible through the thick bush and wandering as if on a scent. Tourists can imagine themselves explorers as they make their way through tunnels of vegetation and over outcrops of thrust-up coral. They will be able to climb in, on and even through the roots of strangler figs. And they will travel in time to the ruins of ancient settlements and learn about the culture that was here on Tetepare.

If the visitors want a break from the bush, all trails on Tetepare lead to the sea. The island is fringed on the south by a reef and associated lagoon which provide a colorful diversion into a world of black tipped reef sharks and barracuda, giant clams, sea turtles and dugongs. The reef is off-limits to fishing, as the Tetepare Descendants' Association has established a Marine Protected Area. Research staff have been gathering data that shows more species and higher numbers than anywhere else this side of the Sydney aquarium.

Our jobs here in the Solomons are to help the TDA develop a system of resource management that combines the structure and experience of western-style organization with the unique qualities of traditional Pacific resource management and culture. It can be a frustrating task at times. But it only takes one trip into the bush with a local guide telling us the names of birds we can only hear, and the many uses of plants we can't distinguish from one another, for us to realize that the challenges are worth it. We have a lot to learn about how we look at the natural world, and it would be hard to find a better set of teachers.

The rangers here are a hardy and dedicated lot. They have easily made the transition from logging and plantation work to conservation, now that TDA has provided the opportunity. They happily work week-long shifts that take them away from family and their coconut groves, to protect the resources and way of life they love and hope is still an option for their children.

The staff here all come from traditional villages on the neighboring island of Rendova, where they survive through subsistence farming and to a much, much lesser extent on a slowly growing cash economy. Though they have little formal education, they speak proudly about their jobs and their conservation efforts. They have risen to the tasks of mist netting and banding birds, catching and tagging sea turtles, and becoming research assistants to visiting bat, butterfly and freshwater biologists.

“People have not lived here for 150 years. The inhabitants of this island, things that crawl, slither and strangle, are used to being alone.”

The conservation of Tetepare is vital because the island is still used by descendants as their supermarket and hardware store. If sustainably managed, the island's resources are plentiful. The ocean teams with fish and invertebrates for food and shells, and lobsters to sell. On land, hunting parties track wild pig and coconut crab. The forest has always provided building materials, from canoe trees and house poles to leaves and vines for making walls and roofs.

Harvesting is closely monitored. Every month on the new moon, TDA rangers survey the islands' population of coconut crabs, the world's largest terrestrial invertebrate. This data is gathered to compare the population levels of this highly sought after food source inside and outside the Marine Protected Area. And for four months, between November and February, the rangers camp out on the island's black sand beaches to monitor and protect the yearly nesting of the endangered leatherback turtles.

Like park rangers the world over, these frontline workers for the Tetepare Descendants' Association hold a deep commitment to the land, the water, and the species that call this place home. We think the spirits that inhabit this island would be pleased.

Learn more about Tetepare Island and conservation in the Pacific by visiting www.tetepare.org. Mike and Jeanine D'Antonio are serving a two-year contract as CUSO cooperants and have worked in protected areas throughout Canada, the U.S. and Africa. They are in the South Pacific with their three-year-old son, Camas.

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Jeanine D'Antonio reading some Canadian content.



Mike D'Antonio and the Tetepare park rangers



End Foreign Aid — By Ending Poverty

The Senate Foreign Affairs Committee report on Sub-Saharan Africa, released in February, has ignited a much-needed debate on aid to that continent. Far too many citizens of Africa continue to live in grinding poverty, despite the billions of dollars spent by well-meaning western agencies and individuals. Yet amidst the challenges posed by under-development, conflict, corruption and HIV/AIDS, we should remember that there are many examples where assistance has made a real difference in people's lives.

Canada's volunteer-sending agencies do agree with the committee's call for aid to be better rooted in the realities of Africa. More decision-making powers on how aid is spent should be in the hands of the communities directly affected. That's how most volunteer-cooperation agencies work — in partnership with community groups trying to reduce poverty.

And we do need improvements to the way Canada administers its Official Development Assistance through the Canadian International Development Agency (CIDA) — both in what we support and how best to administer this assistance. But we shouldn't throw the baby out with the bathwater. We must not lose sight of the many successes the agency supports; for example, the efforts of the dedicated Canadian volunteers we send to the field who are responding to development needs as expressed by Africans themselves.

Aid, of course, has never been the full answer to poverty reduction. As called for by the Senate committee, we must look at Canada's trade policies, to ensure our borders are open to African businesses. It does not help Africa if international trade policies are skewed in favour of heavily subsidized industries in the west, and the dumping of below-cost goods on fragile markets in developing countries.

We must also continue to advocate for debt cancellation for the world's poorest countries, and ensure that future World Bank and IMF grant and loan conditions do not diminish a national government's ability to invest in health and education. And we must take action on threats to life and human rights in Africa — in Darfur and elsewhere on the continent.

While we agree with the Senate report's call for greater economic development, we caution that support for health, education and an active civil society remain critical. In fact, these investments in people are prerequisites for the sustained economic growth envisioned in the report. For example, failure to invest in HIV/AIDS prevention and treatment programs, including access to affordable medicines, will doom economic development efforts. In countries most burdened by the disease, the pandemic ravages people in their most productive years and lays waste to local economies.

While the Senate committee is wary of direct support to African governments, we believe that within a framework of accountability and results, Canadian funding to democratic and effective governments can help ensure appropriate investment in basic health and education systems to meet the needs of their citizens.

One of the Senate committee's boldest recommendations is to remove responsibility for aid to the region from CIDA and create an Africa Office that would see development, diplomatic and trade personnel working under one roof. While it may sound logical, it may in fact weaken the committee recommendation to better ground aid in the realities of Africa — Canadian trade and geo-political interests could take precedence over ending poverty. Trade, aid, diplomacy and security have interconnected but separate goals.

We believe that wide-ranging reforms at CIDA, the appointment of a senior Minister for development, and Canada's new 'Better Aid Bill' that was passed in the House of Commons, can lead to the improved aid programs the Senate report calls for.

By all means, let's take a clear-eyed view of our involvement in Africa's development. Ultimately, the best way to end debates on foreign aid is to build local economies and end poverty. From first-hand experience,

Canada's volunteer-cooperation agencies have seen that a better future is possible and within our reach. We hope the Senate report will help feed a sense of urgency — not despondency — for continued and constructive Canadian engagement with Africa.

“More decision-making powers on how aid is spent should be in the hands of the communities directly affected.”

Signed by...

A Coalition of Canadian Volunteer Cooperation Agencies:

- Canadian Centre for International Studies and Cooperation
- Canadian Crossroads International
- Canadian Executive Service Organization
- Canada World Youth
- CUSO
- Engineers Without Borders
- Oxfam-Québec
- Solidarité Union Coopération
- VSO Canada
- World University Service of Canada



One-Way Ticket

A Cooperant's Journey to Africa

Murray Gardiner journeyed to Africa with CUSO in 1979 — and is still there almost 30 years later.

Murray Gardiner volunteered in Zambia in 1979 because his favourite pub in Hamilton, Ontario, was closed.

The hard-working young man had a girlfriend, a car, and a good job at a credit union in the industrial city. His path seemed obvious.

But then one evening, he and his girlfriend had an argument about something he now can't remember, and he left his apartment to cool off. He headed downtown to a regular watering hole, but the bar was closed, so he sat in his car, in the rain, in a parking lot.

The door of a nearby church was open, and, both wet and curious, Murray wandered in to get dry. Inside, images of Africa were projecting on a makeshift screen.

"I just sat there, drying off, watching the slides," recalls Murray. "When the lights came up I tried to slip out without anyone noticing, but someone saw me. Turns out it was a CUSO recruiting meeting, and they were looking for someone with credit union skills."

Six weeks later, he was in Zambia.

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Gardiner had entered the Canadian workforce as a teenager, and by 22 was a credit union branch manager. He also installed early computer systems in Credit Unions in Ontario. The idea of volunteering overseas in Africa had never entered his worldview.

"I even had to look through my atlas to see where Zambia was," Murray admits. "But the more I thought about volunteering abroad, the more I wanted to try it. I knew there was a world beyond Hamilton, and that this would be an adventure. I didn't want to look back and regret not taking on the challenge." So Murray signed on to help set up an audit program for village-based credit unions in the south of Zambia. Credit unions have long been viewed as an effective way to harness local resources and finance community businesses and co-ops.

As his plane flew over grid rows of small farms scratched into the parched soil, Murray realized how much he didn't know about Zambia, a country in Southern Africa that sits above Zimbabwe, Botswana and Mozambique. "I think I was expecting tropical jungle. Looking down at flat and dry ground, I said to myself, what have I done?"

"Then I left the airplane, and it was like walking into a convection oven. I was a long way from Hamilton." And he was alone; his former girlfriend wasn't with him.



Murray and Edith Gardiner in South Africa

Murray soon had a train ticket in hand and a destination on a foreign map, and was bound for the small town of Monze. When he arrived there, "people seemed surprised to see me." Working with a counterpart, Gardiner set up in a shack made from galvanized steel, bought a motorcycle, and headed out on the dusty roads.

Gardiner travelled widely, staying a week here, a week there, sometimes at missions, sometimes with friends, other times with strangers. "I'll be honest — it was tough the first few months. But I never thought the posting was a mistake. I told myself I'd give it at least a year."

It was his encounters with the people who belonged to the rural credit unions that convinced him that he too belonged. Most of the Zambia operations only had around 100 members "...but they were all credit union people, just like the people I worked for in Canada. A smaller scale, a different context, but they're all trying to save their money, get loans for their businesses, and help their community."

Murray looks back at that first posting as a success. "We ended up working with a lot of credit unions doing a lot of training. And we got an audit program in place." He helped increase the efficiency of the credit unions, and just as importantly, the transparency of their operations. People came to trust the community banks, and to turn to them for small business loans. "The credit unions help the small rural farmers and entrepreneurs, and that helps the entire village."

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After four years away, Murray returned to Canada, now accompanied by his Zambian wife Edith. They both furthered their studies, but they felt the pull of their other home in Africa. Gardiner suggested another cooperant posting to CUSO — to help set up a carpenter's co-operative — because he had met many graduates of trade schools who had skills but no jobs. CUSO said yes.

Before crossing back over the Atlantic, however, Murray spent three months hanging out at a Canadian furniture company, to learn about carpentry and the furniture business. Once rooted again in African soil, he helped 20 college graduates start the co-op. They got a grant, found some old donated equipment, and built beds, wardrobes and other furniture. The co-op lasted for seven years. "Economic conditions changed and the business ended, but seven years — it was a good run."



Please visit www.cuso.org regularly for news and updates, including upcoming events.



Zambia

Murray subsequently worked with Credit Unions in Lesotho, and, when apartheid's walls began to crumble in South Africa, he and his family moved to Cape Town where Gardiner assisted credit unions through the Canadian Co-operative Association. In 1995, Murray started his own business selling computer systems to credit unions, co-ops and microfinance organizations in Africa. He sold his business to a Swiss firm that deals in financial software, but still works with that company selling microcredit software in Africa, Eastern Europe and Southeast Asia. He and Edith continue to live in Cape Town. Their three grown children also live in South Africa.

Africa has become Gardiner's only home.

"I'll probably only leave Southern Africa in a small box by courier. I'm proud to be from Canada, but my roots are here now."

And in many ways, Murray feels his first overseas placement has never ended. "I'm still part of the credit union community, and I still feel part of the CUSO community. I look back and I don't say what have I done, but rather thank god it happened."

He knows that he could have travelled down a very different path. "Had I not left Canada in the first place, my life would probably have been predictable and rather safe. Having had such an experience in Africa makes me feel I'm doing something real and tangible on the front lines of development. I'm not saying you can't help global development from Canada — you can — but for me, this is where I had to be."

Murray believes that sending Canadian volunteers overseas is still a valuable and important mission. Overseas cooperants become ambassadors for development, both in the field and when they return home.

"If someone is considering a posting abroad, I'd say take the chance, it could be life-altering. Sometimes it's inexplicable chance that can alter your whole existence."

For example, if it is raining in your home town, and there's only one door open.

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Open Cooperant Positions

Check out www.cuso.org for information on CUSO's latest overseas volunteer postings. We currently have openings in community development, microcredit, marketing, agriculture, environmental health, statistics, sustainable forestry, conflict resolution, livestock management, and HIV/AIDS support.

CUSO Alumni Registry

Looking for long-lost CUSO colleagues? They might be looking for you too! CUSO's website now has a service designed to reunite past cooperants.

Register today on our official Alumni page by emailing us at alumnifedback@cuso.ca. We'll provide you with your own personal identification number. Your PIN gives you access to CUSO's Returned Volunteer database, where you can search through our 11,000 Returned Volunteer listings. You can search these listings by name, placement country, or placement year. With your permission, people can search for you as well.

And by signing on with the Alumni Registry, you will continue to receive this *Catalyst* newsletter, twice a year. Please make sure your contact information is up-to-date.

We are also looking for wayward members of the CUSO family. We have lost track of many returned cooperant alumni as they have moved around our country and our world. If you are in communication with CUSO Alumni who haven't heard from CUSO in a while, please ask them to send their current contact information to us at alumnifedback@cuso.ca.

CUSO Joins Nigerian Climate Change Project

In February, CUSO and Marbek Resource Consultants signed a 5-year, \$4.75 million project with the Canadian International Development Agency (CIDA) to develop a National Climate Change Adaptation Strategy for Nigeria. The project — "Building Nigeria's National Response to Climate Change" — will be jointly implemented with long-time CUSO partner Nigeria Environmental Study/Action Team (NEST), based in Ibadan, Nigeria.

The project aims to increase the capacity of the Nigerian Government and civil society stakeholders to take informed, equitable and gender-sensitive action on climate change adaptation.

CUSO's Director for Africa, Gervais Nadembega, notes that "in countries such as Nigeria, where poverty is wide-spread and people's livelihoods are heavily linked to their natural environment, the need to support and build community and government responses to environmental change is vital." The project will

mobilize communities around innovative initiatives to alleviate the destructive impacts of global climate change.

Marbek is one of Canada's leading environment and sustainable development consulting firms with extensive experience and involvement in the areas of climate change mitigation and adaptation, in Canada and internationally. NEST, the local partner, will bring its many years of expertise and experience in environmental assessment and management to the project.

CUSO Signs PNG AIDS Support Agreement with AusAID

In January, CUSO signed a Contribution Agreement for the CUSO-PNG AIDS Committee Capacity-Building Support Project with its new partner, the Australian Agency for International Development (AusAID).

The project is being funded up to US\$1,725,061 over a three-year period by AusAID, and will involve up to nine volunteer cooperants provided by CUSO. Some of these cooperants will be recruited from Africa through CUSO's South-South programming.

The aim of this joint venture is to curb the spread and impact of HIV/AIDS in Papua New Guinea, by building the capacity of the Madang Provincial AIDS Committees, District AIDS Committees, and other major stakeholders to improve the response to HIV and AIDS in their respective jurisdictions.

The project's coordinator will work closely with the National AIDS Committee throughout the project to ensure that activities complement the Papua New Guinea National Strategic Plan for HIV/AIDS 2006-2010. CUSO cooperants and Australian volunteers will work in collaboration on this initiative.

CUSO a Member of the Global Citizens for Change Coalition

CUSO is a founding member of the Global Citizens for Change Coalition, an initiative of nine Canadian international volunteer-sending agencies. These organizations share a belief in the value of international volunteerism, and in addition to CUSO include Canada World Youth, CECI, Canadian Crossroads International, Canadian Executive Service Organization, CUSO, Oxfam Québec, SUCO, VSO Canada, and World University Service of Canada.

The coalition has set up a website to give you the tools you need to exercise your global citizenship. Visit globalcitizensforchange.ca for information and resources on global development and international volunteerism, and how to get involved in campaigns on poverty, AIDS, fair trade and better aid.

Bill C-293 — Canada's Better Aid Bill

On March 28, 2007, Bill C-293 (dubbed 'Canada's Better Aid Bill'), passed third and final reading the House of Commons. The Liberal, New Democrat and Bloc Québécois parties voted in favour of the legislation.

CUSO
SUSTAINABLE INTERNATIONAL DEVELOPMENT SINCE 1961



**Open your eyes.
Share your skills.
Test your limits.**

**OPPORTUNITIES AVAILABLE TO LIVE
AND WORK IN MOZAMBIQUE**

CUSO is seeking Canadians who have experience in agriculture, health promotion, HIV/AIDS, economic development, and project management. Together, CUSO volunteers and international partners are working to make change happen in over 20 countries. For information on our volunteer placement benefits and to apply, visit:

CUSO.org

Until now, Canada did not have legislation in place to ensure that Canadian development assistance money is directed toward poverty reduction. The Better Aid Bill was a private member's motion sponsored by Liberal MP John McKay.

This legislated mandate for Official Development Assistance (ODA) will ensure that poverty reduction remains a central priority, and provides a method of holding the government accountable through judicial review. It also means that ODA should not be re-directed towards other programs, namely those related to security and the war on terrorism, or to business-related initiatives.

The Bill was widely supported by the Canadian development NGO community. The Make Poverty History campaign, and the Canadian Council for International Co-operation, were strong advocates for the Bill. CUSO is an active member of both CCIC and the Make Poverty History coalition.

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CUSO – Lives Lived

David Catmur

David Catmur, CUSO's Director of Overseas Operations from 1970 to 1973, passed away of pancreatic cancer at the age of 72 on Sunday, January 28th.

David graduated in Development Economics at the Fletcher School of Law and Diplomacy, Tufts University, in 1964. He began his career as a junior British officer in Korea, and was also a tea planter in Assam before serving with CARE USA holding various positions in India and East Pakistan. He later joined the Faculty of Extension University of Alberta as an Associate Professor in agricultural economics.

After joining CUSO in 1970, he assumed a role that would shape the path of CUSO for many generations to come, serving for several months as the organization's acting Executive Director. David championed the idea of third country and host country volunteers — what we now called South-South cooperants – and pushed for direct project support for local NGOs in countries where CUSO works. After leaving CUSO he worked on development projects in Canada, India, Nepal and Indonesia.

Ian Smillie, author of "Land of Lost Content" and a former Executive Director of CUSO, says that "David's impact on CUSO was both strong and lasting; he lived his life with integrity and bravery. He was a dear friend and a role model for many. His good humour, generosity, heart, and creativity remain an inspiration to many."



Karen May Craven

Karen May Craven, a cooperant alumna and long-time supporter of CUSO, passed away on December 18, 2006. Karen was one of the hundreds of young teachers who went to Nigeria in the 1970's, and she remained committed to CUSO and international development for the remainder of her life. She had a long history of involvement in CUSO events and campaigns.

She also spent many of her summers teaching in St. Lucia and Guyana. Recently she spent one year in Thailand volunteering to teach English to young children. Karen had just returned from Thailand when illness struck. She was 61.



Fred Stinson

In 1960 when the idea of Canadians getting involved in international volunteering was very new, Fred Stinson was an early and dedicated supporter of what was, in time, to become CUSO. In that year, a young Keith Spicer approached Mr. Stinson, then the Progressive Conservative Party Member of Parliament for York Centre, with the idea of starting something they would call "Canadians Volunteers Overseas". The politician found the young graduate student's idea intriguing and agreed to help. His efforts were essential in getting the new organization off the ground.

Fred C. Stinson died on June 17th after a long life devoted to social justice and public service. He was elected twice to Parliament, in 1957 and 1958, and subsequently served as Chair of the North York Board of Education. As a volunteer, he played a leadership role in a number of organizations including the African Students Foundation, the Overseas Book Centre, and Pueblito Canada.

Friends and family say of Fred C. Stinson that he was a sailor, lawyer, politician and – perhaps most important - a volunteer. On the occasion of its 25th anniversary in 1986 CUSO honoured Mr. Stinson's volunteering spirit with a special award.



CUSO's Volunteer Corner

Dedicated to Our Volunteers



The CUSO Community is Built on Volunteers.

Here at CUSO we have been working alongside volunteers since 1961.

Our volunteers support CUSO's work in Canada and internationally.

Thank you to all of these volunteers who have helped in numerous ways to support and promote the work of CUSO so far in 2007...

Fançois Oligny
Daphne Wellman
Ken Taylor
Marlene Lavocque
Imran Arshad
Luciano Iogna
Doug Piquette
Yvon Loranger
Marc Clemens
Paul Parsons
Shereen Samuels
Jenifer Smith
Pat Crosscombes
Lassine Traoré
Renée Pinard
Louise Bouchard
Tom Schatzky
Sam Bontian
Maryamm Himmid
Rasmata Barry
Charles Ollivier
Annie Mercier
Christiane Poulin
Lassine Traore

Ian McDowell
Louise Bouchard
Christian Flores
Rahima Somji
Gustavo Saavedra
Julie Murphy
Beverley Brown
Stephy Stoker
Grace Bavington
Craig Collins
René Legace
Kathleen Cooper
Peter Hardie
Rev. Bill Thomas
Chris Fredericks
Tracy Glynn
Terry Gibbs
Angel Vats
Dr. John Cameron
Yvette Michaud
Laura Kelly
Frank Moore
Jeff Moore
Aaron Lewis
Andrew Dacey
Wayn Hamilton

Darla Muzz
Tara Ward
Ngozi Otti
Rose Brooks
Linda Snyder
Marie Burge
Adam McIsaac
Richard MacEwen
Heather Anderson
Simone Webster
Campbell Webster
Vicky Wilson
Catherine Mullally
Hannah McKinnon
Crystal Bysterveldt
Irene Novaczek
Anna Caravantes
Yvon Loranger
Pat Crosscombe
Cindy O'Driscoll
Sara Parkes
Chris Majeski
Nina Womitso
Morgan Peers
Christine Tyrell
Bill Sparks

Michelle Davis
Malvin Wright
Katrina Chan
Annie Mercier
Halima Khan
Senika Nkanzi
Andrew Stockwood
Eric & Katie Leopold
Jessica Jacques
Aaron Saad
Lindsay Pollen
Amanda Koyama
Karoline Kemp
Kim Jones
Tosha Tsang
William Mohns
Jorge Raul Roca
Margoth Brisson
Paul Parson
Suzanne Bailly
Holly Fisher
TJ Nosschi
Candace Elder
James Musulak
Lynda Lyster
Zach Lyster

Alexa Cochrane
Bob & Elda Ward
Rebekah Seidel
Denise Parent
Barb Prescott
Marshal Hoke
Caitlin Bentley
Clarisse Nga'mbe
Désiré Nabout
John Wolforth
Komi Lolonyo
Suzanne Quellet
Wesley Hatch
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Julie Foisy
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Maria Mercedes
Ricky Mishel
Olivier Girard
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Joaquim Oliveira
Margie Macdonald
Charmaine Lee
Amin Bahubeshi
Ana Maria Cano
Chisomo Msosa

Savannah Bellows
David Wilkinson
Deika Mohamed
Denise Tubino
Diana Esparza
Erin Renee Keddo
Fatuma Mohamed
Kamilya Abbass
Karina Elias
Maeghan Fowler
Morgen Peers
Nina Womitso
Paleah Black
Regis Ruhanga
Ruhinguko
Renée Gendron
Ross Firla
Stephanie MacDougall
Tara Davison
Veena Gokhale
Vivian Valderrama
Members of PEI
International Women's
Day Committee



Renée Gendron



Erin-Renee Keddo



Nina Womitso

Our volunteers have helped support the CUSO community by...

planning and organizing events • creating and manning CUSO displays • translation • transportation • hosting CUSO partners, alumni and staff • media work • preparing and hosting alumni potlucks • assisting with recruitment & selection • organizing symposiums • writing media stories • organizing Canadian speaking engagements for our Southern partners • feeding, hosting and accompanying CUSO alumni during recruitment tours • advertising and postering for CUSO events • featuring CUSO displays in work place and store front windows • supporting returned volunteers • videotaping and documenting public events featuring our Southern partners • assisting with CUSO fundraising initiatives • technical support to our regional staff • community outreach • photographing CUSO events • making presentations • participating on committees related to our work • helping set-up the Calgary office of CUSO • participating in CUSO events and initiatives • leading and organizing CUSO volunteers • updating our alumni contacts • carrying out research projects.

Investing Today For a better world tomorrow

Each year we invest millions of dollars to safeguard the future. We put our money into RRSPs, into RESPs for our children, bonds, and a whole host of financial vehicles that promise good returns. None of this is extraordinary. We do it because it makes good sense.

What also makes good sense — and is extraordinary — is the return that can be achieved on a very different kind of investment — one for a better world. The returns on these investments go far beyond the warm feeling we all get from enabling CUSO to reach out. They are investments in the future prosperity, health and stability of the world community. They are investments in a safer, healthier and more equitable world.

Your investment helps to support CUSO by building its ability to engage in its vital mission of Global Social Justice. CUSO invites you to invest in a better world tomorrow by planning a long-term gift to CUSO today.

For more information on planned giving, including bequests to CUSO, life insurance, public securities and our popular monthly giving program please contact the CUSO Resource Development office at (613) 829-7445 Ext 263. We will be pleased to send you an information package.



CUSO and CIDA — Partners in International Development Since 1968

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CUSO



**Canadian International
Development Agency**

The Catalyst is published twice yearly for CUSO alumni, cooperants, volunteers and friends. Please send your comments, letters and suggestions to ideas@cuso.ca.

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Contacting CUSO:

CUSO's International Office
44 Eccles Street, Suite 200
Ottawa, Ontario, Canada K1R 6S4

Tel: (613) 829-7445
Toll-free: 1-888-434-2876
Fax: (613) 829-7996
Email: info@cuso.ca
Web: www.cuso.org

Outreach West/North:
westconnect@cuso.ca

Outreach Ontario/Nunavut:
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