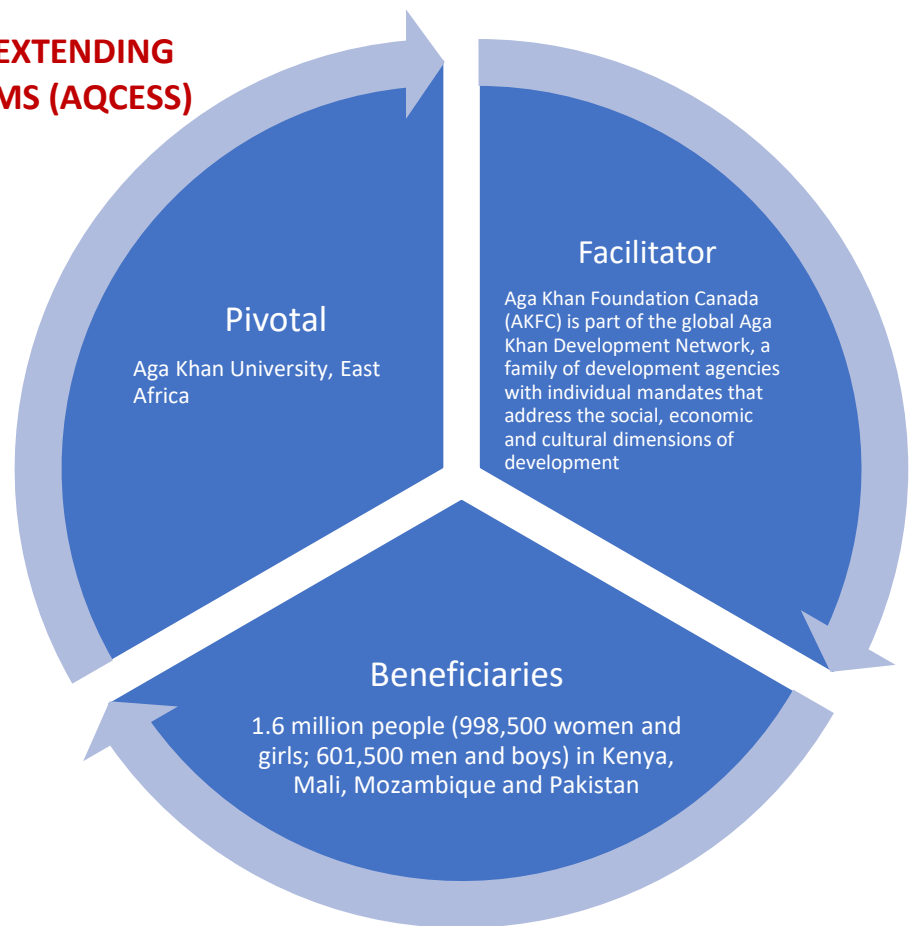


ACCESS TO QUALITY CARE THROUGH EXTENDING AND STRENGTHENING HEALTH SYSTEMS (AQCESS)

Project at a glance

Total Budget: \$30.5 million
Duration: 4 years (2016-2020)
Donor: Global Affairs Canada (\$25 million); Aga Khan Foundation Canada (AKFC) (\$5.5 million)
Pivotal: Aga Khan University, East Africa
Facilitator: AKFC
Beneficiary countries: Kenya, Mali, Mozambique and Pakistan
Other implementing partner: SickKids Centre for Global Child Health
Sector and focus: Maternal, newborn and child health, reproductive health and rights, gender equality



OBJECTIVE

AQCESS is a four-year project executed by Aga Khan Foundation Canada (AKFC) in partnership with agencies of the Aga Khan Development Network and SickKids Centre for Global Child Health and funding from Global Affairs Canada. Implemented in target regions in Mali, Mozambique, Kenya and Pakistan, the project aims to improve maternal, newborn and child health (MNCH). In these regions, MNCH indicators, such as maternal mortality, skilled birth attendance, stunting prevalence and under five mortality, are particularly poor, with women and children lacking access to essential health services. The regions targeted by the project lack appropriately skilled health workers, have weak health system management, are characterized by generally poor-quality care, and include communities with limited knowledge of how to protect and promote the health of mothers and children and high levels of gender inequality.

AQCESS interventions are anchored on three key components that aim to improve delivery of gender-responsive, environmentally sustainable, health services essential for MNCH, utilization of essential MNCH services by communities and improved understanding and use of MNCH information and evidence by key stakeholders in target regions, such as country governments and civil society, and the Canadian public. AQCESS is estimated to reach approximately 1.5 million people across all four countries, including women of reproductive age, girls and boys under the age of five, men over the age of fifteen and all intermediaries, such as health workers, civil society organization members, and government stakeholders.

PARTNERS IN TRIANGULAR CO-OPERATION

AKFC (the facilitator) is implementing this project in collaboration with the Aga Khan University (AKU) of East Africa, the pivotal partner, as well as other members of the Aga Khan Development Network (AKDN). Local partners include Aga Khan Foundation Mozambique; Aga Khan Health Service, Aga Khan Rural Support Programme; Aga Khan Foundation, in Pakistan; and Aga Khan Health Service (AKHS) East Africa, in Kenya. Aga Khan Foundation field units in Kenya, Mali, Mozambique and Pakistan work in close collaboration with local government and civil society to plan, implement, monitor and report on activities and achieve project results. The field units implement the project in partnership with other agencies of the AKDN, such as Aga Khan Health Service and local civil society partners depending on the context. AKU East Africa and the Hospital for Sick Children Global Centre for Child Health work in collaboration to provide technical support for AQCESS project design and implementation to enhance effectiveness, research and stakeholder learning. This virtual unit is made up of selected staff from both AKU and SickKids with specific expertise in biostatistics, epidemiology, MNCH, program evaluation and implementation research. The Monitoring, Evaluation, Research and Learning (MERL) Unit provides a robust, systematic and standardized approach to MERL activities for the project and leads, coordinates and provides support and technical assistance to all AQCESS countries for MERL activities. To support the knowledge generation and mobilization component, the MERL Unit oversees the implementation of research activities to improve MNCH practice and influence MNCH policy and planning. The MERL Unit also supports dissemination of research results, lessons and best practices both within the AQCESS project and to the broader development community, providing capacity building support to AQCESS project stakeholders on the use of data and evidence in planning and decision-making.

KEY ACTIVITIES

- Equip and upgrade health facilities for safer deliveries and newborn care, treating infections and malnutrition and improved disposal of biomedical waste.
- Establish eHealth applications to improve access to quality care, including continuous learning options for health workers.
- Facilitate outreach campaigns and mobile health clinics to reach under-served communities and mobilize local communities to adopt healthy behaviours.
- Train facility-based health workers and health care managers on topics including human resource management, use of clinical guidelines, evidence-based decision-making and gender equality.
- Train health workers and communities to collect, analyze and use administrative health data and contribute to reporting data through government information systems.
- Provide essential health services in communities, including through Community Health Workers and Community Midwives.
- Address barriers to positive reproductive and MNCH outcomes through interventions such as community health financing schemes, improving access to transportation and addressing harmful gender norms and promoting male engagement in reproductive and MNCH.
- Engage key project stakeholders on the results of project impact assessments and their relevance to policy dialogue, including conducting four reproductive and MNCH focused research studies.

RESULTS TO DATE

In its fourth year, AQCESS has seen overall improvements in gender-responsive, environmentally sustainable MNCH:

- Health facilities in targeted areas able to offer safe delivery and newborn care as per the respective national guidelines has increased from 10% to 55% in Mali, from 19% to 50% in Mozambique and from 20% to 25% in Pakistan and overall performance against criteria has improved from 66% to 68% in Kenya.
- Access to quality gender responsive services has improved with 56,999 women and 29,521 men reached.
- Training, coaching and mentorship activities have improved the gender-responsive clinical and management skills of new and existing health workers with over 500 health workers were trained.
- The training and ongoing mentorship of over 5,700 (50.9%F) community health promotion agents including Community Health Workers, Community Midwives, Traditional Healers and traditional birth attendants, creating a cohort of community activists engaging their peers on healthy MNCH and gender equality practices.
- Health facilities improved data collection quality including from 63% to 92% of health facilities meeting quality reporting requirements in Kenya, from 0% to 50% in Mali, 0% to 10% in Mozambique and from 41% to 48% in Pakistan.
- In Canada, AQCESS helped increase knowledge of MNCH, including issues of gender equity through six events reaching a total of 676 people. 85% of targeted Canadians reported new knowledge gained on MNCH from engagement activities.

INSIGHTS AND LESSONS LEARNED

- **Internal coordination:** An important lesson learned is the need to invest early on in building internal relationships and establishing coordination measures to support the efficient implementation of the project. In the first year, AQCESS countries experimented to determine the appropriate timing, frequency and required participants in planning and coordination meetings to ensure the smooth advancement of the project.
- **Partnership building:** The time required to build partnerships between project stakeholders is often underestimated in triangular projects. Partner engagement can take more time than anticipated and needs to be adequately accounted for in work plans. The MERL structure for AQCESS was new compared to past AKFC health projects with the addition of an independent, virtual MERL Unit with technical advisors in Canada and Kenya. The model has the advantage of including a dedicated unit of technical experts that support quality monitoring and evaluation, ensuring a robust and standardized approach. However, at times, roles and responsibilities across all stakeholders were unclear. As a result, expectations and deliverables were not always met. Critical reflection with all partners pointed to several key insights. First, significant time needs to be invested early on in a project to ensure all MERL requirements are clearly mapped out, with detailed breakdowns of roles and responsibilities, timelines and data flow processes specified in addition to in-person working sessions, which can be highly valuable to ensure there is a good understanding among all parties. Second, all MERL systems require a certain degree of iterative revision and problem solving throughout the life cycle of a project. With many partners involved, efforts must be made to ensure concerns or bottlenecks are adequately communicated to all necessary parties.

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AFRICAN INSTITUTE FOR MATHEMATICAL SCIENCES – Next Einstein Initiative (AIMS-NEI) SKILLS FOR EMPLOYABILITY PROJECT (SFE)

Project at a glance

Total Budget: \$6.5 million

Duration: 5 years (2016-2021)

Donors: Global Affairs Canada (\$4 million)

MasterCard Foundation (\$ 2.5 million)

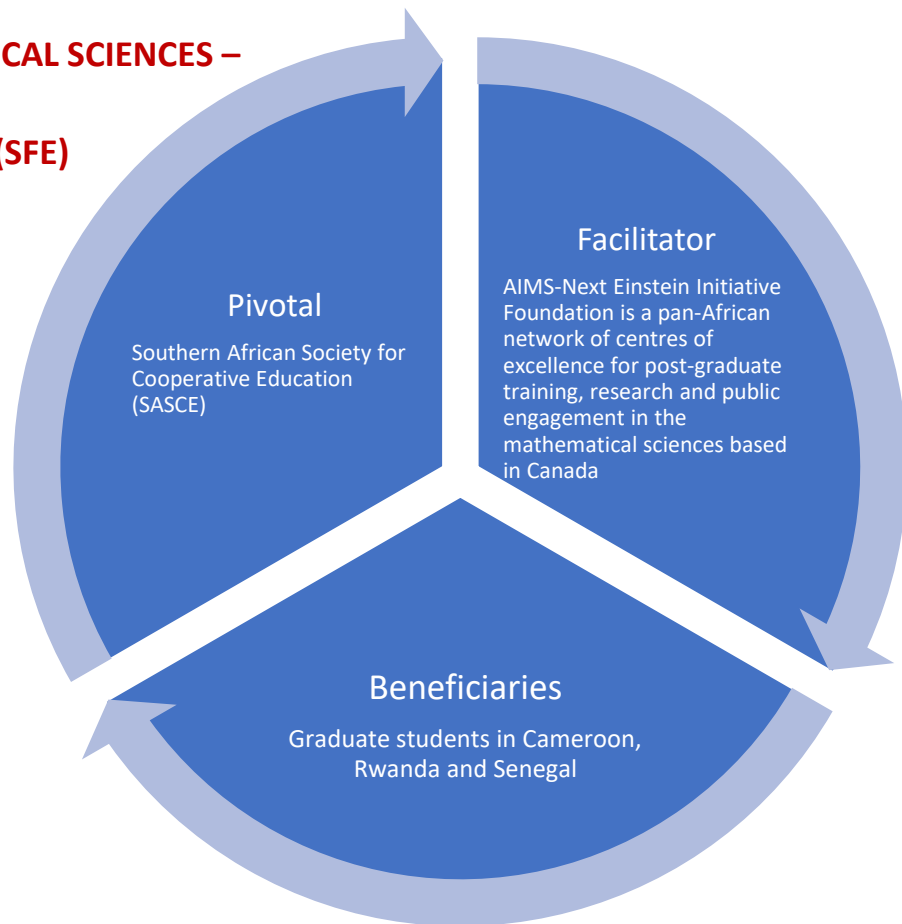
Pivotal: Southern African Society for Cooperative Education (SASCE), South Africa

Facilitator: AIMS – Next Einstein Initiative Foundation (AIMS Canada)

Beneficiary countries: Cameroon, Rwanda and Senegal

Other implementing partners: AIMS Senegal, University of Waterloo, University of Ottawa, Institute for Data Valorization, and African Virtual University

Sector and focus: Work-integrated learning, skills training and employment



OBJECTIVE

Funded by Global Affairs Canada, Skills for Employability (SFE) is a five-year project of the African Institute for Mathematical Sciences (AIMS)-Next Einstein Initiative that seeks to strengthen and contribute to solutions of major development challenges in Cameroon, Rwanda and Senegal by meeting the demands of the knowledge-based industries emerging in the francophone region. SFE aims to meet the demands of knowledge-based industries through the provision of highly skilled training and support for the transition to work for Science, Technology, Engineering and Mathematics (STEM) scholars and students.

The project also aims to increase access and opportunities for African women. Gender is mainstreamed across all project components to promote inclusive, gender-sensitive learning and working environments in the field of mathematical sciences. The expected ultimate outcome for the program is to increase the economic prosperity of the target populations in La Francophonie by increasing access to skills for employment to its students in addition to their skills in STEM.

PARTNERS IN TRIANGULAR CO-OPERATION

AIMS and the Southern African Society for Cooperative Education (SASCE) work jointly to develop African models for cooperative education in the three target countries informed by Canadian cooperative education best practices and models. AIMS regularly leverages partners, relying on international scholars to teach advanced mathematical courses to graduate students through an approach that leverages local knowledge and international partnerships. In this context, SFE is implemented by SASCE (pivotal partner) and other Canadian implementing partners, namely the University of Waterloo and the University of Ottawa. AIMS Senegal and the African Virtual University also support SFE. The private sector is also involved with 59 industry partners in Senegal, 70 in Rwanda and 7 outside of Africa.

In developing the project, AIMS was introduced to SASCE by the University of Waterloo. As a regional expert, knowledgeable in the market, workplace and regional approaches to work and integrated learning, SASCE is an ideal pivotal partner. The partnership has allowed for significant knowledge and experience exchanges.

KEY ACTIVITIES

- Creation of a business certificate to enable AIMS students and alumni to develop in-depth business and entrepreneurship skills with a three-month business internship.
- Online learning modules through the African Virtual University digital learning platform.
- Industry focused mathematical forums that bring mathematicians and industry together to solve practical challenges faced by industry in la Francophonie.
- Strategic partnership with academic institutions and private sectors including women owned and led businesses, as well as women in science events.
- Mentorship opportunities for graduate students.

RESULTS TO DATE

- 200 students (80 women and 120 men) will graduate from AIMS Co-op Master's programme in Senegal while 330 students (208 women and 122 men) will obtain an entrepreneurship certificate, and 2250 students (680 women – 1570 men) will complete a massive open online course (MOOC) across Francophone Africa.
- An AIMS Coop [workshop](#) was hosted at AIMS Senegal in May 2018. The two-day workshop was led by the directors of the co-op offices of the University of Waterloo and the University of Ottawa.
- The AIMS Industry Partner Study Tour to Canada (2018) hosted key African industry partners in Toronto, Waterloo and Ottawa-Gatineau to expose them to the depth of field of cooperative education and work-integrated learning, as well as adapt Canadian and international best practices to African contextual realities.
- The Department of Mathematics and Statistics at uOttawa [donated](#) over 2,000 used math books to AIMS Senegal.
- AIMS, uCalgary and Academics Without Borders partnered to develop a [network environmental policy](#).

INSIGHTS AND LESSONS LEARNED

- **Partnership management:** There is a need to balance expectations and needs with time commitments and effort for all partners to guard against partnership fatigue. Partners' capacities, budgets and human resources should inform and assist in managing expectations and plans to avoid delays and other potential complications. These factors also impact possibilities to attain, scale and replicate triangular CO-OPERATION projects.
- **Clarity on scope:** The SFE project was underpinned by the concept of knowledge diplomacy. Broadly defined, knowledge diplomacy is "a bridge linking international higher education and research with international relations." (Knight 2018) In this sense, it is about the role that international higher education, research and innovation can play in the strengthening of relations between and among countries. While SFE was underpinned by this concept, it was not always clear what knowledge diplomacy meant for the partners and the overall scope of the project.
- **Reduced costs:** Triangular CO-OPERATION allowed for a reduction in project costs. Rather than spending large amounts on consultancy fees, the partners relied on each other for input and outputs at the fraction of the cost and received quality support.

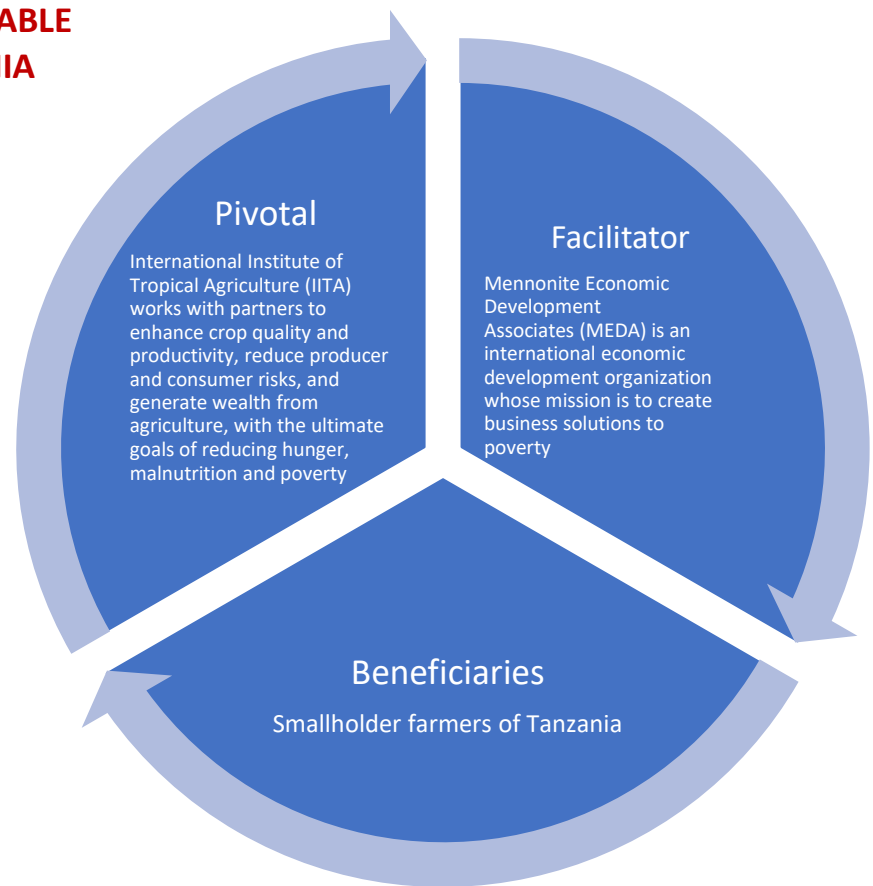
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BUILDING AN ECONOMICALLY SUSTAINABLE SEED SYSTEM FOR CASSAVA IN TANZANIA (BEST CASSAVA)

Project at a glance

Total Budget: US \$12 million
Duration: 5 years (2017-2021)
Donor: Bill and Melinda Gates Foundation (US \$11.7 million)
Pivotal: International Institute of Tropical Agriculture (IITA)
Facilitator: Mennonite Economic Development Associates (MEDA)
Beneficiary country: Tanzania
Other implementing partners: Tanzania Agricultural Research Institute (TARI), Tanzania Official Seed Certification Institute (TOSCI)
Sector and focus: Agriculture, improving livelihoods



OBJECTIVE

Cassava is a vital crop for millions of smallholder farmers in Tanzania. It has shifted in status from a survival crop to a staple crop and is now emerging as a commercial crop generating an economically sustainable livelihood for farmers which is increasingly crucial to the agricultural transformation in Tanzania. BEST Cassava is a five-year project that intends to enable more than 430 privately owned Cassava Seed Entrepreneur businesses that will directly target approximately 29,000 smallholder farmers and indirectly benefit over 1 million farmers and their households in 11 Regions across three zones (Southern, Eastern and Lake Zone). The vision of the BEST Cassava project is to see a Tanzania in which cassava productivity and incomes of smallholder farmers are boosted through an accessible and affordable, commercialized seed system for producing quality assured planting material of improved, disease-resistant varieties.

PARTNERS IN TRIANGULAR CO-OPERATION

BEST Cassava is implemented by the Mennonite Economic Development Associates (MEDA) in partnership with the International Institute of Tropical Agriculture (IITA), the Tanzanian Agriculture Research Institute (TARI) and Tanzania Official Seed Certification Institute (TOSCI). As the facilitating partner, MEDA oversees the project's activities and provides expertise on maintaining a commercialized business model across the cassava seed system. As a pivotal partner, IITA provides regional expertise in agronomy and leverages professionals from across Africa. IITA is involved in each of the project's key activities and draws learnings into the project from parallel projects in cassava from across the continent. IITA works closely to build capacity of local organizations TARI and TOSCI (beneficiaries and implementing partners) in improving a supply of superior varieties in the cassava seed system and ensuring the quality of cassava is monitored. TARI and TOSCI will continue to perform these functions when the project ends.

KEY ACTIVITIES

To establish a commercialized, sustainable cassava seed system, BEST Cassava support activities to:

- increase the use of (cost-effective) superior, disease-resistant cassava varieties preferred by smallholder farmers and other commercial seed supply chain stakeholders (led by IITA and TARI);
- enable government institutions collaborating with the private sector to provide an environment for scaling seed delivery from research through to farmers and to establish guidelines for quality certification (led by IITA and TOSCI); and
- increase the capacity of the private sector to develop a vibrant, commercialized cassava seed supply chain (led by MEDA and supported by IITA).

RESULTS TO DATE

- Seed system created to allow for sustainable supply of disease-resistant varieties of cassava seed to reach farmers. The project has facilitated the release of five new disease resistant varieties to enter the seed system.
- Increased accessibility and capacity of government to provide continuous, sustainable supply of superior, disease-resistant varieties.

- Increased capacity of certification system that ensures cost-effective and sustainable quality and disease resistance in commercialized cassava seed supply chains.
- 60 Authorized Seed Inspectors trained and able to inspect cassava quality at a local level.
- New diagnostics are being developed and tested for instant diagnosis of cassava disease.
- 489 privately owned Cassava Seed Entrepreneur (CSEs) businesses registered that show consistent profitability in cassava seed cultivation.

INSIGHTS AND LESSONS LEARNED

- **Sustainability:** MEDA and its partners are committed to leveraging the capacity of local partners. This approach ensures that a project can be self-sustainable. The inclusion of local expertise is a key pathway to sustainability.
- **Relationships:** The project has shown overall good working relationships. Regular collaboration between partners developed trust and allowed for an exchange of ideas such that partners interact as a wider team, rather than individual partners.

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COMBATTING VIOLENCE AGAINST WOMEN (PLUVIF)

Project at a glance

Total Budget: \$13 150 042 million

Duration: 7 years (2010-2017)

Donor: Global Affairs Canada (\$12 900 042 million)

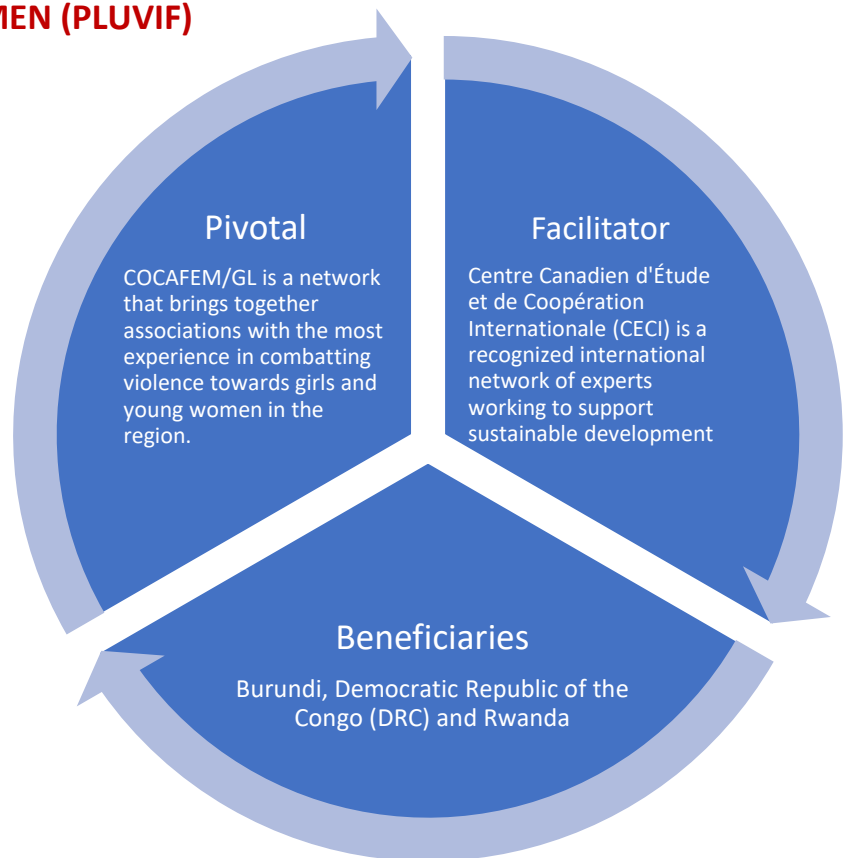
Pivotal: Concertation des collectifs des associations féminines de la région des Grands lacs (COCAFEM/GL) (\$100 000)

Facilitator: Centre Canadien d'Étude et de Coopération Internationale (CECI) (\$150 000), Canada

Beneficiary countries: Burundi, Democratic Republic of the Congo (DRC) and Rwanda

Other implementing partners: 11 collective members; CAFOB, Association Dushirehamwe, RFP (Burundi), Profemmes, YWCA, RRP+ (Rwanda), CAFED, COFAS, UFCOD, CFPD, CONAFED (DRC)¹.

Sector and focus: Sexual and gender-based violence



OBJECTIVE

Combatting Violence against women (PLUVIF) is a seven-year project working to ensure the protection of and respect for women and girls' physical and psychological integrity implemented in Burundi, the Democratic Republic of the Congo (DRC) and Rwanda. The project's objective is to engage local civil society organizations (CSOs), communities and policy-makers to act against sexual and gender-based violence (SGBV) in all levels of society. The project includes a focus on addressing the causes of SGBV by enabling political dialogue for the application or improvement of laws and commitments. It promotes access to justice to punish perpetrators of violence and reduce impunity and aims to provide access to holistic services to survivors, such as physical and mental health, legal, judicial, psychosocial, and socio-economic reinsertion. PLUVIF also raises awareness, particularly among men, to encourage behavioural changes and become key players in societal change. Overall, the project aims to increase protection and respect for the physical and moral integrity of girls and young women in the Great Lakes region.

PARTNERS IN TRIANGULAR CO-OPERATION

The project is being implemented by the Concertation des collectifs des Associations féminines/Grands Lacs (COCAFEM/GL, pivotal partner), supported by CECI (facilitator) and funded by Global Affairs Canada. PLUVIF seeks to empower local actors such as COCAFEM/GL. The association and its 11-member collectives, a network of 601 organizations and 1,790 grassroots associations and women's groups, is responsible for regional communication, monitoring and advocacy activities.

KEY ACTIVITIES

- Development and implementation of protocols for assisting victims.
- Community awareness-raising through education, training and political dialogue in order to promote a change in the way victims are perceived and treated.
- Support for the Coalition of Collectives of Associations Working for the Advancement of Women in the Great Lakes Region (COCAFEM/GL).

RESULTS TO DATE

- 36 media outlets broadcasted COCAFEM/GL messages exceeding the target of 30.
- Of 11 legal cases before the courts supported by the project, eight were closed, including 7 in favour of the victims. Since the beginning of the project, 237 legal decisions were rendered out of the 812 complaints submitted (29%).
- 416 beneficiaries received financial support for socio-economic reintegration.

¹ 11 collective members; 3 in Burundi, Collectif des Associations et ONGs Féminines du Burundi (CAFEB), le Réseau Femmes et Paix (RFP), and Association Dushirehamwe, 3 in Rwanda, Profemmes, Réseau Rwandais des personnes vivant avec le VIH/SIDA (RRP+) and YWCA Rwanda, 5 in the DRC, Collectif des Associations Féminines pour le Développement (CAFED), Conseil des Femmes Agissant en Synergie (COFAS), Union des Femmes Congolaises pour le Développement (UFCOD), Coalition de Femmes pour la Paix et le Développement (CFPD), Comité national Femme et Développement (CONAFED) (DRC).

- Among the 520 couples who received training on equality between women and men, 70% of women and 73% of men testified to positive changes in Burundi, 63% of couples in DRC testified that they now live in harmony, while 84% of couples affirmed the same result in Rwanda.
- More survivors of SGBV were able to access key medical, psychosocial and legal services than expected over the reporting period. For instance, in DRC alone, over 1,080 women accessed services when the project had targeted 840.
- A total of 676 community leaders were sensitized on SGBV, causes and consequences, services available for treating victims of SGBV and their role as leaders in preventing and addressing this violence. A preliminary evaluation reveals changes in attitude among some leaders with some promising to now set the example of what is acceptable.
- The support to COCAFEM/GL resulted in a formal partnership with the International Conference for the Great Lakes Region (ICGLR), a key partner in addressing SGBV in the Great Lakes region. COCAFEM/GL and ICGLR recently condemned the human rights violations and violence against women in Eastern DRC through a joint news release.
- COCAFEM/GL reached 18 local and national media sources to condemn SGBV in the Great Lakes region.
- COCAFEM/GL has become a known player in the fight against SGBV regionally.

INSIGHTS AND LESSONS LEARNED

- **Relationships:** Conflicts or tensions between countries have sometimes influenced relations between members of COCAFEM/GL. In one instance, regional differences nearly paralyzed joint advocacy actions. To ensure the success of the project, support was provided for COCAFEM/GL to acquire conflict prevention / management tools and mechanisms.
- **Capacities:** Given COCAFEM/GL's central role in the implementation of actions, a capacity building component was required in the project with dedicated resources within the project team and a plan to ensure that partners had the human resources to realize results. The project included support at the level of the executive team (management and technical staff, employee) and the (elected) management team.
- **Clarity of roles:** The initial sharing of power and responsibilities among partners was unclear. Regular meetings and clear communication enabled accountability and transparency, which in turn clarified roles.

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ENHANCING OVERSIGHT OF THE EXTRACTIVE INDUSTRY IN FRANCOPHONE AFRICA (PASIE)

Project at a glance

Total Budget: \$18 million

Duration: 6 years (2016-2022)

Donor: Global Affairs Canada

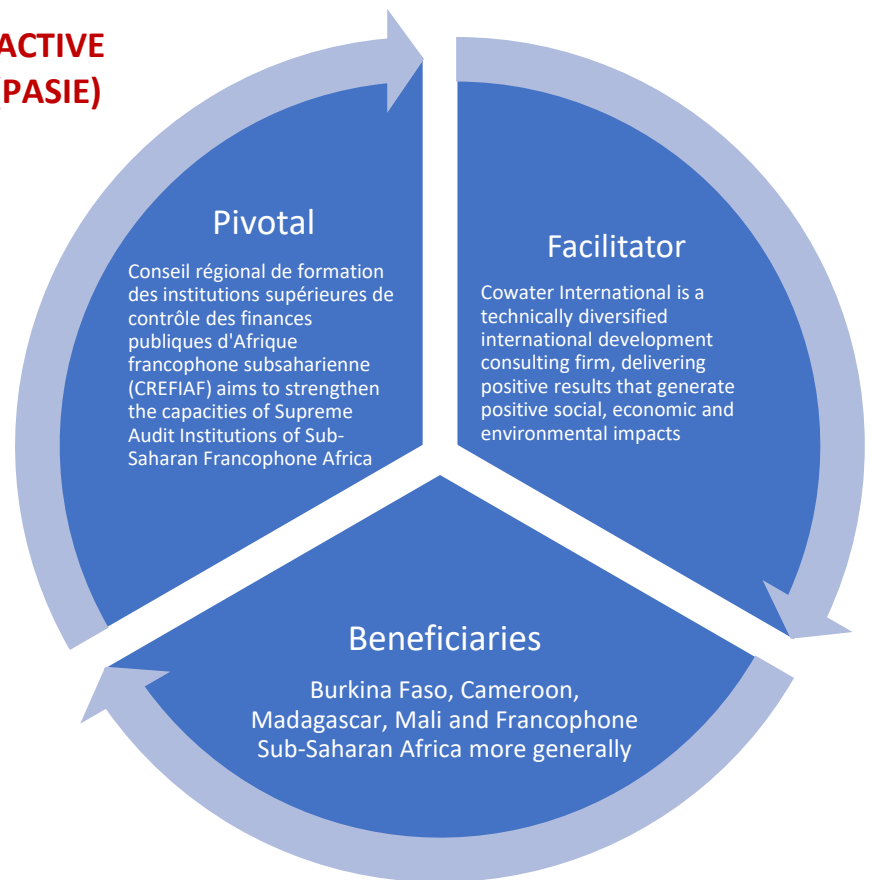
Pivotal: Conseil régional de formation des institutions supérieures de contrôle des finances publiques d'Afrique francophone subsaharienne (CREFIAP)

Facilitator: Cowater International, Canada

Beneficiary countries: Burkina Faso, Cameroon, Madagascar and Mali

Other implementing partners: None

Sector and focus: Extractive sector, public oversight, financial accountability and general public finance management



OBJECTIVE

“Projet d’amélioration de la surveillance de l’industrie extractive en Afrique francophone subsaharienne” (PASIE) is a six-year Pan-African initiative to enhance public accountability and transparency in the extractive sector to ensure that public resources are allocated to the achievement of national priorities for inclusive and sustained economic growth in Francophone Sub-Saharan Africa. Operating in four countries, Burkina Faso, Cameroon, Madagascar and Mali, PASIE supports efforts by the government and its ministries and organizations responsible for the management and oversight of extractive sector activities to better monitor and account for revenues received from the sector and expenditures intended to benefit citizens. The project aims to enhance transparency and accountability of government activities in revenue collection related to natural resources and public expenditure in support of economic growth and poverty alleviation among other areas by building the capacity of national Supreme Audit Institutions (SAIs) and other oversight bodies to audit and monitor the extractive industry. PASIE supports efforts to improve the capacity of “Conseil régional de formation des institutions supérieures de contrôle des finances publiques d'Afrique francophone subsaharienne” (CREFIAP), a regional body, to support its SAIs in extractive industry surveillance and the monitoring of the extractive industry including through engagement with governments and external stakeholders, such as civil society.

PARTNERS IN TRIANGULAR CO-OPERATION

The project is executed by Cowater International in partnership with CREFIAP. Together, they have assembled a team to oversee the largest Pan-African project funded by Canada. As the facilitating partner, Cowater International is the executing agency of PASIE and ensures the mobilization and coordination of resources for the implementation of the project and reporting to the Canadian government. CREFIAP is a key anchor point and pivotal partner for the project in sub-Saharan French-speaking Africa. Through this professional network, CREFIAP supports PASIE’s coordinating efforts of the participating SAIs. CREFIAP houses the project headquarters and local offices have been installed in each target country. PASIE is led by the former director of CREFIAP with a team of dedicated experts. Additionally, the project includes a multifaceted team of international, regional and local experts in mining, law, taxation, auditing, gender equity, environment, revenue generation among many others.

The project includes main beneficiaries and secondary beneficiaries. PASIE primarily supports CREFIAP as the sub-regional body in charge of strengthening the capacities of the SAIs and the four countries targeted within the framework of the PASIE project. Secondary beneficiaries include stakeholders other than SAIs who also have a role to play in overseeing the extractive industry. PASIE recognizes the importance of ensuring the sustainability of skills development with external stakeholders, particularly the responsible ministries and public bodies, civil society and the media.

KEY ACTIVITIES

- Developing regional and country-specific extractive industry audit guidelines, training curricula and other technical resources aligned with international best practices, including gender and environment-specific tools.
- Completing extractive industry pilot audits in target countries to test guidelines and technical resources.
- Delivering extractive industry audit training and on-the-job coaching to SAIs and other national oversight bodies.

- Developing guidelines and processes for systematically engaging stakeholders, including citizens, women’s groups, civil society organizations, media and industry in extractive industry auditing processes.

RESULTS TO DATE

- PASIE improved and continues to improve national oversight of extractive industries in target countries and the regional support by CREFIAF for the oversight of the extractive industries in its 23 member countries in francophone Sub-Saharan Africa. This continues to position CREFIAF as an important resource centre for oversight of the extractive industry.
- Improved capacity of stakeholders to oversee their respective extractive industry.

EXPECTED RESULTS

- SAIs will effectively assume their role in the monitoring of extractive industry, through the effective use of audit tools developed at CREFIAF level, implementation of specialized training programs and manuals in auditing of the extractive industry, support for SAI Auditors and trainers specializing in the field of extractive industry auditing and the exchange of experiences and lessons learned between stakeholders in the monitoring of the extractive industry sector in each country.

INSIGHTS AND LESSONS LEARNED

- **Local expertise:** Security challenges in Mali and Burkina Faso kept Canadian experts from wanting to travel to the area. This resulted in CREFIAF looking beyond Canadian expertise and identifying local and regional expertise, comfortable to work among the ongoing security threats. The result of the search for local and regional expertise enabled the formation of a pool of experts made readily available to all CREFIAF member countries.
- **Equitable partnership:** The difference in allowances and incentives for long-term consultants who are not Canadian was noticeable. The limited project budget allocation for this brought on competition for best talent in the region raising concerns for “*expert poaching.*”
- **Relationships:** Greater transparency in triangular CO-OPERATION can be achieved through relationship-building and coordinated efforts.

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HEALTH ACTION PLAN FOR AFGHANISTAN (HAPA)

Project at a glance

Total Budget: \$75.2 million

Duration: 5 years (2015-2020)

Donor: Global Affairs Canada (\$55 million), Agence française de développement (\$13.2 million), Aga Khan Foundation Canada (AKFC) (\$7 000 000)

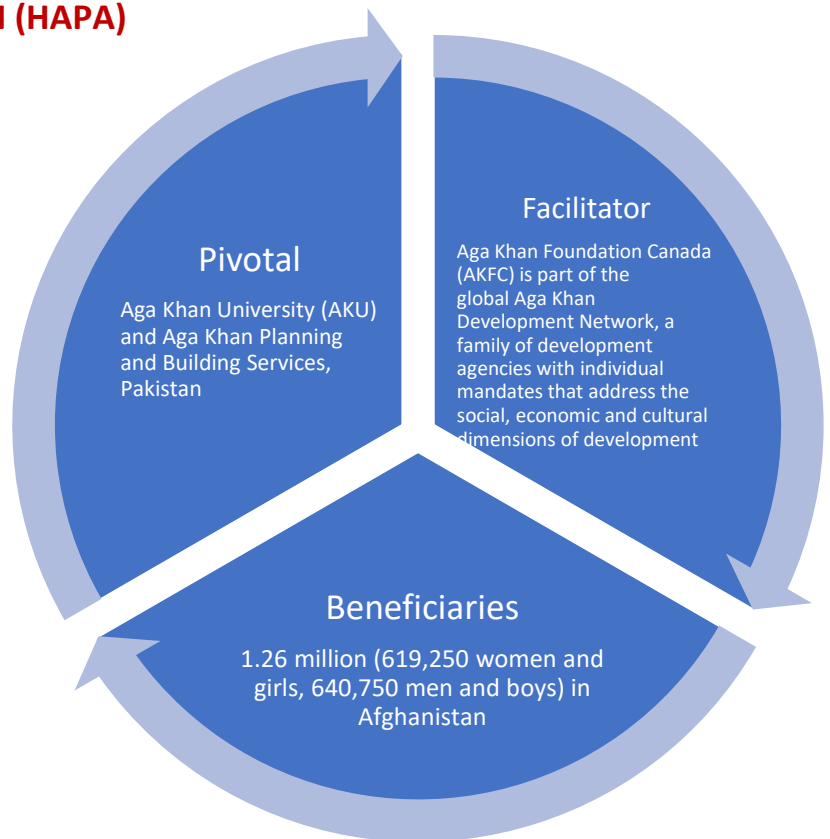
Pivotal: Aga Khan University and Aga Khan Planning and Building Services, Pakistan

Facilitator: AKFC

Beneficiary countries: Afghanistan

Other implementing partners: Aga Khan Health Services, Afghanistan; Aga Khan University, Academic Projects Afghanistan; Aga Khan Foundation, Afghanistan; Aga Khan Health Services; Aga Khan Planning and Building Services; French Medical Institute of Children and La Chaîne de l'Espoir

Sector and focus: Health, food security and nutrition, gender equality



OBJECTIVE

The Aga Khan Development Network's Health Action Plan for Afghanistan (HAPA) is a five-year, multi-donor and multi-sectorial initiative that aims to improve the health status of the population in selected provinces of Afghanistan (Badakhshan, Baghlan and Bamyán), with a focus on women of reproductive age and children under five. HAPA addresses the scarcity of human resources for health in Afghanistan, with a particular attention to shortages of female health workers (midwives, nurses and physicians) as well as the critical lack of medical specialists available to provide quality tertiary care. The project aims to:

- Expand the range of quality health services and institutions in remote and rural areas and access to quality care through the expansion of eHealth services.
- Strengthen availability and quality of human resources to deliver healthcare.
- Improve health practices among rural populations, especially in the area of nutrition.

PARTNERS IN TRIANGULAR CO-OPERATION

Partners involved in HAPA include the Ministry of Public Health (MoPH), Aga Khan Foundation Afghanistan (AKFA), the French Medical Institute of Children (FMIC), La Chaîne de l'Espoir and Aga Khan Health Services (AKHS). MoPH provides leadership and directions for implementing health policy. AKFA coordinates integrated multi-donor and multi-sectorial programs in health, agriculture, civil society, infrastructure, market development and education with the assistance of MoPH. Global Affairs Canada supports the initiative in collaboration with the Agence Française de Développement and the Aga Khan Foundation Canada (AKFC). Specializing in rural development, health and educational programs, AKFC provides grant management support under HAPA and serves as a facilitator.

Aga Khan University (AKU), based in Karachi, Pakistan, is the pivotal partner supporting the expansion of human resources under HAPA in Afghanistan. AKU works alongside the National Institute of Health Sciences for nurses, midwives and allied health workers in collaboration with the French Institute for Mothers and Children Health (FMIC) to support training, capacity building and mentorship. More specifically, AKU supports the nursing and midwifery training programs, which include upgrades to curricula, providing appropriate learning environments, teaching and skill labs and building faculty capacity and instructional standards. AKU also provides human resources essential for quality maternal and childcare, including midwives, nurses and medical specialists. FMIC, a tertiary hospital managed by the Aga Khan Development Network, is the first ISO certified hospital in Afghanistan with a state-of-the-art Post Graduate Medical Education program. As the first international, philanthropic, public-private, not-for-profit health institution in Kabul, Afghanistan, FMIC has provided high quality tertiary care to around 300 million direct beneficiaries. La Chaîne de l'Espoir provides medical and clinical support through short- and long-term missions in collaboration with the Aga Khan Development Network to support FMIC. AKHS provides health care services mainly on behalf of the government including the Government of Afghanistan's Basic Package of Health Services and Essential Packages for Health Services. Finally, the Aga Khan Planning and Building Services (AKPBS) based in Karachi, Pakistan is a collaborating partner and supports in infrastructure and extension projects for health care facilities. AKPBS achieves these goals through the provision of material and technical assistance and construction management services for rural and urban areas.

KEY ACTIVITIES

- Pre- and in-service training of nurses, midwives, and allied health workers and others, and specialized training for female nurses and physicians to manage Emergency Obstetric and Neonatal Care.
- Development of critical health infrastructure including repairing and maintaining health facilities to support Emergency Obstetric and Neonatal Care and building of Maternity Waiting Rooms for women travelling from remote areas with complicated or high-risk pregnancies, to ensure that they have access to a facility birth.
- Implementation of community-level campaigns to improve health behaviours related to nutrition, child health and hygiene.
- Supplement and augment the standard Basic Package of Health Services package to improve health status by enhancing routine and mobile immunization services, targeting efforts to combat malnutrition, enhanced supervision and support to community health outreach activities and the development of continuous quality improvement processes.
- Supplement and augment the Essential Packages for Health Services to improve quality and promote maternal, newborn and child health (MNCH) best practices by supporting an increase in MNHC services at Faizabad Provincial Hospital, the Center of Excellence to train and provide care in the field of MNCH and contribute a further € 1.3 M to increase the capacity of the children's house to accommodate 47 children, and their accompanying family for cases that requires advanced surgical intervention, which cannot be provided at the provincial level.

RESULTS TO DATE

- Significant infrastructure improvements include phase 2 of the 140-bed Bamyan Provincial Hospital constructed, serving a population of 400,000 Afghans and provision of medical equipment for the new obstetric unit at the FMIC that provides over 43,000 mothers and children with maternal health services. 15 health facilities in remote areas are equipped to provide BEmONC services in a timely, effective manner.
- Reached over 2,000 Afghans, half of which were women, through eHealth Services.
- 31,000 children under two, in hard-to-reach-areas are provided with essential package of immunizations through mobile immunization clinics.
- Collaboration with the Government of Tajikistan to implement the Afghan-Tajik Cross Border Program. Over 3000 patients utilized Tajik specialists in Afghan Comprehensive Health Centres, an increase by +2500 from vulnerable communities.
- Strengthened availability and quality of the health workforce, with a focus on nursing and midwifery with over 2,900 health workers at national and provincial levels, over a third of whom were women, trained and over 500 health providers trained on essential packages of maternal health services.
- Improved outcomes in secondary education including 45 medical specialists graduated from postgraduate training in seven medical disciplines and more than 320 graduates from nursing and midwifery degree and diploma programs. Over 540 nursing faculty teachers received standard package of development training to strengthen nursing education standards.
- Enhanced civil society and community engagement and capacity to support good health practices, with specific attention gender to nutrition with over 13,000 women reached through household visits and health education sessions on exclusive breastfeeding and over 180 households receiving food processing training.
- 1097 sanitation facilities constructed to improve community sanitation. In addition, 815 water supply points constructed, providing access to clean water for more than 19,200 people.

INSIGHTS AND LESSONS LEARNED

- **Improved results:** HAPA's triangular co-operation approach, multi-sectoral and multi-agency components, has proven to be a noteworthy achievement for the Aga Khan Development Network and its partners. It has allowed public health programming to extend beyond the health sector, to address various other social determinants of health including food security, water and sanitation and household income.
- **Local commitment:** The involvement of local, influential stakeholders has been integral to HAPA's achievements, particularly with respect to community health promotion activities. The involvement of local stakeholders secures the support needed to advance health messaging among local populations in hard-to-reach areas.
- **Progress through challenges:** Given that HAPA is implemented across regions of Afghanistan that are very much subject to security challenges, the project remains an important example of how progress in health can be achieved in insecure environments with the assistance of regional partners and expertise.

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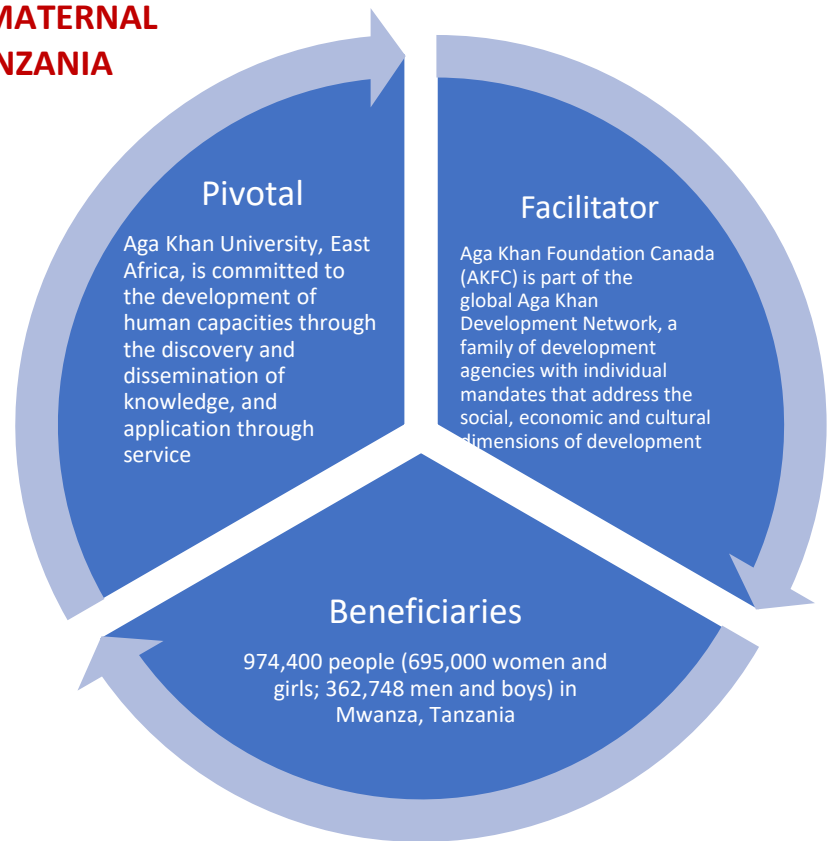
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IMPROVING ACCESS TO REPRODUCTIVE, MATERNAL AND NEWBORN HEALTH IN MWANZA, TANZANIA (IMPACT)

Project at a glance

Total Project Budget: \$14.7 million
Duration: 4 years (2017-2021)
Donor: Global Affairs Canada (\$12 million); Aga Khan Foundation Canada (AKFC) (\$2.7 million)
Pivotal: Aga Khan University, East Africa
Facilitator: Aga Khan Foundation Canada (AKFC)
Beneficiary countries: Mwanza region, Tanzania
Other implementing partners: Aga Khan Health Service Tanzania, Aga Khan Foundation Tanzania
Sector and focus: Reproductive, maternal, newborn and child health



OBJECTIVE

Improving Access to Reproductive, Maternal and Newborn Health in Mwanza, Tanzania (IMPACT) is a four-year project implemented in the Mwanza Region of the United Republic of Tanzania, bordering Lake Victoria. It aims to improve reproductive, maternal and newborn health (RMNH) outcomes through a comprehensive health system strengthening approach, including addressing drivers of poor maternal and newborn health such as gender inequalities and adolescent sexual and reproductive health.

The project focuses on improving availability of quality maternal and newborn health services and increasing the use of those services by women and their families to accelerate the reduction of maternal and newborn mortality. The project directly targets women of reproductive age and newborns and beneficiaries also include men of reproductive age who would benefit from health promotion and sensitization activities.

PARTNERS IN TRIANGULAR CO-OPERATION

Aligned with the Government of Tanzania's priorities and strategies, IMPACT works in close collaboration with the Mwanza Regional Health Management Team and leverages the expertise of the Aga Khan Development Network in the health sector. The project is executed by Aga Khan Foundation Canada (facilitator) and implemented by partner agencies of the Aga Khan Development Network. Aga Khan University, based in Nairobi, Kenya is the pivotal project partner supporting the human resource for health component of the project as well as monitoring, evaluation, research and learning. This includes in-service training of nurses and midwives under the remit of the School of Nursing and Midwifery. It also includes technical leadership on all aspects of the project's monitoring, evaluation, research and learning agenda including conducting research and evaluations as well as providing technical support to partners.

KEY ACTIVITIES

IMPACT increases access to quality services across the continuum of care, from community to facility, while strengthening leadership capacity at the health facility, local authority and community levels and increasing community utilization of maternal and newborn health services. Project activities include:

- Repairing, upgrading and equipping 80 public health facilities to deliver quality, gender responsive emergency obstetric and newborn care.
- Delivering fully functional basic emergency obstetric and newborn care at 67 dispensaries and health centres and comprehensive emergency obstetric and newborn care services at 13 hospitals or health centres.
- Providing training and supportive supervision, in collaboration with regional and community health management teams and health facility governance committees, to enhance health facility managers' ability to plan, budget and lead quality service delivery.
- Training and empowering 80 ward health committees to build linkages with community health structures and effectively plan and enable a maternal and newborn health-supportive community environment. The project also builds the knowledge and skills of health professionals and community volunteers in high-impact areas of RMNH.

- Addressing barriers to accessing quality health services including access to health financing for women and their families through community-based savings groups and improving community to health facility transportation.
- Mobilizing and empowering communities to promote and practice healthy behaviours that support positive RMNH outcomes and advance gender equality.

RESULTS TO DATE

- Directly benefit to approximately 653,499 women (15–49) and 83,606 infants under the age of one (50% girls).
- 320,918 men are expected to be reached through community sensitization activities aimed at improving maternal and newborn health outcomes.
- 80 health facilities equipped with essential RMNH equipment and supplies.
- Trainings carried out including for 201 (77 women/124 men) health managers and 300 (182 women/118 men) health workers trained on core competencies including emergency obstetric and newborn care and gender-responsive service delivery and 717 (388 women/329 men) Community Health Workers.
- 802 community groups established to promote positive RMNH practices and address gender inequalities at the local level.

INSIGHTS AND LESSONS LEARNED

- **Reputational benefits:** While there was initial resistance from some government stakeholders to make any changes to the curriculums for health worker trainings, reflecting a wish to maintain consistency across the country, IMPACT was able to navigate this challenge of integrating gender equality in Tanzanian Government curricula by harnessing Aga Khan University's well-established reputation. As a result, IMPACT improved training by working with other development partners, orienting government trainers in advance of training sessions and negotiating the inclusion of a module on gender equality and gender-responsive service delivery.
- **Improved impact:** Midway through the project's second year, the project team recognized the need to improve mentorship strategy for health workers at facilities post-training. Aga Khan University's experience implementing similar mentorship models in Kenya and Uganda was leveraged to identify the gaps in IMPACT's programming and develop a contextually relevant mentorship model that would contribute to reaching project results.

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IMPROVING RURAL FINANCIAL INCLUSION THROUGH COOPERATIVES (IRFITCO)

Project at a glance

Total Budget: US \$3 280 000

Duration: 4 years (2017-2021)

Donor: International Fund for Agricultural Development (IFAD) (US \$2 600 000)

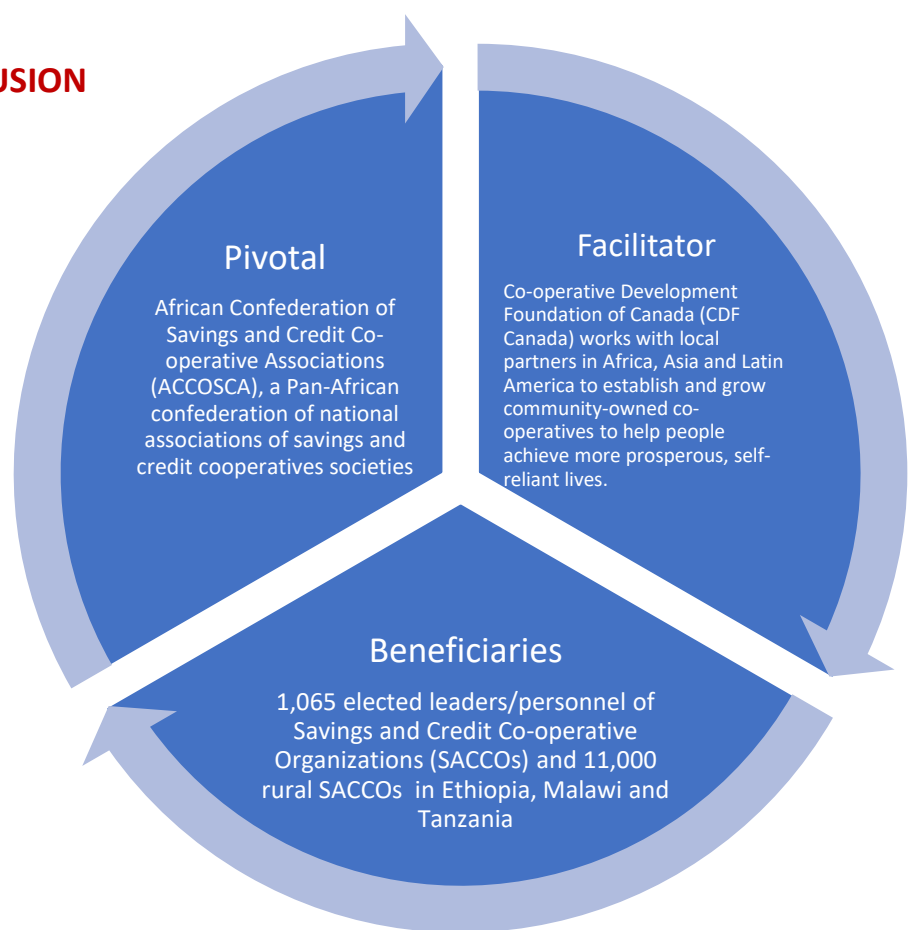
Pivotal: African Confederation of Savings and Credit Co-operative Associations (ACCOSCA) (US \$200 000)

Facilitator: Co-operative Development Foundation of Canada (CDF Canada) (US \$200 000)

Beneficiary countries: Ethiopia, Malawi, and Tanzania

Other implementing partner: Irish League of Credit Unions Foundation (ILCUF) (US \$200 000)

Sector and focus: Finance, financial literacy



OBJECTIVE

Supported by International Fund for Agricultural Development (IFAD), the overall goal of the four-year project Improving Rural Finance and Inclusion Through Cooperatives (IRFITCO) is to improve the financial inclusion of the rural poor in Ethiopia, Malawi and Tanzania through strengthened financial cooperative networks. To enable this, the primary target group for the project activities are the national APEX organizations² and the official agencies that support Savings and Credit Co-operative Organizations (SACCOs) and their operating environment. The secondary target group is comprised of rural SACCOs and SACCOs with rural outreach. IRFITCO's three key objectives are to:

- Strengthen the capacity and human resources of financial cooperatives serving rural areas;
- Promote innovative and better-quality products and services, thereby contributing to improved access to and use of financial cooperatives' services among poor people living in rural areas; and
- Promote policy and regulation that are favourable to financial cooperatives at the government level to benefit the rural poor.

PARTNERS IN TRIANGULAR CO-OPERATION

Co-operative Development Foundation of Canada (CDF Canada) is the grant recipient leading project implementation through a consortium comprising CDF Canada, the African Confederation of Savings and Credit Co-operative Associations (ACCOSCA) and the Irish League of Credit Unions Foundation (ILCUF). The three organizations share the responsibility of country-level implementation. ILCUF is the main implementing partner in Ethiopia, while ACCOSCA is responsible for Tanzania, and CDF Canada focuses its efforts on Malawi. In the consortium, CDF Canada, as the contract holder, has the overall responsibility for project management and finances, monitoring risks and results and delivering and reporting on project outcomes. CDF Canada also works with ILCUF to develop training materials and knowledge products. As the pivotal partner, ACCOSCA houses and drives African-based knowledge dissemination, including education and training courses, through its forums for high-level exchange reaching African countries.

KEY ACTIVITIES

- Creation of training materials such as Country Diagnostics for SACCO status and regulatory frameworks, technical notes on financial literacy, regulations and supervisory best practices, inspection manual for SACCO regulators, a capacity assessment tool and financial product development toolkit.
- Support to national ethics organizations to support effectiveness and sustainably.
- Service delivery with improved adoption of innovative projects for access to rural services.
- Government engagement in the development and diffusion of workshops, trainings and exchange visits to reach the rural poor. This includes regional knowledge sharing, networking and exposure visits in targeted countries with good practices.

² A group of specialist sales and marketing companies.

- Technical visits in Tanzania, Malawi and Ethiopia are conducted by consultants. These visits are usually accompanied by the respective Project Coordinators for each country, who coordinates the visits with various stakeholders from whom they gather the information.

RESULTS TO DATE

- Improved rural SACCO members' access to relevant financial services. The project supported 720 rural SACCOs in Tanzania.
- In Ethiopia, a tiered regulation and supervision mechanism is being introduced and the federations will be able to provide capacity building support, advocacy for an enabling environment and the means to improve financial services for members.
- In Malawi, several initiatives towards the sustainability of SACCOs are in progress, including promotion of membership growth, diversification of financial products, capacity development in relation to quality services and member care and improved governance, marketing, and policies, such as charting new SACCOs and reviewing the Cooperative Act and Financial Cooperative Act.

INSIGHTS AND LESSONS LEARNED

- **Clear expectations:** Initial project expectations by the donor, IFAD, were unclear and only became clear as the project progressed through the implementation of monthly update calls, reviews and a work plan with an outline of roles, expectations, reporting guidelines and deadlines. At times, expectations conflicted with the priorities of the three partners, in addition the donor's. This made communication and reporting challenging. Regular updates also assisted in enabling harmonization and reduction of organizational stress.
- **Respecting comparative advantage:** As a governance expert, CDF Canada chose to work with ACCOSCA and ILCUF due to their respective expertise of local knowledge, and institutional development and policy work related to credit unions. All three partners have a solid history of working together and mutual respect of capabilities, which has flourished in a multitude of projects over the years, IRFITCO being one of the latest.
- **Local networks and expertise:** The regional reach of ACCOSCA helped identify stakeholders that the project needed to reach. The principle of leaving no one behind is central and within the nature of credit unions that aim to promote financial inclusion for all, especially rural communities. ACCOSCA assisted in realizing this ambition.
- **Mutual learning:** The project has enabled significant sharing of knowledge, resources and expertise, which in turn has enabled complementarity. If one partner has successfully implemented an aspect of the project, other partners are able to reach out and get assistance to implement those successful processes within their own country of responsibility.
- **Collaboration and shared decision-making:** All three partners meet annually with the participation of lead consultants and country stakeholders. The financing is distributed between the three partners for implementation of activities in their respective countries of responsibility. Budget reallocation occurs and is usually proposed by country teams. Detailed annual workplans with achievement indicators are prepared to monitor, measure and report on progress to all partners.
- **Ensuring coherence with related projects:** Throughout the implementation of the project it became apparent that it needed to be coordinated with other in-country projects. This aspect of project planning and implementation is not often included in contracts and as such is an element that will be taken into careful consideration for the remainder project duration as well as in any future projects by the three partners.
- **Scaling success:** IFAD aims to apply the successes of IRFITCO to future international projects; it is involved in understanding how the project is working and in identifying best practices in terms of support to APEX organizations, innovative financial services, and policy environments. IFAD also organizes supervision missions on an annual basis to witness the partners' work firsthand.

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Interview, CDF Canada staff, January 2020.

NEPAL HAZARD RISK ASSESSMENT (NHRA)

Project at a glance

Total Budget: \$200 000

Duration: 18 months (2009-2010)

Donor: World Bank

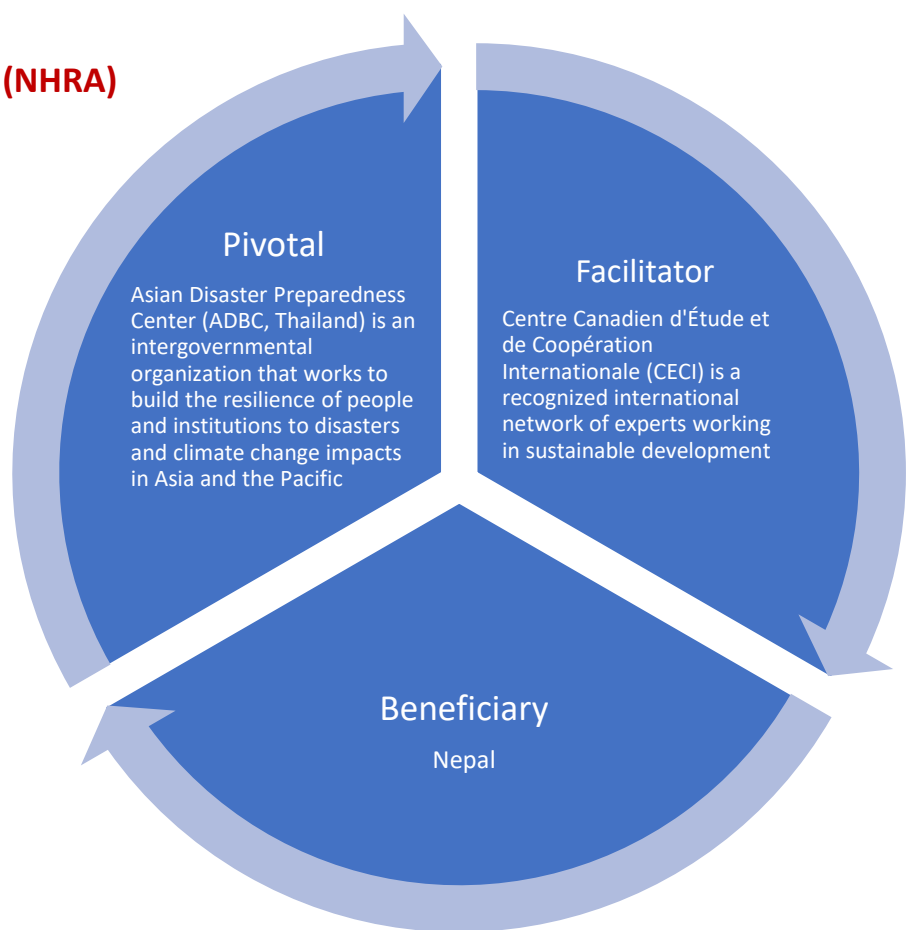
Pivotal: Asian Disaster Preparedness Center (ADPC, Thailand) is an intergovernmental organization that works to build the resilience of people and institutions to disasters and climate change impacts in Asia and the Pacific

Facilitator: Centre Canadien d'Étude et de Coopération Internationale (CECI), Canada

Beneficiary country: Nepal

Other implementing partners: Government of Nepal, Ministry of Home Affairs, Norwegian Geotechnical Institute (NGI)

Sector and focus: Climate and disaster management



OBJECTIVE

Nepal Hazard Risk Assessment (NHRA) is a one-year project that sought to:

- Develop a synthesis report of Nepal's major hazard risks at the national and sub-national levels by carrying out a desk review of already available reports, studies, analyses and assessments;
- Present an overview of vulnerability assessment for Nepal; and,
- Develop detailed economic analysis using loss probability modelling of the country's risks with projected economic losses from forecasted hazards, and map high-risk geographic regions.

PARTNERS IN TRIANGULAR CO-OPERATION

Implemented by the Centre Canadien d'Étude et de Coopération Internationale (CECI), the Asian Disaster Preparedness Centre (ADPC), and Norwegian Geotechnical Institute (NGI)³ in Nepal, the project included engagement with government and non-government stakeholders. A project advisory committee was formed to advise and guide on methodology, the process of the study and review and monitoring progress. All government institutions related to disasters were members such as the Department of Meteorology and Hydrology, Department of Mines and Geology, Department of Survey, Department of Water Induced Disaster Prevention, Department of Health Services, Department of Agriculture and the National Planning Commission. Given the use of existing data by government institutions to inform the project, cooperation was crucial for the success of this project.

As the pivotal partner, ADPC worked with the government institutions in all aspects of project implementation. Close linkages with departments were ensured through ongoing partnership arrangements and previous experience by ADPC in working with them to facilitate secondary data collection, hazard specific information exchange and sharing of other data relevant to the study.

KEY ACTIVITIES

- Bilateral meetings with stakeholders to clarify objectives and contribution to the project. This resulted in increased cooperation from government organizations and the project could progress as planned.
- Data collection, generation and preparation.
- Workshops with key stakeholders to develop the research methodology and learn about Hazard and Risk Assessment Methodology.
- Development of a Hazard Assessment Method and analysis of results.

RESULTS TO DATE

³ NGI is a leading geotechnical specialist community and an international centre for research and consultancy in engineering geosciences related to offshore energy (buildings, construction and transportation), natural hazards and environmental engineering.

- Project outputs included a synthesis report on Nepal’s major hazard risks, a vulnerability assessment overview and a detailed economic analysis using probability modelling. The research process found that Nepalese government agencies were collecting enough useful data and information needed for vulnerability assessments and economic analysis of the country using loss probability modelling. The study will contribute to the development of tools for physical vulnerability assessment of various assets at district level. This will further help in identifying most vulnerable sectors and necessary measures to reduce the impacts.
- Considering major hazards such as floods, landslides, droughts and earthquakes, the research findings outlined a basis for incorporating appropriate risk-reduction strategies and prioritizing them into the Nepalese government’s development planning. NHRA has, as a result, allowed government decision-makers to prioritize risk mitigation investments and measures to strengthen the emergency preparedness and response mechanisms for reducing the future potential losses and damages due to natural disasters. The outcome of the study will hopefully facilitate financial support from international organizations for measures and actions that reduce the risk associated with natural hazards in Nepal.

INSIGHTS AND LESSONS LEARNED

- **Clear expectations:** The initial sharing of power and responsibilities among partners were unclear – however consistent meetings and clear communication allowed for accountability and transparency.

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SCALING-UP CONSERVATION AGRICULTURE IN EAST AFRICA

Project at a glance

Total Budget: \$18.6 million

Duration: 5 years (2015-2020)

Donor: Global Affairs Canada (\$14 million)

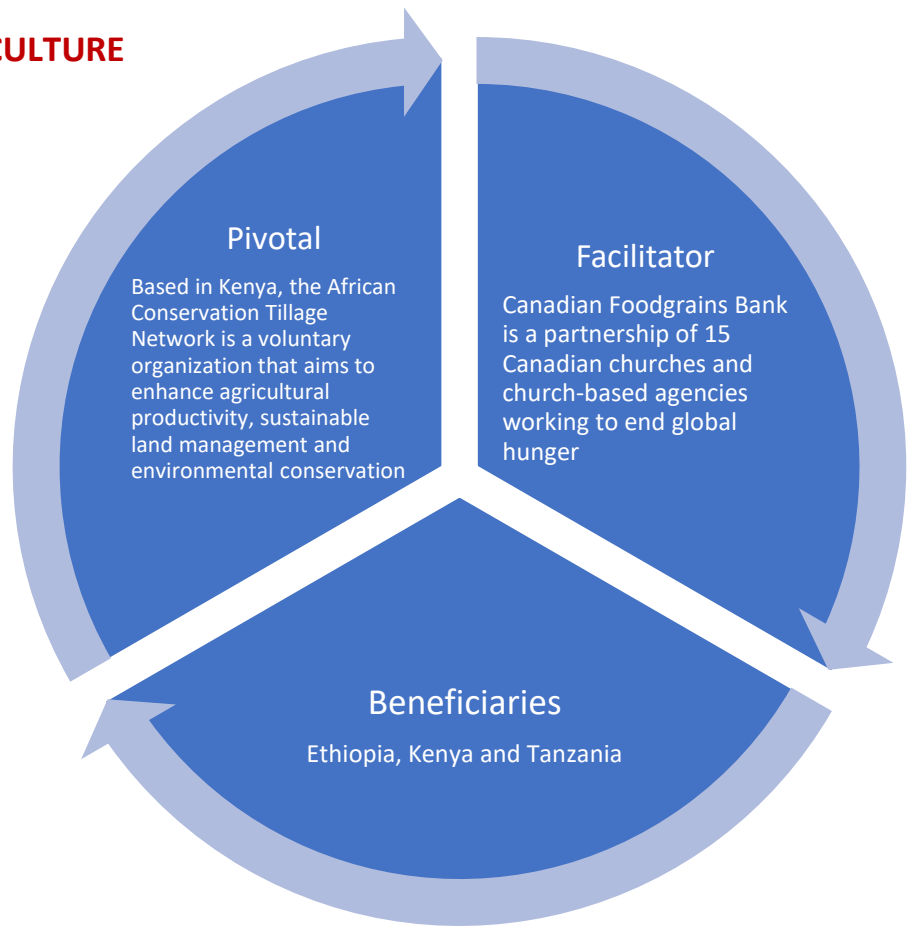
Pivotal: African Conservation Tillage Network (ACT), Kenya

Facilitator: Canadian Foodgrains Bank (\$4.6 million), Canada

Beneficiary countries: Ethiopia, Kenya and Tanzania

Other implementing partners: Mennonite Central Committee, Tearfund Canada and World Renew

Sector and focus: Agriculture, improving livelihoods



OBJECTIVE

Scaling-Up Conservation Agriculture in East Africa is a five-year program (2015-2020) of Canadian Foodgrains Bank (CFGB) that seeks to enable 50,000 smallholder farmers in Ethiopia, Kenya, and Tanzania to practice conservation agriculture. Conservation agriculture focuses on enhancing soil fertility, improved moisture retention and reduced soil erosion and tillage through environmentally responsible agricultural practices. In so doing, it is an effective way to improve the food security and livelihoods of the poorest farmers while encouraging sustainability, empowerment of women and overcoming financial barriers.

PARTNERS IN TRIANGULAR CO-OPERATION

CFGB is working with its members Mennonite Central Committee, Tearfund Canada, World Renew and 11 local implementing partners to implement the project supported by Global Affairs Canada. The project includes a partnership with the African Conservation Tillage Network (ACT) to create a supportive policy and program environment for conservation agriculture by engaging local, regional, and national government officials across the three program countries. ACT serves as a pivotal partner by bringing its expertise in culturally relevant policy engagement in the region to the program. ACT has not only engaged successfully with governments on the topic of conservation agriculture but more importantly has brought forward concerns and insights of farmers, further boosting the need for policy changes. Other implementing partners work with smallholder farmers, civil society, government and the private sector to facilitate the widespread adoption of sustainable, climate resilient conservation agriculture systems.

KEY ACTIVITIES

- Farmers are trained by local partners in the principles of conservation agriculture through workshops, farmer field days and farmer-to-farmer exchanges.
- Partners provide extension support to these farmers as they begin implementing conservation agriculture on their farms.
- A conservation agriculture curriculum was developed to enable partners to train farmers, government extension agents and other local NGO staff.
- In partnership with Farm Radio International, radio content is developed and broadcast in Ethiopia and Tanzania to promote conservation agriculture principles.
- To strengthen farmer livelihoods, savings groups have been established to facilitate local savings and credit access.

RESULTS TO DATE

- Knowledge sharing platforms in each country bring together local and international non-governmental organizations, government institutions, academics and the private sector to foster collaboration and strengthen sector capacity.
- Participating farmers are trained in conservation agriculture (53,917 farmers of which 28,039 were women as of March 2019), to engage local markets and create value chains to purchase inputs and sell farm products.
- As of March 2019, 42,495 farmers (21,450 women) were practicing 2 out of 3 conservation agriculture principles and nearly half of the conservation agriculture farming households had 12 months of sufficient food.

- In addition to saved time through conservation agriculture, farmers reported a net profit of \$ 999 CAD from crop yields and just over half of the participants perceive their household as being able to pay for household needs.
- Participation in the program contributed to the empowerment of women by increasing their access to household finances.
- The project also led to the establishment of 1,091 savings and credit groups with 24,329 members (18,677 women) and radio campaigns promoting conservation agriculture have been conducted in different regions.
- Policy improvements occurred to support conservation agriculture. ACT's access to local and regional specialists helped foster a movement towards more sustainable agricultural practices that continues to positively influence government policy.

INSIGHTS AND LESSONS LEARNED

- **Mutual benefit:** Triangular co-operation created mutual benefit for CFGB and ACT to work together. CFGB gained access to the region and sector, assisted by ACT, as a credible, knowledgeable and known organization. ACT in turn, was able to elevate its profile by working with the Canadian organization.
- **Clear expectations:** At the start of the partnership, partners were not always clear on the roles that each played and the particular role of ACT with respect to the policy objectives of the project. This challenge improved with time though highlighted the lesson of ensuring roles and responsibilities are clarified when constructing such partnerships.
- **Local expertise:** The project's engagement and overall strategies were better informed by cultural nuances with ACT's contribution to the work. Rather than employing a CFGB staff to carry out the policy-related work of the project, partnering with ACT to hire a local expert under ACT's leadership and management brought fruitful, yet unexpected results in terms of realizing significant progress on the project's policy objectives.

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Strengthening the Capacity of Mutual Benefit Associations to Provide Affordable Risk Protection to Socio-Economically Disadvantaged Households (RIMANSI)

Project at a glance

Total Budget: US \$1 667 120

Duration: 12 years (2003-2015)

Donor: Global Affairs Canada (\$1 333 697)

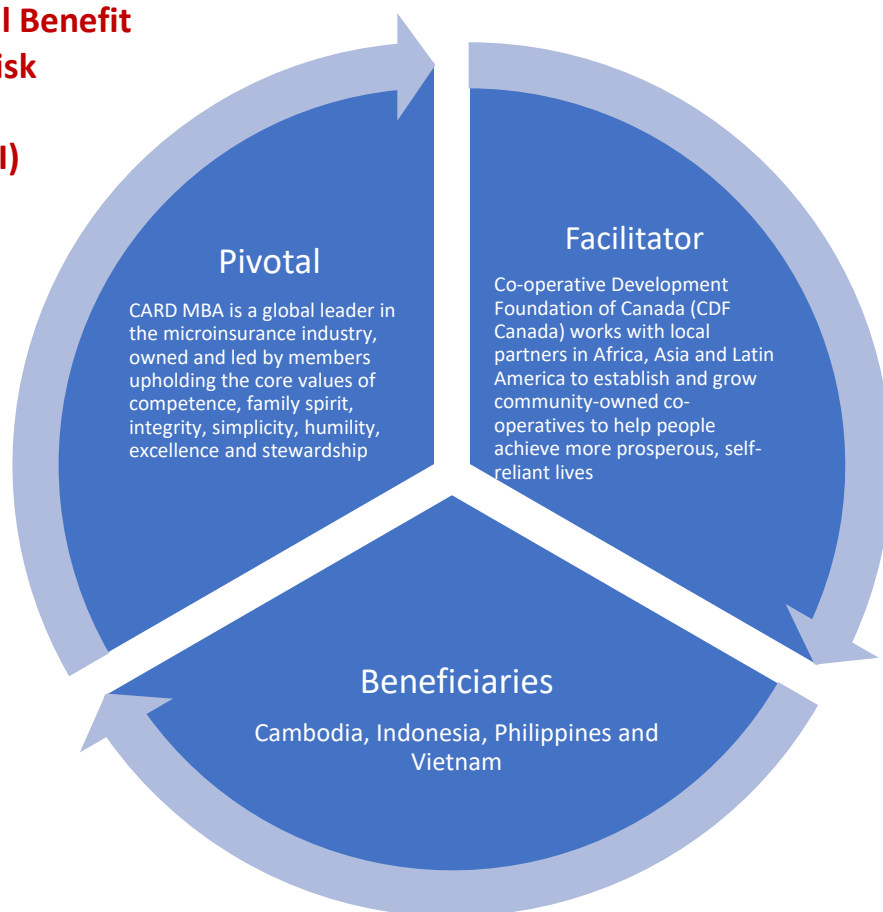
Pivotal: CARD Mutual Benefit Association (CARD-MBA), Philippines (\$144 283)

Facilitator: Co-operative Development Foundation of Canada (CDF Canada) (\$333 423)

Beneficiary countries: Cambodia, Indonesia, Philippines and Vietnam

Other implementing partners: none

Sector and focus: Finance, financial literacy



OBJECTIVE

RIMANSI began as a one-year project. Owing to its success, the project was extended to 12 years, spanning three Co-operative Development Foundation of Canada (CDF Canada) partnerships with Global Affairs Canada. The project endeavoured to deepen and widen the scope of outreach, service delivery, efficiency and competitiveness of a network of 25 Micro-Insurance Mutual Benefit Associations (MI-MBA)⁴ and Micro-insurance Programs in the Southeast Asian region. RIMANSI created a forum of microinsurance organizations to meet this objective. Through the forum, the project promotes sustainable access to affordable, relevant and comprehensive micro-insurance products and services for low-income households. This was done by increasing the capacity of at least three million poor households to meaningfully participate in the ownership, management, governance and benefits of their MBA. This approach enabled the creation of stronger, sustainable micro-insurance organizations in the Philippines and selected countries in South East Asia that serve poor households.

PARTNERS IN TRIANGULAR CO-OPERATION

The project was implemented by CDF Canada and CARD-Mutual Benefit Association (CARD-MBA), with the objective that CARD-MBA would become an autonomous organization over time. CARD-MBA consists of CARD Rural Bank and CARD NGO with 98% of the group's members being women belonging to socio-economically disadvantaged sectors. As the pivotal partner, CARD-MBA's leadership in the mutual insurance model was strategic in providing insurance protection to marginalized groups in the region.

As the facilitator, CDF Canada supported CARD-MBA and other mutual benefit associations in the areas of product evaluation and re-design based on actuarial standards, new product research and development, marketing and sales, management information systems, investment portfolio planning, financial management, organizational development and effective board governance. CDF Canada assisted CARD-MBA with research and business planning capabilities to establish its medium-term growth objectives and identify the capabilities needed to achieve project targets.

CDF Canada's key technical assistance was in the form of actuarial support provided to CARD-MBA on developing and pricing insurance products to low-income populations where basic data (for example life expectancy) was lacking. CDF Canada supported CARD-MBA on how to balance the company's risk exposure, knowledge of the target market and the establishment of a resource centre later named RIMANSI. RIMANSI now serves as a meso-level entity that provides technical support to its members and represents the mutual insurance industry at the policy level across the region.

KEY ACTIVITIES

- Knowledge transfer from Canadian insurance regulators to their counterparts in the Philippines.

⁴ MBAs are insurance associations owned and governed by the members that adhere to co-operative principles and practices but limited only in providing insurance services to its members.

- Professional training through actuarial specialists, coaching for programmers and technical assistance in product and software development. Technical consultancies also occurred through a senior business management consultant who trained and coached the board, officers and staff in investment portfolio management, management control and leadership, strategic organizational development and human resource development.
- A workshop on the process, issues, pitfalls and lessons learned in MBA organization and registration to demonstrate feasibility and desirability of formalizing informal, in-house micro-insurance programs through MBAs.
- Registering and licensing new MBA and micro-insurance programs with support to meet regulatory requirements and manage performance.
- Integration of gender concerns into project management through staff training, operational gender equality strategy, allocation of resources for gender equality, tracking of gender equality results, institutionalizing gender equality approaches in designing and distributing financial products.
- Research and development of new products and services.
- Policy and procedure manuals developed and implemented in the areas of management information systems, implementation of new or improved insurance products, marketing, investment portfolio management and financial management.

RESULTS TO DATE

- RIMANSI continues to assist in and give efficient services to its microinsurance partners through strengthening of capacities and advocating for a stronger microinsurance industry in all target zones. The objective of autonomy having been achieved.
- Improvement of management information systems and management training and consultancy in the areas of investment portfolio management.
- 10 new MBAs established in the Philippines, three microinsurance providers in Cambodia, one in Vietnam and one in Indonesia serving 380 588 policy holders and their dependents.
- 15 CARD-MBA officers and staff, about 80% female, with improved insurance professional skills and know-how and seven board directors with improved board governance abilities.
- RIMANSI successfully advocating on behalf of MBAs in the Philippines for the Insurance Commission to establish capitalization requirements that allow for pro-poor insurance entry and ongoing advocacy in three other South East Asian countries to establish supportive environments or microinsurance.
- Introduction of credit-life and health products.
- RIMANSI revenues are growing, having reached 80% sustainability in 2015. The 12 licensed MBAs in the Philippines are covering now their own costs.
- RIMANSI's 1-3-5 pay-out model (claims settled in one day, three days if there were questions and five days settled with finality) became the industry standard emulated by other microinsurance providers in the world.
- Microinsurance policy holders increased from 110,000 at the start of the project to 5.84 million, expanding the reach to about 25% of the Philippine population in 2019.
- Total insured premiums are at \$ 50 million, with around 80% of clients are women and around 96% of life benefit claims settled within five days.
- As a result of knowledge sharing with Canada, the Philippines Insurance Commission's issuance of memorandum circulars aimed at improving policies and procedures benefited for companies and clients.

INSIGHTS AND LESSONS LEARNED

- **Clear expectations:** Partners initially underestimated how long the annual review processes would take. It was then necessary to revise expectations based on available human resources.
- **Scaling success:** Following success in the Philippines during the first year of the project in light of triangular co-operation modality, scope and reach was extended to other countries of South East Asia.

SOURCES

Documents provided by CDF Canada staff, February 13, 2020.

Interview with CDF Canada staff, January 30, 2020.