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Twenty-twelve was an extremely eventful year for Cordaid, as it was for development cooperation in general in the Netherlands.

At the beginning of the year development cooperation was at the center of the public debate on spending cuts. Then, as the year drew to a close, the new cabinet announced further far-reaching cuts. All in all, it’s made it abundantly clear how urgent it is to develop fresh perspectives and methods for international cooperation and combating poverty.

Cordaid responded to the challenge by striking a new path. Without compromising on its values and experience, Cordaid has identified opportunities for a model that’s based on social entrepreneurship, a way of furthering our continued commitment to providing a dignified existence for everybody. At the same time we are also acknowledging that the environment in which we operate has changed fundamentally and that placing older ideals in a new context will inevitably lead to new activities.

Together with its partners, Cordaid has booked numerous results these past few decades. Processes of reconciliation, democratization and reconstruction have been supported in conflict areas. More women and children can now count on proper healthcare during pregnancy and childbirth, while for many HIV/AIDS patients the disease is no longer an automatic death sentence. Meanwhile, local communities are reaping the benefits of training, the availability of contingency plans and concrete measures offering protection from the consequences of disasters.

This annual report contains numerous examples of these results.

By deciding to further develop Cordaid along the lines of a social enterprise organization we have opted for a business model that places a greater emphasis on entrepreneurship, with a significantly reduced dependence on the Dutch Government for funding. Cordaid intends to profile itself as an agile, flexible, effective and result-oriented social enterprise within what has become the highly globalized sector of development cooperation.

But this is not to say that Cordaid is not pleased to continue collaborating with the Dutch government (via The Hague and its embassies) in its quest to serve the 1.2 billion people who still live below the poverty line.

A global transition is also taking place. As the Millennium Development Goals draw to an end in 2015, the international community is readying itself for a post-2015 agenda. Through channels such as the international networks of CIDSE and Caritas, Cordaid is rising to meet future challenges, giving the necessary prominence to topics that include sustainability, global common goods, security and inequality.

A great deal has been asked of employees in the organization and its thanks to their efforts, involvement and creativity that it’s been possible to shape a new future. The transition towards being a social enterprise was completed at the end of 2012. From January 1, 2013 Cordaid has been ready to deploy its almost 100 years of experience, its international network of partners and funders, its

Dutch donor base and its accumulated expertise in following this new path.

René Grotenhuis  Frans Slangen
General Director  Chairman of the Supervisory Board
Cordaid Memisa ensures that mothers in Africa have a safe pregnancy and delivery, as well a healthy start in life for their babies.
1. CORDAID IN A NUTSHELL

Mission: “believe that it’s possible …”
Every person counts. Key values here are the worth of every human being, the solidarity that demands that everybody is given the opportunity to live a dignified life, the recognition of the power of people to govern their own development, and the need for good stewardship to take care of our planet for future generations.

We believe in human dignity and respect for diversity. We acknowledge people’s inherent power to instigate change in their own lives. Our ultimate objective is to enable excluded and marginalized people to stand up for their own rights in the local, national and international communities in which they live.

We see development as a process in which power relationships are dynamic, both on a small scale such as between people and organizations, as well as within international structures.

We collaborate with societal organizations that share our beliefs, that have a legitimate basis within their own society and feel a responsibility towards empowering strong and just communities.

We offer a cohesive package comprising project financing, increasing the capacity of our partners, cooperating in networks, the exchange of knowledge and information, and exerting and helping to exert political influence. In conjunction with all this we also promote both the awareness and the involvement of Dutch society in development cooperation.

Vision: the dynamics of power relationships
Cordaid’s vision takes in the imbalanced distribution of power between countries and within them, between the government and its citizens, the elite and lower strata, and the men and women who are responsible for poverty and exclusion. On the one hand poverty is due to the structural effects of exclusion, and on the other the consequences of conflicts and natural disasters. Exclusion is borne of the unequal distribution of political influence, sources of aid and facilities or services. People are commonly excluded on the grounds of their gender, caste, ethnicity, religion, a handicap or sickness (AIDS/HIV). Cordaid sees development as a process in which unjust power relationships are changed — for the better.

Issues of poverty, climate, trade, energy, migration and food are intertwined on a global scale, which calls for a global approach and vision. At micro level the theme can only be effectively addressed if at macro level the national state and international community are simultaneously part of the intervention. This necessitates a combination of forces, in which partnerships, cooperation, complementarity and synergy are all key elements.

Cordaid sees (Global) Communities of Change as a means of realizing more balanced power relationships. The necessary momentum and impact will be obtained by connecting the initiatives of a variety of actors.

Strategy 2011-2015
Alliances: Cordaid entered into an alliance called Communities of Change with Mensen met een Missie (People with a Mission), IKV Pax Christi, Impunity Watch, the Netherlands Red Cross, Both ENDS and Wemos. In the context of this alliance Cordaid fulfills a secretarial role. Furthermore, Cordaid also participates in the MFS alliances Partners for Resilience, which focuses on resilience in the event of disasters, and Connect for Change, which applies ICT solutions in healthcare.

Target groups: Cordaid is committed to improving the position/living conditions of:
- residents of fragile states/conflict regions: offering security and protection, assistance, peacebuilding and reconciliation, healthcare and agriculture;
- communities threatened by natural disasters: providing warning systems and preventative measures such as water storage facilities, dike construction and drought-resistant crops;
- victims of natural disasters: giving direct assistance (food, water, medical care, shelter), linked to reconstruction activities;
people who do not receive sufficient (medical) care: providing primary healthcare with an additional emphasis on sexual/reproductive healthcare, and community care for people with HIV/AIDS and/or a handicap, the elderly, and vulnerable children;

- poor farmers: helping with improved, sustainable agricultural production and integration in agricultural chains while maintaining food security, extending microcredit loans;

- people living in urban slums: using a multi-actor approach to create better living conditions, along with concrete initiatives for community regeneration;

- victims of poverty and exclusion in the Netherlands: by offering support to social organizations, individual assistance, networking and influence in the relevant policy-making processes.

In all these target groups/activities extra attention is paid to women, young people and vulnerable groups.

**Certification:** Cordaid is certified by a number of Dutch organizations and is ISO certified. For its emergency aid Cordaid subscribes to the Sphere-standards. Cordaid is a participant in the Accountability Charter of international NGOs with regard to accountability and transparency. It also takes part in the annual transparency appraisal carried out by PricewaterhouseCoopers and the Civil Society foundation (in 2011 Cordaid won first prize for its year accountability).

### Key facts

#### Organization results

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<tbody>
<tr>
<td>Number of partner consultations:</td>
<td>41</td>
<td>56</td>
<td>63</td>
<td>42</td>
<td>40 - 50</td>
<td>36</td>
</tr>
<tr>
<td>Number of employees (FTEs)</td>
<td>278</td>
<td>267</td>
<td>265</td>
<td>248</td>
<td>243</td>
<td>240</td>
</tr>
<tr>
<td>% women in (sector) management positions</td>
<td>50</td>
<td>50</td>
<td>50</td>
<td>44</td>
<td>50</td>
<td>57</td>
</tr>
<tr>
<td>Absenteeism %</td>
<td>4.2</td>
<td>3.8</td>
<td>5.3</td>
<td>3.4</td>
<td>3.6</td>
<td>4.4</td>
</tr>
<tr>
<td>% operating costs (excl. education)</td>
<td>8.1</td>
<td>7.7</td>
<td>7.6</td>
<td>12.4</td>
<td>9.2</td>
<td>12.0</td>
</tr>
<tr>
<td>% acquisition costs of own funds</td>
<td>13.2</td>
<td>13.6</td>
<td>11.4</td>
<td>15.8</td>
<td>19.6</td>
<td>22.1</td>
</tr>
<tr>
<td>% Management &amp; administration costs</td>
<td>1.6</td>
<td>2.1</td>
<td>2.1</td>
<td>3.0</td>
<td>2.4</td>
<td>3.8</td>
</tr>
<tr>
<td>% non-MFS means with respect to the total</td>
<td>32</td>
<td>39</td>
<td>51</td>
<td>67</td>
<td>47</td>
<td>46</td>
</tr>
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#### Partners’ results

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<tr>
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</thead>
<tbody>
<tr>
<td>Number of permanent partners</td>
<td>1070</td>
<td>1186</td>
<td>889</td>
<td>693</td>
<td>P.M.</td>
<td>634</td>
</tr>
<tr>
<td>% new partners</td>
<td>12</td>
<td>11</td>
<td>7</td>
<td>7</td>
<td>5 - 10</td>
<td>8</td>
</tr>
<tr>
<td>Total commitments in € millions</td>
<td>151.9</td>
<td>157.1</td>
<td>149.3</td>
<td>104.8</td>
<td>123.9</td>
<td>97.9</td>
</tr>
<tr>
<td>% church/religion-oriented partners</td>
<td>46</td>
<td>50</td>
<td>45</td>
<td>52</td>
<td>approx. 50</td>
<td>48</td>
</tr>
</tbody>
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#### Society/government results

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<tr>
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</thead>
<tbody>
<tr>
<td>Own fundraising in € million</td>
<td>38.4</td>
<td>41.8</td>
<td>34.3</td>
<td>37.4</td>
<td>39.2</td>
<td>30.4</td>
</tr>
<tr>
<td>Number of donors</td>
<td>427,500</td>
<td>425,000</td>
<td>421,000</td>
<td>396,000</td>
<td>395,000</td>
<td>316,000</td>
</tr>
<tr>
<td>Number of prim./sec. school pupils reached with educational material</td>
<td>551,500</td>
<td>565,000</td>
<td>551,000</td>
<td>446,000</td>
<td>400,000</td>
<td>250,000</td>
</tr>
<tr>
<td>Number of private initiatives</td>
<td>569</td>
<td>491</td>
<td>445</td>
<td>344</td>
<td>352</td>
<td>303</td>
</tr>
</tbody>
</table>
1. Cordaid in a nutshell

Outcome
By means of partners’ final reports, the achieved results (or outcomes) are documented in accordance with fixed indicators. Projects concluded in this way are still partially financed from previous years and partially financed (but to a more limited degree) from the 2011-2015 strategic period. The proportion of the latter will increase during the coming years — and therefore so too will the realized values. The outcome results (of a total of 580 projects in 2011 and 2012) are discussed extensively in chapter 4. Here, we list only the main results at target group level (Direct Poverty Reduction).

### Conflict transformation

<table>
<thead>
<tr>
<th>Planned targets of concluded projects</th>
<th>Realized</th>
</tr>
</thead>
<tbody>
<tr>
<td># people reached with security-oriented activities</td>
<td>60,700</td>
</tr>
<tr>
<td># people in conflict areas that make use of basic healthcare services</td>
<td>1,522,670</td>
</tr>
<tr>
<td># farmers in conflict areas with higher agricultural productivity and/or farmers that make use of microcredit loans</td>
<td>25,340</td>
</tr>
</tbody>
</table>

### Risk reduction in disasters

<table>
<thead>
<tr>
<th>Planned targets of concluded projects</th>
<th>Realized</th>
</tr>
</thead>
<tbody>
<tr>
<td># people made less vulnerable to disasters</td>
<td>539,170</td>
</tr>
</tbody>
</table>

### Healthcare & Wellbeing

<table>
<thead>
<tr>
<th>Planned targets of concluded projects</th>
<th>Realized</th>
</tr>
</thead>
<tbody>
<tr>
<td># people reached with reproductive healthcare</td>
<td>412,660</td>
</tr>
<tr>
<td># births supported by trained personnel</td>
<td>43,300</td>
</tr>
</tbody>
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### Entrepreneurism

<table>
<thead>
<tr>
<th>Planned targets of concluded projects</th>
<th>Realized</th>
</tr>
</thead>
<tbody>
<tr>
<td># small-scale farmers achieving higher production volumes</td>
<td>155,890</td>
</tr>
<tr>
<td># small-scale farmers that make use of agri-financing</td>
<td>9,560</td>
</tr>
</tbody>
</table>

### Emergency aid

<table>
<thead>
<tr>
<th>Planned targets of concluded projects</th>
<th>Realized</th>
</tr>
</thead>
<tbody>
<tr>
<td># households provided with safe accommodation</td>
<td>9,660</td>
</tr>
<tr>
<td># persons provided with safe drinking water</td>
<td>322,890</td>
</tr>
<tr>
<td># persons given access to medical care</td>
<td>290,760</td>
</tr>
<tr>
<td># households helped through food distribution</td>
<td>59,870</td>
</tr>
</tbody>
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Source: Cordaid’s monitoring system (PRIMA, concluded projects)

Examples of the results

- Result Based Financing (RBF) continues to be a success. Governments and donors are showing increasing interest in it, while evaluations are underscoring the effectiveness of this methodology (see paragraphs 4.1 and 4.3).
- Whereas in the early years, RBF was used solely in healthcare, it is now also applied in the education and public administration sectors (see 4.1).
- Within the framework of the Global Fund Cordaid closed a contract for US$60 million for a HIV/AIDS program in DR Congo. This was the largest additional funding ever undertaken by Cordaid.
- Cordaid is getting more and more opportunities to plead on behalf of the interests of its partners and target groups at the highest level. At the end of April Cordaid accompanied its Nigerian partners at the World Bank to exchange thoughts on the transparency and lack of transparency of governments, and their refusal to accept responsibility towards their populations.
- 856 projects were assessed on their progress in realizing the set goals; it transpired that the implementation of 88 percent of these project goals was satisfactorily, or well on schedule.
- Of 535 concluded projects (representing a value of over €50 million) the final score was derived on the basis of 1,032 (sub) goals.
- 80 percent of the goals were realized to a degree of more than 80 percent.

However, not all initiatives delivered on what was expected of them. Examples of unsuccessful and partially successful activities and projects are also included in this report.
Cordaid enables small scale farmers to boost productivity and gain market access.
Cordaid’s policy was shaped by a central objective: the deployment of the acquired income in a cost-effective and efficient way so that it contributes to a better life for poor and excluded communities in 32 countries. Intrinsic to this process were the strategy of changing power relationships, concentrating on a limited number of themes and using alliances and multi-stakeholder processes/Communities of Change to create sufficient momentum and synergy.

2.1. Long-term strategy

The period between 2011 and 2015 will, to a great extent, be determined by a broad program carried out by an alliance in 28 countries and supported by the Dutch government. Cordaid plays a secretarial role in this alliance, which is known as Communities of Change.

Cordaid is a co-sponsor the alliance Partners for Resilience: Climate-proof Disaster Risk Reduction in vulnerable countries and regions, with the Dutch Red Cross playing a secretarial role.

Furthermore, Cordaid also participates in an alliance called Connect for Change, which pertains to the use of ICT in the healthcare sector. The International Institute for Communication plays a secretarial role.

Amendments in MFS-II
In the context of the 2013 annual plan, a number of budget-neutral adjustments were made.

For reasons of efficiency and synergy, activities pertaining to Conflict Transformation in Ethiopia and Kenya for the benefit of pastoral communities were switched to the Disaster Risk Reduction program.

Given the funding potential through Result Based Financing, Nigeria was added to the Healthcare & Wellbeing program. In view of the relatively limited presence/momentum, a project termination process was implemented for Tanzania.

Because of fragility aspects and the need for rural and agri-financing, Ethiopia is been absorbed into the Entrepreneurship program. The program in Zambia is being phased out because of the increased focus on fragile states/conflict areas.

The Urban Slums program will be terminated in Bolivia, Nigeria and Cameroon, due to, among other reasons, insufficient potential for receiving additional funding. Haiti, Guatemala and South Africa now fall under the Urban Slums program (which is now called Urban Matters).

The road to a new Cordaid
After it was realized in 2011 that partial funding by the Dutch government would no longer form the basis of Cordaid’s financing, it was decided that the organization should be transformed into a social enterprise, complete with business units (BUs). The current (market) environment calls for flexibility, agility and innovation, and these can only be achieved though an organizational structure that offers sufficient autonomy in its BUs.

Starting from 2013, the current programs have been placed in ten BUs. These BUs are themselves responsible for financing, product development and marketing, and receive support from Cordaid’s central departments, such as Human Resources, ICT, and Finance & Control.

The processes of strategic innovation, knowledge management and synergy are facilitated and monitored at corporate level, where responsibility for Cordaid’s identity, profile and commonality also lies.

The Cordaid proposition
In fragility contexts and conflict areas, Cordaid is working on flourishing communities. We want to contribute to communities that respect people’s dignity, offer them security and the protection of the law, and give them the space to participate in society and develop themselves in accordance with their own potential.

Cordaid is committed to instigating changes that will lead to just relationships in local communities, societies and the global community. Cordaid will continue to be a multi-issue organization, because conflict areas and failing states are exactly the types of context that call for a coherent approach along varying lines of intervention.

The new Cordaid – opportunities and threats
In mid-2011 Cordaid carried out a SWOT analysis, together with the associated risk analysis. The most important (and partially updated) findings are summarized below.
Strengths

- Thanks to its global network, and links between local and international levels, Cordaid is able to contribute to the debate on Global Goods, justice and combatting poverty.
- Cordaid has a good track record when it comes to areas like fragility/conflict transformation, Disaster Risk Reduction and Emergency Aid, Results Based Financing, and the protection of the political arena for civil society.
- Our more than 316,000 private donors still constitute a source of financial support and legitimacy.

Weaknesses

- The systematic collation, development and public presentation of proof of accountability and effectiveness are still not good enough.
- In today’s highly competitive market, traditional fundraising methods are becoming less productive and effective new methods are not yet sufficiently available.
- The management is, to a large extent, quite new and there is little experience with social entrepreneurship.

Opportunities

- Global issues (food, energy, climate and natural resources) lead to poverty-related conflicts. Development cooperation players can serve as catalysts for global agreements and arrangements.
- Multilateral agencies (such as the UN, the World Bank and other foundations) are increasingly recognizing the value of and the role that can be played by civil society, and are thus seeking its cooperation.
- Many private initiatives, and companies’ increasing use of corporate social responsibility initiatives, are creating more opportunities for cooperation and synergy.

Threats

- Negative media coverage and the impairment of development cooperation’s image; insufficient accountability.
- Less income due to the limiting of government subsidies, the erosion of support from private donors and the ever-increasing competition for tenders/calls.
- The possible fallout of having a too-strong donor-driven orientation, whereby the generic “Cordaid story” can jar with the focus and market profiling of the business units.

A further risk analysis was carried out between late 2012 and early 2013. The results were discussed and an action plan was set up in the first quarter of 2013.

2.2. The influence of the “South” on Cordaid’s policy

During the report year, two meetings were held with Cordaid’s International Advisory Board (IAB) of leading experts drawn from all continents. Cordaid’s transition to a social enterprise was the key part of the meeting’s agenda.

Coherence and synergy

The IAB asked about Cordaid’s common language and focus; how could coherence and synergy between the various BUs be guaranteed? Cordaid acknowledged the need for a corporate approach that transcends BU constraints. Policy documents were prepared and these will serve as cornerstones of Cordaid’s vision and mission. A general Theory of Change (ToC) will form the basis for the BU-specific ToCs. Synergy will be created through the cooperation between the BUs, and documented on an annual basis in country strategies.

Communication and branding

IAB insisted that branding is all about people’s dreams and aspirations, something that fits seamlessly with the concept of flourishing communities. But branding must also be allied to demonstrating results/impact. Moreover, more attention must be paid to the younger generation.

Cordaid concedes that its communication efforts must originate from its own values, mission and vision, and should also include the relevant results and impact. This will start in earnest in 2013; the development of a flourishing communities index is currently in the pipeline so that the relevant commitment and results can be made transparent.

Funding

IAB feels that Cordaid should not limit itself to supply-driven fundraising, but should also develop its own propositions. Fundraising in partner countries should not lead to competition with local organizations. Specific attention must be paid to the cooperation with CIDSE, Caritas and the private sector.

Cordaid’s funding strategy mentions a number of elements. These include exploring new markets, building track records (with unique selling points, such as the extensive (church) network, the multi-sector approach and the relationship between local and global levels), developing own propositions, cooperation on tenders/calls, the raising of unrestricted funds, and partnerships with companies.

Partner meetings

In October 2012 representatives of healthcare services, dioceses, and women’s organizations met in Maroua, North Cameroon, where they discussed Informed Decision Making (IDM) for family planning methods in faith-based health institutions.

IDM serves as a starting point for Cordaid because it contributes substantially to reducing unwanted pregnancies and the associated female mortality. The Roman Catholic Church in Cameroon is greatly at odds with the use of modern family planning methods, but at the same time it is struggling with the reality of having to bury young women because of backstreet abortions or...
2. CORDAID IN 2012

Akinyi Walender, Cordaid’s head of mission in South Sudan, on the need for synergy

“In South Sudan, everything and everyone are played off against one another, in political as well as ethnic terms. Even the donor landscape is fragmented: USAID is active in healthcare, for example, the Norwegians invest in governance, the Dutch government is focusing on water in rural areas, while others are doing the same for urban areas. Sometimes it all takes place at cross-purposes.

The things that must be seen as vital in any conflict area are building bridges and creating and nurturing synergy and cooperation. Take water, for example. In the South, the problem is not a shortage of water; it’s more a problem of water management. If anything, the South, due to its excessive flooding, has a surplus of water. Then there are the conflicts between farmers, pastoralists and ethnic groups about the theft of livestock and grazing land. Floodplains are often also conflict areas. Therefore, a water program has to be sensitive to potential conflicts and conducive to the resolution of local conflicts.

Cordaid is carrying out four programs in South Sudan: Conflict Transformation, Healthcare & Wellbeing, Entrepreneurism and Emergency/Disaster Risk Reduction. We must take care that the new organization with its business units doesn’t impede synergy. A liaison office is the right way to gauge all political and social tensions and changes on a more or less daily basis, and to act in an integrated manner as quickly and effectively as possible. In other words, generate the necessary synergy. Without synergy Cordaid would lose something crucial, namely the position and appearance of a player with powerful vision and an integrated approach to the complex problems of South Sudan.”

AIDS. Views were exchanged on the responsibilities within the church hierarchy (spreading the faith, pastoral care) and with healthcare workers (providing care at professional medical standards). Room to maneuver was found between the various visions and standpoints and the meeting led to the establishment of plans for 2013. It was also noteworthy that the IDM process is also being followed by the University of Cape Town.

In South Sudan Cordaid, in collaboration with Justice Africa, organized three meetings, each involving approximately 20 societal organizations. The meetings led to the setting up of a working group called Transparency and accountability of natural and public resources. In September the working group then initiated an international conference. Participants included the ministry responsible for oil extraction and mining, as well as experts from a number of African (conflict) countries. In the wake of the conference, organizations from South Sudan decided to establish a national Publish What You Pay (PWYP) coalition. Cordaid, in conjunction with PWYP International, will provide the necessary guidance during the coming year. The conference also marked the start of a two-year collaboration pertaining to Fair and Responsible Extractives for South Sudan. This initiative focuses on keeping local communities informed, strengthening them, and facilitating the dialogue between them and the (local) government and businesses active in the raw materials sector.
2.3. Cordaid’s contribution to the (inter)national debate and policy

The Netherlands’ politics and government

Cordaid has actively contributed to the broad discussion on development cooperation. Thanks to extensive exposure on the media, submitted articles and our participation in debates, Cordaid has done much to emphasize the importance of development cooperation. We have also collaborated in a public campaign to reverse the proposed cuts to the Dutch development cooperation budget. Despite our efforts, the Dutch cabinet decided to press ahead and reduce the development cooperation budget by €750 million from 2014.

In 2012 Cordaid chaired the Breed Menschenrechten Overleg (Broad Human Rights Consultation, or BMO), a body that reconciles development cooperation and human rights organizations and strives to influence Dutch human-rights policies. The BMO corresponded with the Dutch parliament and its Ministry of Foreign Affairs about a number of aspects, one of which was the proposed cut to human-rights capacity in Dutch Embassies. There were critical discussions with both the Minister and Dutch MPs, and the BMO’s input was used during parliamentary debates. Cordaid’s presidency of the BMO afforded us excellent human-rights dossier contacts, in both the Ministry and in parliament.

Two Cordaid employees also participated in a NATO exercise in Germany. In the collaborative framework between the Ministry of Defense and NGOs in conflict areas, Cordaid finds it important to be able to participate in exercises like these. For its part, Cordaid presented actual cases from its theater of experience, giving military personnel more understanding and insight into the type of work done by NGOs in conflict areas.

On March 27, 2012 Cordaid and the One Campaign submitted a petition with nearly 90,000 signatures to a permanent parliamentary committee on foreign affairs in the Netherlands. The petition was submitted on behalf of the Publish What You Pay coalition. The petition appealed to the Dutch government to support legislation requiring transparency between mining and raw materials extraction companies and the national governments in which they operate. In support of the initiative Cordaid produced a film portraying the complete mining process, from source to end-user. These activities were instrumental in stimulating the discussion in the Dutch Cabinet on the need for more transparency and better reporting.

The (Dutch) business environment

Cordaid is a participant in the “coal dialogue” which addresses violations in the coal mining industry. Other participants include Dutch energy companies, mining companies and a number of societal organizations. Cordaid wants to obtain more insight into coal mining, to establish, for example, whether human rights violations are taking place, whether it is damaging the environmental, and what the working conditions are like. Hard data will be needed if the necessary pressure is to be applied to Dutch energy companies to procure their coal supplies responsibly and transparently. However, these energy companies have only limited insight into the origins of their coal supplies, and this makes the dialogue more difficult. In 2013, a study will be carried out into the activities in two coalmines and the repercussions they are having on neighboring communities.

European Union

CONCORD, a European confederation of 1,800 NGOs (and in which Cordaid is a board member) released two lobby reports. Last June, the AidWatch 2012 report established that Europe’s contribution to aid dropped significantly in 2011. EU member states, apparently, are increasingly deploying their aid programs to serve their own economic interests and to refugee programs.

Based on 118 cases, the EU Delegation Watch report provided insight into the relationship between European delegations and societal organizations. Several problem areas were identified: limited access to funds of delegations, the occasional lack of transparency in decision-making, and long lead-times. CONCORD made several recommendations. These included a more uniform application of contracts, following a good Code of Good Practice for communication between delegations and societal organizations, and stressing that delegations should consult societal organizations when drawing up things like Country Strategy Papers and Annual Action Programs.

In collaboration with the network Voluntary Organisations in Cooperation in Emergencies (VOICE, in which Cordaid also plays a prominent role), CONCORD launched a memorandum on Linking Relief, Rehabilitation and Development (LRRD). It was well received by both the EU and the UN. Key recommendations included a stronger commitment to LRRD by the EU, more
transparency and monitoring of EU engagement on LRRD, and the integration of LRRD, Disaster Risk Reduction and risk management for disaster and crisis areas. VOICE also successfully lobbied the European Parliament to insist that humanitarian principles are respected during the deployment of troops. There must be a clear distinction between the roles played by military aid workers and humanitarian organizations. This will prevent the latter being suspected of having a hidden agenda, which could cost them their credibility, or, in extreme cases, even threaten their security.

**CIDSE**

The mission of the CIDSE network of 17 western development organizations (collectively responsible for a “turnover” of about €1.2 billion in 2011) is the promotion of human rights, social justice and sustainable development. Through its member organizations, CIDSE voices the concerns of southern organizations in its international lobbying activities. Priorities are development finance, food, climate justice, and business & human rights. CIDSE is also receiving more attention for a just world (in future).

Cordaid participates in various CIDSE working groups. Research reports, lobbying letters, positional papers and recommendations have thus found their way to the highest international authorities.

The Co-financing Work Group stands up for the interests of societal organizations as they are affected by EU policies. Cordaid and nine invited partners made a significant contribution to the results of EU consultations (more involvement of societal organizations in how the 2014-2020 budget is spent and of local organizations in programming EU activities in the various countries). As part of the CIDSE delegation, Cordaid also participated in the Rio +20 UN Summit in Rio de Janeiro. Sustainable economy has been adopted as the spearhead of CIDSE for the coming years. In Rio meetings were organized on various topics, including food security and alternative models of economic growth.

**CIDSE’s lobby for the introduction of a Financial Transaction Tax (FTT)**

“This means putting an end to an economic growth model that serves the interests of just a few and damages our planet. In the long term FTT will have a stabilising effect, generically as well as on financial systems. At the same time it will help combat poverty in the world’s most vulnerable areas.” The words were those of CIDSE President Chris Bain of the UK aid agency, CAFOD.

In the meantime, about a dozen EU countries have decided to introduce a form of FTT. With a few conditions, the new Dutch Cabinet has also decided to support the introduction of FTTs. However, the pressure of the current financial crisis has meant that the objectives of having FTTs benefit climate and help combat poverty have been significantly diluted.

**New Deal: International Dialogue for Peacebuilding and Statebuilding (IDPS)**

At the end of 2011, more than 30 countries and international organizations reached agreement in Busan, South Korea on a New Deal for Engagement in Fragile States. This is a context-specific approach to fragility, encompassing Peacebuilding and Statebuilding Goals, whereby progress is strictly monitored. To underscore the involvement of civil society, organizations from the North and South joined forces in the Civil Society Platform on Peacebuilding and Statebuilding. Cordaid has served as the secretary for the Platform since May 2012. It is a role that allows Cordaid to give substance to its decision to focus on fragile states and (post) conflict areas. Societal organizations have since been appointed to the IDPS Steering Group and now participate in meetings and forums. The Platform has made itself heard though the submission of policy documents and through lobbying at the General Assembly of the United Nations (in September 2012) and pleaded for inclusion in the peacebuilding and conflict-prevention activities in the post-2015 agenda.

**Gender in the New Deal/National Action Plans 1325**

Cordaid issued a lobby memorandum with an analysis of the state-of-play regarding UN Resolution 1325 and recommended that it be integrated into the New Deal (an appeal was also made to include a gender perspective in fragility assessments). The memorandum was well received by, among others, the High Level Panel on the New Deal during the General Assembly of the UN.

Cordaid is now working hard to finance the relevant national action plans for UN Resolution 1325. Following the introduction of the groundbreaking Costing and Financing 1325 report in 2010, along with the Global Network of Women Peacebuilders, in 2012 Cordaid, together with the Dutch Embassy, lobbied for multi-stakeholder funding of the Burundian Action Plan 1325.

Speaking to the UN Security Council, the Secretary General of the UN indicated that multi-stakeholder financing mechanisms, as this one in Burundi, are useful tools to finance the implementation of NAPs. Cordaid is now adopting the same approach in South Sudan.

**Extractives**

*Equator Principles*, a coalition of nearly 80 commercial banks, has a standard for the financing of extractive industries. Together with Revenue Watch International, Cordaid coordinated the consultation process for its update. Over 700 societal organizations were asked for input. In October a meeting of experts took place in cooperation with international think-tank, Chatham House. The meeting discussed Community Development Agreements (CDAs)
between communities and companies active in the oil-, gas- and mining-sectors, with a view to forging agreements on aspects such as compensation, environmental protection and assistance in the event of accidents or contamination. In December, experts from Cordaid’s network provided comments to the draft CDA. During the following meeting (in April 2013) the draft was discussed with businesses, governments and societal organizations. Cordaid is a board member of the Extractive Industry Transparency Initiative (EITI). All major oil and mining companies, governments (such as those of the US, Canada and Australia) and the main societal organizations are represented in this body. In June, Cordaid was asked to chair the Validation Committee, which advises the EITI Board on the admission, suspension and removal of (candidate) countries. Cordaid was thus involved in checking whether countries met EITI criteria, a process in which it found the full participation of civil society in the EITI multi-stakeholder groups at national level to be very important.

Cordaid is also a member of several international (lobby) networks and coalitions that deal with a wide range of subjects. These program-related lobbying initiatives are discussed extensively in Chapter 4.

2.4. Stakeholder satisfaction
Cordaid consults with the Dutch Ministry of Foreign Affairs on the Communities of Change alliance, mostly in its secretarial capacity.

In terms of content and financing, the 2012 annual plan for this alliance was approved in writing by the Ministry of Foreign Affairs on January 19, 2012. The Dutch government also approved the alliance’s 2011 annual report. However, the Ministry did notice a distinct Cordaid “presence”, which detracted somewhat from the visibility of the other alliance members. The mutual cooperation between the members also failed to come sufficiently to the fore. The alliance provided a detailed explanation for these observations, explaining that it was inevitable that Cordaid, with 94 percent of the MFS funds in its portfolio, would occupy a prominent position in the alliance. The mutual cooperation, which certainly leaves room for improvement, was clarified with background information and examples.

Finally, the alliance’s 2013 annual plan, and its associated revision, were submitted in October 2012 and approved in January 2013.

At the end of 2012 Cordaid participated in an international survey into the satisfaction of partner organizations. A total of 46 northern-based NGOs took part, 16 of them Dutch. Previous Cordaid satisfaction surveys (in 2004 and 2008) delivered good-to-excellent scores for most of the relevant aspects. Among others, high scores were achieved for mutual trust and respect, financing in practice and Cordaid’s commitment to capacity building.

Room for improvement was specifically identified in the areas of knowledge exchange (about best practices), learning (partners want to be more involved) and policy influencing (they want more support in doing so). Given that a different methodology was followed when the survey was carried out in 2012, it’s difficult to compare it with previous surveys. However, the new survey methodology does mean that comparisons can easily be made with international and other Dutch NGOs.

Of the 694 Cordaid partners, 227 (33 percent) participated in the survey. Compared with the benchmark, Cordaid fared above average, attaining sixth place in the international group and fourth in the Dutch.

Cordaid received good scores. For example, for paying on time (8.6 on a scale of 10), for the technical support of partners in their financial management (7.6 compared to 6.8 in the Dutch and international groups), for understanding the context in which partners must work (9.0), for the positive attitude of Cordaid employees (9.0), and for how partners assess the added value that Cordaid provides to their work (8.3). However, alongside these relatively high scores, there were also critical observations about non-financial support and capacity building.

Regarding the latter, Cordaid and other Dutch NGOs scored less than the international group, which, incidentally, also failed to get good scores for it.

The survey offered plenty of pointers as to where improvements could be made. With regard to capacity building (75 percent of partners were involved in capacity building activities with Cordaid) partners were looking for more technical support in alternative forms of generating income, lobbying and campaigning, and participatory approaches. Protection against risks and threats was also mentioned. Furthermore, partners said that they would appreciate Cordaid doing more to facilitate the exchange of lessons and experiences between partners in a more thematic manner and involve them more in the development of its strategy. Cordaid must also pay more attention to long-term social changes, and would do well to more strongly promote the work of its partners. Cordaid obviously takes these observations and comments seriously. In the first half of 2013 the survey and its results will be discussed internally and a plan of action compiled.

As part of the survey a few Cordaid-specific questions were added. It turned out that 52 percent of respondents were aware of Cordaid’s transformation into a social enterprise. Of these, 22 percent were pleased about it, while 44 percent expressed concern. Over three quarters (77 percent) of Cordaid’s partners are involved in knowledge development, this was scored with an average of over 8 out of 10. The way that Cordaid supports its partners in their lobbying/advocacy activities was rated with a score of 7.2 (the same as for the Dutch group).
During the reporting year 11 formal complaints were registered. Six of these pertained to the program being carried out in the Netherlands, four were from healthcare and wellbeing and one was from risk reduction during disasters. Five of these complaints were declared to be unfounded. Of the remaining six, three of them involved rejection from project proposals by Cordaid, two concerned the behavior of a Cordaid employee and the last one was a suspected case of fraud. Four complaints were settled in accordance with the applicable procedure by the end of 2012, two are still pending.

2.5. Relationships with governments – a growing dilemma

Cordaid frequently faces the dilemma of how much it should cooperate with governments, and in which ways. In some programs, such as those in healthcare and Disaster Risk Reduction, it’s very important to work together with the government to attain the required impact. Cordaid’s ambition to bring about changes to systems makes it imperative to work with governments to give healthcare and disaster prevention initiatives a push in the right direction, as well as achieve benefits of scale. This also applies to microfinance programs, where consultation and collaboration with the government are indispensable in getting the required legal and regulative framework for credit and credit institutions.

However, seen from the perspective of conflict transformation or the position of women, there is every reason to be critical of governments, particularly in conflict areas and failing states. Sometimes this is because government services, such as the police and the army are the ones violating the rights of the citizens. At other times it’s because the government is lax in enforcing the law or keeping its promises to the population. There are also times when the government is guilty of discrimination against ethnic or religious minority groups. Each time anew, the dilemma that is faced demands a considered decision on the extent to which Cordaid should collaborate with the government, or whether to keep its distance. Three principles play key roles when considering this decision.

- **Transparency about what Cordaid does and with whom it works.** Transparency is the only way in which the organization can ensure it remains above suspicion of having a hidden agenda.
- **Not losing sight of the interests of its target groups.** Citizens are, after all’s said and done, also part of the dilemma: as end-users of the care that’s to be provided they have a vested interest in a well-functioning government when it comes to healthcare. And as women or members of an ethnic minority what they need more than anything else is a government that recognizes and protects their rights.
- **Constantly ensuring that Cordaid is seen as a credible partner by its partners; in other words whether they understand and can justify Cordaid’s position and standpoint.**

Dilemmas like these must be managed correctly, while ensuring there is a high degree of consistency and coherence with Cordaid’s policy. For this reason, in 2013 and subsequent years strategy papers will be drawn up for all partner countries in which the coherence of Cordaid’s commitment will be made country-specific.
Ethiopia: This is the ten-year-old Minsayesh from Hawassa. Thanks to Cordaid Kinderstem and our partner Action for Self Reliance, she and her mother are receiving support from family coach Altayech Afrassa.
3. PRIMARY PROCESSES

Cordaid differentiates between its primary processes of fundraising, the financing of (mainly) southern partners, the capacity building of southern partners, learning and knowledge development, lobbying and advocacy, the stimulation and organization of societal involvement in the Netherlands, and multi-stakeholder processes/communities of change. Regarding the latter, the working processes are mutually related; the shared change agenda with the associated tasks and obligations of the stakeholders constituting the starting point.

3.1. Incomes
The total gross income (excluding redeployed loans and guarantees) was €129.3 million, which was €17.7 more than in 2011. The income from our own fundraising amounted to €30.4 million. €9.8 million was received from “third parties”, which was €11.1 million less than in 2011. This was largely due to the lack of public support initiatives in response to a major disaster. In 2012 Cordaid accounted for €69.9 million in government subsidies. Dutch government funding dropped from 65 percent in previous years to 54 percent. The redeployment of loans and guarantees (repayments) was limited to €1.5 million, due to a decision to use more government funds for non-grant business investments. In the area of additional financing, contracts were closed for more than €90 million, of which only a small proportion was included in the income. This was because no expenditures had been made on most of the projects due to many of them still being in the start-up phase. Almost 100 percent of the additional financing pertained to Africa.

3.2. Strategic financing
- Of the 1,726 financing proposals that were received, 67 percent received positive registrations (accepted for further processing).
- A total of 1,008 funding applications were approved: 566 regular and 442 small.
- For monitoring ongoing projects, 1,250 audit reports, 2,226 financial progress reports, 2,339 substantive progress reports and 490 management letters were processed.
- 1,637 project dossiers were closed.

Due to disappointing additional revenue, expenditures on several programs were lower. No additional funds from public campaigns for major disasters became available for emergency aid. Expenditures also stayed below budget in 2012 because large-scale self-managed projects were slower to start up than had been expected. This was because the creation of the necessary robust management organization necessitated far-reaching preparations. (This backlog, which is primarily in fragile African countries such as DR Congo and Burundi, will be leveled out during the coming years.)

More than half of the commitments went to Africa, 30 percent to Asia, and 19 percent to South America. Approximately 45 percent of the commitments were for fragile countries or conflict areas (see appendix 2). The afore-mentioned delay in implementing large projects in DR Congo and Burundi explains the relatively low percentage. By 2016, Cordaid wants to commit at least 70 percent of its resources to fragile states or conflict- and post-conflict areas.

Even though intermediary organizations (NGOs, with 33 percent) and self-management models (20 percent) still jointly account for most of Cordaid’s partner base, networks have clearly gained ground (by 12 percent). This is hardly surprising, given the efforts invested in multi-stakeholder processes and (inter)national lobbying. Modest percentages were achieved for partners that provide technical assistance (8 percent), institutions

<table>
<thead>
<tr>
<th>Project commitments (x €1 million)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
</tr>
<tr>
<td><strong>Conflict Transformation</strong></td>
</tr>
<tr>
<td>39.4</td>
</tr>
</tbody>
</table>

Source: Cordaid’s project database and financial administration

** Including the commitments from Disaster Risk Reduction, Healthcare & Wellbeing and Entrepreneurism in fragile states/conflict areas programs.
3. PRIMARY PROCESSES

providing direct services (3 percent) and grassroots organizations (also 3 percent).

Reach
In the Conflict Transformation program, Cordaid limited eligibility to groups and communities that are the subject of protection and peacebuilding (direct poverty reduction, including healthcare, disaster prevention and entrepreneurship). In 2012 this affected two million people. The target group of Disaster Risk Reduction includes people living in vulnerable communities; some 726,000 people in MDG (Millennium Development Goals) countries and transition countries. In the case of Emergency Aid it’s usually entire communities that are helped; a total of 565,000 people received some form of assistance from Cordaid and its partners. The target group of the Healthcare & Wellbeing program is usually bounded by the catchment area of the relevant health or healthcare institution; some 4.4 million people were reached. The Entrepreneurship program attracted 223,000 farmers/credit seekers. Some 1.1 million people indirectly benefited from Cordaid’s efforts in this area. Urban communities are the target group of the Urban Matters program; during the reporting year the program activities benefited some 620,000 urban slum dwellers. Discounting possible overlaps, Cordaid helped a total of 9.4 million people.

3.3. Partner policy and capacity building
Broadly speaking, the existing policy remained unchanged. Moving forward as a social enterprise, and with the formation of its business units, in 2013 Cordaid has adapted its policy in line with its new course.

The assessment of new project proposals
This assessment constitutes an important part of a project cycle and includes both the assessment of the partner as well as the project.

Characteristics of a partner organization
Cordaid determines the capacity of a partner organization on the strength of three scans (organization, financial management and gender). In this context, four dimensions are taken into account.
- **Position & relating:** how does it operate in its environment (relationships with others, image, networking, accountability)?
- **Thinking & learning:** does it have a strategic plan, a good PME system, a human resources policy?
- **Doing:** how sustainable is the organization and its services, how efficiently does it work, how good is its financial management/administration?
- **Being:** how well is the organization supervised, what about its gender policy (and practice), are its management and employees sufficiently competent, how transparently does the organization operate?

Cordaid’s contribution to the capacity building of its partner organizations is based on dialogue about the identified strengths and weaknesses.

Characteristics of a project proposal
A good partner is usually a guarantee of a good financing proposal. Despite this, the quality of the project is an inherent part of Cordaid’s assessment - as an additional guarantee of knowledge gathering. In a good project proposal there will be consistency between activities and results, its feasibility will be evident, the quality of management will be sufficient, monitoring will be adequate, measures will have been taken to increase the sustainability and the budget will match the desired results.

(Monitoring) capacity building
A total of 466 partner organizations were involved in capacity building projects. The capacity building of individual partners is documented in Cordaid’s data system. The progress of 170 partners was mapped out. The following table shows the main elements of capacity building, as well as allocated scores for realizing the agreed activities.

The table above demonstrates that elements such as management and financial administration still set the tone. At the same time it’s quite surprising that gender doesn’t play a more prominent role. Two reasons could be given for this: the partners are already gender-sensitive enough; or the attention paid to gender is diminishing. The results of scans carried out in 2012 speak volumes: 74 percent of partners attained a “satisfactory”/”good” for gender (compared to 40 percent during the period 2007-2010 and 51 percent in 2011).

Monitoring project implementation
Cordaid receives reports for all its projects. In conjunction with information obtained during field trips these reports form the basis for documenting progress. In 2012, 856 projects were assessed in this manner. It transpired that 88 percent of the project objectives were being met, from “adequately” to “well on schedule”; for 12 percent progress was only “moderate” or “poor”. In the case of the latter, Cordaid is considering how implementation can be improved. In certain cases (powerlessness, due to political, economic or climate-related reasons) the objectives were adjusted and in a few cases it was decided they should be terminated. It’s hardly surprising that due to their complexity, the highest proportion (17 percent) of moderate/poor project implementations were Emergency Aid projects. Entrepreneurship and Conflict Transformation were also above average in this respect.
access to funds from their own governments and bilateral and multilateral donors and international foundations.

For example...
Given Cordaid’s intention to focus more on fragile states and conflict areas, it stands to reason that its presence in other countries will be scaled back. This also applies to India, which, because it is undergoing strong economic growth, can reasonably be expected to pay for its own social welfare provisions. Cordaid is preparing its 27 healthcare partners (for vulnerable children, the elderly and people with disabilities) for its withdrawal. It is doing so through capacity building focused on local fundraising, income diversification and public-private partnerships (this is particularly relevant now that the Indian business community must earmark a percentage of profits every year for social purposes).

In Ghana, agreements were made to increase fundraising capacity with five major partners. With the aid of a local consultant, the requirements of the partners and the potential for fundraising have been identified and the formation partners there accounted for 16 percent of the total partner base, while in 2012 it was 27 percent).

**Termination of financing**
Cordaid always tries to provide exit strategies that give partners the opportunity to take timely measures in finding new sources of financing. In this way Cordaid stimulates its partners to raise funds from private individuals and local businesses and helps them gain

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### Progress in capacity building

<table>
<thead>
<tr>
<th></th>
<th>% Good</th>
<th>% Sufficient</th>
<th>% Moderate</th>
<th>% Poor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total (n=170)</td>
<td>32</td>
<td>38</td>
<td>24</td>
<td>6</td>
</tr>
<tr>
<td>Financial management &amp; administration (n=82)</td>
<td>30</td>
<td>34</td>
<td>26</td>
<td>10</td>
</tr>
<tr>
<td>Planning, budgeting, monitoring &amp; evaluation (n=52)</td>
<td>31</td>
<td>26</td>
<td>33</td>
<td>10</td>
</tr>
<tr>
<td>Strategic management (n= 34)</td>
<td>35</td>
<td>49</td>
<td>16</td>
<td>-</td>
</tr>
<tr>
<td>Organizational sustainability (n=34)</td>
<td>10</td>
<td>60</td>
<td>23</td>
<td>7</td>
</tr>
<tr>
<td>Gender aspects (n=10)</td>
<td>29</td>
<td>47</td>
<td>24</td>
<td>-</td>
</tr>
</tbody>
</table>

Source: Cordaid’s data system

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### Monitoring project conclusion
The conclusion of a project cycle is marked by the evaluation of the actually achieved results at the end. On the basis of the partner’s final report, audits, management letters, project evaluations and its own findings, Cordaid allocates the project a score. In so doing the desired results are compared with the actual results, taking into account unforeseen developments and situations of force majeure. Final scores were allocated to 535 projects. Almost 80 percent of the project objectives were assessed as “good”; almost 20 percent received an “insufficient”. There were significant differences between the programs. Scores for “good” varied between 88 percent (Disaster Risk Reduction) and 70 percent (Healthcare & Wellbeing). For Emergency Aid 72 percent received “good”. At 85 and 87 percent, respectively, the results for capacity building and knowledge development were relatively high.

### Turnover in the partner base
In 2012, Cordaid broke ties with 127 partners and entered exploratory relationships with 68 new ones. This led to a partner portfolio of 634, which was 9 percent down on 2011. The overview below reflects increased efforts in the area of Conflict Transformation (accounting for 42 percent of the partner base in 2011, compared to 48 percent in 2012), particularly in Africa (in 2011 Conflict Transformation partners accounted for 16 percent of the total partner base, while in 2012 it was 27 percent).

### Partner base at the end of 2012*

<table>
<thead>
<tr>
<th></th>
<th>Conflict Transformation</th>
<th>DRR**</th>
<th>Healthcare &amp; Wellbeing</th>
<th>Entrepreneurship</th>
<th>Urban Matters***</th>
<th>Total</th>
<th>In %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Africa</td>
<td>172</td>
<td>35</td>
<td>78</td>
<td>28</td>
<td>-</td>
<td>313</td>
<td>49</td>
</tr>
<tr>
<td>Asia/ME</td>
<td>64</td>
<td>28</td>
<td>49</td>
<td>35</td>
<td>-</td>
<td>176</td>
<td>28</td>
</tr>
<tr>
<td>Latin America</td>
<td>49</td>
<td>3</td>
<td>12</td>
<td>32</td>
<td>-</td>
<td>84</td>
<td>13</td>
</tr>
<tr>
<td>Nl/Worldwide</td>
<td>20</td>
<td>5</td>
<td>12</td>
<td>24</td>
<td>-</td>
<td>61</td>
<td>10</td>
</tr>
<tr>
<td><strong>Total Cordaid</strong></td>
<td><strong>305</strong></td>
<td><strong>71</strong></td>
<td><strong>139</strong></td>
<td><strong>119</strong></td>
<td><strong>P.M.</strong></td>
<td><strong>634</strong></td>
<td><strong>100</strong></td>
</tr>
<tr>
<td>% church/ church-related **</td>
<td>46</td>
<td>57</td>
<td>46</td>
<td>26</td>
<td>P.M.</td>
<td>48</td>
<td></td>
</tr>
</tbody>
</table>

Source: Cordaid’s monitoring system (Overview “Active projects”)

* Concerns partners with which a financing relationship was maintained throughout 2012, and with financing >€20,000.
** Concerns partners in Disaster Risk Reduction and Emergency Aid.
*** Urban Matters has partners, but as participants in multi-stakeholder processes; financing for UM involves research, setting up plans and facilitation activities carried out autonomously.
outcome is what defines the next steps in what will be a long-term process. Meanwhile, a partner in Sri Lanka received assistance and guidance in bidding for an EU call for non-state actors, to obtain financing and, in the longer term, acquire the necessary knowledge and experience to broaden its financing base.

3.4. Knowledge development

For the 2011-2015 strategy period, Cordaid has defined knowledge acquisition, management and dissemination as a main goal. To this end, learning processes, evaluations, studies, research and pilots have been set up. Examples of knowledge initiatives per program are given in Chapter 4.

Learning processes

Planning, Monitoring & Evaluation (PME) in complex situations

Nine Dutch organizations and one Belgian organization participated in this knowledge process, for the development of PME systems that can be used in complex interventions. Cordaid’s case pertained to the program on Violence Against Women in Colombia, whereby a national women’s network and monitoring system have been set up, based on Most Significant Changes and Outcome Mappings. This case has been included in the final report of the project (Dealing with complexity through Planning, Monitoring & Evaluation). It also appears as a separate publication.

Learning agenda

In the learning agenda that Cordaid is following in the 2011-2015 period, learning objectives have been formulated for every program (see also Chapter 4, Knowledge). In the area of Conflict Transformation, for example, the theme of conflicts as they affect extractives and the role played by women in peace and security initiatives, have been fleshed out. In this way Cordaid has developed the Women’s Local

Monitoring and results - Colombia

After visiting Colombia a Cordaid delegation returned full of enthusiasm. Apparently, the Women & Violence network no longer sees monitoring as a chore or a mere obligation they have towards donors. The network members were keen to emphasize their positive experiences with the monitoring of complex processes, which Cordaid supports in the context of a learning process.

“Having done it now for two years, we have obtained a better understanding of the challenges we’ve instigated. We collect anecdotes about the changes we have or have not already achieved and share our results with others. Monitoring enables us to use our time and resources more efficiently and more strategically. It helps us make the importance of our work more visible. Thanks to monitoring, local networks now get more support in presenting their agenda at national level. And we give more consideration to our common agenda, our alliances and the actors we want to influence.”

Cordaid employees also asked representatives of the local/regional government in Santander to give their impressions and relate their experiences.

“The women’s network has made a significant contribution to the creation of laws aimed at curbing violence against women. Two percent of the municipal budget is now earmarked for gender-related programs. Since then, more women have run as candidates in elections and the women’s networks have supported and guided these female candidates during their campaigns.”

Until recently, the governor viewed these women as a group or troublemakers fighting for women’s rights. Consequently, funds that were earmarked for women’s programs were switched to other sectors. This year, however, the governor has ensured that the necessary support is provided for women’s networks.

Barometer of Peace and Security, a benchmarking instrument for the everyday experiences of women in conflict situations. The information for this instrument was supplied by the women themselves. And with the flourishing communities index, Cordaid will demonstrate its commitment to this key objective, as well as the associated results.

Disaster Risk Reduction pertains to natural threats, as well as man-made disasters.

Health & Wellbeing tries to provide more insight into sexual/reproductive healthcare and the rights of women (and the role that faith-based organizations play in all this), as well as in community and home care. The learning objective of Entrepreneurship relates to the Social Performance Management of credit institutions, and entrepreneurship in fragile (conflict) areas, and agri-financing.

The effectiveness of multi-stakeholder strategy is the nucleus of the Urban Slums program

Knowing Emerging Powers

In the context of Knowing Emerging Powers Cordaid collaborates with two other INGOs and two knowledge institutions in the exchange of knowledge and the debate on the role of emerging powers, particularly in Africa.

A total of 11 publications have been produced and six lectures have been given to, among others, the Netherlands’ Ministry of Foreign Affairs and the Radboud University in Nijmegen.

On March 28 a seminar with China expert, Deborah Brautigam, was organized. Many people attended the seminar.
3. PRIMARY PROCESSES

3.5. Lobbying and advocacy
As was described in section 2.4, on a number of subjects Cordaid has battled at the forefront of international policymaking and lobbying. But its partners have been highly visible. To an increasing extent they are actively influencing the policymaking of their local and national governments, as well as international bodies. In 2012, no less than 71 lobbying initiatives were registered, particularly within the Risk Reduction and Disaster and Healthcare & Wellbeing programs (32 and 25 initiatives, respectively). Concrete lobbying activities are listed in Chapter 4.

3.6. Social involvement
Cordaid operates through a variety of different channels to increase the public’s involvement with development cooperation and itself. Private donors are kept informed about current developments and projects via newsletters and websites, and meetings are arranged on specific development cooperation themes. Pupils in primary and secondary schools are reached through special teaching packages, while private initiatives of parish communities, service clubs, social institutions and migrant organizations are supported by means of matched funding. Cordaid is entering into partnerships with Dutch companies and institutions and Cordaid employees are participating in public debates and giving presentations and lessons in high schools. Cordaid is also using public campaigns to draw attention to its brands and to certain themes. In 2012 six opinionated articles were published by the press, nine major interviews were carried in newspapers or broadcast on the radio, and Cordaid’s director featured in four TV programs.

However, it wasn’t all good news. The loss of private donors has not yet been completely halted, our appeal to young people is still too limited, and the use of public campaigns was hampered because a great deal of energy had to be put into the formulation of a new marketing strategy.

3.7. Gender
The focus on gender has been integrated into Cordaid’s programs by reviewing projects on their gender component, capacity building with regard to gender, targets for the participation of women, and gender mainstreaming, in policy and, mainly, in practice.

In Guatemala Cordaid, together with other parties, is striving to implement UN Resolution 1325 to involve women in the processes of conflict transformation and peacebuilding. Preparatory studies into the involvement

In her speech, Deborah Brautigam argued that there are many prejudices and misunderstandings on the role that China plays in Africa. The general consensus of opinion seems to be that China is implementing a large-scale utility program, works mainly with corrupt dictators, provides no local employment at all because it uses Chinese workers, and is buying up large tracts of farmland on which to grow food that’s shipped directly to China. It’s an alarming story, which just doesn’t ring true. China is a modest donor, has diplomatic, economic and aid relations with 49 African countries, it does create local jobs in Africa, where its investments in farmland are also modest. Brautigam stressed the importance of objective information on the role of emerging powers in Africa, so that the debate can be conducted on a factual basis.

Bill Clinton supports the work of Cordaid - January 30
It seems like only common sense to bring women into the debate on peace and security. Yet less than eight percent of the participants in official peace negotiations are women. This is why Cordaid is working to strengthen the position of women in countries like Burundi, Afghanistan and DR Congo. At UN level too, it’s important that member states express themselves more robustly in support of having more women at the international negotiating table. Here too, Cordaid is making its presence felt.

Bill Clinton recently rallied behind the work of Cordaid. His organization, the Clinton Global Initiative, has a great deal of influence because it unites many powerful people from the worlds of business, public administration and international cooperation. The extent of Clinton's influence became evident when Cordaid was approached by a leading American organization seeking to collaborate with us on promoting women’s leadership.
3. Primary Processes

In South Sudan the process towards the forming of a new constitution is an excellent opportunity for civil society and the church community to make an impact. A campaign coordinated by Catholic Relief Services (CRS) provides information and organizes workshops and meetings with all religious communities (Catholic, Protestant and Muslim). Cordaid’s contribution is directed at two of the seven dioceses; CRS, Secours Catholique and Caritas Italia serve as financiers for the rest.

In Israel, the Bethlehem Bible College was founded by several Christian denominations. Its objective is to clarify theological relationships with Jews and Muslims as a basis for creating more mutual understanding. Concepts of the biblical Israel (which should not be confused with the modern state of Israel) and the establishment of the state of Israel as the realization of biblical prophecies, still form obstacles to the ongoing peace process. In March 2012 a meeting took place between around 500 religious and political leaders to discuss and clarify the different views and assumptions.

Cordaid also collaborates with Caritas Internationalis, which is active in over 200 countries. As part of this collaboration Cordaid receives contributions from Emergency Appeals, which are coordinated by the secretariat in Rome and these are used for its Emergency Aid activities. Conversely, Cordaid makes funds available for the Emergency Aid activities of its fellow organizations. Cordaid also plays a role in the Humanitarian Advisory Committee of Caritas Internationalis. Caritas organizations also participate in Cordaid programs for capacity building in the area of Disaster Risk Reduction (DRR).

In DR Congo Cordaid is carrying out an extensive healthcare program. The Roman Catholic Church has assumed responsibility for approximately 40 percent of healthcare activities provided by 1,368 medical institutions, including 187 hospitals (with at least 20 million people affected). Cordaid is collaborating with 8 of the 47 dioceses.
But at the same time, there is also a critical element in Cordaid’s relationships with its religious partners, mostly concerning issues about sexual/reproductive healthcare. Cordaid is a proponent of Informed Decision Making (IDM), but also realizes that it is at odds with the official teaching of the Catholic Church. It continues to be a delicate exchange of values, beliefs and ideas for both parties, and this was also the case in the reporting year.

3.9. Multi-stakeholder processes/Communities of Change

Working in multi-stakeholder relationships and Communities of Change (CoC) is gradually becoming more accepted. Following the introduction of CoC in 2010 pilots, evaluations and internal training courses took place, in collaboration with Wageningen University in the Netherlands. It led to the creation of a handbook (On the road to CoC - work in progress).

In 2012 it became clear that the concept has become substantially more “mainstreamed”. The Communities of Change methodology is used to bind stakeholders to relevant issues. Depending on the issue and the context, it calls for a bespoke deployment of the Communities of Change concept. Urban Matters then, works entirely with multi-stakeholder coalitions, CoCs are visible within the Healthcare & Wellbeing program (maternal mortality and home care), Disaster Risk Reduction (coalitions for pastoralists in arid regions), and Conflict Transformation (New Deal) with respect to fragile states and global cooperation on providing the necessary political space for civil society. In those areas where there’s still a shortage of the knowledge and skills needed for facilitating multi-stakeholder processes and CoCs, supplementary training and coaching are being deployed. This is exactly what happened in 2012 with the issue of women’s leadership and participative monitoring.

From an impact perspective, many CoCs are active in international lobbying, joining in more often in the dialogue with organizations such as the UN, the EU and the World Bank. Incidentally, Cordaid is well aware that there will be additional challenges in setting up and financing CoCs, given its increasing dependence on tenders/calls for short-term projects (usually three-year duration). Members of CoCs will mainly have to finance their own participation, thus making it clear to one another what the added value of a multi-stakeholder approach is. In this context Cordaid will continue to make every effort to finance additional activities (research, lobbying, conferences).
Bangladesh: together with the Max Foundation, Cordaid Mensen in Nood is making people in the Patuakhali district more resilient to floods, heavy storms, and cyclones.
4. PROGRAMMES

Cordaid differentiates between the following programs:
- Conflict Transformation in 19 fragile countries and conflict areas (with supporting contributions from the Disaster Risk Reduction programs in two countries, Healthcare & Wellbeing in eight countries, and Entrepreneurship in three);
- Disaster Risk Reduction in 12 Millennium Development Goals (MDG) countries and transition countries and humanitarian (Emergency) Aid in disasters;
- Healthcare & Wellbeing in 12 MDG countries and transition countries;
- Entrepreneurship (small-scale producers and micro-financing) in 10 MDG countries and transition countries;
- Urban Matters (urban slum improvements) in seven cities in six countries;
- Programma Nederland (the Netherlands Program) with the support of private initiatives and poverty reduction in the Netherlands.

Focus themes have been identified for all these programs, and they form the basis for the Business Units that became operational on January 1, 2013.

A selection, based on relevance and how representative they are, is given below. The commitments, accompanied by detailed project descriptions in accordance with the principle of open data and in compliance with the IATI standard (International Aid Transparency Initiative), can be seen at www.cordaid.nl.

An overview of the countries, programs and commitments is given in Appendix 2.

4.1. Conflict Transformation

Key facts
- The program was active in Africa (11 countries), Asia (5) and Latin America (3)
- In 2012 we collaborated with 305 partners
- In 2012 €39.4 million was committed (including expenditures for Disaster Risk Reduction, Healthcare & Wellbeing and Entrepreneurship)
- Two million people were helped

Introduction
The objective of Conflict Transformation is to transform situations where insecurity and violence are rife into situations where security and sustainable peace have the upper hand. The commitment of civil society is essential. Local communities must play an active role in matters of peace and security, and women and young people must be recognized as agents of change. The relevant interventions are given additional power and impact by linking the local and (inter)national levels through influencing policies and the mobilization of international bodies/networks.

Focus themes are used within the program. Security as the basis of peacbuilding, protective measures and resilient communities; these call for proactive citizenship, standing up for human rights and providing the necessary information about elections and local government.

The position of women will be strengthened through empowerment and political participation. UN Resolution 1325, which proposes the involvement of women in peace and reconciliation processes, plays a key role (in DR Congo, Colombia, Guatemala, Afghanistan and Sudan). Natural resources/extractives (minerals, as well as land and water) are increasingly proving to be sources of conflict. The crux of Cordaid’s stance in this area is the ecologically and socially responsible extraction of resources and the fair distribution of land and water.

To effectively act as a watchdog and countervailing power, civil society must be given, or, if necessary, fight for the required space. This calls for action, particularly at international level, around the effects of counterterrorism measures.

The establishment of security and peace will be underscored by concrete improvements in basic healthcare (including trauma care), jointly undertaken economic activities, and bolstering communities’ collective resilience towards disasters and conflicts. Activities and projects in these areas will enhance social cohesion and can help to bridge religious and ethnic divisions.

The program was active in 19 countries/conflict areas:
- In Africa: DR Congo, Burundi, Nigeria, Central African Republic, Sierra Leone, Zimbabwe, Sudan, South Sudan, Congo-Brazzaville, Ethiopia and Kenya
- In Asia: Afghanistan, Sri Lanka, (Northeast) India, Indonesia, and the Palestinian Territories/Israel
- In Latin America: Colombia, Guatemala and Haiti
and the Extractive Industries Transparency Initiative (EITI), both of which deal with the financial transparency of the mining/extractives sector. Cordaid is also co-founder of the Coalition of European Lobbies on Eastern African Pastoralism (CELEP), which unites 18 European organizations active in the field of pastoralism in East Africa.

**Lessons learned**
The beginning of April saw the publishing of *Fond de Commerce?*, a report on research carried out into aid in East Congo by the University of Wageningen. There was a great deal of (media) attention for many rapes committed in this region, and much of this attention was at the expense of other emergency needs. According to this report, the aid that was provided also had potential disadvantages; women could wrongly claim to be the victims of sexual violence, because, among other reasons, they'd be eligible for assistance quicker than would otherwise be the case. Attempts were also being made to use the free legal assistance in court cases against rapists to settle old scores. Furthermore, the legal position of the (alleged) perpetrators was being jeopardized.

Cordaid paid some heed to the results of this research as it showed the need for an even more balanced approach to the subject. Earlier, Cordaid had collaborated on the production of the Dutch film *Justice for Sale*, in which the shaky legal status of alleged offenders was criticized. The Mobile Cinema Foundation has since launched an awareness campaign for the general public, judges, lawyers and politicians.

In 2012 our Entrepreneurism program in fragile states/conflict areas was given more substance, such as in Sierra Leone, for example. Consultation with a partner showed that the underlying causes of the civil war are still playing a role there. People living in rural areas feel excluded from economic development, while investments by foreign companies are leading to tensions and conflicts.

**Cooperation**

**Within the MFS Alliance “Communities of Change ...”**
Cordaid collaborates in the area of peace and security with Mensen met een Missie (MM, or People with a Mission) in South Sudan, DR Congo, Burundi, Uganda, Indonesia, the Philippines, India, Guatemala and Colombia. MM mainly uses local organizations in areas that include interfaith and intercultural dialogue and conflict prevention. Impunity Watch (IW) brings specialist knowledge on transitional justice, international law and impunity. In so doing it offers Cordaid the legal context for its activities in Burundi and Guatemala. IKV Pax Christi has expertise about compensation arrangements for land and human rights violations arising from the extraction of natural resources. This organization complements Cordaid’s commitment in Colombia and South Sudan.

**Further cooperation**
Cordaid formally collaborates with GPPAC (Global Partnership for the Prevention of Armed Conflict) in The Hague regarding the effects of antiterrorism measures on civil society. Cordaid is part of the global networks, Publish What You Pay (PWYP)
When it comes to defending the interests of the local population during the decision-making process for investments, governments still have insufficient capacity. International NGOs like Cordaid have a role to play in facilitating the dialogue with the banking world so that investment decisions are more conflict-sensitive and they involve the local population.

**Strategic financing**

About 40 percent of all financing was within the Conflict Transformation program. Thanks to a comprehensive healthcare program, a large proportion (€11.7 million) went to DR Congo. Also significant in a financing context were: South Sudan (€3.8 million), Burundi (€1.1 million), Afghanistan (€1.1 million), the Palestinian Territories/Israel (€1.7 million), Guatemala (€1.1 million), Colombia (€1.2 million) and Haiti (€1.6 million).

To illustrate Cordaid’s multi-sector approach we will, on the following pages, focus in more detail on DR Congo, South Sudan, Afghanistan and Haiti. The other countries are discussed in the paragraphs: Capacity building, Knowledge development, Lobbying and advocacy and Social Involvement. Concrete examples are given in boxed text panels. Finally, a small selection of achieved results are also provided (including a less successful/failed project).

**DR Congo**

Thanks to 60 financing initiatives, DR Congo enjoys a prominent position. A sizeable HIV/AIDS program with a commitment of €5.2 million sets the tone. Result Based Financing within the healthcare sector was already a focal point, and in 2012 this method was also applied in local public administration and education. It’s worth noting that cooperation with the Congolese government — with which Cordaid plays, among others, advisory and supporting roles — translates into various directions in the areas of capacity building and government services and personnel.

**Security as a basis**

Restoring the contract, a project subsidized by the Dutch government, is being carried out in South Kivu (and Burundi) and runs up to including December 2015. Result Based Financing (RBF) is being employed to improve the functioning of the local administration, the police and the judiciary system. These government bodies are being paid for the services they provide on a contract basis. Cordaid, Congolese and other Dutch organizations are involved in the execution of the program.

An objective of the program is to demonstrate how RBF works in this new context, which is why it has somewhat of a pilot character. In DR Congo, the program is being carried out in eight regions of South Kivu (population: 790,000). The relevant activities can be broken down into four categories.

- The local administration is being trained in financial management, control and accountability, the setting up/implementation of (security) plans, and building up the necessary relationships with the population.
- The police are receiving training, working more efficiently and systematically, are becoming more financially accountable, and ensuring that prosecution cases are being responsibly transferred to the judiciary.
- Cooperation with the judiciary takes place at local and provincial levels. The objective is to offer every citizen access to justice. The registration and settlement of legal cases is also being improved.
- The program also paves the way for the participation of civil society (traditional and religious leaders and local formal and informal organizations).

In Uvira, South Kivu, there are tensions between tribal communities across borders and migration routes. ADEPAE (Action pour le Développement et la Paix Endogènes), which was founded by people of different ethnic backgrounds, is searching for solutions by bringing together all parties, training them, forging clear agreements, and putting local peace committees firmly in control. ADEPAE is also striving to involve more local women in this small-scale conflict transformation initiative.

**The position/leadership of women**

Women’s organizations are committed to women’s participation in politics and peacebuilding, lobbying for the integration of gender in the laws and regulations (such as the Code de Famille). They are also striving to get more women into government and, particularly, the police/judiciary system, and informing people about women’s rights and fighting against impunity for crimes against women.

RECIC view the election planned for 2013 as an ideal opportunity to increase the political participation of women. Fifteen female candidates are being trained in areas that include campaigning; informing (female) voters via radio, television and local facilitators, and convincing political parties of the importance of having female candidates on their electoral lists.

There are groups of extremely marginalized women within the Congolese population, such as Pygmy women. Our partner, UEFA, is one of the few organizations that is prepared to tackle the discrimination and subordination of indigenous peoples. UEFA also views the impending elections as an opportunity to involve women, which is why it is lobbying and providing the appropriate training to 80 women.

Due to a lack of resources and coordination, the Congolese government’s action plan for UN Resolution 1325 has largely remained just a plan. For this reason, our partners are trying even harder to ensure the implementation of, and compliance with, Resolution 1325. The Centre d’Etude
4. Programmes

Women to be appointed to high public posts. Proposals that gender be included in laws and regulations are also being submitted to parliament.

Natural resources/extractives
Cordaid’s commitment in this area dates back to 2010. Activities are being carried out at local level (increasing the claiming capacity of communities), at national level (working towards fair and transparent natural resources extraction and the adoption of international standards), and at international level (the lobbying initiatives of PWYP and EITI).

However, the search for mineral resources continues unabated. Local populations are not benefitting from it, but they are expected to suffer the consequences: pollution, health problems, child labor, prostitution and violence. The Commission Episcopale sur les Ressources Naturelles started up activities in this area in late 2008. Its strategy is twofold: influencing policy at national level; and the empowerment of local communities and organizations. It operates through observatoires des ressources naturelles, which is engaged in research, monitoring and training/guidance of the affected communities. Cordaid contributed to two new observatoires, in Kisangani and Isoro.

Healthcare & Wellbeing
In the context of its 2011-2015 strategic plan, one of Cordaid’s objectives is the strengthening of healthcare systems in fragile countries. Result Based Financing is a spearhead of this objective. Cordaid is an important partner of the Congolese Ministry of Health, giving advice, building capacity at the Ministry and its executive services, and working together with the government in the framework of the 2010 National Health Sector Development Plan (with the decentralization of healthcare as its main starting point).

The Congolese constitution recognizes the equality of men and women, but there are no plans or guidelines to make either the Congolese government or its services more gender-sensitive. Observatoire de la Parité, which was founded in 2008, will flesh out its lobbying for equality with hard facts. Observatoire’s new project, Indice de la Parité, contains data on 2013 and its results will be disseminated via radio and TV. The index includes sectors such as justice, governance, education, media, political parties and the private sector. It presents workshops and lobbies for

sur la Justice et la Resolution 1325 is working closely with the ministry responsible for women’s affairs and with the police and the army. The objective of its three-year plan is to increase women’s participation in the security sector and armed forces. It recommends that more allowance be made for gender in the army/police training courses and within various ministries. It also monitors progress through annual studies and a database that gives, among other information, the percentages of women in the aforementioned sectors/services.
The biggest ever supplementary financing
In 2012, Cordaid signed a contract worth €45 million with the Global Fund. It lasts for 30 months and was launched in July 2012. Represented through its office in Kinshasa (with 27 employees), Cordaid will implement the program in six provinces. The targets established for July-December 2012 were: prevention of 94,000 new cases of HIV/AIDS (through means that include the distribution of condoms); better medical care for 44,000 people living with HIV/AIDS; socio-economic help for 16,000 infected people and 25,000 orphans and vulnerable children (OVCs), prevention, care, treatment and support within regular healthcare services, and the capacity building of 15 healthcare institutions (including the Ministry of Health).

The focus on sexual and reproductive healthcare has become inherent to Cordaid’s healthcare program. Thanks to a three-year project, the quality and accessibility of reproductive healthcare will be increased in three districts of South Kivu (630,000 inhabitants). The provincial Ministry of Health is involved in the project through lobbying for recognition and support of the adopted approach. Healthcare contracts have been closed with 45 health centers, three hospitals, four healthcare inspection services, as well as with the provincial Ministry of Health itself. Among the targets are: coverage rates of 85 percent for vaccinations, 90 percent for assisted childbirths, 95 percent for antenatal examinations and 90 percent for the demand for contraception.

RBF can also be effective in education, an area that has been severely neglected. School buildings have fallen into disrepair, teachers are often absent, funding by the government leaves much to be desired, and for many parents tuition fees are impossible to pay (and girls are usually the ones who lose out). A project will improve the situation for 64,000 students in 146 schools in South Kivu. Each school signs a contract and receives a subsidy per school-going child (which is more for girls, incidentally). The contract covers the quality of the furniture, teaching materials, toilets, etc., as well as providing education about sexuality.

RBF is also being used to strengthen civil committees so they can monitor the quality of the delivered services, discuss possible complaints with the service providers, and generally serve as a point of contact with (health) authorities and institutions. In South Kivu, 72 health committees (350 members) are being trained.

Entrepreneurism
During the reporting year, six financing initiatives were carried out, and these were aimed at small-scale farmers, particularly in North and South Kivu. In conjunction with our partner VECO, some 7,500 farmers are being assisted with the rehabilitation of their coffee plantations. Improving production and processing, attaining the fair-trade certification, and collective marketing must lead to higher incomes (from US$900 to US$800 in three years). Given the success of potato growing elsewhere in the region, APDIK is also introducing this product in the highlands of South Kivu. A start will be made with 360 farmers who will be trained in production and storage methods. They have also received seedlings and access to credit/markets. Last year, with Cordaid support, a delegation of the women’s network Lofepaco (which has 20,000 members) visited a rice-research institute. It led to a project for improving the rice production of 900 women farmers. Here too, credit is part of the project.

The Federation des Organisations de Producteurs Agricoles de Nord Kivu is to set up a market information system for 44,400 affiliated farmers. Information about prices will be collected and, via contact persons, broadcasted by local radio stations. In the short term, the bargaining position of small-scale farmers will be strengthened, and in the

Result Based Financing – in a nutshell
1. What does this form of financing entail? (Healthcare) organizations are no longer paid for what they intend to do, but for what they actually do, such as the number of vaccinations they provide or the number of births they facilitate. Payment is made after verification (including the quality!), and it goes directly to the healthcare facility, which can then use it to buy equipment or medication, at their discretion.

2. Why is this method of financing necessary?
Traditional financing (i.e. based on the number of beds, for example) does not automatically lead to more and better treatment. With Result Based Financing healthcare institutions are given more responsibility, which motivates them to conceive solutions for the health problems in their respective catchment areas.

3. What roles do the population/patients play in all this?
Local committees are trained so that they can act as the point of contact for healthcare institutions. Patients are asked how they experience the medical care they receive (customer friendliness, quality, waiting times, etc.). In this way patients can influence the assessment, and thus the payment, that the healthcare institution receives.

4. In which countries is Cordaid currently working with Result Based Financing?
In 2003, Cordaid introduced RBF in Rwanda, where healthcare costs have since dropped substantially and quality has improved. This was followed by Burundi, DR Congo, Cameroon, Zimbabwe, Central African Republic, Congo-Brazzaville, Zambia and Afghanistan.
longer term they can use the collated market information to make more informed investment decisions.

**Capacity building**
Capacity building is keeping pace with the development of the program and is therefore just as broad in nature.

- Eight partners received a five-day training course (in Bukavu), which was based on previously carried out organization scans.
- PANOS Paris is training/providing guidance to 12 media partners in the area of production and management, the training of journalists, the use of local correspondents, and objective reporting.
- With Cordaid's guidance, the Catholic University of Bukavu provided the 24th RBF course. Up till then 650 people had become familiarized with RBF; 30 health experts and government officials are participating in the new course.
- DioPharm, from the diocese of Bukavu, produces medication for a large part of South Kivu. DioPharm will now receive technical assistance for carrying out better quality control and for formulating a plan for financial sustainability.
- At the request of the government, Cordaid is contributing financially and technically in the setting up of a national program for healthcare insurance. A financial and organizational scan, indicators and monitoring/evaluation procedures will ensure that the program is up to the task.

**Knowledge development**
In 2012, studies were launched into the impact of RBF on human resources and the possibilities that combining RBF and healthcare insurance would offer. A franchise pilot was carried out among small-scale business owners in and around Bukavu for selling basic medicines.

**South Sudan**
Over 40 projects, spread across four programs, were financed in 2012. Conflict Transformation and Health & Wellbeing accounted for most of them but there was also a lot of activity in the Disaster Risk Reduction and Entrepreneurship programs. Our efforts in Conflict Transformation were focused on the themes of basic security, the position of women/women's leadership and natural resources.

**Basic security**
Following the definite separation of North and South Sudan, Cordaid's focus has been on the national constitution, conflict management, and dialogue with the armed forces. Among our partners, church institutions such as the Bishops’ Conference, dioceses, the Catholic radio network, and Justice & Peace (J&P) commissions played prominent parts. This was mainly because of the mediative and conciliatory roles they played during the many conflicts and the trust that this earned them.

Cordaid helped to strengthen the J&P department of the Bishops’ Conference, which serves as the national mouthpiece on peace and justice issues and guides the diocesan J&P committees. Another project involves the capacity building of three diocesan J&P commissions (Wau, Malakal and Tombura-Yambio). The support they are receiving is in the form of training employees, setting up monitoring systems and creating synergy with other diocesan departments and NGOs. As a former war zone, the structure of the diocese of Malakal (Unity State, Jonglei State, Upper Nile State) has been to a large extent destroyed. With the help of a consultant a capacity assessment is being carried out, the outcome of which will be translated into a long-term strategic plan, complete with financing.

In collaboration with IKV Pax Christi, Cordaid helped to train church leaders and representatives of societal organizations about the process leading to the establishment of a national constitution.

In addition to capacity building we also carried out targeted interventions. With training courses, workshops and debates broadcast over the radio, the diocese of Tombura-Yambio is creating more understanding and enthusiasm among the population, religious leaders, the local government and security officials for the peaceful resolution of land and border disputes. In the five parishes (60,000 inhabitants) of the diocese of Wau similar activities are being carried out, with special emphasis placed on the position of women, human rights, and the role played by security troops.

Thanks to the support of Cordaid and IKV Pax Christi, the South Sudan Action Network on Small Arms (SSANSA), a network of more than 40 societal organizations, is campaigning for local security and disarmament. Cordaid also made it possible for SSANSA to act as coordinator in the DDR Advanced Course on Reintegration, which was presented by Transition International in the Netherlands. SSANSA is an advocate of voluntary disarmament, to which end it informs and consults with the relevant government and security actors.

**The position of women/women’s leadership**
Women have played an important role in the peace negotiations; indeed, many women are active in the government. Yet at the same time discrimination and violence against women here is commonplace, their right to own property is limited and they do not have sufficient access to healthcare and education. In 2012, 15 female members of parliament in Upper Nile State were given training in how to fulfill their role as representatives of the people, while in the same state Women Empowerment for Reconciliation and Development provided training courses in peacebuilding and conflict resolution for both men and women. At national level the position of women gained some attention in the areas of policy and legislation.
Among other things, a workshop on formulating recommendations on the integration of gender into the New Deal was organized (see also 2.4).

**Natural resources/Extractives**

CORDaid contributed to four partners in the pursuit of transparent, fair and sustainable natural-resources extraction. In September, there was a conference for societal organizations. The objective of the conference was the exchange of knowledge, the launching of the *Fair and Responsible Extractives for South Sudan* information-dissemination initiative, capacity building, stimulating the cooperation of local communities and societal organizations, and encouraging dialogue between (local) governments and the oil companies. Another conference objective was to identify opportunities for multi-stakeholder coalitions (within the framework of EITI and PWYP). Subsequently, Cordaid invited the Africa coordinator of the international secretariat of PWYP to attend a training course in the process of realizing a South Sudanese PWYP coalition.

The fledgling organization GADET - Pentagon has set itself the goal of informing government officials and community leaders in the states of Upper Nile and Unity about the content and (possible) repercussions of the government-introduced Petroleum Act. Meanwhile, in Unity State, Unity Community Organization and Enlightenment Trust is to organize the people into networks and train them to be more resilient to the repercussions of oil extraction. Workshops, newsletters, radio programs and lobbying campaigns will be used. At the end of 2012 the J&P commission of the diocese of Malakal carried out a conflict management project in Upper Nile State. The project entailed training village leaders and local government officials in areas that included Free, Prior and Informed Consent and compensation measures; monitoring human rights with respect to oil extraction, and conducting meetings with the government, parliamentarians and oil companies.

**Disaster Risk Reduction**

Based on partner mapping and a risk assessment analysis carried out in 2011, partners were selected to take part in training courses and pilots. Partner IIRR (*International Institute of Rural Reconstruction*) plays a key role in this context; in May they started a DRR training course, along with partners, government officials and other NGOs. Pilot projects in five communities (70,000 inhabitants) were also started up in 2012. Parallel to this, partners, existing and new, were singled out for emergency preparedness. They will be trained to respond to disasters quickly and effectively, and according to international standards.

**Healthcare & Wellbeing**

To a large extent this sector is represented by church/diocesan partners. These are partners who remained at their posts during the war, stood by the population and did their best to provide them with the necessary healthcare. Furthermore, within the framework of an IMA World Health financing initiative (with funds from the World Bank), Cordaid was appointed as lead agent for improving basic healthcare in two districts of Upper Nile State. It calls for close cooperation with the federal department of health and the two County Health Departments.

In May 2011, troops from the north destroyed a large part of the city of Abyei. Even healthcare institutions didn’t escape the destruction; of the original eight clinics only one was spared. With a contribution from Cordaid, Caritas South Sudan, together with the diocese of Wau, will start restoring the availability of healthcare for 50,000 people. Two clinics will be restored and a new health center will be built. The project includes capacity building, the recruitment of 24 employees, the procurement of medication and equipment and the training of staff.

Given Abyei’s status as a “disputed border area”, it’s been decided to erect as many temporary (clay) constructions as possible.

CORDaid gave the diocese of Tombura-Yambio in Western Equatoria funds to continue providing basic healthcare in four districts. A healthcare catchment area with 104,000 people is covered, with a total of 12 healthcare institutions, including a hospital and two mobile clinics. Capacity building is also planned for the diocesan health office, the relevant County Health Departments, as well as 36 village committees.

In 2011 Cordaid took over the *South Sudan Mobile Phone Survey* from the World Bank. Mobile phones were made available to approximately 1,000 households in the 10 most important cities. By means of phone surveys (five so far) the situation regarding security, healthcare and the economy, all seen from the perspective of ordinary people, is being followed. Cordaid wants to make a new contribution to further develop the survey as an instrument, involve other organizations and increase the sustainability of the initiative by marketing the monitoring results.

**Entrepreneurism**

Extending microcredit loans in South Sudan seemed like a pipedream; there’s little stability or security there, no infrastructure and barely any production. But perhaps that’s only to be expected, after two civil wars with millions dead, displaced or made refugees. Nonetheless, Cordaid has not shied away from the situation and is one of the few international organizations there that stimulates agricultural production and trade with the aid of microfinance institutions (MFI).
4. PROGRAMMES

**Risks and opportunities**
Conflicts tend to flare up when people are robbed of their future. Microcredit can help people get to work, produce food, earn money, maintain their families and send their children to school. Microcredit can also help avoid conflicts, particularly in rural areas.

South Sudan hardly produces anything itself, it has to import almost everything. After 30 years of war, people have lost the entrepreneurial spirit. By the time farmers could harvest their crops they’d been plundered again or burned, which is very counterproductive when it comes to investing in the future.

But now there are plenty of opportunities. South Sudan has oil, fertile land and it’s not susceptible to extreme droughts or floods, meaning it has a great deal of agricultural potential.

Giving men and women access to microfinancing stimulates both cohesion and stability in South Sudan. In the case of group loans people serve as guarantors for one another; they support each other in the event of illness, a death or any other misfortune. Loans made to groups of farmers result in the exchange of knowledge, improved products, lower costs and good pricing.

Indirectly, they also lead to solidarity and communal spirit, by transforming conflict relationships into cooperative relationships.

There’s still a very long way to go, but by supporting fledgling MFIs Cordaid is contributing to the country’s future.

**Finance South Sudan** (FSS) is the most prominent of these MFIs. By mid-2012 it had seven branches, 5,000 clients (40 percent of which were women) and an outstanding loan portfolio of €1.5 million. Cordaid has collaborated with FSS since 2006. The objectives of this new project are: increasing the number of female clients by 2,000 through the development of a loan product that’s tailored to them, and training them in their *business skills*; developing specific products for farmers; and strengthening the management of the branch offices and improving the management information system. One of the most promising of the fledgling MFIs is *Rural Finance Initiative* (RUFI). It has three branch offices, a customer base of 1,200 and outstanding loans totaling €300,000. Cordaid has collaborated with RUFI since late 2010 and is financing the cost of a technical advisor for a period of one year.

**Afghanistan**
Cordaid has an office in Kabul and operates in six provinces in the areas of healthcare, rural development and the position of women. Till now, Afghanistan has managed to retain the attention of the international community, but it’s feared that after NATO’s withdrawal in 2014 this will diminish.

**Lobbying & advocacy**
In 2012, Cordaid chaired the *European Network of NGOs in Afghanistan* (ENNA), which organized meetings in Brussels and Afghanistan to keep European policy makers and NATO informed. ENNA also used these meetings to lobby for things like the accountability of the Afghan army and police, and for the implementation of UN Resolution 1325 in Afghanistan.

Cordaid was also active in the social and political debates on Afghanistan, giving interviews on radio and television, discussing the situation with ministers and members of parliament and giving speeches at conferences. We also instigated a lobbying process that will switch attention from a military *exit* strategy to one of an *entry* strategy for the Afghan government and people. A *reality check* in Uruzgan, and Balkh that’s aimed at providing recommendations for alternative development and security, and which is acceptable to the Afghan people, was part of this process.

**The position/leadership of women**
The dialogue between the Afghan government and the Taliban might lead to the termination of hostilities, but it could also pose a threat to the already-weak position of women. Cordaid contributed to two projects of the *Afghan Women’s Network* (AWN), the largest women’s network in the country.

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Working on healthcare in Uruzgan

A Cordaid employee’s impression of working in a fractured and war-weary country.

“We built and staffed 20 clinics and a hospital in Uruzgan. Everyone is welcome in them. Most people here have never seen a doctor or a stethoscope before, and wouldn’t know what a vaccination is for. But there’s more to healthcare than just building clinics and training medical staff. The key issue is how to restore the trust between population groups that cannot stand the sight of each other. It’s not so much the death and physical damage that’s ruining Afghanistan; it’s the mutual distrust. That’s why we accompany Afghan doctors and development workers on visits to village elders. We venture into the mountains, dressed like the locals and unarmed, because weapons won’t win you their trust. We bring people together, leaders of rival tribes, and even village elders from a Taliban region.

We drink tea together and discuss things. Can we build a clinic in district x, for example? Who is in charge of hospital y? Can right of passage through various clan areas be granted to everyone traveling to the hospital? Can we agree that medical staff will not be shot at?

The next step can only be taken when all the barriers have been broken down. Gaining the approval of the elders means that they trust us, as well as one other. This is part of the foundation for the construction of a clinic here, or for the training of staff.”

Applying an excess in Afghan healthcare

According to the Afghan constitution, basic healthcare is free. However, this means the quality of the care is poor. Improved security and the construction of an asphalted road between Chora and Tirin Kowt means the hospital in Tirin Kowt has to accommodate 13,000 patients per month, three times as much as the target. Patients with minor complaints are heading straight for the hospital and this is leading to long waiting times and higher costs. Qualified doctors have been reduced to acting as the dispensers of aspirin and plasters. Cordaid, AHDS and the Ministry have agreed to a trial in which patients will be asked to pay an excess, or personal contribution, for certain medical services. Unfortunately, the Ministry didn’t keep to the agreement. The excess proved to be political dynamite and was therefore scrapped. An evaluation of the pilot is planned for September.

Healthcare & Wellbeing

Cordaid’s program has two pillars: strengthening healthcare systems and making them more sustainable; and providing healthcare for women (including tackling the problem of high maternal mortality).

With Cordaid and EU support, our partner AHDS (Afghan Health Development Services) is providing healthcare in the Afghan province of Uruzgan. Approximately 430,000 people now receive basic healthcare there, through 21 clinics.

When necessary, patients are referred to the provincial hospital in Tirin Kowt. Furthermore, Cordaid and AHDS are training girls from Uruzgan and Kandahar to become midwives. The security situation in both provinces is complex, which asks a lot of AHDS. An assessment of this organization by the Dutch Management Development Foundation showed that external guidance is needed for further capacity building. Cordaid is covering the relevant costs.

During the past few years Cordaid and AHDS have invested heavily in public healthcare. The time is now ripe to make the system future-proof and the deployment of RBF is an excellent instrument in realizing this aim. At the beginning of April 2012 the Afghan Ministry of Health, together with Cordaid and AHDS, organized a workshop on an RBF pilot to be carried out in Uruzgan. Donors and healthcare professionals also participated. Then on July 21 Cordaid and AHDS endorsed a contract with two hospitals and 14 clinics. The pilot is being funded by the EU and Cordaid. But while the Afghan government wholeheartedly supports the principle of the pilot, it often thwarts its implementation, mainly because of deviations from existing practices and rules.

At the request of the Provincial Public Health Directors of the provinces of Balkh and Nangarhar Cordaid funded the training of 24 additional midwives for each province. The student midwives came from remote villages, where maternal mortality is extremely high. On completion of the training, they returned to their villages. Because it was crucial for their eventual return to the villages, the local communities were actively involved in the selection of the girls.

In Kandahar the regional hospital was no longer able to meet the demand for healthcare for mothers and their babies. The Provincial Public Health Director asked AHDS and Cordaid for additional capacity, which was provided in the form of the AHDS-managed Birth Center. The hospital now refers pregnant women with a low-risk profile to this center, which can handle 20 assisted deliveries a day.
Entrepreneurism
In the area of agriculture, projects are being carried out in several provinces. In the framework of a program being funded by the Dutch government and carried out by five Dutch NGOs (Dutch Consortium Uruzgan, or DCU) Cordaid is focusing on aspects that include the setting up of livestock-feed banks. To this end Cordaid is collaborating with Afghan partner NPO/RRAA. The banks make it possible for farmers to collectively buy fodder for the winter. The objective is to make the banks financially independent within four years. The local committees that are responsible for the management also consult between the various tribes, so that any conflicts can be nipped in the bud. In the context of the DCU program Cordaid is working on Integrated Pest Management, in the restoration of orchards, small livestock and seeds.

Cordaid has also enjoyed a longstanding relationship with the Afghan Women Resource Center. The aim of the supported projects is to improve the production, processing and marketing of agricultural products in Parwan and Nangarhar province. Women’s entrepreneurial skills are also scouted so they can be assisted in setting up their own businesses.

Haiti
The completion of an Emergency Aid program on July 1 did not mark the end of Cordaid’s presence in Haiti. Cordaid has embarked on a new phase, with multiple programs and theaters of operation.

Lobbying & advocacy
International organizations still dominate the development process with their own programs. Local organizations are merely engaged as subcontractors, which is impeding the development of the indigenous society. The Cadre de Liaison Inter-NGOs (CLIO) was established to strengthen the position of civil society. At the moment it has around 40 participants and is engaged in the exchange of knowledge and lobbying. Cordaid put a sum of money at CLIO’s disposal and appealed to the organization to accept more local organizations in its ranks.

The agricultural sector can only thrive if favorable conditions are created; in other words, more attention and funds for rural areas, limiting the import of subsidized rice from the US, and land-tenure security for small farmers. Cordaid is supporting the necessary lobbying activities. Through Coordination Europe-Haiti, and together with 15 other organizations, Cordaid has lobbied the EU to make more allowance for Haiti in its strategic plan for 2014-2020.

Security as a basis
The community of St Martin Port-au-Prince (70,000 inhabitants) is plagued by violence. An organization called Partenariat Paix & Prosperite à St Martin is bringing together the local police and judiciary, business, grassroots organizations and informal groups, including youth gangs. The collective objectives, to which Cordaid contributes, are establishing security and combating poverty.
**4. PROGRAMMES**

**A Cordaid employee’s story**

“The disaster is still evident everywhere. Houses in Port-au-Prince are labeled “habitable”, “repairable” or “total loss”. Deep rain gullies and open sewers run straight through the neighborhoods and roads are disintegrating. For outsiders it looks like an urban slum; but compared to a year ago it’s nothing short of a miracle of resilience. In the wake of the earthquake, Cordaid built and repaired more than 6,000 houses. But people weren’t simply given a house, they were expected to help build it. The new houses are more resistant to disasters, termites and burglaries. The next step after building the houses was working together on more security and a protective infrastructure. Many Haitians are resigned to poverty and misfortune and regard it simply as inevitable. This is not just because for generations they have had to live with disasters in an extremely aid-dependent country; it’s also because their interests have been repeatedly ignored by their government. It has driven people apart. Having people work together on their own security and livelihood is a completely new concept for Haiti.”

**Disaster Risk Reduction (DRR)**

After a *risk mapping* exercise and initial training in disaster prevention in 2011, further steps were taken in 2012 towards the mainstreaming of DRR into development processes. Six organizations received grants for training staff and members of communities, establishing local committees, carrying out risk analyses and developing contingency plans. In some places, progress is already such that the next phase, protective measures, can be started. Partners are active in both urban and rural areas.

**Entrepreneurism**

Small-scale producers are being helped to improve both their food security and income. Attention is being paid to the environment, water management, production (both volume and quality), processing and marketing. Our partner *Comité Protos Haiti*, for example, helped 12,000 people with an erosion-protection project. It involved the planting of 70,000 fruit trees, protecting riverbanks and the installation of biogas burners (every week approximately 35 trees are felled for charcoal production as a household fuel). The project also promoted coffee and cocoa growing and farming small livestock and fish.

In the mountainous region of the island the *Institute for research and technical support* is helping over 1,000 farmers to restore soil fertility and rehabilitate neglected coffee plantations. And with Belgian partner *Broederlijk Delen*, Cordaid has carried out research into the storage of staple grains. The objectives are to reduce the huge losses (estimated at 30 percent) and increase food security.

**Capacity building**

*PWYP Africa*, a fledgling coalition of 24 national PWYP coalitions needs strengthening to realize its goals of greater transparency and accountability within the
African commodity sector. By sharing best practices, mutual learning, developing lobbying strategies, participating in Extractive Industries Transparency Initiative (EITI), and protecting activists, both the continental and national coalitions, with over 400 members, are being strengthened.

In Nigeria it’s quite normal for the army to be deployed to restore order and peace. In 2004 Impact for Change and Development started up a project for including conflict management and peacebuilding in the training curriculum of officers. Since then over 1,000 officers have been trained. Now it’s time to give 50 officers a follow-up training, update the applicable manual, and produce a publication on the civil-military relationships involved in conflict transformation.

In conjunction with the Netherlands Institute for Multiparty Democracy Cordaid is carrying out a program to boost the capacity of national governments and parliaments of Colombia, Guatemala and El Salvador. Within the broad framework of democratization the focus of the program lies on ecological threats as a source of conflict situations. The aim is to lead to effective plans for risk reduction and conflict management, realized through democratic, multi-stakeholder processes (with the organized population).

Knowledge development

For many years now Cordaid has been researching international security and its repercussions on societal organizations. Many publications have been issued on the subject. A new study, commissioned by Cordaid and carried out by the Transnational Institute and Statewatch, delved into the regulatory practices of the Financial Action Task Force (FATF). Aimed at curbing money laundering and the financing of terrorism by CSOs, it appears that FATF rules can also lead to the curtailment of the rights and freedoms of civil society. Member states appeal to FATF to freeze financial support or withdraw permits. Countries that show themselves to be FATF-compliant receive the “secure investment climate” seal. The report notes that without reforming international counterterrorism policy, security legislation can be used as a pretext for curbing freedoms in social debates, social participation, criticism of governments and vocal protests. Cordaid, together with the relevant network that it has developed, have approached the FATF secretariat and its current president (Norway) with the report and have been invited to give advice on reforming the FATF standards. A meeting with FATF and other stakeholders was planned for April 2013.

Emek Shaveh, an organization of archaeologists, is contesting Israel’s tendency to exploit archaeological finds as a basis for claiming land ownership rights, and in so doing often perverting history. As an organization Emek Shaveh carries out research, compiles reports, serves as an archaeological litigation expert, and lobbies for the use of archeology as an instrument of peacebuilding.

In collaboration with Medicus Mundi Internationalis and KIT, Cordaid organized a conference in Amsterdam on Health in conflict states. The 80 attendees discussed the extent to which healthcare can contribute to conflict transformation. Cordaid’s director voiced the sentiment that healthcare can partly be seen as an instrument to bring about social change. Good healthcare can reconcile contradictory positions and mitigate conflicts. Case studies that were presented certainly point in this direction; but they also raise doubts about aspects like the level of compatibility of neutrality and do-no-harm. It was concluded that there are indeed indications that health system strengthening does contribute to conflict transformation, but there’s a lack of hard evidence.

Natural resources/Extractives

In this area Cordaid was active in DR Congo, South Sudan, Nigeria (Niger Delta), the Central African Republic, Northeast India, Guatemala and Colombia. The international element was reflected in the Extractive Industries Transparency Initiative (EITI) and the Publish What You Pay (PWYP) global network.

At the end of April Cordaid and its Nigerian partners visited the World Bank to exchange ideas on transparency (and the lack of) among governments. The World Bank wants governments to be more accountable to their populations, which calls for the application of more pressure from civil society. Cordaid’s was in one of a series of consultations between societal organizations and the World Bank. Since then, delegates of the National Coalition on Gas Flaring and Oil Spills in the Niger Delta have also visited the World Bank.

In September, the PWYP coalition and Cordaid organized a conference in Amsterdam with 250 participants from 62 countries. The strategic document “Vision 20/20” was presented at the conference, which provided a boost for the formation and professionalization of PWYP coalitions in various countries.

A process of mapping Colombian mining operations carried out in mid 2011 formed the start of the Extractives program. This program was expanded in 2012 with, among other things, a roundtable conference with partners and other stakeholders, the collation of a database, and the strengthening of the analytical and negotiating capacity of 30 (women’s) organizations active in mining areas.
The conference constituted the first step towards more knowledge building in this area.

A start has been made on developing the Women's Local Barometer of Peace and Security, which is a measurement instrument for local peace and security. A meeting of experts took place in early November and this served as a launch pad for initial pilots. The Barometer will collate information on the daily experiences of women in conflict situations, the relevant data being provided by the women themselves. It will also serve as baseline reference for monitoring the actions that are undertaken. This instrument will give women a stakeholder's position in matters of peace and security.

The Entrepreneurship program in the fragile state of Sierra Leone has worked on agricultural development and microfinancing since 2007. Now that Cordaid has decided to ramp up its work in fragile states and conflict areas, much can be learned from the experiences in Sierra Leone. In conjunction with its partners, the strategies, results and lessons learned of the past four years are being documented. At the same time, human interest stories on subjects like the reintegration of former rebels, women’s and young people’s participation in agriculture and the question of land are also being collated.

Lobbying and advocacy
At the end of June the UN Global Counter-Terrorism Strategy was studied in New York. These past few years the UN has been looking for alternatives to the tough military approach to tackling terrorism and believes that CSOs have an important role to play. During this UN security summit Cordaid, in collaboration with GPPAC (Global Partnership for the Prevention of Armed Conflict) organized the conference Addressing Violent Extremism: Creating Spaces for Civil Society Engagement. It was the first time a societal organization side event had taken place during a UN security summit. The meeting also marked the kick-off of the Civil Society Network for Human Security. This network, which was founded by Cordaid and GPPAC, comprises more than 40 CSOs and networks. It provides a critical reflection on UN Global Counter Terrorism Strategy and on the design of projects aimed at countering violent extremism.

Critical organizations under fire in Israel
When Israeli Prime Minister Netanyahu visited the Netherlands in January, the Dutch United Civilians for Peace, of which Cordaid is member, called on the Dutch government to express its concern at the steps that Israel has taken to discredit Israeli human rights and peace organizations. It is being made increasingly difficult in Israel for human rights organizations to be critical. This, at a time when a powerful and effective central section of society, that documents violations of human rights and international law, has become a main source of hope for peace in the region.

Social involvement
This area came mainly to the fore through private initiatives in the Netherlands. Clean drinking water is difficult to come by in the Khaja Bughra district of Kabul, Afghanistan, for example. Government plans are in the offering for a public water supply, which is why the Farda foundation is supporting a water project that will benefit 1,100 people. Farda has collected €9,000 and Cordaid has matched this amount. At Farda’s request, Cordaid’s field office in Kabul is helping to monitor the project. Stichting Winka (the Winka Foundation) was set up by refugees from Burundi. After having supported a project for albinos, Winka and a local organization are now focusing on providing education for returning Burundian refugees.

Healthcare & Wellbeing in Sierra Leone
Result Based Financing has not yet been applied in Sierra Leone, but the potential for doing so are being explored during a special mission planned for early 2013.

- There is a backlog of some 800,000 children in the births register. Cordaid is financing a pilot project for the registration of births, which is being executed by local partners and the government. The project targets the registration of 40,000 as-yet unregistered children. To improve registration, civil officials and healthcare workers are being trained, and appeals are being made for adequate legislation.

- In 2012, Cordaid contributed to three projects aimed at reducing teenage pregnancies by increasing awareness and education and the use of contraceptives. The target group encompasses 10,000 teenage girls.

- The Network Movement for Democracy and Human Rights is working to improve access to basic healthcare in four provinces. Sexual and reproductive healthcare are pivotal to this project. It aims to introduce the National Free Health Care Initiative (FHCI), which is almost unknown in rural areas.

- The activities include the training of midwives and healthcare professionals, and the training/stationing of women’s groups to monitor the FHCI. It’s hoped that 25,000 women/girls will be reached.

A less-successful/failed project
In 2012, Cordaid, together with other relevant financers, decided not to endorse the next phase of a program pertaining to a microfinancing institution in Sierra Leone. While acknowledging that it is necessary to support the professional development of the microfinancing sector through a combination of injecting the necessary capital
and providing technical assistance, in early 2012 it became clear that through the Bank of Sierra Leone the national government, for political reasons, was trying to get too involved in the program.

Results
The MDG 5 network for combating maternal mortality was terminated at the end of 2012. It comprised over 30 organizations from the Netherlands, Sierra Leone and Afghanistan and Cordaid played a coordinative role served. NGOs, professional associations, semi-governmental agencies, scientists and pharmaceutical companies were involved on the Dutch side. Projects carried out included those for the training of midwives, creating awareness about maternal mortality, knowledge exchange between training institutions in the North and South, and the strengthening of midwives and obstetricians organizations.

In Sierra Leone Cordaid and the Medical Research Centre built a school and campus for the training of midwives. With the support of a Dutch training center, a curriculum for midwives working in a rural environment was developed. In 2012, 125 students graduated from the training center, of which 80 percent were stationed in isolated areas. The management and leadership of the Sierra Leone Midwives Association were strengthened. This association now leads a West African Platform of Exchange on Midwifery. Through twinning, 50 midwives from Sierra Leone and the Netherlands were linked for mutual educational exchanges. Local research capacity was expanded, so that good practices on mother and child healthcare, and the prevention of teenage pregnancies, could be documented and disseminated.

In Afghanistan, the focus was on the training of midwives working in remote, rural areas. Some emphasis was also placed on the strengthening of the Afghan Midwives Association, which managed to push through legislation for assessing the quality of midwives.

Unfortunately, collaboration on developing heat-resistant medication for uncontrolled bleeding after childbirth was not successful. Participating companies saw insufficient potential for continuing.

In South Kivu (DR Congo) Cordaid introduced Result Based Financing for projects in healthcare, education and the public sector (public administration, road maintenance and a newly started pilot for the police). At the end of 2012, there was an evaluation of a program funded by the Dutch government for Performance Based Statebuilding (June 2010 - October 2012). The key results are listed below.

Improvements were noted for nearly all healthcare indicators (the quality of care, the attitude of the carers, accommodation/facilities). Performance, with respect to antenatal control, the patient referral system and family planning, lagged behind somewhat.

The number of primary school students was marginally up, with a slightly higher number of girls. However, improvements were noted in the supply of materials, there was less absenteeism among the teachers and exam results were better.

In the public sector, positive changes have been observed in the areas of capacity, legitimacy, and entering into horizontal relationships within the government and between sectors.

However the program will not be possible without external financial support. Most stakeholders (government, donors) are proponents of RBF methodology so support may be expected from this side.

From the evaluation it can be deduced that the potential of RBF is not yet being fully exploited. An integrated approach to capacity building and institutionalization offers perspective in this respect.

Finally: The program has significantly contributed to strengthening governance within sectors and between actors, sometimes planned, but mostly not.

In Burundi Cordaid supported a Caritas Burundi project aimed at resolving land conflicts between returning refugees and the communities that receive them. The most important results of an external evaluation are listed below.

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<thead>
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<th>Indicator</th>
<th>Planned targets of the concluded projects</th>
<th>Realized</th>
</tr>
</thead>
<tbody>
<tr>
<td># people reached with security-oriented activities</td>
<td>60,700</td>
<td>50,040</td>
</tr>
<tr>
<td># victims supported in legal processes (legal aid, mediation, improved/more accessible legal system)</td>
<td>55</td>
<td>25</td>
</tr>
<tr>
<td># people in conflict areas that make use of basic healthcare services</td>
<td>1,522,670</td>
<td>2,396,500</td>
</tr>
<tr>
<td># farmers in conflict areas with higher agricultural productivity and/or farmers that make use of microcredit loans</td>
<td>25,340</td>
<td>13,530</td>
</tr>
<tr>
<td># community-based initiatives of societal organizations/local coalitions for peace and security</td>
<td>108</td>
<td>95</td>
</tr>
<tr>
<td># women (women’s organizations) participating in decision-making processes on peace, security and justice</td>
<td>72</td>
<td>65</td>
</tr>
<tr>
<td># established/strengthened NGOs, patient councils or target-group organizations committed to healthcare</td>
<td>116</td>
<td>109</td>
</tr>
<tr>
<td># established/strengthened farmers organizations, target-group organizations or NGOs that are committed to economic development</td>
<td>47</td>
<td>37</td>
</tr>
</tbody>
</table>

Source: Cordaid’s monitoring system (PRIMA, concluded projects)
4. ProGraMMes

(Cordaid) programs.

...was paid to the involvement of local communities in decision-making, and the integration of DRR into other... population more resilient to them. Additional attention was paid to income-generating activities.

Prospects for the future are unclear. Beneficiaries see the possible termination of the project as disastrous; they have a need for income-generating activities. People from several neighboring villages have come to ask for help.

4.2. Disaster Risk Reduction and Emergency Aid

A. Disaster Risk Reduction

The results ranged between good and impressive. Traumatized people were adequately helped and (land) conflicts were resolved.

Given the many cases of trauma, domestic violence and conflicts over inheritance and land, there was a clear need for the project. The desired behavioral changes were partially realized.

The impact extends beyond the intervention area. People from several neighboring villages have come to ask for help.

Preventing and reducing the impacts of disasters is important. The priority is to make people more resilient to them. Additional attention was paid to the involvement of local communities in decision-making, and the integration of DRR into other programs.

Prospects for the future are unclear. Beneficiaries see the possible termination of the project as disastrous; they have a need for income-generating activities. People from several neighboring villages have come to ask for help.

Introduction

Disaster Risk Reduction (DRR) focuses on reducing the repercussions of natural disasters and making the population more resilient to them. Additional attention was paid to the involvement of local communities in decision-making, and the integration of DRR into other programs.

The DRR program was active in:

- **Africa:** Ethiopia, Kenya, Malawi, Uganda and Zambia
- **Asia:** Bangladesh, India, Indonesia and the Philippines
- **South America:** El Salvador, Honduras and Guatemala
- **Within Conflict Transformation** there were also activities in the fragile states of Haiti and South Sudan.

**Cooperation**

**Alliances**

In collaboration with **Partners for Resilience**, Cordaid participates in an alliance with the Netherlands Red Cross as lead agent and with the aim of attaining climate-proof DRR through the combination of DRR, climate adaptation and the recovery/management of ecosystems. Cordaid is involved in its implementation in Uganda, Kenya, Ethiopia, India, Indonesia, Guatemala and the Philippines.

**Other collaborations**

- **Cordaid participates in the Global CSO Network on Disaster Reduction**, which carries out practical research into DRR and lobbies bodies such as the Global Fund on DRR, which is managed by the World Bank and the UN International Strategy for Disaster Reduction.
- **Together with over 80 European organizations**, Cordaid is a member of **Voluntary Organisations in Cooperation in Emergencies (VOICE)**. We are also part of the DDR Working Group for the exchange of knowledge and lobbying the EU for, among other things, mainstreaming DRR in all EU projects.
- **Cordaid participates in CIDSE’s Poverty & Climate Justice Group**, which lobbies for an effective climate policy and focuses on the financing of climate adaptation in developing countries.

**Lessons learned**

In 2012 a study into the program in El Salvador, Honduras and Guatemala was carried out. Since 2007, six organizations have been trained here and supervised by ASPRODE. The main conclusion is that the partners and their target groups have developed strategies to minimize the risks and in the process they have acquired the relevant knowledge and skills. Resources for protective measures have been obtained from other sources. An important lesson was the involvement of young people, mainly through the production of videos for lobbying purposes. Furthermore, it became abundantly clear that that the relationship between the community and the local government must be intensified. Finally, in the need for (better) water management, the whole flow pattern of a river must be taken into consideration.

In 2011-2012 the Netherlands’ Wageningen University, in collaboration with experts from Kenya and Ethiopia, carried out research into the impact of Cordaid’s program in dry (pastoralist) regions. The research established that the resilience of communities has been increased, thanks to the construction of water reserves and the protection of the sources of the water. However, the program’s greatest strength lies in the building up of local capacity for, among other things, the management of the realized provisions. The main lesson learned was that more attention must be paid to monitoring, evaluation and learning itself. A structured process of milestones and timelines must form part of any interventions, so that links can be laid with the various levels of support. A final lesson was that with the help of other actors and channels DRR interventions must be scaled up.

**Strategic financing**

The objective of increasing the resilience of communities in disaster-prone areas is being realized in several steps. These are: risk analyses, assessments of local capacities, the education/training of the population, compiling disaster plans, the formation of DRR committees, the implementation of projects (early warning, drought-resistant crops,
rainwater collection, the construction of water reservoirs and dikes, reforestation, income diversification, etc.), coordination with the (local) government and lobbying for help, and building networks for the exchange of knowledge and joint lobbying activities. The most substantial contributions went to Bangladesh (€3.1 million), Ethiopia (€1.2 million), India (€1.2 million) and El Salvador (€1.2 million).

Every year the Bagerhat region in Bangladesh faces the threat of cyclones and floods. High population growth compounds the problem by exacerbating the vulnerability of the villages along the coast. With its new project in 12 villages (36,000 people), Concern Universal Bangladesh means:

- Education/awareness of DRR and climate change adaptation have been provided;
- 12 villages have carried out risk analyses and set up action plans;
- 100 villagers have been trained in early warning, rescue operations and first aid;
- Improvements have been made to water supplies and the economy (agriculture and market access);
- Enhanced cooperation has been achieved between the villages and the government (among other things, in relation to the infrastructure).

In mid-2012 our partner RACIDA carried out a project to increase pastoralists’ resilience to drought in Mandera County (northern Kenya). On the basis of a joint risk analysis and plans carried out and drawn up by 30 villages, water facilities are being created, agricultural production increased, income diversification is being implemented and the population is learning how to effectively deal with its natural resources. The local authorities are also cooperating.

Drought and floods are a growing problem for southern Ethiopia, and the problem there is being compounded by conflicts about water rights and grazing land. For the past few decades in the Horn of Africa, Cordaid has been promoting drought cycle management, which prescribes interventions for every phase of the drought cycle. Given the likelihood of conflict, the approach was later broadened to community managed Disaster Risk Reduction (CMDRR), in which a key role was set aside for the population. With its offices in Nairobi and Addis Ababa, Cordaid is directly involved in the implementation of this project. Cordaid’s involvement was in collaboration with six partners, a training institute and the local authorities, as well as other bodies that include the UN and the FAO. The theater of operation encompasses 22 communities (with a total of 114,000 inhabitants). The objectives of the project are to improve access to services and resources/inputs, provide better documentation and dissemination of the lessons learned, and enhance coordination between the population, NGOs and the local authorities.

Due to its location at the foot of the Himalayas, every few years the state of Uttar Pradesh in India faces devastating floods. And the same applies to neighboring Nepal. An early warning system can only be effective if it is installed in an area bordering the two countries. A project being carried out in conjunction with Christian Aid will provide such a shared early warning system, as well as plans that will help villages cope with floods.

The objective of a five-day training in Malawi was to give 10 partners more insight into the integration of DRR in agriculture. Participants were invited to design action plans and specify their requirements pertaining to supplementary capacity building. Cordaid received the relevant proposals from Cadecom Mzuzu, Cadecom Karonga and the national office of the Episcopal Conference of Malawi before the end of 2012. Three training sessions were scheduled for the latter, and given between November 2012 and March 2013 for 40 of its own employees, the diocesan structures and government officials.

Resilient farming communities in Haiti

At the end 2011 four partners received training in DDR. In March 2012 Cordaid made follow-up visits to, among others, Bureau de Nutrition et Développement (BND). This organization’s operational area is around the city of Maissade on the Central Plateau. Most farmers there barely have tools to work with and they receive no support from the government. During a meeting with them it was established that the rainy season is starting later and later and that rainfall is also getting heavier, all of which is leading to a sharp decline in crop harvests. The locals are now looking forward to receiving a joint (farmers, BND, Cordaid) action plan that will reduce their vulnerability to flooding/drought and subsequent crop losses.
Knowledge development

During a preparatory event (in Rotterdam) for the Rio +20 Conference in Brazil, Kenyan ecologist Janet Awimbo presented the then Prince Willem-Alexander with the publication “Imagining sustainability”. A co-production of Cordaid and Both ENDS, it contains refreshing new ideas of thinkers from the South – from green roofs in Cairo to blue skies in Beijing. All too often, the vision of a green and sustainable economy comes from a western perspective, but with this publication Both ENDS and Cordaid provide inspiration from unexpected sources.

On behalf of Cordaid, Janet Awimbo presents Crown Prince Willem Alexander with a collection of ideas written by southern visionaries.

Together with IIRR, Cordaid has produced several publications, including the 2007 book Building Resilient Communities ...). This book has been used extensively in the training of approximately 130 partners in 13 countries. It has been published in seven languages and is also used to stimulate interest for DRR among public and private stakeholders. Five years on and it was time to incorporate new insights and developments into the book, such as the links with food security, conflict, healthcare, ecosystem management, and climate change. Instructive case studies and best practices were also included in the new edition. The book was published in an initial print run of 1,000 hard copies/CDs. Content was provided by IIRR and Cordaid, which together with Caritas Germany, met the cost.

Views from the Frontline contains worldwide practical experiences of DRR and is spearheaded by the Global Network of Societal organizations for Disaster Reduction (GNDR), of which Cordaid is a member. Views is an important addition to UN monitoring of the efforts of national governments in the context of the Hyogo Framework for Action. During its first year (2009) the program generated 7,300 Views, and in 2011 this soared to more than 20,000, collated by over 500 participants from 69 countries. Views gives a broad overview of the progress (or otherwise) of local DRR actions. In 2012 Cordaid prepared for its role in collating Views in India, where it works with 10 DRR organizations.

Lobbying and advocacy

Cordaid brings DRR methodology to the attention of national and international policy makers. To this end brochures, training materials, studies, evaluations, etc. are in plentiful supply.

Partner CADECOM is collaborating with the Centre for Social Concern in Malawi on a monthly Rural Basic Needs Basket survey in the diocese of Mangochi. The survey maps the situation in households with respect to food security, consumption, market access, and education and healthcare. The results are discussed with those who are directly involved or responsible, and they serve as an instrument for local and national lobbying and learning (i.e. the effects of DRR at household level).

A less successful project

Studies by an Indian network of five organizations showed that Dalits were being discriminated against. Cordaid has supported a network program for vulnerable groups (particularly Dalits) in disaster-prone areas (the Himalayan region) since 2009/2010. At the beginning cooperation between the five organizations was good, and this led to the Dalits being given more attention and help. However, in more recent years the cooperation stalled. Cordaid thought that with additional support and a clear roadmap it would be possible to get the project back on track. Alas, this proved not to be the case; the member organizations were too strongly focused on their own agendas. In a meeting in June 2012, Cordaid decided to discontinue its cooperation.

Results

Following an earthquake off the coast of Sumatra on April 11 the world held its breath. However, it soon became evident that a tsunami wasn’t imminent and evacuated people could return home. The tsunami alarm in the communities where Cordaid partners were operating set in motion several disaster plans.

A spokesperson for the Indian Rural Uplift Centre explained: “The real test came with the tsunami warning. Working in tandem with the government of the Kanyakumari district, we brought all the people living on the coast to places of safety. The people had collected their most important possessions and they were ready; they could be accommodated in community buildings, schools and churches. It all went without a hitch.”

Our partner Pusaka (the island of Simeulue off the coast of Sumatra) added: “In previous years we’d formed village disaster committees. During the earthquake these committees guided the population to safety. People left in an orderly manner, they had with them already-prepared emergency bags containing things like rice, oil and personal documents. Evacuation tents, that had been bought with Cordaid funds, were erected on high ground. Extra attention was paid to the elderly and the disabled.”

In its publication Focus on Famine: Working with Cordaid in Kenya, the EU described the results of a project it had financed that had been carried out by Cordaid and five
4. PROGRAMMES

About Rio+20
Starting June 20, 2012 Rio de Janeiro hosted the largest ever UN summit on sustainability, with green economy and sustainable development being the buzzwords.

Among other things, Cordaid called for an integrated approach because, in a global context, social, economic and environmental policies need to be more harmonized. This could, for example, be achieved by a separate UN organization that can globally integrate the dimensions of people, planet and profit. Cordaid too, endorsed the principle that the more developed countries must shoulder an additional responsibility for promoting sustainability. After all, the environmental damage being done by industrial countries dwarfs the damage being done by the poorest countries.

The People’s Summit, in which CIDSE organized three meetings, ran parallel to the main conference. The renowned Brazilian philosopher/theologian Leonardo Boff made a big impact with his plea for a radically different system of production and consumption. The closing statement was an equally powerful appeal, partly in response to the feeble outcome of the official conference.

The outcome document of the UN conference was full of non-binding agreements, which was also lacking in timeframes and financial commitments. The G77 (the group of developing countries) accused the rich countries of imposing requirements (particular for a green economy) on them for which they simply do not have the necessary technology, while at the same time refusing to commit to them any additional financial resources.

Meanwhile, others argued that at UN level there is a basis for sustainable development. Sustainable Development objectives will now succeed the MDGs, and a UN organization is to be set up to streamline sustainable development. Another outcome was that four countries will take the lead in mandating sustainability reporting in the business world.

Side event organized by CIDSE at the Rio+20 conference in Rio De Janeiro

Cordaid meets with the Indian authorities
Thanks to its knowledge and experience Cordaid is involved in Disaster Risk Reduction right up to the highest level. That’s why the Indian government’s National Disaster Management Authority (NDMA) invited Cordaid to participate in the national working group to develop a policy paper pertaining to the Role of Community in Disaster. The NDMA also invited Cordaid to help evaluate, and perhaps, revise the Disaster Management Act 2005.

At state level (Bihar, Orissa) Cordaid helped the authorities to develop contingency plans. The government of Sikkim approached Cordaid for a post-disaster recovery plan. As a first step, Cordaid employees shared their experiences (September, 2012).

In 2010, Cordaid made it possible for the diocese of Mzuzu to carry out a project in the context of community managed floods risk reduction in the Karonga district. An evaluation report was issued at the beginning of 2012.

- The population did several things to reduce the risk and minimize the impact of floods. They planted trees, grass and fruit trees along the river, reinforced the riverbanks and installed a warning system. They also constructed two irrigation systems, thereby improving food security. The construction of a dike had not yet been completed.
- Programs aimed at addressing acute malnutrition in children and pregnant/breastfeeding women were also started up and safe drinking water was guaranteed by using tankers to bring in water. The economy was given a boost and food security was improved by using food vouchers for the local procurement and distribution of meat (the sheep and goats that had been bought).

The responsible committees were given training in, among other things, DRR. The committees succeeded in mobilizing the population (but they weren’t completely able to convince the traditional leaders) and they established good relationships with the various stakeholders.

- The villages managed to lessen the impact of the drought. They collaborated along the lines of natural resource management and carried out preventative measures, such as the management of pastures and water sources, and the timely sale of some of their livestock. The proceeds were used to transfer the remaining (farm) animals to more distant grazing lands, thus guaranteeing the continuity of their herds. Veterinary assistance was also offered.
- Programs aimed at addressing acute malnutrition in children and pregnant/breastfeeding women were also
4. Programmes

Project, with which four training courses (75 participants) improved the quality of aid and the coordination of the referral procedure. The project covers four regions with 15,000 clients.

Strategic financing
Commitments totaled €5.9 million. The main beneficiaries were Haiti (€2.1 million), India (€0.9 million) and the Philippines (€0.8 million). In terms of publicity, the focus was predominately on India (cyclone Thane at end of December 2011), the Sahel (food crisis) and Lebanon (Syrian refugees).

Cooperation
Cordaid collaborates with Caritas Internationalis (CI). It receives funds to use in its emergency aid activities through Emergency Appeals, which is coordinated by CI in Rome. Conversely, Cordaid also makes funds available for the aid provided by its fellow organizations. We also cooperate with other Caritas members, particularly with Catholic Relief Services (US), Trocaire (Ireland) and CAFOD (England). Cordaid also plays a role in improving emergency aid in CI’s Humanitarian Advisory Committee. Caritas organizations also participate in Cordaid programs for capacity building for DDR.

Group 5 provides technical support, participates in evaluations and learning activities and boosts Cordaid’s capacity in the area of providing accommodation (see Knowledge Development below).

Lessons learned
In 2011 Cordaid started providing psychosocial support for Haitian earthquake victims by training local healthcare workers and professionals in mainstream healthcare. The former visited the homes of traumatized residents and offered them treatment. Research showed that the level of distress decreased by an average of 60 percent. However, an external evaluation indicated that there was a need for a system to refer victims to trauma experts in hospitals. This recommendation was followed up in the form of project, with which four training courses (75 participants) improved the quality of aid and the coordination of the referral procedure. The project covers four regions with 15,000 clients.

Auditors positive about Cordaid projects in Haiti
On November 1, the National Auditors in the Netherlands issued a report on the accountability of aid funds for Haiti in 2011. The conclusion of the report was that accountability to the public for how funds were spent has further improved and there is also more transparency. The Auditors also ascertained that significant results were realized and that the aid was provided to the people that needed it most. The Auditors were complimentary about Cordaid:

“The model home was designed to correspond with users’ needs and, as far as was possible, with the authorities requirements too. Moreover, the architectural design is a good fit with the local culture (…).”

“Cordaid has started using an integrated database for planning and managing the house-building program. Information for monitoring and evaluation is available quickly and visually, and the management of this information takes less time than would be the case with paper dossiers.

4. Programmes
Just before the 2012 New Year, Tamil Nadu in southern India was hit by cyclone Thane. Homes, the local infrastructure and agriculture were badly damaged and drinking water and electricity facilities failed. Together with four partners, Cordaid provided emergency aid to about 50,000 people. The aid was focused on safe drinking water, food, temporary accommodation and other non-food items (clothing, bedding, mosquito nets and candles). In March 2012 the Sahel was facing the threat of a food crisis and it was estimated that between 10 and 20 million people could be affected. Sources of sustenance for the population had already been partly exhausted by previous droughts, and on top of this the many refugees in the region were placing an additional burden on the already-meager resources. A major disaster loomed.

By mid-2012 it was clear that a major disaster had been averted. The drought and subsequent harvest could have been a lot worse. Global aid contributed to the survival of people and their animals, and the measures previously taken (the construction of water storage facilities, reservoirs and underground water tanks) proved to be effective. Despite all this, hundreds of thousands of cattle died and there were also fatalities among the population.

**A difficult dilemma**

When exactly should aid organizations sound the alarm of an impending famine? If they do it too soon they’ll be accused of scaremongering; if they do it too late they’ll be gambling with people’s lives. Aid agencies usually follow the food insecurity criteria laid down by the Famine Early Warning System Net. It can be classified as a famine when at least 20 percent of the population have less than 2,100 calories per day, per person, and more than 30 percent of children are suffering from acute malnutrition; furthermore at least two adults per 10,000 die every day and four in 10,000 children.

Hundreds of thousands of Syrians fled the violence in their country and crossed the border to countries like Lebanon. Cordaid is providing aid to mostly women and children refugees through Caritas Lebanon. The refugees are accommodated in schools and tents, but mainly in people’s homes. However, there’s a downside to the hospitality extended by the Lebanese people because they are barely able to feed all those extra mouths. Caritas Lebanon provided food parcels, blankets, personal hygiene requisites and medical care. Trauma care is also available.

**Cordaid offers help in Niger**

Niger seemed to be the worst affected. Around 5.5 million people didn’t have enough food. Moreover, the country faced a flood of refugees from Mali, where a coup had just taken place. Furthermore, because of the ongoing crisis in Libya, the families of people working there lost their income. Cordaid made funds available for (extra) food; cash-for-work/food-for-work; for the repair of roads; vouchers for the purchase of crop seeds, grain banks where people could buy grain at reduced prices; and for the purchase and distribution of cattle feed.

**Capacity building**

In addition to the acute humanitarian aid, there was also attention for emergency preparedness. After being started up in 2011 in Haiti, South Sudan and Indonesia, in 2012 a start was made on the systematic documentation of experiences. The objective was to draw up a training curriculum for use in about a dozen high-risk focus countries (starting in the Horn of Africa and Bangladesh).

A risk assessment initiated by Cordaid (in 2011) defined six provinces in South Sudan as extremely susceptible to disasters. Subsequently, with the aid of the International Institute of Rural Reconstruction, suitable partners were selected to participate in a capacity building program. In 2012 a start was made on the training of 35 partners from Haiti, Indonesia and South Sudan in disaster preparedness and contingency planning (to prepare themselves for possible disasters).

**Knowledge development**

During the coming years Cordaid will set its sights mainly on Disaster Preparedness and Shelter (with the associated water and sanitation provisions). Cordaid has an impressive track record when it comes to shelter/accommodation (its successful housing program in Haiti, for example). Together with the Dutch Group 5 Consulting Engineers BV, Cordaid is working on a manual, Shelter. In addition to strategic technical aspects, the manual is based on experiences and lessons learned. Publication was planned for early 2013.

**Social involvement**

In Somalia Cordaid doesn’t get the space it needs to initiate its own emergency aid projects, so in some cases it collaborates with Dutch Somali organizations. This also happened in 2012.

In late 2011 the Somali Aid Development Organization, in partnership with its local sister organization, carried out a local food project in the village of Warshiikh. The food, for 3,000 people, was locally sourced. The sister organization received permission from the local authorities to continue providing aid until the new crop could be harvested (March 2012). Cordaid provided funds for the extension of the food aid project.

Stichting Karti (Karti Foundation) helped 4,000 people in the drought-stricken and insecure Ca’ad district to the north of Mogadishu. The target group comprised undernourished children, single mothers, orphans, the elderly and people with disabilities. For a period of three months, the 700 selected households received contributions towards the cost of the necessary groceries.
### Emergency Aid overview

<table>
<thead>
<tr>
<th>Country/partners/contribution</th>
<th>Target group</th>
<th>Activities</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Haiti</strong>&lt;br&gt;Cordaid, Caritas Haiti, Caritas Jacmei, CASEK, CARE Haiti</td>
<td>Trauma victims</td>
<td>Psychosocial support for 15,000 traumatized people via collaboration between basic healthcare workers and health institutions.</td>
</tr>
<tr>
<td></td>
<td>Victims of hurricane Sandy (October)</td>
<td>Support for 28,000 victims (emergency) accommodation, NFI kits and personal hygiene requisites, toolkits (200) and agricultural input (400 families).</td>
</tr>
<tr>
<td><strong>Syria/Lebanon</strong>&lt;br&gt;Caritas Lebanon</td>
<td>Victims of the war in Syria</td>
<td>Since April 2012 aid has been provided for the influx of 27,000 Syrian refugees, by issuing food parcels, bedding/blankets and personal hygiene requisites. Medical care/trauma support was given to 2,500 people.</td>
</tr>
<tr>
<td><strong>Sahel</strong>&lt;br&gt;CADEV Niger, Caritas Switzerland, CARITAS France, StG. Sado, StG. Kerti</td>
<td>Victims of the food crisis in Niger, Mali and Somalia</td>
<td>Food (for 129,000 people), supplementary food (for 58,000 children), the construction of water points for 41,000 people and 240 latrines, the distribution of seeds and the purchase of cattle feed (for 153,000 people), and emergency preparedness training (for 41,000 people).</td>
</tr>
<tr>
<td><strong>India</strong>&lt;br&gt;Caritas India, RUC, Kalvi Kendra, HelpAge India, Sawed Trust, BWDA, Cheshire program, SEEDS, UNNATI, ATI</td>
<td>Victims of cyclone Thane (Dec 2011)</td>
<td>The distribution of 71,000 food and non-food items for 48,000 people, emergency accommodation (for 12,300 people) and the restoration of 5,050 houses, the water supply for 5,000 people, and providing vocational training courses for 5,000 people.</td>
</tr>
<tr>
<td></td>
<td>Victims of ethnic violence in Assam</td>
<td>Providing accommodation for 1,500 people, support in obtaining government assistance (for 5,000 people), 14 camps for the temporary accommodation of 15,000 displaced persons, NFI kits and agricultural input for 5,000 people.</td>
</tr>
<tr>
<td></td>
<td>Victims of the floods in Assam and Uttarakhand</td>
<td>Medical care, livelihood support and accommodation for 65,000 people, food and NFI parcels for 2,500 people.</td>
</tr>
<tr>
<td><strong>The Philippines</strong>&lt;br&gt;RDRRAF, PEF, CRS, GMAI, PASALI, HelpAge International</td>
<td>Victims of cyclone Washi (December 2011); Victims of the monsoon (August 2012); Victims of the typhoon (December 2012)</td>
<td>Accommodation/resettlement for 19,600 people, economic recovery (for 1,100 families), cash-for-work (for 1,500 families), the distribution of NFI packages (for 12,500 people) and personal hygiene requisites (for 7,500 people), water supplies for 6,900 people, trauma care (for 300 people), and the repair of roads/bridges. Food for two months for 4,500 people, NFI kits and personal hygiene requisites for 850 families. Food for 10 days (for 6,000 people), accommodation for 9,900 people and water for 3,000 people, production (cash-for-work) for 16,800 people.</td>
</tr>
<tr>
<td><strong>South Sudan</strong>&lt;br&gt;CAFOD, SSUDA</td>
<td>Program for displaced persons (through armed conflict and flooding)</td>
<td>Support in restoring livelihoods (agriculture and small businesses) and education/trauma care for children for a total of 475 families (2,400 people). The distribution of non-food items to 1,000 vulnerable people.</td>
</tr>
<tr>
<td><strong>DR Congo</strong>&lt;br&gt;Caritas Congo in collaboration with Caritas Goma, Bukavu and Butembo</td>
<td>Persons displaced because of conflict between government army and M23 rebels in November (Goma)</td>
<td>The distribution of non-food items for approximately 30,000 people.</td>
</tr>
<tr>
<td><strong>Guatemala</strong>&lt;br&gt;ASOSEPRODI</td>
<td>Victims of the earthquake (November 7)</td>
<td>The restoration of eight water-supply systems and 60 houses, and trauma care for 120 families.</td>
</tr>
<tr>
<td><strong>Pakistan</strong>&lt;br&gt;CRS Pakistan</td>
<td>Victims of the September floods in the province of Sindh</td>
<td>Contributed towards in the restoration of 2,235 sustainable homes and the construction of 150 new ones.</td>
</tr>
<tr>
<td><strong>Myanmar</strong>&lt;br&gt;Caritas Karuna</td>
<td>Victims of the conflict between government army and the Kachin Independent Army.</td>
<td>Support for displaced people: food, accommodation, water supplies and NFI kits (for 15,000 people), the building of 115 latrines, the distribution of personal hygiene requisites (for 2,360 people), medical care (for 7,430 people), and economic recovery (for at least 1,000 families).</td>
</tr>
<tr>
<td><strong>Other Emergency Aid:</strong>&lt;br&gt;Malawi, Bangladesh</td>
<td>Drought/floods and food shortages in Malawi</td>
<td>Food distribution (for 3-5 months for 3,500 people), seeds (for 1,600 farmers), non-food items and shelter materials (for 4,000 people), and disaster-prevention measures through food-for-work (for 15,000 people).</td>
</tr>
<tr>
<td></td>
<td>Floods in Bangladesh (June 2012)</td>
<td>Food and cash support for 3 months (for 4,600 affected people).</td>
</tr>
</tbody>
</table>
4. ProGraMMes

for 60 percent of the sanitation target group facilities are now better. Village structures have also been created to give the people more control over their own development.

4.3. Healthcare and Wellbeing

Key facts
- The program was active in Africa (14 countries), Asia (5) and South America (1)
- In 2012 we collaborated with 139 partners in MDG and MDG transition countries
- In 2012 €18.6 million was spent (excluding fragile states)
- With which a healthcare catchment area with 4.4 million people was covered

Introduction
The program is broken down into three thematic areas. System health strengthening is primarily directed at fragile contexts. Result Based Financing (RBF) can be grouped under this heading, as can trauma care, health insurance and personnel issues. Women’s health is focused on sexual and reproductive healthcare/the rights of women and girls, and with autonomy (informed decision-making) as a starting point. Community care revolves around community care for people with HIV/AIDS, vulnerable children, the elderly and people with disabilities. Organizing the target group, the acknowledgment of the role of volunteers, and lobbying the government are considered as its goals.

Cordaid concluded its Emergency Aid program in Haiti at the end of June. In the immediate aftermath of the earthquake, Cordaid started providing food for 262,000 victims, carried out emergency operations (using specially flown-in teams of surgeons) provided cholera treatment (for 12,000 people), arranged water supplies for 3,000 families, and set up tents for 7,000 homeless people. A trauma program was also set up in which healthcare personnel were given the necessary training and a referral system was established; 115,000 people received trauma care. Most of the funds were spent on the construction of 4,440 new earthquake- and cyclone-resistant homes and the repair of 1,650 existing ones. The homes were built in collaboration with neighborhood committees, homeowners and local contractors trained by Cordaid (1,100 in total). Approximately 41,000 people received safe homes. Neighborhood committees were formed, and roads, water and sanitation facilities were constructed. Attention was also paid to a safe living environment and land ownership.

In two regions of Somalia, the end of 2011 saw the start of a project for people affected by the drought. As Cordaid doesn’t have a partner network in Somalia, it entrusted the implementation of the project to CARE Somalia, which has a long history in the country. The objectives were to meet the food needs of 14,000 people through cash-for-work and provide water/sanitation facilities for 38,000 people. An evaluation proved that the project comfortably exceeded its goals. For a period of three months 2,300 households were paid US$70 per month for the work they did, the target group for water received access to water and

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Planned targets of concluded projects</th>
<th>Realized</th>
</tr>
</thead>
<tbody>
<tr>
<td># households provided with safe accommodation</td>
<td>9,660</td>
<td>7,540</td>
</tr>
<tr>
<td># households given household items (utensils, bedding, clothes, etc.)</td>
<td>47,280</td>
<td>43,550</td>
</tr>
<tr>
<td># persons given access to safe drinking water</td>
<td>322,890</td>
<td>233,610</td>
</tr>
<tr>
<td># households given hygiene-related items (soap, detergents etc.)</td>
<td>30,840</td>
<td>30,070</td>
</tr>
<tr>
<td># persons given access to medical care</td>
<td>290,760</td>
<td>337,240</td>
</tr>
<tr>
<td># households helped with inputs for livelihood activities</td>
<td>22,220</td>
<td>24,470</td>
</tr>
<tr>
<td># households helped through food distribution</td>
<td>59,870</td>
<td>51,550</td>
</tr>
<tr>
<td># active partners paying specific attention to vulnerable groups</td>
<td>19</td>
<td>18</td>
</tr>
</tbody>
</table>

Source: Cordaid’s monitoring system (PRIMA, concluded projects)
4. Programmes

In hospitals, retraining through ICT, and the use of mobile telephony. In 2012 support was provided to 16 healthcare institutions in Ghana and Malawi, through the training of 200 employees in ITC.

Other

Cordaid has been a member of Medicus Mundi International (MMI) since 1963 and has a seat on its board. The MMI is an official partner of the WHO and has 15 members. MMI maintains its own website, issues publications, organizes courses and seminars, and lobbies in the areas of the Migration of health workers and Health Systems Strengthening.

The Dutch Coalition on Disability and Development is striving for the participation of disabled people in society. It lobbies for an inclusive development cooperation policy and for the Dutch government’s ratification of the UN Convention on the Rights of Persons with Disabilities, which dates back to 2006. Knowledge development is stimulated through newsletters, a website and country reports.

Cordaid is also a member of HelpAge International (HAI), a global network that’s dedicated to the interests of the elderly. Cordaid collaborates with HAI in the area of policy influencing (social protection, the inclusion of the elderly, and annual Age Demands Action campaigns).

Cordaid is also a co-founder of the Dutch Better Care Network, whose objective is providing better care for children who don’t have parental care. It facilitates the transition from institutional care for these children to family and/or community care.

The Caregivers Action Network (CAN) was co-founded by Cordaid. It aspires to bolster the position of caregivers (usually older women) through their professionalization and the acknowledgement of the role they play. The organization’s activities range from lobbying to policy and knowledge development, as well as programs for homecare. Rural Health Solutions is a consortium comprising Cordaid and a number of specialized organizations/

Cooperation

Within the alliance ‘Samen voor verandering...’ (United for change):
Cordaid collaborates with the Netherlands Red Cross in the area of homecare, particularly for people living with HIV/AIDS. The adopted approach focuses on local volunteers and groups.

Wemos lobbies in the area of international healthcare policy. Cordaid supports Wemos’ lobbying activities with research data, practical experiences and the input/participation of its partners.

Within the alliance Connect for Change
Cordaid forms part of this Dutch alliance with the International Institute for Communication and Development, AKVO, Text to Change, ICCO and Edukans. The objective is the integration of ICT into healthcare. In Ghana, Malawi and Uganda it’s about the improvement of data management in hospitals, retraining through ICT, and the use of mobile telephony. In 2012 support was provided to 16 healthcare institutions in Ghana and Malawi, through the training of 200 employees in ITC.
companies such as Hospitainer, IMRES and Healthy Entrepreneurs. It offers hospitals that can be quickly installed in emergency situations, complete with the whole healthcare chain (staff, medication, training, business cases). Under the supervision of the Dutch Ministries of Foreign Affairs and Economic Affairs the consortium presented its concept to bodies that included UNFPA and UNDP (who responded enthusiastically) at the end of August. A brochure has been produced, which is currently being distributed across a broad base.

Lessons learned
A survey of Cordaid’s projects in Bangladesh in early 2012 showed that they were somewhat fragmented and had little mutual coherence and impact. We therefore decided in 2012 to focus our efforts on the remote Chittagong Hill Tracts. At the same time Cordaid recognized a need to acquire backdonor funds, for which existing partners and networks might be necessary. However, striving for concentration, mass and impact could be at odds with the pursuit of financial security and sustainability; caution should be exercised.

In Malawi, the 3-delay framework is throwing more light onto the situation of pregnant women. Delay in decision to seek care: if birth complications are not identified on time, maternal mortality is too often simply accepted as fate and culture/tradition dictates that women have little say in the matter. It’s Cordaid’s contention that the position of women should be strengthened; by forming groups, or providing mutual support, and by involving men in topics such as marriage and family planning. Delay in reaching care: poor roads, long distances and the lack of ambulances are all obstacles to women getting the right healthcare in time.

In Malawi Cordaid and its partners are taking formal healthcare to villages and setting up an effective referral system. Bike Ambulances are being deployed, mobile phones used to arrange the necessary transport and women/men are being encouraged to put some money aside for emergencies. Delay in receiving care: for when a lack of healthcare workers and equipment is a problem. Cordaid is a proponent of using RBF methodology to improve the situation. The improvement of health data systems and e-learning for healthcare staff are also contributing.

Medical mirrors: maternal care in a Malawian district
T. van de Akker has worked as a doctor in Malawi for three and a half years. He wrote a dissertation on local methods of reducing maternal mortality and serious diseases. His final conclusion and recommendation are important.

“At the end of the day, it is my firm belief that an ‘epidemiological approach’, as is used in this dissertation, is not enough to fundamentally improve the lot of women. An approach that’s based on adequate care as a human right, whereby political and administrative leaders are systematically held accountable by women themselves, seems to me to be a necessary and more powerful instrument altogether.”

Strategic financing
Commitments to the tune of over €1 million were registered, for Cameroon (€2.5 million), Uganda (€2.6 million), Congo-Brazzaville (€1.9 million), Malawi (€1.9 million), Bangladesh (€1.8 million), India (€1.3 million), Ethiopia (€1.1 million) and the Philippines (€1.1 million).

Result Based Financing (RBF) in East Cameroon
Following the success of the program supported by Cordaid in the diocese Batouri in East Cameroon since 2006, Cameroon’s Ministry of Health and the World Bank decided to implement four regional pilots. Cordaid was made responsible for the region of East Cameroon. Implementation started in mid-2012. The healthcare catchment area contains some 820,000 people and 150 healthcare institutions. The identified objectives include: antenatal check-ups for 25,000 women and 25,000 assisted births.

Women’s health
With more than 15 major fundings, this theme was indeed well represented. Cordaid’s contribution is making it possible for its partner the Pidim Foundation to tackle the higher-than-average maternal- and child-mortality rates in the somewhat backward Chittagong Hill Tracks in southeast Bangladesh. To a large extent, this mortality rate is due to the many home births that take place without professional help and the lack of pre- and postnatal care. The focus of the project is on providing education, local paramedics, and a referral system that will improve healthcare for girls/women in 270 villages (84,000 inhabitants). In Bangladesh support is also being provided for the detection of cervical cancer through a low-cost method (Visual Inspection with Acetic acid). Cordaid partner Friendship is carrying out the project and the University Hospital of Leiden, the Netherlands, is involved. The goal is to screen 18,000 women per year.

HIV/AIDS
A recently established “PLHIV Stigma Index” has shown that People Living with HIV/AIDS (PLHIV) in Ethiopia are still stigmatized. As a result of their HIV status, 15 percent of PLHIV were physically threatened, 42 percent lost their income, 40 percent were advised not to have children and 4 percent of women were forcibly sterilized. The Ecumenical Advocacy Alliance is a global network that has chosen HIV/AIDS as the subject of a campaign. Religious leaders and faith communities are being challenged to combat the stigmatization of PLHIV and recognize
Further funding within the wellbeing sector was, for the most part, related to street children, girls as victims of violence, AIDS orphans and children with disabilities in Ethiopia, Uganda, Malawi, Cameroon, Bangladesh and the Philippines. In the latter country, parents and children on the island of Mindanao received a monetary stimulus (the Conditional Cash Transfers instigated by the government) to make use of education and healthcare. In the long term 53,000 children and their parents will benefit.

Capacity building
At the beginning of July Cordaid organized a training seminar in financial management for around 50 partners in the Philippines. Then in September, Cordaid gave a Training-of-Trainers course for five African consultants, to prepare them for giving training in financial management for partners in Ethiopia, Ghana and Malawi. In Malawi, KMF Consultants train nine Cordaid partners.

At the end of June in Mombasa, Kenya, what's already the 21st Result Based Financing course was given to participants from Afghanistan, Liberia, Mozambique, Nigeria, Uganda and Zimbabwe. Since the beginning, 550 people have completed this course. Cordaid won a tender issued by the World Bank for the training of 50 employees of health institutions in Congo-Brazzaville, which is where the RBF concept was first applied in three regions (680,000 people). It pertained to two six-day training courses given in Brazzaville and Dolisie. In Uganda, good results were achieved for the RBF pilot that was started in 2009 by the Diocesan Health Office of the diocese of Jinja (see Results below). This success means the pilot will be extended to an additional six government institutions and two in the Uganda Protestant Medical Bureau. Three hundred employees are to be trained in the RBF concept, the development of business plans and sexual/reproductive healthcare.

Caring for each other
According to a survey carried out in the three dioceses in early 2012, there is a significant need for homecare:
- 45 percent of households have at least one “homecare client”
- 25 percent of households must care for at least one chronically ill family member
- in 28 percent of households there is at least one vulnerable person (11 percent vulnerable children, 11 percent old people, 6 percent disabled).

Further, the value of cash transfers as a means of increasing clients’ trust of ART as a medication (only 40 percent of clients diligently take the medication) must be researched.

Having health insurance can prevent poor people slipping further into poverty as a result of illness, which is why several countries are striving to establish a system of national health insurance. The Dutch PharmAccess has expertise in this area and will help 25 representatives of the Ghanaian and Ugandan healthcare sectors set up such a national health insurance system.

Knowledge development
Africa’s largest AIDS conference (ICASA) was held in Addis Ababa at the end of 2011. Cordaid sponsored the participation of five partners/members of the Caregivers Action Network (CAN). The conference conclusions and recommendations were made available in 2012 and are listed below.

- National Home Based Care alliances serve as a platform for dialogue and learning. By joining forces they will be better placed to influence and collaborate with the government.
- Healthcare organizations are increasingly organizing themselves at community level. Grassroots women in Kenya are now participating in decision-making processes and they have appropriated a government grant.
- CAN shows the changing face of HIV/AIDS through the media, thereby justifying the continued support for HIV/AIDS projects.
- The value of cash transfers as a means of increasing clients’ trust of ART as a medication (only 40 percent of clients diligently take the medication) must be researched.

Despite (modest) incidental successes, the outlook regarding the MDG targets for maternal and infant mortality in Sub-Saharan Africa is bleak. Many faith-based institutions cannot provide free healthcare, which means poor pregnant women are forced to do without healthcare of the requisite quality. Through research in rural hospitals in four African countries, Doctors with Africa
CUAMM (an Italian NGO and a member of Caritas Internationalis) wants to obtain more insight into this area and the possible options that are available. Cordaid is funding the base-line research, which is expected to result in, among other things, a simple way to measure equity in access to maternity services.

Even in the Netherlands, with its rising cost of healthcare, aging population and an expected shortage of healthcare personnel, more attention is being channeled into voluntary forms of care. Many years of experience have already been acquired in Africa in this context, such as caring for people with HIV/AIDS. Under the orchestration of Tilburg University in the Netherlands, research is being carried out into providing healthcare at community level. The research is being done in collaboration with a Dutch health insurance company and four partners (Huairou Commission, National Home Based Care Alliance Malawi, Churches Health Association of Zambia, Diocese of Mangochi Malawi). Together, these partners have about 35,000 voluntary carers. The research is systematically organizing the experiences, lessons learned and tools for setting up informal care systems.

**Lobbying and advocacy**

The International AIDS Conference in Washington started on July 22. Cordaid was present in the framework of the Caregivers Action Network (CAN), with the voluntary home-care provider acting as the standard bearer. Research that clearly shows the added value of homecare was presented. In areas where homecare is practiced trust is several times higher; patients feel more supported and are encouraged to continue taking their medication. CAN also discussed the important role played by volunteers in drumming up support within the community, not only for people with HIV/AIDS, but also for the elderly and people with disabilities. It therefore follows that voluntary carers deserve a say when it comes to defining policies and allocating budgets. However, the limited attention paid to the role of informal, voluntary care during the official and plenary parts of the conference was disappointing. The regional CAN Africa network was also launched during the conference. UNAIDS director Sheila Tlou voiced her support for this initiative and acknowledged the importance of local communities in the struggle against HIV/AIDS.

Policy makers must be convinced of the need for guaranteed access to adequate healthcare, which is exactly the objective on which Action for Global Health (AfGH) has set its sights. With 17 participants from seven European countries, each of which are intertwined with networks in the North and the South, AfGH has vast reach and thus substantial lobbying power. Using an education and lobbying program, AfGH aims to generate political and financial support in Europe and the rest of the world for global health and increase the accountability of national governments through budget tracking.

**Social involvement**

Memisa, Cordaid’s program and fund for healthcare and wellbeing, enjoys the support of 135,400 regular donors, which are continuously kept informed through newsletters and the Cordaid website. Memisa develops several campaigns every year. Private foundations make donations and companies think of Memisa as a charity.

A successful TV program in the Netherlands saw Dutch couples followed as they travelled to East Cameroon to see with their own eyes the current state of affairs regarding maternal and child healthcare there, and what Cordaid is doing about it. The program generated 3,000 new donors. The “Mama Bread” launched around Mother’s Day was a success and the bread was available from 300 bakers. For every loaf that was sold Cordaid received 15 cents to put towards maternal mortality in DR Congo. The ASN Bank donated €423,000 towards Cordaid projects. One of these was a healthcare project in the Central African Republic. And there were also projects for the protection and care of street children in the Philippines, Cameroon and India.

Every year, a few dozen parishes, foundations, migrant organizations and service clubs turn to Cordaid to support their projects in the South. In this respect we can talk of matching funding, or sharing the costs of a project. In support of a Dutch foundation, Cordaid provided an additional contribution for the establishment of a rehabilitation department in a Tanzanian hospital. Yet another foundation trained medical personnel, developed curricula and gave advice on installing a burns unit in a Ugandan hospital. Cordaid also supported a project for a media library for anatomical education in Afghanistan. The project was proposed by a foundation of Afghan (medical) students in the Netherlands.
Sexual and reproductive health and faith-based organizations

In 2011, some 120 faith-based organizations, religious leaders and religious institutions, along with another 100 secular societal organizations, accepted the Interfaith Declaration to Improve Family Health and Wellbeing. This declaration stressed the importance of being educated about family planning and the availability of contraceptives and the relevant services. In 2012 Cordaid started financing, and became a member of the steering committee, of this Faith2Action network. It strives to draw attention to the important role that faith-based organizations play in areas like family planning and supports the dialogue between religious leaders and people with HIV. Cordaid is also collaborating with its Catholic partners on the introduction of Informed Decision Making in healthcare centers.

Less successful/failed projects

A multi-stakeholder process started up in Ghana in 2009 that was primarily centered around personnel issues in healthcare. Right from the beginning a specialized Dutch lobbying agency was involved as a facilitator in the process. Then from 2011 the focus shifted to Women’s Health. But despite years of dialogue and many meetings, a strong network with an evidence-based lobby/advocacy was not established. In early 2012, together with five NGOs, Cordaid reinvigorated the effort but it foundered because the five of them could not agree on a common agenda. They broke into two thematic working groups (one focusing on traditional midwives and the other on health insurance). When it also became evident that these working groups could not agree on their own agenda Cordaid discontinued its support at the end of 2012. The lesson to be learned here is that such processes can only succeed if there’s the right chemistry between the participants, and they recognize their respective added value. All the former participants are now in local networks, where they do recognize the added value (and for which Cordaid’s support is not necessary).

Results

At the beginning of March Cordaid, the EU, the Tanzanian Ministry of Health and Social Welfare and the Christian Social Service Committee organized a High Level RBF Conference. Ministers from seven African countries attended, as did policy makers from 18 countries and representatives from organizations that included WHO, the World Bank, the EU, Global Fund and the Gates Foundation). The conference was a good opportunity for Cordaid to promote RBF and strengthen its relationships. It also resulted in a declaration in which RBF was recognized as a method of increasing the quality, effectiveness, cost efficiency and accountability of healthcare systems. The recommendations, which are consistent with RBF principles, are listed below.

- All stakeholders must embrace RBF, including CSOs and local communities.
- The differentiation of functions is essential. Suggestions and complaints from healthcare clients must get the attention they deserve and they should also be involved in the verification of the results.
- RBF constitutes an ideal opportunity for donor harmonization; donors can support specific RBF elements or indicators.
- RBF must go hand-in-hand with the decentralization of the health system so that healthcare institutions have the autonomy they need to function properly.
- RBF calls for a good balance between the intrinsic and acquired motivation of healthcare personnel.
- The risk of non-subsidized services falling by the wayside must be monitored; ethical issues must not be side-stepped.

The Jinja Diocesan Health Office in Uganda operates six health centers and two hospitals. In July 2009 a three-year RBF project for five health centers was launched. Then in 2012 the project was externally evaluated. The results were impressive.

- The percentage of qualified carers went from 62 percent in 2008/2009 to 74 percent in 2010/2011.
- The score for patient satisfaction rose, albeit by a modest three to four percentage points.
- The fees that were received were used by the healthcare centers for things like improving the infrastructure (renovations, new bedding); buying computers, medical equipment and medication; installing solar-powered lighting; and buying motorbikes for preventative activities in the villages.

And while patient contributions did not cover the cost of providing the healthcare, the centers were still able to finance an average of 75 percent of their costs from them.

In rural regions of Malawi traditional rules were usually followed when it came to issues of pregnancy and childbirth. For this reason, the College of Medicine, with Cordaid’s support, started up a project for safe motherhood in the district of Mangochi. The project provided education, traditional midwives were given training, men learned about the inherent risks of pregnancy and the advantages of check-ups and assisted births, and bike ambulances were introduced. Since the start of the project, maternal mortality in Mangochi has dropped by 85 percent.

In southwestern Uganda Cordaid is combating maternal and child mortality with Save for Health Uganda. Among other things, health insurance is being used for this
4.4. Entrepreneurship

Key facts
- The program was active in Africa (7 countries), Asia (4) and Latin America (2)
- In 2012 we collaborated with 119 partners in MDG and MDG transition countries
- In 2012 €15.4 million was committed (excluding fragile states)
- With which 223,000 people were reached directly and 1.1 million indirectly

Introduction
The program has two main focus areas: Improving the position of small-scale rural producers through training, reinforcing producer organizations and cooperation with the chain actors. Local/regional markets constitute the sales area and the empowerment of women takes precedence.

Cooperation
Within the alliance ‘Samen voor verandering...’ (United for change)
Together with Both ENDS Cordaid is striving for a just and sustainable economy. Both ENDS works mainly in a global context and brings knowledge about environmental sustainability to the party. The activities carried out by Both ENDS complement Cordaid's commitment, while Cordaid and its partners support the lobbying activities of Both ENDS with practical cases.

Other cooperation
Cordaid collaborates with the Dutch Agri-ProFocus network. This has 35 members and is mainly active for/with African farmers (for Cordaid: Zambia, Uganda and Ethiopia), the Dutch Platform for Corporate Social Responsibility and the Initiatief Duurzame Handel (Sustainable Trade Initiative) for cooperation within the herbs/spices chain.

Cordaid is a co-founder of the Platform for Inclusive Finance, which busies itself with research, learning, lobbying and the development of tools for microfinancing. In addition to NGOs, a number of banks and the Dutch government are also part of the Platform. Cordaid also participates in the European Microfinance Platform for knowledge building with respect to product development, rural/agri-financing and client protection.

Cordaid is a founder, shareholder and board member of several investment funds. These include the Rabo Rural Fund (the Netherlands), In-Return (Kenya), Pyme Capital (Latin America), Wholesale Microfinance Facility (Ghana), Equity for Africa (Tanzania), and Dia Vikas (India). It is also in long-term partnerships with, among others, Micro Save and Opportunity International for strategy development, capacity building, product development and joint investments.

Lessons learned
During recent years the microfinance sector in Sierra Leone has grown steadily. But there is also a downside to this growth: in 2012 it became clear that (too) many customers were unable to repay loans. On the one hand this was mainly because credit institutions lacked the necessary systems for assessing the creditworthiness of potential customers, and on the other hand, because these customers have too little insight into the cost and inherent purpose. Villages close a contract for a complete package for all pregnant women and newborn babies (for which they receive education, check-ups, assisted childbirths, vaccinations, post-natal care and transport). For this, an average-sized village pays €130 per year. In just three years the number of women that undergo all the necessary check-ups and give birth in the clinic has increased by 30 percent and the infant mortality rate has dropped. Some villages have decided to pay higher premiums so that every villager can be covered by the health insurance policy.
risks of borrowing. In conjunction with local MFIs, Cordaid therefore decided to train employees of MFIs in the assessment and monitoring of credit applications, help set up campaigns for educating consumers about financial products, and identify opportunities to encourage people to save. In 2012, program evaluations were carried out for a program for small-scale farmers in Honduras, Bolivia and Peru, as well as for a program in Indonesia, where 3,000 small-scale farmers entered partnerships with horticultural enterprises. Both evaluations proved that Cordaid’s support led to an increase in productivity of small-scale farmers, more structured cooperation with customers, and higher incomes. However, both evaluations also demonstrated that the initiatives are difficult to upscale and therefore are not financially sustainable. It is therefore necessary to ensure that both these aspects are more firmly embedded in the design of programs and projects.

Strategic financing
A total of €15.4 million was committed. Financially speaking, India (€3.5 million), Honduras (€2.5 million), Bolivia (€1.9 million), Vietnam (€1.7 million) and Ghana (€1.4 million) were the most important countries.

A characteristic of the Entrepreneurship program is the space afforded to both small financing structures (such as a contribution of €20,000 for a farmers’ organization) right up to major investments in credit funds (sometimes up to several million).

FIT Uganda, a small organization that Cordaid has collaborated with since 2005, provides advice, research and technical assistance. Cordaid has used FIT primarily to develop farming as a business. In 2008 FIT launched Infotrade, a market information system designed to help small-scale farmers make informed decisions on the basis of demand and current market prices, thus strengthening their bargaining position within the chain. The market information is collated several times a week and made available via the Internet, mobile phones and in print. Cordaid made funds available for the further development of the system, which currently has 1,500 users, including companies and banks (see also the evaluation of FIT under Results).

For its energy requirements Honduras is completely dependent on oil imports. Jatropha offers an alternative energy source that can be combined with food crops and it helps to restore eroded ground too. Relatively simple techniques can be used to extract oil from the jatropha nuts and use it to meet local energy needs. In the province of Yoro, Cordaid partner FUNDER (Fundación para el Desarrollo Empresarial Rural), in conjunction with about 400 farmers, has a processing plant that produces end products such as oil, soap and fertilizers. The raw materials are supplied by some 350 hectares of Jatropha. The project has attracted a great deal of attention and has been visited by many experts. Cordaid is contributing to the further development of the pilot, including the relevant exchange of knowledge and the training/guidance of interested farming groups.

Gladis from Honduras owns a bakery. She plans to expand her business and add new products to her assortment. Through www.cordaidmicrokrediet.nl, anyone can invest in her business.
Many contributions were made to the production of spices. In India some 1,500 Dalit and tribal farmers (including 1,050 women) can increase their production of turmeric and get it certified as an organic product. In Indonesia research (carried out by Pattimura University in Ambon) and the use of demonstration plots and chain development with local and Dutch customers, is boosting the production of nutmeg. And on the Indonesian island of Sumatra, 3,500 farmers are being helped to improve the production of cinnamon, while in Vietnam farmers’ organizations (with 19,000 members), exporters and traders are being given training/guidance in the production and marketing of aniseed, cinnamon and cardamom. Cordaid also contributed to a Dutch investment fund, as part of the Sustainable Spices Initiative (SSI). Both ENDS, Royal Tropical Institute, Cordaid and several large companies, including Unilever, all participate in SSI. Two of its objectives are key: investing in pilots and capacity building; and the application of sustainability standards to boost export opportunities.

For the past few years honey and beeswax have generated substantial interest, thanks to the potential they represent for local markets and their ecological value. In 2012 Cordaid supported nearly 6,000 beekeepers, while in Zambia we funded an association of 10,000 beekeepers, two training institutes and a business support organization (in, among other things, the use of modern beehives, which can substantially improve the yield and quality of the honey). In Honduras, the production of honey plummeted due to the introduction of an aggressive species of African bees in the 1980s. Local farmers are now being trained how to deal with this bee species. The cultivation of queen bees is also part of the training, as is reforestation of the region with plants and trees to provide sufficient nectar for the bees.

### Floriade 2012

Floriade, the Netherlands’ largest agricultural exhibition, took place between April and October and Cordaid was present in the bee pavilion. Visitors were encouraged to walk through the garden with a scanner collecting virtual nectar. At the end of their route Cordaid showcased beekeepers from Indonesia, Zambia and Honduras, who, with the aid of projection screens, told of their work and the challenges it brings. More than 600,000 people visited the bee pavilion. During the reporting year, eight loans were made to partners/funds in India, Vietnam, Honduras and Bolivia, to strengthen their respective loan portfolios. It means the number of loans (mainly for agricultural purposes) has increased by approximately 60,000. It’s also worth noting that two funds are aimed directly and exclusively at female borrowers: the TYM-fund in Vietnam and COMIXMUL in Honduras.

Fondo de Desarrollo Comunal, one of the few financial institutions that is active in rural areas, operates in Bolivia. This organization is headquartered in Santa Cruz and has 15 branches and two mobile offices. Its focus is on product development in the rural sector and extending loans to women. Cordaid has been funding this partner for 11 years, during which time it has established an excellent track record in terms of paying interest and making payments on the principal. With a loan of €1 million Cordaid is contributing to its further expansion in the area of agricultural credit.

### Capacity building

Capacity building spans several themes. Traditionally, it revolves around elements such as management, strategy development, sustainability, gender and so on. However, now chain development expertise and the integration of Disaster Risk Reduction have also entered the equation. And for the past few years, lobbying capacity has been gaining in importance, and more recently capacity building with respect to working in multi-stakeholder contexts, or Communities of Change.

In 2012 the integration of DRR prominently entered the picture and this is illustrated by two examples. In Malawi, Cordaid helped to strengthen the capacity of its partner ASAP, an organization that operates in areas that are susceptible to disasters and is becoming increasingly aware of the need for protective measures. ASAP is therefore starting up its Disaster Risk Reduction activities in two areas. The project in question is an example of incremental capacity building. First of all, ASAP is being trained by experienced Cordaid partners (CADECOM and NASFAM), after which ASAP will disseminate its expertise among 70 village leaders, They, in turn, will inform and train their villagers. In the long term, ASAP aims to reach 2,700 leaders.

Partly aided and abetted by the Indian authorities, HARC (Himalayan Action Research Centre) is active in Disaster Risk Reduction and climate adaptation. Between 2009 and 2011, agricultural yield fell by 10 to 20 percent as a result of climate change (heavy rainfall and higher temperatures). HARC is carrying out a project that will help approximately 500 farmers to effectively deal with these new developments and threats.

There is a growing demand for sustainably produced, certified agricultural products. However, it’s not realistic to expect small-scale farmers to foot the cost of international certification. Together with Both ENDS Cordaid is looking for an alternative in the form of certification for only local markets. In February 2012, Both ENDS and Cordaid organized a workshop for partners from Bolivia and Honduras. As a result, there is now a proposal on the table to further explore the possibilities a Participatory Certifying System could offer.

Floriade 2012
Knowledge development
Together with Partners in Change (PiC) Cordaid carried out a pilot involving partnerships with three NGOs and as many Indian companies. It resulted in a great deal of knowledge and lessons learned. The first partnership foundered because the parties had divergent goals. The second was a partial success, while the third (between AIDA and Rangdoi Tea Factory) was a complete success. If there was one thing that was learned from the pilot it was that NGOs urgently need to increase their knowledge when it comes to cooperating with companies. Cordaid has therefore asked PiC to publish the lessons learned in the pilot so they can be shared with NGOs all over India, and beyond.

For many borrowers, the actual costs of their loans are unclear and in 2008 Microfinance Transparency (MFT) was founded to address this very issue. MFT uses transparency and the comparison of prices/interest rates to make the market work more efficiently and reduce costs for clients. MFT has already informed 45 million customers about hundreds of loan products, and where necessary applied pressure on parties to be more transparent. With a new project, MFT will improve data collection (capturing trends) and expand to more countries. The presentation of the data on its website will be updated and made more user-friendly.

Lobbying and advocacy
Cordaid was spurred into action on a few occasions in 2012. One of these was in February after a TV documentary about anomalies in the microfinancing sector; another was in a parliamentary debate on food prices and speculation (in March).

The documentary, broadcast on Dutch TV, examined the growing number of commercial lenders that focus purely on profit and charge exorbitant interest rates to get it. In India this has allegedly led to a wave of suicides. Cordaid does not do business with commercial enterprises; we only collaborate with financial institutions/MFIs that have a clear social mission, such as helping small-scale farmers or entrepreneurs in their businesses and production. Any profit is poured back into providing more credit. Interest does have to be paid on microcredit loans, and relatively speaking, this is quite high because the administrative costs of small loans are proportionately higher. This is due to the typical operational environment of most MFIs (remote areas with low population densities, making borrowing proportionately more expensive). But the people here are usually at the mercy of lenders who charge exorbitant interest rates of anything up to 300 percent.

Cordaid relies on a Social Performance Assessment to screen MFIs for aspects like customer service, dealing with complaints, the avoidance of excessive debt, debt-collection methods, etc. We also develop initiatives aimed at refining the financial savvy of poor people, who are the potential clients of MFIs, explaining to them, for example, what a loan is, what is the interest, and the repayment terms.

Small-scale farmers – those that provide food for people where hunger is widespread – are often the first ones to fall foul of food speculation. Speculation causes price fluctuations, to the detriment of these farmers, making it even more difficult for people in poor areas to obtain food. Prior to the parliamentary debate on food prices and speculation Cordaid sent a letter to the Dutch Lower House pleading for regulations that would improve food security and protect small-scale farmers against price fluctuations. We also pleaded for legislation to prevent pension funds and other institutional investors investing in food production. A commitment by the then Secretary of State to discuss the situation before the summer with several parties, including Cordaid, was thwarted by the formation of a new coalition. It was January 30, 2013 before the Lower House got around to discussing food and food prices. But the Lower House was not invited. On February 6, there was a general meeting on food and food prices, but Cordaid, unfortunately, was not invited. On February 6, there was a general meeting on food and food prices, but this was largely focused on the new policy of the Netherlands’ new Minister for Foreign Trade and Development Cooperation. Food speculation barely got a mention.

Social involvement
Cordaid collaborates with the Dutch Day for Change, which concentrates on the promotion of microcredit loans among young people. Students in each class receive credit of €20,
with which they can set up their own “company” (a car wash, for example or a grocery shopping service). The profit is channeled through organizations like Cordaid to microcredit projects in developing countries.

The **ASN Bank** supports Cordaid’s Microcredit fund. Contributions go towards initiatives like supporting 630 female entrepreneurs in Honduras. These women were helped with their (agricultural) production, and their organization and commercialization was bettered through product improvement, running their own shop and carrying out market studies.

On August 29, the first **Sustainable Business Certificate** was awarded to a consultancy called Hokken on the strength of their investment in a microfinancing project in Honduras. Under the motto “Every little helps”, Cordaid is trying to stimulate Dutch SMEs to invest in their opposite numbers in developing countries. Accounts of the progress of these southern businesses keep investors up to speed on developments.

**Two less successful projects**

After presenting the 2011 report to the national **Registrar of Cooperatives** the Central Bank of Malawi decided to place the management of a credit partner with the Malawi **Union of Savings and Credit Cooperatives**. The main reason for doing so was that the 2011 figures revealed that the partner had held insufficient reserves and had to write off almost half of its portfolio in 2011. This was primarily caused by the disappointing tobacco market, which meant small tobacco farmers were unable to repay their loans. A Canadian organization assisted with a recovery plan and in mid-2012 they enlisted Cordaid’s help to underscore the implementation of the plan.

In collaboration with Dutch credit provider, Oikocredit, Cordaid extended a long-term loan to a Peruvian microfinancing institution. However, the results for the past two years were not satisfactory. Inadequate controls meant that weaknesses in the loan portfolio and fraud in one of the branches were not flagged up in time. With Oikocredit and Cordaid support, certain measures were taken. A new management information system was introduced, new procedures and controls were implemented, and underperforming branches were closed. It wasn’t enough, however, so the MFI board decided to convert the organization into a rural savings and credit cooperative. Cordaid saw strong arguments to support this partner in its transition, by making a small contribution towards training. Afterwards, clear improvements in management and efficiency were evident, and the organization further developed towards meeting the needs of its clientele with products such as insurance, mobile phone banking and lighting/radios that run on solar energy.

**Results**

Comultrasan is a microfinancing organization in Colombia, with which Cordaid has worked together for many years. An independent rating is indispensable when it comes to attracting additional loan capital because it demonstrates a financial institution’s professionalism and indicates investors’ potential exposure if they decide to invest in it. The high ratings given to Comultrasan by renowned agency Fitch Rating were a clear indication that this institution works very professionally. Comultrasan has the highest rating for extending loans of all Colombian microfinance organizations.

As was mentioned earlier, with Cordaid’s support, FIT Uganda was implementing a market information system. In February, an external evaluation report for 2010-2011 was received. Among other aspects, the results showed: an increase of market information from 20 districts, thanks to weekly analyses; the setting up of a network of 22 employees for the systematic collation of market prices; improved internal systems and procedures (FIT has ISO 9001: 2008 certification); increased interest for disseminating information via e-mail and the website; the publication of an annual analysis of the market; and the setting up of a system for collating information on crops (to be provided by farmers) to support small-scale farmers in the way they do business and take investment decisions.

**Table**

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Planned targets of concluded projects</th>
<th>Realized</th>
</tr>
</thead>
<tbody>
<tr>
<td># small-scale farmers achieving higher production volumes</td>
<td>155,890</td>
<td>105,050</td>
</tr>
<tr>
<td># people in rural areas that make use of microfinancing loans</td>
<td>14,400</td>
<td>10,620</td>
</tr>
<tr>
<td># small-scale farmers that make use of agri-financing</td>
<td>9,560</td>
<td>6,300</td>
</tr>
<tr>
<td># formed and strengthened farmers’ associations</td>
<td>130</td>
<td>140</td>
</tr>
<tr>
<td># MFIs that apply SPM (Client Protection, incl. gender)</td>
<td>1</td>
<td>1</td>
</tr>
</tbody>
</table>

Source: Cordaid’s monitoring system (PRIMA, concluded projects)
4. PROGRAMMES

4.5. Urban Slums/Urban Matters

Key facts
- The program was active in Africa (3 countries) and Latin America (3)
- In 2012 we collaborated with 30 partners in seven cities
- In 2012 €2.6 million was committed
- Some 620,000 people lived in and around the affected cities

Introduction
The residents of urban slums have inadequate access to housing, water and sanitation, education, healthcare and employment. They often lack the power, resources and inspiration to do something about their situation.

Cordaid’s Urban Matters (UM) program is bringing together local governments and (utility) companies, knowledge institutions and companies from the Netherlands, and residents’ associations to jointly develop and implement neighborhood improvement plans.

In 2012 Urban Matters was active in cities in Kenya (Kisumu and Nairobi), South Africa (Cape Town), Ethiopia (Addis Ababa), El Salvador (San Salvador), Haiti (Port-au-Prince) and Guatemala (Guatemala City).

Cooperation
UM does not have financing relationships with partners. Its network comprises private and public partners from the North (including the Netherlands) and a total of around 30 partners from the South. A multi-stakeholder approach is being followed, with joint responsibility for planning, financing and implementation. Cordaid manages and facilitates the process.

In 2012, UN Habitat and Cordaid signed an agreement on the role of UM as a leading partner of the UN Habitat World Urban Campaign (WUC). This campaign has enabled UN Habitat to give sustainable urban development more priority on the global development agenda. Thanks to this partnership, UM is allowed to use UN Habitat’s websites to bring its successes and experiences to the attention of donors, investors and governments. Cordaid can also use UN Habitat’s logo, which serves as a seal of approval and stimulates other parties to participate in UM initiatives.

Lessons learned
It is important to involve the right partners at every phase, making sure you don’t introduce them too soon in case they lose interest. The start-up phase involves working on local support to launch a joint initiative. Then in the preparatory phase, partners who can help draw up plans and strengthen the capacity of local stakeholders are needed. The fine-tuning of these plans then calls for partners that can apply innovative concepts to direct the whole process. Finally, it’s important that an initiative is in its implementation phase before involving the partners who will apply these innovative solutions.

Our experiences in places like Kisumu, Kenya (see below) have taught us that small-scale solutions do not interest government services, businesses and banks. The multi-stakeholder approach must benefit all parties, which calls for sufficient scale. Local governments want to underscore their legitimacy and electoral profile, local companies and banks want to boost brand awareness, do good business and strengthen their market position, and Dutch companies want to become familiar with new markets, boost their CSR profile, and obtain commercial opportunities.

Strategic financing
Resources were freed to facilitate the process for the above-mentioned seven affected cities. The process involved establishing the initial situation, consultations and field visits, agreements (MoUs), capacity building, the development of financing proposals, and, after approval, joint implementation. The biggest commitments went to Haiti (€1.2 million) and South Africa (€1.0 million).

How does the Urban Matters program view urban slums?
As experimental markets where experts, companies and investors from the North and the South can conceive profitable and practical solutions to meet residents’ daily needs.

For example, what was it that the thousands of residents of Kisumu, Kenya’s third largest city, needed?
At the very least, they needed clean toilets, affordable energy for mobile phones, lighting and a fridge.

For the toilets UM consulted with local banks, toilet manufacturers, energy specialists and local authorities. There would be little interest in a project for 100 eco-toilets, but if it’s for tens of thousands of people and bioenergy is brought into the equation, it becomes a completely different story.

The plan was transformed into a business model. Local banks extended loans to 20,000 people to buy eco-toilets. They paid US$100 for the toilet and the rest would be repaid with their own excrement, collected by a commercial company so it could be processed into biogas. The biogas plants belong to a company that specializes in fermentation and biogas production.

And it works! The people can pay for their toilets, the city services and local companies are happy to cooperate because they can make a profit, local financiers win new customers, and Dutch experts get to test and improve new technology – because two billion more people are waiting in the wings.
Foreign Affairs, the General Director of Cordaid, and experts from the public and private sector were present. There were three conclusions and these are listed below.

- The provision of water supplies should not be left to the government as this leads to waste, poor quality, corruption and non-payment.
- To prevent small companies selling drinking water, safe or otherwise, in bags or bottles at exorbitant prices, water companies must, wherever possible, connect households to the water grid, for which they can charge the going rate.
- Drinking water facilities in the Netherlands can serve as an example. In the Netherlands, drinking water companies are publicly owned, but privately operated. Municipal and provincial governments are shareholders, but professional companies actually run the business. Experiences with the privatization of water facilities in Mozambique and Kenya have been extremely positive.

**Results**

In Cape Town a housing project in the Phillippi district is being developed, while, at the same time, attention is being paid to providing employment for and the empowerment of young people. These youngsters have been and are being trained as coaches for sports teams. In collaboration with the municipality of Cape Town, UM has submitted applications to organize a public transport system in the Phillippi district.

In the Mejicanos district of San Salvador a multifunctional park, combining educational, sporting, cultural and agricultural activities, is being developed.

In Port-au-Prince, Haiti, walls and drainage canals to prevent landslides are being built. About eight kilometers of paths/alleys were also constructed, as well as water points and latrines. By the end of 2012, more than 100 homes had been repaired.
4.6. The Netherlands Program (Programma Nederland)

Key facts
- The program contributed to the financing of 303 private initiatives
- In 2012, €12.1 million was committed (this amount has been absorbed into the program commitments)
- 578 were eligible for individual help

Introduction
The Netherlands Program can be broken down into two operational theaters:
- Private initiatives (PIs) of Dutch organizations carrying out projects in developing countries
- Combating poverty in the Netherlands by supporting social organizations and providing individual help

The PIs are associated with the countries/themes of Cordaid; the operational environments of more than 90 percent of the projects were in Cordaid priority countries. Cordaid is collaborating with migrant organizations in the Netherlands on projects in the South, knowledge building and learning, and lobbying. Cordaid is the only development organization that has a program for combating poverty and social exclusion in the Netherlands (homeless people, refugees/asylum seekers, victims of domestic violence, and women/children living in abject poverty). Societal organizations are also being supported in the provision of care and lobbying activities.

Strategic financing
In 2012, financing and partial financing was provided for 95 PIs of Dutch organizations/foundations, migrant organizations/networks, service clubs and parish groups/dioceses.

Examples of PIs are to be found under “Social involvement” in Chapter 4. An alliance of 12 migrant organizations, the Dutch Consortium of Migrant Organisations (DCMO), should be added to this list. Most DCMO members focus on their country of origin (Burundi, Philippines, Somalia, Morocco, Ghana and Indonesia). DCMO is active in the areas of the capacity building of its members, lobbying and fundraising and project financing. DCMO member, Cooperating Muslim Aid Organizations (SMHO), carries out projects in countries that include Afghanistan, Kenya, Tanzania, Sudan and the Palestinian territories. It also contributes to the alleviation of poverty in the Netherlands, from the spirit of Islamic tolerance and in furtherance of a harmonious world. SMHO has a sizeable partner network, even in areas where development organizations do not (or cannot) have a presence (Somalia, for example).

In 2012 financing or partial financing was provided for 82 projects for combating poverty in the Netherlands. Furthermore, 231 families were given modest amounts to help them through acute need. Cordaid supported a project called “Empowerment behind bars” of the Fair Work organization. This project was focused on the victims of people trafficking held in detention centers – the exploitation of women, but also exploitation taking place in the catering, horticultural and cleaning industries. It pertains to people without the necessary documentation and involves detention-center staff, the police, lawyers, the immigration service and organizations like Amnesty International. Fairwork has 13 employees and 60 volunteers. Applications for individual help are received from societal organizations and aid workers. Contributions are mainly given to women (with children) and migrants who live on or below the poverty line.

Together with businesses, donors, societal organizations and the municipal council, the Stichting Urgente Noden Nieuwegein (Nieuwegein Urgent Needs Foundation) provides assistance to people in need. Because it is well informed on local regulations and situations, Cordaid provides its individual help through this Foundation.

Capacity building
For several year now Cordaid has worked with local consultants for PIs. These consultants support partner organizations with the implementation, monitoring and evaluation of projects, carry out pre-assessments and provide training and advice in the area of (financial) management. In combating poverty it is essential that poverty does not become a taboo. Guilt and the fear of gossip are obstacles in this respect, particularly in migrant communities. That’s why an organization called Stichting Samenwonen-Samenleven (the Living Together Foundation) is encouraging religious leaders and leaders of (Islamic) houses of worship to identify poverty problems and make it possible to discuss them.

Lobbying and advocacy
Lobbying activities were dominated by migration and asylum, with a focus on illegal immigrants. In the current...
climate pleading for the rights of asylum seekers and immigrants is becoming more difficult, which is putting values such as compassion, self-sufficiency and hospitality under increasing pressure.

At the end of March Cordaid and Justitia et Pax jointly expressed their concern, to the government and society, about proposals to pursue illegal immigrants. On March 21, Cordaid, Justitia et Pax and various organizations in The Hague jointly organized a meeting to discuss the government’s plans to criminalize illegal immigrants. The meeting resulted in an unambiguous final declaration.

“In our opinion this government’s proposed criminalization of “illegality” is disproportionate. It is a restriction of fundamental rights, it marginalizes the most vulnerable groups, encourages exploitation, makes it more difficult to provide assistance, has a negative impact on security and public order, and increases tensions between groups in society.”

**Results**

The Stichting Vrienden van Nyakibale Hospital (the Friends of Nyakibale Hospital Foundation) has already provided assistance on a number of occasions to improve the facilities of the Ugandan hospital, that also supervises 23 healthcare posts (170,000 people). Last year Cordaid helped with the installation of a purification unit to improve the water supply. Wastewater is now filtered and used for irrigation. Management and maintenance costs are borne by the hospital.

The Weekend Academy is a voluntary initiative of young Amsterdammers, offering support to vulnerable children with their homework, social skills training, and sports and games. Parents, as well as schools, are involved in the Academy. Part of the fixed cost is paid by the city of Amsterdam. Utrecht University established that the Weekend Academy has: “A structurally positive effect on
The SchuldHulpmaatje (Debt Relief Buddy) project is active in 40 municipalities, is supported by religious institutions and collaborates with financial consultancies. Within the framework of the project, volunteers are trained to help people who are in debt control their household budgets and learn a different approach to money and their consumer patterns. Among other things, Cordaid funds the training of volunteers and the guidance of local organizations. A December 2011 report by a research agency called Regioplan showed that in Delft the project resulted in a return of three euros for every euro that was invested.

Resto VanHarte
Resto VanHarte is a welcoming and affordable chain of restaurants, offering opportunities to neighbors from different backgrounds to make new acquaintances. As such, it fulfills a relevant need in the Netherlands, given that so many Dutch people feel lonely. The local police, social workers, priests and imams regularly contribute to increasing the quality of life in neighborhoods. There are now 30 VanHarte restaurants, serving up more than 100,000 meals a year, and providing meeting places for people to make new friends.
Philippines: Rolito Ibanez has a sewing shop in New Bataan, in the east of Mindanao. With a contribution from Cordaid Microkrediet, he can buy an extra sewing machine, so that his son can work with him and learn his trade.
5. ORGANIZATION

Under the name Ubuntu, a Zulu word that means “I am because we are”, the organization was prepared for its transition into a social enterprise, with Business Units centered round about a dozen focus themes.

5.1. Structure and personnel
The reorganization was led by a Steering Group with an external transition manager. In an initial phase business plans were written, which were then assessed by an external agency. The Cordaid Board of Management ascertained whether the overall plan was of a high-enough quality. A staffing plan was drawn up, whereby 23 employees were made redundant and from January 1, 2013 the temporary contracts of 15 employees were not renewed.

Foreign branches
Cordaid prefers projects that are implemented by local partners but that’s not to say that this preference excludes carrying out projects in-house. This is often the case in conflicts and disasters where local capacity can (temporarily) be insufficient, or when international donors insist on Cordaid’s presence (in the form of field offices, or branches). In 2012 it was decided that branches should be given a new role. From 2013 they will represent Cordaid in the relevant countries and they will also be responsible for establishing relationships with local funders and for communication and accountability for the work that Cordaid does. The managers of these branches (Heads of Mission) will therefore be fully responsible for their respective foreign branches.

At the end of 2012 Cordaid had branches in Kenya, Ethiopia, DR Congo (Kinshasa and Bukavu), Burundi, Sudan and South Sudan, Central African Republic, Zimbabwe, Afghanistan and Haiti. Of the 252 employees tied to these branches, there were 228 local employees and 24 expatriates.

Employees
At the end of December 2012 the head office had 271 employees, 181 women and 90 men, representing a total of 240 Full Time Equivalents (FTEs). The proportion of women holding senior positions was 60 percent. More than 12 percent of the workforce had an immigrant background (compared to a target of 14 percent). The proportion of this group of employees who held senior positions stayed at 8.2 percent, again above the target of 7.5 percent.

5.2. Quality system
In the context of the transition to a social enterprise, a new management model with new KPIs (Key Performance Indicators) was introduced. From 2013, Cordaid’s central management is based on five dimensions: Reputation – Fundraising – Program Results – Personnel & Organization – Finances.

Quality standards
Cordaid retained its ISO certification, although this was at the expense of some backlogs. The Dutch CBF certification was extended up to and including December 2015.

A risk analysis was carried out at the end of 2012, the results of which, together with the relevant action plan, were established at the beginning of 2013.

In connection with Caritas, Cordaid has allied itself to the Caritas Management Standard (CMS).

Internal audits
In 2012, Cordaid carried out eight audits, two at the head office and six in foreign branches. The selection of the audits was in cooperation with the house accountant and the selection of the branch audits on the basis of a risk analysis. Of the six branch offices that were investigated, the findings were qualified not in control (3 percent) partially in control (30 percent); mainly in control (37 percent) or in control (30 percent). Generally speaking, the results were satisfactory, in most cases the branch offices are already working on any necessary improvements.

Fraud and risk policy
There were 10 cases of (suspected) fraud in eight countries. These alluded to the use of funds for activities outside the finance contract, or theft by employees. At the beginning of 2012, 18 cases were still pending from previous years, to which the 10 new case from the reporting year were added. Of these 28 cases, 12 could be closed, leaving a balance of 16 cases still pending at the close of 2012. Actual fraud was established in seven of the 12 closed cases. All cases were dealt with or settled in accordance with Cordaid procedures. Wherever possible (legal) actions are being initiated for the recovery of any losses.

Corporate Social Responsibility (CSR)
Caring for people and the environment is intrinsic to Cordaid’s mission. Our CSR policy has been developed on the basis of international ISO 26000 guidelines, meaning that Cordaid abides by the principles of transparency, accountability, and ethical behavior. Cordaid is the first...
5.3. Cordaid’s brands

In its private fundraising activities, Cordaid complies with the rules and codes of behavior that apply in the Netherlands. In the donors market Cordaid is active under the brand names of: Mensen in Nood, Memisa, Kinderstem, Microcredit and Bond Zonder Naam.

Results are currently under pressure, due to the age-related outflow of donors and competition from young, alternative charity organizations. The number of active donors dropped from 396,000 at the end of 2011, to 382,000 at the end of 2012. The drop in donors was particularly noticeable in Kinderstem and Vastenaktie; Memisa actually gained some 2,500 new donors. The independence of Vastenaktie and the corresponding transfer of donors (66,000) meant that at the end of 2012 Cordaid still had 316,000 regular donors.

Important lessons were learned through the analysis of Cordaid’s marketing strategy, on the basis of which the strategy has been adjusted. Given their relatively high brand awareness and fundraising potential, Memisa and Mensen in Nood have priority when it comes to investments and marketing. Investments made in other brands will be limited, although efforts will be made to increase donor loyalty for all brands.
Cordaid Memisa offers healthcare to mothers and babies in Africa. We also provide mothers with the information they need to take good care of themselves and their children.
6. LOOKING AHEAD TO 2013

6.1. Content

In 2012 fundamental decisions were take about the course that Cordaid will follow:
- Cordaid will become a social enterprise with thematically specialized Business Units (BUs);
- Cordaid’s focus will increasingly be on fragile states and conflict areas;
- The BU structure will enable a broad, multi-sector presence;
- The triangle of “communication - fundraising – programs” forms a cohesive whole and therefore calls for an integrated strategy at both corporate level and that of the BUs.

Cordaid’s reorientation was driven by changes in international cooperation. Global scarcity issues (of food, energy, raw materials), increasing inequality, climate change, along with reduced government subsidies and more competition for limited funds, all mean that Cordaid must become more flexible, enterprising and effective.

Synergy

Cordaid realizes that having autonomous BUs, each with its own specialty, means it must also focus on interdependence and synergy if it wants to add value as a multi-actor organization. In this context, several instruments are being deployed.
- Cordaid’s identity and mission provide cohesion and control. Our mission document Building flourishing Communities defines social impact as the ultimate objective.

Programs - general

More than before, Cordaid’s partner policy will focus on multi-stakeholder relationships, which translates to a greater diversity of partners (in addition to NGOs, it will include government departments, research institutions and companies). This will entail a broader role for Cordaid (not merely a funding and capacity building organization, but an initiator, a facilitator and a broker).

The capacity building of partners in the South will be fine-tuned after evaluating existing practices and increasing cooperation within multi-stakeholder relationships. The direct funding of partners will be stimulated, to which end Cordaid will offer services in the form of advice, training and best practices.

Knowledge development will take place within the BUs and at corporate level (with topics such Communities of Change, power relationships, fragility, the role of emerging powers). To visualize the impact of the programs, a flourishing community index will be designed.

Flourishing communities would be inconceivable without gender equality, so Cordaid’s commitment to the latter will remain as strong as ever.

Given Cordaid’s Catholic identity and membership of the CIDSE and Caritas global networks, it will also retain its intensive and broad cooperation with religious partners/ institutions.

A general Theory of Change will be formulated in 2013 and this will partly serve as a basis for the BU-specific change theories.

Country strategies that will be defined every year will consolidate the efforts of the BUs, which will make it possible to identify and document potential synergies. This will be done for the first time in 2013.

Communication

There is less public and political support for development cooperation. Donor loyalty can no longer be taken for granted and there is growing competition in the charities market. Cordaid simply must hone its profile and increase its visibility if it is to respond to this situation. In its new communication strategy Cordaid wants to attract attention, generate involvement and build trust.

A new website will be launched in 2013. In accordance with the internationally recognized IATI standard (open data), the new site will provide information about partners, projects, results, studies, evaluations, etc. Social media will also be deployed because young people have been identified as an important target group.

Fundraising

In addition to traditional private fundraising in the Netherlands, more efforts will be made towards institutional donors, international foundations and philanthropists. The focus will be on BUs developing their own propositions. The medium-term goal is to attain more donor diversification and an optimum mix of unrestricted (particularly important for innovation), semi-restricted and restricted funds.
**Business Units**

Cordaid starts 2013 with 10 BUs, supplemented by the (Domestic) Programma Nederland.

1. The objective of the Women’s Leadership BU is to expand the role of women in (local) processes of peace and security and improve living conditions in conflict areas.
2. Security & Justice empowers local communities to stand up for their rights to protection and security at local, national and international levels.
3. Disaster Risk Reduction & Disaster Response increase communities’ resilience to disasters and provide humanitarian aid when they occur.
4. By strengthening their negotiating capacity in evidence-based lobbying activities, the Extractives BU helps communities that have to contend with the repercussions of extracting natural resources.
5. The Healthcare BU improves basic healthcare, particularly through Result Based Financing. This BU also pays additional attention to sexual and reproductive healthcare and the rights of women.
6. Using Result Based Financing Child & Education funds the improved access of children to education. Thanks to care structures at community level children are also given a safe environment in which to live.
7. Food Security helps small-scale farmers improve their production and food security with, among other means, technical assistance, organizational help, input provision and sales, financial services and legal aid pertaining to land ownership.
8. Abject poverty is a major driver of conflict and fragility. By providing financial services to poor people and small businesses, Entrepreneurship creates employment and helps generate income, thus contributing to social cohesion and mutual trust at local level.
9. The Investments BU helps socially oriented microfinancing institutions in the rural (agricultural) sector in fragile regions. Investments are also made in funds for small- and medium-sized enterprises, healthcare and urban development.
10. Urban Matters brings together parties from the Netherlands and the South with smart solutions for providing accommodation, water and sanitation, and employment for young people in urban slums.
11. Programma Nederland supports Dutch organizations in the realization of projects in the South, as well as societal organizations combatting poverty and exclusion in the Netherlands.

### 6.2. Financial

In the following table the Business Units are listed under the programs in which their involvement is greatest. Generally speaking, ratios (see Incomes and Expenditures) for 2013 are positive. Government subsidies have continued to decline, to below 50 percent. A drop in the number of donors has been taken into account; while in the area of private fundraising growth is expected in the companies and foundations segment. In conjunction with the funding possibilities offered by Result Based Financing, the estimate for revenue from international institutional donors has been revised upwards (+ €3 million in 2015). Program management costs and the costs of management & administration will fall in 2013 because there will be no one-time costs for reorganization and the reduction of personnel.
### Incomes

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<td>Self generated funds</td>
<td>37,419</td>
<td>30,388</td>
<td>39,965</td>
<td>41,165</td>
<td>42,265</td>
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<td>Joint funds/third parties</td>
<td>20,926</td>
<td>9,847</td>
<td>11,537</td>
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<td>Additional funds</td>
<td>14,506</td>
<td>12,174</td>
<td>21,717</td>
<td>23,000</td>
<td>25,000</td>
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<td><strong>Sub-total non-MFS</strong></td>
<td>72,851</td>
<td>52,409</td>
<td>73,218</td>
<td>75,665</td>
<td>78,765</td>
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<td>MFS subsidy</td>
<td>36,844</td>
<td>70,217</td>
<td>69,169</td>
<td>64,170</td>
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<td>Result from financial fixed assets</td>
<td>-</td>
<td>3,966</td>
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<td>2,753</td>
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### Expenditures

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<td>Result from financial fixed assets</td>
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### Fundraising costs

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<td><strong>Other</strong></td>
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<td><strong>142,363</strong></td>
<td><strong>140,184</strong></td>
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| Surplus/deficit        | (6,313)     | 5,478       | (268)       | (28)        | 400         |

### Ratios:

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<td>42.7%</td>
<td>51.4%</td>
<td>54.1%</td>
<td>57.1%</td>
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<td>% Fundraising costs own funds</td>
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<td>22.1%</td>
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<td>% Management &amp; Administration</td>
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<tr>
<td>% Spent on objectives/Expenditures</td>
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Overview of focus countries, programs and spending (x €1,000)

The Italicized countries cover 14 fragile countries as well as five conflict areas (Niger Delta in Nigeria, pastoralist regions in Ethiopia and Kenya, Northeast India and Kalimantan, Indonesia). Spending on Programma Nederland are part of the program expenditures. Negative amounts are decommitments (balances on concluded projects).

<table>
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<tr>
<th>Country</th>
<th>1</th>
<th>2a</th>
<th>2b</th>
<th>3</th>
<th>4</th>
<th>5</th>
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<th>totaal</th>
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* including commitments via the Partners for Resilience;
** including commitments via the Connect for Change;
## Appendix

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<th>2a Disaster Risk Reduction*</th>
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<th>4 Entrep.</th>
<th>5 Urban Matters</th>
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* including commitments via the Partners for Resilience;
** including commitments via the Connect for Change;