

PEOPLE WITHOUT A COUNTRY - THE ROHINGYA OF BURMA MICROFINANCE TROUBLES TRAFFICKING NORTH KOREAN WOMEN

# The Upstream Journal

Canada's magazine on global rights and justice

**F**REEDOM TO **C**REATE

ARTISTIC CONTRIBUTIONS TO  
POSITIVE SOCIAL CHANGE

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# FREEDOM TO CREATE

"OUR FOCUS IS ON COUNTRIES WHERE THERE IS LITTLE OR NO FREEDOM OF EXPRESSION, WHERE THERE IS A NEED TO ENCOURAGE SOCIAL CHANGE AND CREATE OPPORTUNITIES THAT ALLOW EVERYONE TO PROSPER."

- PRITI DEVI, FREEDOM TO CREATE  
SPOKESPERSON



## *In this issue:*

### **Freedom to create** *Front and back covers*

*Freedom to Create applauds artists who attempt to address social injustices through their creativity in various forms, from installation art to sculpture, and from theatre to dance.*

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Front cover: Photo by Akintunde Akinleye, Nigeria

"Hell from Heaven"

"Akintunde's single bold image depicts the huge waste of Nigeria's oil revenue, and the poverty, corruption and the endurance of the 'common man' in the midst of plenty.

Akintunde has worked for nine years to uncover issues of injustice and pollution in his homeland, whilst risking his own personal safety to penetrate the camps of the youth militia to gain a deeper understanding of the government mismanagement of oil revenues."

Opposite:

Top right: Hossam Hassan, Egypt, "To Egypt with Love."

Hossam's work portrays the beauty, pride and passion of the Egyptian people during the January 2011 revolution.

Bottom right: Artists 4 Israel, Israel. On the Security Fence that protects Israel from terrorist attacks, Artists 4 Israel's Belin OGT and Bik Ismo painted an Israeli child asleep, dreaming of a day when Israeli and Arab youth can break down walls and exchange gifts (photo credit: Seth Wolfson).

Left: Ayad Alkadhi, Iraq, "Pieta II." This image (after Michelangelo's 'Pietà') depicts an Iraqi mother in traditional robes holding a picture of her dead son – a negative of an image of a real victim of the Iraqi war, a translator for the American troops who was beheaded on tape by Al-Qaeda.

The Upstream Journal is published 4 times a year.

Our thanks to our volunteer and intern writers, and to the photographers who contributed their work. For information on submitting articles or other material, contact the editor.

About this paper:

The Upstream Journal is printed on 100% recycled paper with a high post-consumer content.







**I**n this issue we invite you, the reader, to explore the artistic work in the cover feature on the Freedom to Create project, read about the struggles of North Korean women trafficked into China and Rohingya people without a country, and meet a couple of long-time Montreal activists.

And we'll throw in a few more, like the ups and downs of microfinance and the clicktivism of Avaaz, and then add a few bits on human rights in global finance.

Whew. It's quite a mix.

I'm sometimes asked where the articles in the *Upstream Journal* come from. Most stories start with an email or other communication bringing news of people in oppression somewhere in the world. As the editor, I'm always watching for potential articles, especially if they are about people in excluded and disempowered communities. Sometimes the writer suggests a story; in this issue the story of North Korean women was suggested by Clare, the author.

Economic, social and cultural rights have always been central to the work of the Social Justice Committee of Montreal, the publisher of the *Upstream Journal*, and our stories reflect that perspective. And the most important thing that I think we do is to give voice to people involved in the struggles we write about. Most often, they are in the poorest areas of the world, but once in a while a story will be located here in Canada.

Our stories are written almost exclusively by volunteers working here in our downtown Montreal office. Most are university students, often in a political science or international development program, and we train them to think and write like journalists. Together, the volunteers and I review some possible story ideas, and identify a subject area. The writer does the background research and identifies key people to contact, from all sides if there is a dispute. Then they talk with the most relevant people they can reach. (As you can imagine, that's not always easy. People in remote communities can be hard to reach.)

And eventually everything gets put together by me in the layout, I send it off to get processed into print and digital form, and you get your copy!

We hope you think the effort is worth it, but we also hope we can do better!

**How do you think the *Upstream Journal* be improved?** I really would like you to write me a quick email and tell me.

For example, we have several regular sections - on Canadian government activities, on the World Bank and IMF, and on how to start a career - and we regularly include articles in French. Should any of these be changed? Added to?

I look forward to hearing your ideas!

A handwritten signature in dark ink, reading "Derek MacCuish". The signature is fluid and cursive.

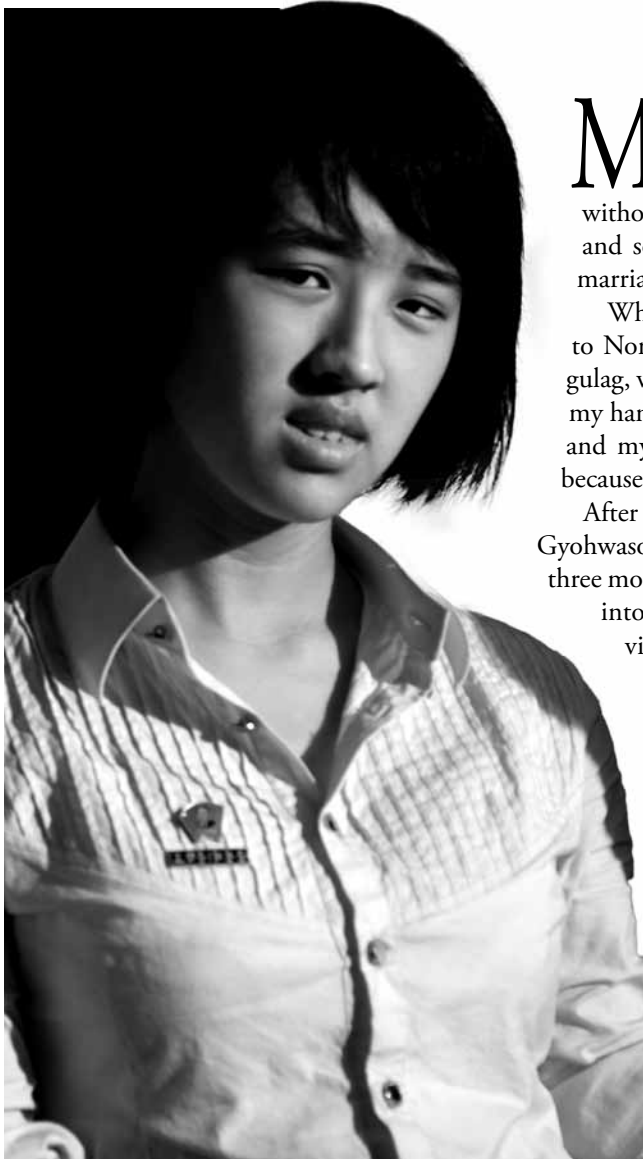
Derek MacCuish    1-514-933-6797    [editor@upstreamjournal.org](mailto:editor@upstreamjournal.org)

# The Trafficking in North Korean women

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BY CLARE DEVEREUX

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**M**i-Ran Kim says she defected from North Korea to China for the first time when she was thirty-six. Driven by hunger, she crossed the border without the help of a smuggling broker, but was caught and sold to an older man. Refusing to live in a forced marriage, she returned to North Korea.

When Kim escaped again, she was forcibly repatriated to North Korea and sent to a Bowibu prison, a political gulag, where she was beaten, violated and tortured. “While my hands were tied behind my back, they kicked my sides and my breasts,” she said. “I couldn’t even feel the pain because I was losing my mind.”

After one year in the Bowibu, she was transferred to a Gyohwaso, a felony penitentiary, where she remained for three more years. Once released, she again crossed the border into China, and finally made her way to South Korea via Myanmar and Thailand.

Now, although happy with her life in South Korea, Kim is tormented by her past. “I wake up in the middle of the night haunted by my life in the Bowibu,” she said.

Kim told her story at the 10<sup>th</sup> Annual Conference for North Korean Human Rights and Refugees in Toronto, and shared her feelings on the treatment of North Korean migrants. “I know defection is illegal, but it is truly heartless to treat people that way when all we want to do is survive.”

## DRIVEN TO FLEE

In the 1990s, as famine swept through North Korea and millions of people starved,

Many North Korean women in China live with local men in de facto marriages. Some trafficked into marriage or prostitution. Even if they have lived there for years, they are not entitled to legal residence and face the risk of arrest and repatriation. Many children of unrecognized marriages are forced to live without a legal identity or access to elementary education. (Human Rights Watch 2012)

The North Korean woman in this photo is anonymous. Photo: Joseph Ferris.

thousands of North Koreans crossed the border into China, often with hopes of making it to South Korea. Now an estimated 300,000 North Koreans reside illegally in China, 80% of them women.

"The North Korean government is not conducive to creating an environment in which these women can freely live and work," said Joanna Hosaniak of the Citizens' Alliance for North Korean Human Rights, an NGO in Seoul. Government oppression and the absence of opportunities cause women to look abroad for survival, she says, and smuggling brokers lead them across the border with promises of stable employment and better lives. But most are trafficked into sex slavery.

#### **THE ONE-CHILD POLICY AND THE DEMAND FOR TRAFFICKED WOMEN**

Trafficking is a response to the increase in selective abortion and female infanticide in China, according to former director of the Office to Monitor and Combat Trafficking in Persons at the US State Department, Dr. Mark Lagon. "The One-Child Policy has created a deficit of women in the country."

Dr. Laura Lederer, the US State Department's former Senior Advisor on Trafficking in Persons, agrees, and says that the male-female gap in China may be as large as 50 million. She says the One-Child Policy has instigated what she describes as a "tsunami of human trafficking."

"Once you begin these kinds of social engineer-

ing policies, or you allow traditional preferences to develop in a certain way, there are sometimes unintended consequences," she said. "There are whole generations of young men without mates, and they therefore have to look elsewhere." Lederer says that while some Chinese organizations are addressing the gender gap, the government has ignored the issue, allowing rural men to grow old with no ability to raise families.

"Basically, what the government has said is that they'll die off and we don't really care."

#### **HUSBANDS OF FORCED MARRIAGES**

Men in the border provinces of Heilongjiang, Jilin, and Liaoning seek North Korean women as mates. The high demand for wives enables profiteers to exploit women, selling them to brothels, karaoke bars, and into forced marriages.

The men who pay for wives are "not the best bachelors in the village," said Randall Baran-Chong, director of Hanvoice, a Toronto-based organization promoting protection of North Korean refugees. "Many women have been sold to men who can't find any wives because some of them are highly abusive."

Women are typically sold for less than 2000 yuan, or about \$300, according to Kwandong University professor Won-Woong Lee. That is a high proportion of the yearly income of many of these farmers, so women are often expected to pay off this money through forced manual labour.

#### **CHINESE TREATMENT OF NORTH KOREAN REFUGEES**

Chinese policy on North Korean women violates the standards of the UN Trafficking in Persons Protocol, a charter that China ratified. The government claims that these trafficked women are not refugees, but illegal immigrants aiming to steal Chinese jobs.

"It is a calamity when those who would flee a country because of its economic chaos and political repression are then, under the less-than-democratic government of China, be vulnerable to coercion," Lagon said.

"China just denies that it is violating international norms," he says, "but that is part and parcel of a policy in which China has looked out for the North Korean regime. China has been creating a cushion for this economic basket-case and Stalinist government."

The Chinese policy of repatriating all trafficked



Women drying corn. North Korean women are expected to work and contribute to agricultural or industrial production. Photo: Ray Cunningham

refugees denies women the ability to seek protection from abuse. A Chinese citizen can earn about \$500 CAD for reporting an illegal North Korean migrant in to the authorities, so women live in constant fear of being exposed.

Trafficked women are frequently subject to sexual violence, and may be sold and resold many times without legal recourse.

Despite these circumstances, many women take the risk, fleeing multiple times with the hope of remaining in China or fleeing to a third host country.

"Sometimes when you talk to a woman, you find that she may be only eighteen but she already has a child in China and has been trafficked two or three times," Hosaniak said.

#### **NORTH KOREAN TREATMENT OF REPATRIATED WOMEN**

Women initially flee North Korea because of bleak circumstances, but are faced with criminal charges upon repatriation.

"Even though the Universal Declaration of Human Rights says that you have the right to leave your country of origin, the North Koreans don't

implement this right," said David Hawk, former director of the US section of Amnesty International and a North Korean human rights specialist. "It is a technical violation of North Korean law to leave North Korea."

Repatriated women are sent to detention centres, and if there is a "political" element to their period in China they will be sent to the Kwan-Li-So political labour camps. According to the North Korean government, a political offense can be as simple as meeting a South Korean, or coming into contact with South Korean media. Because this is considered a serious offense, North Korean officials are eager to extract confessions.

"The police interrogators seek to beat the truth out of them," Hawk said. "People are not given adequate food, and then they are tortured to get them to tell the truth."

Trafficked women not considered to be political criminals are sent to a Jip-Kyul-So - a shorter term forced labour detention centre. There, women are faced with what Hawk calls "sexual humiliation." They are stripped and forced to do squat thrusts to expose potential valuables hidden in vaginal and

rectal cavities. Any women pregnant with half-Chinese babies are subjected to racially-motivated forced abortions or, if it is too late in the term, the babies are born and then suffocated, Hawk says.

"The violence against women, and against pregnant women who are forcibly repatriated, constitutes a crime against humanity," he says.

#### **THE PROBLEM OF INEFFECTIVE POLICY**

The South Korean government provides citizenship to all ethnic Koreans. North Koreans can, in theory, claim citizenship immediately after fleeing the country. While this is the intention of many refugees, it is almost impossible to seek asylum in practice.

"China does not allow NGOs or the UNHCR to operate in the border area," Hosaniak said.

The UNHCR is ineffectual on the protection of North Korean

#### **THE CHILDREN**

The problem of stateless Korean children has emerged in China as a consequence of the trafficking of North Korean women. "The sad reality is that there is not a lot of money in trafficking these children," Baran-Chong said. Traffickers cannot profit from the sale of Korean children accompanying their mothers in fleeing the country, so they are abandoned near the border. Orphanages run by nonprofit organizations take in thousands of abandoned children, but they have no legal status, and no rights in China.

Half-Chinese, half-Korean children, born of forced marriages, theoretically have the right to Chinese citizenship, education and health care. But this entails enrolling in the Hukou, a family registration that requires naming every family member. If the mother is present, this puts her in jeopardy of deportation. If she was repatriated, or escaped to South Korea, three witnesses must corroborate the story in order to register the child in the Hukou. Local Chinese generally do not wish to associate themselves with illegal immigrants, and are not willing to come forward. These children thus gain no formal education.

Even if a woman makes it to South Korea, it often takes years for her to bring her children over. By this time, they have had little recent exposure to spoken Korean. "They never really learn it at school, so they get to South Korea and then they have problems," Hosaniak said. "They can go to school, but they have to start to learn every subject from the beginning, including the Korean language."

refugees, officially recognizing only 881 North Korean refugees.

"It is a difficult spot for the UNHCR with China being a Security Council member," Baran-Chong says. "They are in this legal limbo; they don't know which way to look. They will often turn a blind eye to the trafficking of women."

To get to South Korea, women must travel to Beijing or to a third, neutral country such as Thailand or Laos. This is very difficult without the help of smuggling brokers.

"They are not altruistic people; they are not doing this out of the goodness of their heart. They are not the heroes of an Underground Railroad helping smuggle people to freedom. They are profiteers," Baran-Chong said.

Even if women are able to reach the South, the exploitation does not stop there. Although the South Korean government provides North Koreans with about \$30,000 CAD to start their new lives in South Korea, the smuggling brokers often claim large debts are owed them by these women and call them in once the integration process has finished. They thus steal the government bursary, leaving these women with nothing in a new and unfamiliar country.

### WHAT CAN BE DONE?

Governments and NGOs are now focusing on accessing the refugees living in China, hoping to press China to allow the movement of North Koreans to host countries. "To make it to safety in South Korea, the US or Canada is such a low prob-

ability," says Baran-Chong. "To say you're lucky or say it is a miracle is understating it."

South Korean governmental and non-governmental organizations have systems of protection and awareness for North Korean refugees, but access to the victims requires them to reach countries that will accept them as refugees.

Here in Canada, Barry Devolin, Conservative Member of Parliament and co-chair of the Canada Korea Inter-Parliamentary Friendship Group, has drafted a private member's motion to encourage the government to work with China to protect North Korean refugees. Although the 2011 election was called just four days before his motion was scheduled for debate, he was re-elected and is optimistic for the future of his motion and its ability to influence government policy and its relations with China.

He hopes to gain unanimous parliamentary support, saying, "If this were to come before Canada's parliament and pass unanimously, by all members, from east and west and left-wing and right-wing and French and English, that really would be speaking on behalf of all Canadians as a priority."

*While a student in international development at McGill University, Clare also was VP/Finance for Youth Action International, McGill University Chapter, a volunteer with Ressources ethnoculturelles contre l'abus envers les aînés, and a volunteer delivery person for Santropol Roulant in Montreal.*

To comment on this story:

His Excellency Zhang Junsai, Ambassador  
Embassy of the People's Republic of China  
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Vans, buses and trucks have been in use as so-called *servi-cha* (service cars) in North Korea since the late 1990s, becoming the main system of transportation. The government occasionally cracks down on their use, calling the private-operator system "anti-socialist." Photo: Ray Cunningham

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# WITHOUT A COUNTRY

## Burma's Rohingya people

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BY SARA ESPINAL HENAO

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**O**n August 8<sup>th</sup>, 1988 thousands of Burmese poured into the streets calling for democracy. Soldiers opened fire at the unarmed golden-robed Buddhist monks, students, professionals, women, and children. The shooting didn't stop for ten days, but the people kept flooding the streets in protest. As many as 10,000 people were killed, thousands more were arrested, and many were tortured.

Nur Hashim Salim, co-founder of the Canadian Burmese Rohingya Organization (CBRO), was one of the protestors. A high school student at the time, he feared for his life especially because he belongs to the Rohingya ethnic minority, a marginalized Muslim community in the north-western part of the country. Denied citizenship rights and persecuted by the military, he went into hiding. His parents were detained and tortured for weeks to reveal his location, and so he fled to Bangladesh to save his life.

Salim worked illegally as a math and English tutor for three years until he reunited with his family at a Bangladeshi refugee camp, joining 250,000 fellow Burmese-Rohingyas who had

escaped from the military regime.

Many were forcibly repatriated shortly after. Those who refused to go back, including Salim and his family, were kept in designated camps where they lacked basic necessities and were abused by the Bangladeshi camp authorities.

Salim says that the eight family members stayed in an 8x10 foot room made of bamboo roofed by plastic sheets.

"Food was very limited. They gave us only three kilos of rice per person per week, oil, blended food, salt, and sugar. We never had meat, fish or vegetables. I was inhumanly treated and harassed many times by camp authorities to compel me to go back to Myanmar.

"The police and armed forces surrounded the camp. Refugees were not allowed to go out or



Muslims in predominantly Buddhist Burma, the Rohingya are not recognized by the Burmese state as one of the country's 130 ethnic minorities. Authorities stripped them of their Burmese citizenship in 1982, arguing that they were Bangladeshi. But the Bangladeshi government does not accept them as citizens either. As a result, the Rohingya are a scattered community with no nationality and no state.

Under Myanmar's 1982 citizenship law, Rohingya children - both registered and unregistered - are stateless and face limited access to food and health care. Many are prevented from attending school and used for forced labour, contributing to a Rohingya illiteracy rate of 80 percent. More than 60 percent of children aged between five and 17 have never enrolled in school. Photo: Digital Media

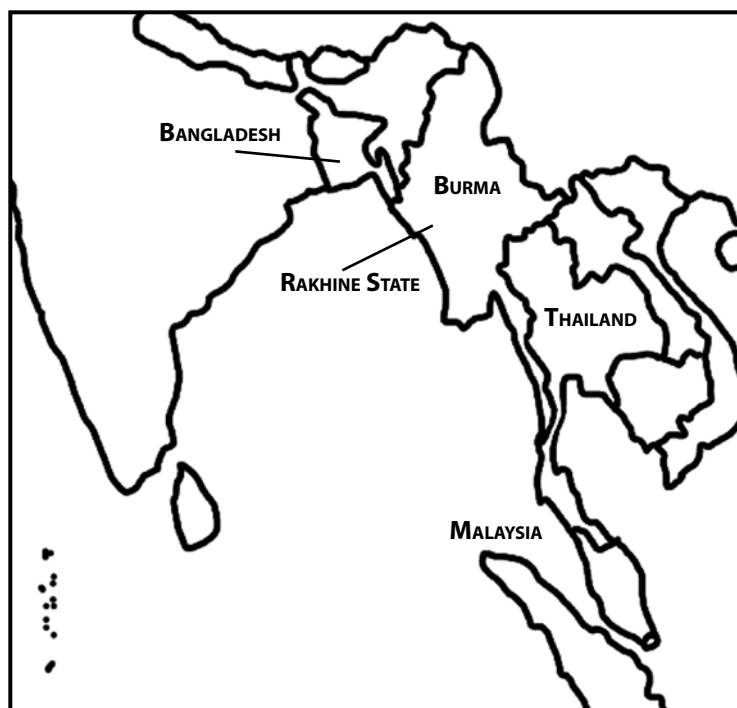
enter into the camp without permission of the authorities. Every night, the camp officials did head counts in every shed. If any refugee was caught out of the camp by the police, he or she was sent to jail. If any refugee was caught by the local people out of the camp, he or she was robbed, beaten up, and handed over to the police. The refugee life is as bitter as gall.”

In 2006, after having lived in Bangladesh for fifteen years, Salim was the first person selected by the Canadian government for resettlement. With his family, he finally arrived in Kitchener in March, 2008. Now, as part of the Canadian Burmese Rohingya Organization, Salim advocates for the human rights of the more than one million stateless Rohingya around the world.

### **LIFE IN BURMA**

The choice to flee Burma to a life as unwanted aliens in neighbouring Thailand, Bangladesh or even further in Malaysia is not taken lightly, but the Rohingyas’ living situation in their native country gives them little alternative.

According to Refugees International, Burma hosts about 800,000 Rohingyas without Burmese citizenship. They live in the densely populated Northern Rakhine State, the poorest region of an



About 800,000 Rohingya live in Burma, mostly in northern Rakhine State. 300,000 live without citizenship in Bangladesh, Malaysia, India and elsewhere.

already impoverished country.

Their stateless status keeps their children from attending school. The government denies them access to basic public services such as health, water, and sanitation, restricts their freedom of movement and their marriage rights, displaces them without compensation, and often forces them to work for no pay.

The United Nations Refugee Agency says that about 300,000 Rohingyas now live outside of Burma in a stateless existence. They often try to escape the country in boat or by foot. Those already in neighbouring countries say that they have little prospects of returning home as long as the army runs the country. Many have left family and loved ones behind in their exile.

### **THE ORIGINS - WHY ARE THEY STATELESS?**

The Rohingya have always occupied a marginal position in Burma.

Brought by the British as labourers during the colonial era, they formed large communities of Bengali-speaking Muslims near the border of the country abutting Bangladesh. After independence, they came to be seen by the Burmese government as a secessionist threat. The 1962 coup brought decades of military rule and persecution.

The first Rohingya exodus took place in 1978, with a military offensive called “Operation Dragon King,” a campaign aimed at “foreigners” accused of filtering illegally into the country. It brought widespread killing, destruction of mosques and religious persecution. More than 200,000 Rohingyas tried to flee into Bangladesh; an estimated 10,000 of them died from starvation and disease in their attempt.

In 1991, a second wave of more than 250,000 Rohingyas escaping persecution crossed the land and river borders into Bangladesh. Those who made it were housed in twenty refugee camps in south-eastern Bangladesh. Most were eventually forced to return home. Today, 28,000 of them remain, recognized as registered refugees in the two remaining camps.

### **NO PLACE TO CALL HOME**

The Bangladeshi government wants the Rohingya out of the country. Lynn Yoshikawa, advocate for the US-based group Refugees International, says that those who have returned to Burma were coerced by Bangladeshi authorities. “Most of those people did not want to go back,

and were forced to return. They didn't think they had a choice."

For those who manage to stay, life is not easy.

In Bangladesh, registered Rohingya refugees live in UN camps, while unregistered ones live in neighbouring host communities or in unofficial camps. The Bangladeshi government denies permits to aid agencies and host communities to assist unregistered refugees, and only allows the UN Refugee Agency and a few other NGOs to work with registered refugees in official camps.

Registered refugees receive basic health services, primary education, and food rations in the UN-run official camps, but those unregistered are barred from receiving food. Refugees International says that at least 200,000 undocumented Rohingyas live in unofficial refugee settlements and local villages, and that despite reports of malnutrition rates in those areas double the emergency threshold, lifesaving activities targeting unregistered refugees are not authorized.

Yoshikawa has visited the unofficial Rohingya camps and the neighbouring villages. "Unregistered people survive by working illegally, taking the worst jobs and getting paid half or a third of what a Bangladeshi worker would get paid," she said. "People are begging, children are begging. People go to collect firewood to sell. They collect garbage, anything to survive. They are the lowest of the low in Bangladesh."

Even though registered Rohingya refugees get basic services in official camps, there are problems of sexual abuse and trafficking of women and children, according to the UN Refugee Agency. Movement is restricted, and the refugees' housing is overcrowded and badly in need of repair as heavy rains damage shelters and spread disease.

Children make up 65% of the camp population; many of them were born there. But the Bangladeshi government only allows them partial primary education, in the Burmese language which is not the children's mother tongue. Many speak Bengali, the national language, but the Bangladeshi authorities do not want Rohingya children to be educated in Bengali because they view this as a first step towards integration in their asylum country.

Many Rohingya people seek refuge in other countries.

In Malaysia the UN has had some success in protecting them from deportation, so thousands have taken the journey there across the And-

man Sea. But if the boats are intercepted by the Thai navy in its territorial waters, the people are often sent adrift or kept in detention centres with inadequate food, unclean water and little medical attention.

On January 2009, Thailand's military was accused of towing 91 Rohingya boat people far out to sea before abandoning them to their fate with little food or water in boats without engines. This was not the first and only time that it happened. "Previously, when found at sea, the government had towed them out basically to die," Yoshikawa told me.

There is a concern that the pressing conditions of the Rohingya in Burma and Bangladesh have made undertaking this journey even more attractive over the years. "This year we're actually hearing that the boats were leaving during monsoon season when the seas are very dangerous. This is quite unusual. People usually leave in November and December when the seas are much calmer," Yoshikawa said. "There's a concern that people are already leaving so soon."

#### RESPONSES FROM THE UN AND FROM CANADA

With the agreement of the Burmese government, the UNHCR established an operation in



An estimated 40,000 Rohingya children are believed to be unregistered in Myanmar. The requirement of government authorization for marriage and a two-child policy have made children evidence of unregistered marriages, an act punishable by prison. Third and fourth children who are unregistered are limited for life - unable to travel, attend school or marry.

Both registered and unregistered children are stateless and face limited access to food and health care, leaving them susceptible to preventable diseases and malnutrition. Many are prevented from attending school and used for forced labour. Photo of boy at refugee camp by David Swanson/IRIN.



the south of the country, but access to large parts of northwestern Burma remains a challenge. The Rohingya villages are remote and roads to get there are in poor conditions or nonexistent. There are security constraints in these areas, and the government limits the number of organizations allowed and what they can do.

According to Refugees International, it will take more than aid to solve the Rohingya's problems. "Regardless of the aid that could be provided, what most Rohingyas told us when we met them was that it wasn't necessarily because their families did not have what to eat that they felt oppressed," Yoshikawa said. "It was that they were living in constant fear. It's much more about their rights than actually about their poverty. Their poverty is a symptom of their lack of rights. At the end of the day they feel as if they are barely human."

Since 2006, fewer than a thousand refugees have been resettled in Canada, Australia, UK, Ireland, New Zealand, USA, Sweden and Norway.

Canada has received 309 Rohingya refugees, making it not only the most generous recipient but also the first Western country to do so. "Refugees were resettled in 2006 and 2007 in Ontario; and

in 2008 the province of Quebec agreed to accept about 150 Rohingya refugees," according to Julie Lafortune, communications advisor for Citizenship and Immigration Canada.

However, no Rohingya have been resettled in Canada since 2009, when the Bangladeshi government froze the resettlement program. The Canadian Burmese Rohingya Organization is asking the government of Canada to resume the resettlement of refugees and to advocate for their human rights internationally.

*Sara Espinal Henao is in her last year of Political Science and International Development Studies at McGill. She wants to pursue graduate studies in international law.*

To comment on this situation, contact the Myanmar Embassy in Ottawa.

His Excellency Kyaw Tin

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email: meott@rogers.com

For information about the CBRO, visit [rohingya.webs.co](http://rohingya.webs.co)



27% of Rohingya children in the Kutu Palong makeshift refugee camp are malnourished. The new government of Myanmar has engaged in a series of reforms toward democratisation, but Rohingya people are disappointed that little has actually changed for them. Forced labour, marriage restrictions, restrictions on movement and arbitrary arrests continue. Photo courtesy Refugees International.

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# Microfinance

## A DEVELOPMENT MODEL IN CRISIS

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BY DI MO

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**B**rady Josephson, national director of Opportunity International Canada, a charity providing financial services to the poor in developing countries, is eager to talk about how microfinance can succeed.

“Melvis is an unbelievable baker, amazing, who was selling, on average, eight cakes a week before she joined Opportunity. She had a great talent, but spent so much time collecting ingredients, baking without proper tools and having to do the entire cake herself she was unable to grow her business.

“With an initial loan of just \$180 she was able to purchase the raw materials in bulk cutting down on time and costs therefore increasing her profits. Melvis needed a small injection of capital to create jobs for her neighbours and generate profits to build her business and provide for her family.”

There are many success stories in microfinance where clients thrived on businesses started on small loans.

But there are also stories of how microfinance has failed its clients. With interest-rates between 30% and 70% in India, many borrowers have debts they cannot repay. They often resort to taking out more loans to repay original loans, and get even deeper into debt. Depression and suicide can be the result.

A new study of microfinance, “What is the impact of microfinance on poor people? A systematic review of evidence from sub-Saharan Africa,” recently published by the Social Science Research Unit (SSRU) at the University of London, concludes that “Some people are made poorer, and not richer, by microfinance, particularly micro-credit

clients.”

The Society for Elimination of Rural Poverty, a government agency, counted 70 microfinance-related suicides in Andhra Pradesh from March to mid-November 2010.

### THE IMPORTANCE OF MICROFINANCE

The UN Capital Development Fund (UNCDF) works with investments in the world’s 48 least developed countries. It defines microfinance as a form of inclusive finance, providing “large-scale access to a variety of financial services for poor and low-income people and micro and small enterprises.”

Hanadi Tutunji, a programme specialist at UNCDF, described the importance with which the agency views microfinance. “Inclusive financial systems are critical infrastructure, just like roads. For over two billion people in the world who live



“As she took out larger loans and built up her savings, Melvis was able to purchase some equipment and hire two additional staff. She now sells thirty cakes a week, and has her own street side shop.” Photo courtesy Opportunity International

on less than \$2 per day, access to financial products and services can directly provide the tools to protect, diversify, and increase their sources of income and to make their own economic decisions for the path out of poverty. The level of outreach by the financial sector also correlates strongly with the level of financial, institutional and infrastructure development across countries.”

Microfinance is not limited to loans, but is actually a collection of financial tools for the poor that includes micro-savings. Microfinance credit provides the poor with small loans, usually used for entrepreneurship, which need to be repaid on a regular basis, while micro-savings works like a regular savings service for small deposits to provide a place to store funds. Current research shows different levels of success for micro-credit and micro-savings.

“The negative reports of micro-credit have focused primarily on the rapid growth of credit in some markets, such as certain regions of India, leading to over indebtedness among some clients,” Tutunji said. “The provision of savings services to clients continues to receive more positive assessment. But microfinance can be harmful when loans are given to very poor people who don’t have any income. In this case, other poverty reduction mechanisms can be better suited to help them.”



SKS microfinance clients in the village of Gogipet. With new laws restricting the activities of microfinance institutions, the largest one, SKS Microfinance, has announced it is cutting 1,200 jobs (out of 3,400) and shutting down 78 branches in Andhra Pradesh, India. Photo: Kalyan Neelamraju

## SETTING THE RIGHT GOAL

The SSRU report suggests that a key point in minimizing cases where microfinance does more harm than good is to focus on short-term instead of long-term goals and limit financial services provision to suitable clients only. Regular repayments mean that using microfinance to achieve certain long-term goals can cause unwise investments which lead to indebtedness.

“For microfinance to benefit clients, they actually have to make a profit as a result of the loan or savings account, and often very quickly with repayments due on a weekly or monthly basis,” Stewart said. “It is not realistic to expect clients to invest in longer term outcomes such as their children’s education. Doing so is likely to mean that they will be poorer in the short to medium term and not richer. So associating long-term goals and microfinance seems to have one of two outcomes – the goal is actually ‘damaged’ because clients have to divert their money towards paying off loans, or the clients pursue the ‘goal’ but find themselves over-indebted as they cannot pay their loans or fees quickly enough.”

## THE NEED TO LIMIT ACCESS

The need for quick returns means that only those able to immediately generate profits may benefit from microfinance loans. Microfinance institutions (MFIs) therefore need to discriminate in choosing their clients instead of aiming for maximal outreach. “The emphasis on reaching the ‘poorest of the poor’ may be flawed. There may be a need to focus more specifically on providing loans to entrepreneurs, rather than treating everyone as a potential entrepreneur,” the SSRU report argues.

Ms. Tutunji agreed that the services provided must be matched to specific types of clients.

“In terms of credit, it is very important that microfinance programmes define clearly their target population, develop suitable products to serve them, and seek sustainability of the services and programmes so that the services to the people are not terminated or cut when programmes end.”

Responsible implementation of microfinance may mean limiting the poor’s access to services, Stewart says. “If microfinance is meant to be a market-led financial service, it should be used responsibly. That may mean that those people who are very poor and have very little chance of making the profit required to repay should not be



offered access. If you consider that micro-debt is the other side of the same coin, then you can easily see that helping the poorest and most vulnerable avoid debt is a good thing and not a limitation.”

Tutunji says that the UNCDF supports setting standards for financial service providers through performance-based agreements, with clear performance targets related to outreach and efficiency, quarterly reporting, and audited financial statements.

#### CLIENT SELECTION AND PROTECTION

Minimizing harm means successfully screening out unsuitable clients, Stewart says. “Unless the clients are able to make enough money to pay the interest rates charged on fees, or the fees associated with savings, then microfinance is likely to fail to help them – it’s very logical. MFIs therefore have to work to identify those clients that they are most likely to help. More work is needed in this area in order to maximize benefits and minimize harms.”

Josephson says that Opportunity International agrees with taking a careful approach. “We don’t give loans to just anyone, nor should we. Not everyone can start and manage their own business. We only give loans to entrepreneurs that we believe possess the skill set and business plan to be successful.”

Client protection does not stop at ensuring suitability.

“The microfinance industry is putting measures in place to better protect clients,” Tutunji said. “For example, the UNCDF is an endorser and a steering committee member of the Smart Campaign for client protection. We request that all financial services providers we partner with endorse this campaign and sign to work on the principles for client protection.”

Josephson says that they give each client no more than two loans at a time to avoid over-indebtedness. “The main measure Opportunity uses is training. We are committed to equipping our clients with the tools they need to be successful and I don’t just mean financial products. Even

before a client receives a loan in Colombia for example, she will have had 6-8 weeks of training on issues of cash flow, management and marketing strategies. We provide education on financial literacy and planning, and the importance of expense control and education for their children.”

#### MICROFINANCE FOR DEVELOPMENT, OR FOR PROFIT

MFIs are not all development-driven. The high repayment rates in microfinance have attracted organizations that see it as a financial opportunity, and don’t take on the expenses involved in social commitment.

“Many for-profit institutions will charge as high a rate as they can get away with and keep their ratings and portfolios intact,” Josephson said.

Stewart says that clients should be given support, rather than be targeted by financial service providers seeking to make a profit from them.

“Microfinance is a financial intervention, not the social and development intervention it has come to be lauded as,” she said. “If the world’s poorest people need help in setting up sustainable sources of income to enable them to lift themselves out of poverty, then what is needed is not a loan at a high interest rate. Making money from the poor is very different from helping them to make money.”

*Di Mo studied linguistics and psychology at McGill University, and is interested in understanding how we use language to convey meaning. She likes hiking and hopes we can develop without unnecessarily compromising the environment.*

The average interest rate in microfinance is about 35% globally, and can be much higher. India is preparing a law that would limit interest to 26%, and limit methods of debt collection. Other laws restricting the actions of MFIs are being implemented at the state level also.



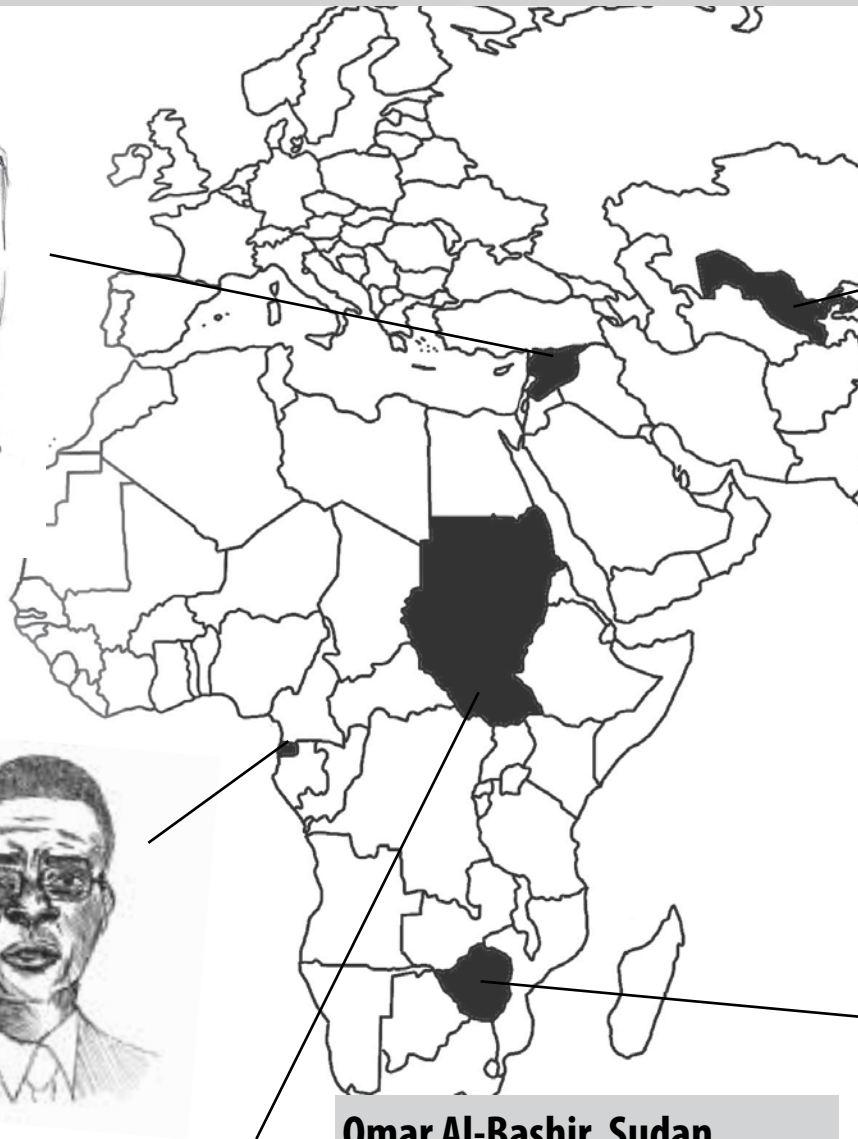
The President of the Lakshminidi Women's MicroFinance Cooperative Society in Niwai, Rajasthan, with leading members of the society. Photo: Austin Yoder.

# 6 OF THE WORLD'S WORST DICTATORS

## Bashar Al-Assad, Syria

*Years in power: 10 (family dynasty of 40 years)*

Assad's government is one of severe oppression and censorship. Methods of common torture used include electrical shocks and pulling out fingernails. There are between **2500-3000** political prisoners currently detained, and **5000+ civilians have been killed** in the recent uprisings.



## Teodoro Obiang Nguema, Equatorial Guinea

*Years in power: 31*

Africa's **longest ruling dictator**, in a country where elections have not been free since 1968. There is **systemic torture** of prisoners, citizens regularly placed in arbitrary detention on a regular basis, and journalists and civil society groups face repression. The country is 19th worst for child mortality in the world, and there is a complete lack of civil society organizations.



## Omar Al-Bashir, Sudan

*Years in power: 22*

Charged by the ICC as perpetrator of genocide, war crimes and crimes against humanity. Illegal activities include murder, rape, torture and extermination. **300-330 000 civilians** were killed during the Darfur conflict. Capital punishment and torture are applicable to children as young as nine. Journalists and activists are often tortured and imprisoned for expressing opinions.



## Islam Karimov, Uzbekistan

*Years in power: 20*

Over **6,500 political prisoners** are in jail and opposition parties are banned. The government has expelled nearly every international NGO from the country and denied access to human rights monitors. In 2005 his regime massacred hundreds of peaceful demonstrators in the city of Andijan (see Upstream Journal V23 No2). **Torture of prisoners** is a standard practice. Next to Afghanistan, it is strategically important; the US waived human rights restriction on military aid, and the country was recently promised \$1.3 billion by the World Bank.



## Than Shwe, Burma

*Years in power: 19*

Burma's dictatorship employs more child soldiers than any country in the world, and Shwe has forced **2 million people** to flee their homes as refugees. He has engaged in **ethnic cleansing** towards minorities through psychological warfare, chemical weaponry and propaganda. Journalists, activists and media are intimidated and censored.



## Robert Mugabe, Zimbabwe

*Years in power: 31*

Mugabe dismantled Zimbabwe's health and sanitation services, provoking a cholera outbreak that killed more than 2000 people. The life expectancy for women has dropped from 62 to 34 years, and **3/4 of the population is malnourished**. He has bulldozed 700,000 homes in urban areas. **4 million** Zimbabweans now live in exile.

Content by Marissa Chan-Kent; sketches, layout and additional content by Roxana Parsa



# “Clicktivism”

**Avaaz**, the online campaigning organization, leads the largest global movement on the web.

**Is online campaigning the future of activism?**

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BY NATASHA VIAU-SKRESLET

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**I**n 2011 Indian activist Kisan Baburao (“Anna”) Hazare declared a fast unto death unless the Indian government agreed to allow civil society to draft a new anti-corruption law. 500,000 Indian citizens joined the Avaaz campaign supporting his call for reform in less than two days, and the Indian government agreed to Hazare’s demands.

When a Ugandan MP proposed an anti-

largest ocean preserve, block an Amazon-destroying mega dam in Brazil, and change climate change policies in Japan, Germany and Canada.

Founded in 2007, Avaaz – meaning “voice” in several languages – has about 10 million members across 193 countries with a mission to “close the gap between the world we have and the world people everywhere want.” It employs 15 full time campaign staff, and is supported by a network of thousands of volunteers.

Brianna Cayo Cotter, Media Campaigner for Avaaz, says that the group did face scepticism when it began. “They said it wouldn’t work, that it would never get off the ground.”

The group takes advantage of the global reach afforded by the internet to overcome the traditional constraints on the scale and scope of single-issue social movements. As its website says: “Avaaz has a single, global team with a mandate to work on any issue of public concern – allowing campaigns extraordinary nimbleness, flexibility, focus and scale.”

Avaaz campaigns focus on “tipping-point moments of crisis and opportunity,” Cotter says. There has to be the possibility of success. “If there is no potential for action, for change, then there is no Avaaz campaign.”

The Avaaz approach means that everyone has to wear more than one hat, she says. “In the morning you’re working on a campaign to save the whales, and that afternoon it’s Murdoch’s takeover of BSkyB.”

Praise for the organization has been forthcoming. The German newspaper Sueddeutsche Zeitung described Avaaz as “a transnational community that is more democratic, and could be more effec-



Avaaz supporters at a protest to protect the Amazon from clear-cut logging. More than 2 million people signed the Avaaz on-line campaign petition.  
Photo: Avaaz

homosexuality bill that carried with it the death penalty for certain homosexual acts, 1.6 million Avaaz members signed an online petition opposing it, while tens of thousands more contacted their respective heads of state. The bill was shelved.

Avaaz also joined efforts to establish the world’s

tive, than the United Nations.”

Micah White, senior editor of Adbusters magazine, disagrees. “Avaaz is playing a game of diminishing returns. They are trying to attract the greatest number to click their link knowing that these same people will increasingly stop engaging in the organization.”

He believes that the “clicktivism” of Avaaz will be ruinous to activism in the long run.

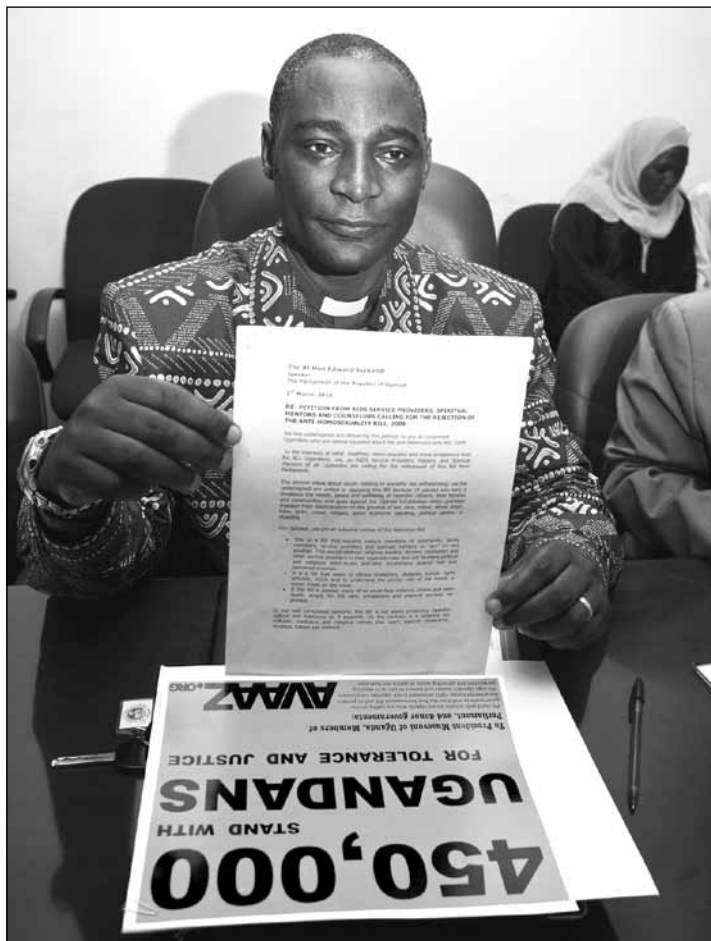
“I think activism should be hard. People should be angry about things. They should look around and try to change it. And they should realize that it’s going to take a lot more than the internet to do it.”

Danni Young, a human rights and conflict resolution analyst, doesn’t have the same concern, although she isn’t an Avaaz member, and prefers to get involved directly with the causes she supports.

“If an activist stops all other political engagement in favour of his or her internet connection, the problem is not clicktivism,” she says. “The problem is the lazy activist.”

When the topic comes up with Brianna, she is resolute. “I know what the criticism is. They call Avaaz a clicktivist organization, and call what we do clicktivism. But my response is, just look at what we’ve accomplished.”

*Natasha was an intern with the Upstream Journal in 2010. Most recently she interned with the with the Maldives Mission in Geneva, as part of its work with the UN Human Rights Council,*



Canon Gideon Byamugisha with Avaaz campaign signatures and a petition calling for rejection of an anti-homosexuality bill. An Anglican priest with a parish outside of Kampala, he was the first religious leader in Africa to publicly announce that he was HIV positive. Photo: James Akena

## Benefits of debt cancellation in danger of being overtaken by new debts, new system needed, NGO report says

Thirty-two countries had \$120 billion of debt cancelled over the last decade. In these countries, the number of children enrolled in primary school increased from 63% in 2000 to 83% in 2010.

Lending to the 35 most impoverished country governments almost doubled from \$5 billion in 2007 to \$9 billion in 2009, because of the financial crisis. Government debt payments by impoverished countries are predicted to rise by a third by 2014.

The IMF and World Bank say 19 of the 32 countries that have received debt relief are at high or moderate risk of not being able to pay their debts. The IMF and World Bank are the largest lenders to the most impoverished countries, responsible for 45% of new loans.

Recommendation: There should be processes for deciding when debts should be cancelled, and powers to make lenders – whether international institutions, governments or the private sector – comply. “Campaigners across the world have advocated debt audits; a process which would publicly examine where the debt comes from to find out who did and did not benefit from loans. The public examination could lead to democratic cancellation or default on particular debts which were odious, illegitimate, or simply a result of reckless lending.”

- Excerpted from a new Jubilee Debt Campaign report, “The state of debt: Putting an end to 30 years of debt crisis.”

# Profile

## Dimitri Roussopoulos & Lucia Kowaluk

**M**y first encounter with two activists who have transformed Montreal's urban space was with a group of a few dozen environmental enthusiasts who have gathered in the backyard of the Montreal Urban Ecology Centre on a sunny Tuesday afternoon. The Centre was launching a guide on climbing plants as part of its continuing efforts to encourage citizens to make their urban space environmentally friendly.

It was also inaugurating an educational garden terrace dedicated to Lucia Kowaluk, long-time Montreal political and environmental activist and a founder of the Centre.

Lucia and her partner Dimitri Roussopoulos have engaged in community involvement and left-wing activism for more than half a century. They have campaigned for nuclear disarmament, faced down bulldozers to save the Milton-Parc neighbourhood, founded an alternative publishing house, established the largest cooperative housing project in North America, and set up the Montreal Urban Ecology Centre.

Now in their seventies, they have no intention of slowing down. "If you want to do this kind of work, you have to spend your whole life doing it," Lucia said.

As we sip local cider and enjoy the afternoon, Dimitri invited me to take a seat with them, and

much of my conversation was with him as Lucia greeted a steady stream of friends, well-wishers and activists.

We talked about the ideals behind the activism. Dimitri said he considers himself an anarchist. When I asked about anarchism and rioters in black masks, he shook his head, noting that there are many different schools of anarchism.

His own political philosophy has been greatly influenced by the American ecological philosopher Murray Bookchin, and by the works of Paul Goodman, George Woodcock and Noam Chomsky.

"These are all people in my political family," he said. "They are constructive anarchists - those who find the time and the orientation to build cooperatives, housing cooperatives or productive cooperatives. They try to build a sense of community in neighbourhoods, to bring people together, and to have a common decision making forum. They try, in this corrupt society in which we live, to place building blocks towards a better society."

Dimitri and Lucia were part of the Canadian New Left in the 1960s, joining fellow anti-war activists in calling for nuclear disarmament. They met while serving together

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BY GAYATRI KUMAR

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"I am working towards, in large ways and in small ways, toward a society or a community in which people have their basic needs met, in which they know they can see the fruit of their labour, where they can have a community of friends and colleagues around them, and can live a life." Photo courtesy Dimitri Roussopoulos.



on the editorial board of Our Generation Against Nuclear War (later known simply as Our Generation) a research journal that Dimitri founded as part of the anti-war movement.

Dimitri said he did not have a political upbringing; Lucia's family was more left-leaning and involved in activism. "From the time I was an adolescent, I had a sense of wanting to right things that were not fair," she said. "I believe in a just society. Now what does that mean? Those are easy words. I am working towards, in large ways and in small ways, toward a society or a community in which people have their basic needs met, in which they know they can see the fruit of their labour, where they can have a community of friends and colleagues around them, and can live a life. That sounds very simple and basic, but there are roadblocks to that all over us - from low wages to poor housing, the treatment of the mentally ill whose need for help is not acknowledged, too many prisons, putting people in jail for stupid little things..."

Does a life dedicated to social justice bring with it concerns for one's own financial well-being? Lucia was quick to say no. "There is so much stuff wasted and thrown out. You have to eat, but food is unnaturally cheap, and we live in the co-op which we founded. And if you have friends and you have fun, then you entertain yourself."

The city of Montreal has been central to Dimitri's conceptions of community, citizenship and government. He was one of the authors of the Montreal Charter of Rights and Responsibilities, a landmark document that outlines the rights and duties of its citizens and their role in participatory democracy.

In 2000, Dimitri told me, some members of the Centre, along with members of the McGill School of Urban Planning, developed an idea of a citizens' summit, where residents of the city could come together and discuss how they wanted to transform their urban environment. More than 250 people attended this first-ever citizens' summit. With 2001 municipal elections coming, it even brought the future mayor, Gerald Tremblay, to the discussion. Impressed by the turnout, election candidates committed to organizing an official city summit.

Now Dimitri and Lucia are thinking about organizing another citizens' summit, one that would be a pan-Canadian extra-parliamentary opposition to the government's right-wing agenda. They are especially encouraged by a new willing-

ness on the part of francophone Quebecers to discuss crucial issues with a wider population.

"If you have the right determination, if you're actually dogged in what you believe, if you stand for anything, you stand for the insistence that many more things are possible," Dimitri said. "There are still a lot of things that can be done in a society with individual and collective and social initiatives. The more people elbow their way into urban space, the more that space becomes a democratic space."

I asked Dimitri about his founding Black Rose Books. As an activist in the 1960s, he was asked to write a book on the New Left for a publisher in Toronto. The book was written but, faced with a long delay in it being printed, he decided to publish the work himself. So he got together with a group of eight or nine friends, with each of them contributing a hundred dollars.

"That was 500 titles ago," he said, a glint in his eye. The Canadian publisher of all the political works of Noam Chomsky, it became a well-known radical publisher, domestically and internationally.

And where did the name "Black Rose" come from? He said it was a historical reference from the Middle Ages, suggested by Murray Bookchin. Peasant rebellions against feudal authority resulted in a myth, the belief that the discovery of a black rose would lead to freedom from servitude. People would search the countryside for that sign of their liberation.

"We're still struggling to find freedom."

*Gayatri Kumar recently graduated from McGill with honours in English Literature and Middle East Studies.*



Lucia Kowaluk and Ottawa police at a protest against the tar sands and proposed pipeline. Photo courtesy Lucia Kowaluk.



## International environmental groups want the World Bank to “clean up its act” before it expands its role in climate finance

**T**he World Bank is pushing for a leading role in climate finance, even though it has been unable to finalize its own energy strategy and continues to finance dirty energy projects, say the major environmental organizations Friends of the Earth (US), Sierra Club (US) and Oil Change International.

The groups want the World Bank to stop funding dirty energy projects, either directly or indirectly, and adopt “an energy strategy that promotes truly clean energy and energy access.”

They are concerned that the World Bank continues to push for a leadership role in climate finance through carbon offsetting schemes and investment funds, while its own energy strategy is still awaiting agreement. The Bank is engaged in carbon trading, the Climate Investment Funds, and the Green Climate Fund while continuing to disproportionately fund dirty energy projects within its core energy portfolio, with nearly half of energy lending – more than US\$15 billion – going to fossil fuels in the last four years.

For example, just a year after the World Bank’s heavily-criticized US \$3 billion loan for one of the world’s largest coal plants in South Africa, the institution is considering supporting a new coal plant in Kosovo.

The institution needs a new energy strategy that puts it on a new course that reflects the realities of the climate-constrained world in which we live, the groups say, but the institution has not been to agree on a new energy strategy, and its two-year process has reached a deadlock.

Canadian policy at the World Bank is the responsibility of the Finance Minister, Rt. Hon. James Flaherty, House of Commons, Ottawa ON K1A 0A6, email [flaherty.j@parl.gc.ca](mailto:flaherty.j@parl.gc.ca).

*The analysis and positions of the groups is detailed in their joint report, “Unclear on the Concept: How Can the World Bank Group Lead on Climate Finance without an Energy Strategy?”*

### High unemployment and growing inequality fuel social unrest around the world

More than half of 106 countries surveyed by the ILO face a growing risk of social unrest and discontent, says a new World of Work Report published by the International Institute for Labour Studies (IILS)

### World Bank adopts new policy of publishing details of sanctions against companies and individuals engaged in corruption or fraud

More than 530 firms and individuals have been sanctioned by the World Bank Group for fraud, corruption and collusion since the sanctions system was established in 1999.

One company in Canada has been permanently barred. Canadax Technologies Inc. of Verdun, Que., and its president, Pierre Savignac, were barred after being accused violating procurement rules. Probe International says the company forged letters of credit to win a contract to supply computers to Argentine schools.

# World Bank announces new environment strategy

The World Bank has announced its Environment Strategy for 2012-2022, which it says is “aimed at supporting countries to pursue sustainable development pathways that are green, inclusive, efficient, and affordable. The new Strategy responds to calls from governments and the private sector for new approaches to development in light of unprecedented environmental challenges and lays out a vision for ‘a green, clean and resilient world for all’.”

Zachary Hurwitz, of the California-based NGO International Rivers, says the strategy takes a business-as-usual approach to hydropower. “It makes no reference to the effects of large hydropower storage-- especially multipurpose dams-- on decreasing the climate resilience of downstream people and ecosystems.

“By damming the world’s rivers under the guise of so-called ‘clean development,’ the World Bank may be condemning the world’s freshwater ecosystems and species, and the health of regions’ river systems and the functions they play in regulating the climate, to a bleak future.

“Hydropower and grid expansion may actually exacerbate

climate change, and interrupt the ability of floodplains to transport nutrients that are important to maintaining carbon-absorbing soils and forests.

“Hydropower is the wrong answer in Africa, the world’s most water-stressed continent,” he says.

The strategy has some positive aspects but is weak on gender issues, says Sarah Little of the Washington NGO Gender Action. “In the strategy, they do a decent job of explaining how women are disproportionately affected by climate change, saying that ‘women and children are 14 times more likely than men to die during a disaster and are more likely to suffer from post-disaster violence. Disasters place an undue burden on women and girls.’ However, most strategy gender considerations are extremely general, the Bank lacks a gender safeguard policy and other Bank policies are notably weak on gender issues.

“Perhaps most concerning is that gender considerations only pop up twice in the strategy’s ‘priorities for action’ sections, and these two gender guidelines are too few and unhelpful.”

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## Without bank accounts, most of the world’s poor are less able to save or borrow to build a secure future

Three quarters of the world's poor do not have a bank account, not only because of poverty, but also because of the cost, travel distance, and amount of paper work involved in opening one, says the World Bank.

The 2011 survey of about 150,000 people in 148 countries finds that more than 75% of adults earning less than \$2 a day did not use a formal financial institution. The phenomenon of being “unbanked” is also linked to income inequality: the richest 20% of adults in developing countries are more than twice as likely to have a formal account as the poorest 20%.

Those without access to formal banking often have to rely on money lenders who often charge high fees. The “unbanked” are also less likely to start their own business or insure themselves against unexpected events.

Financial inclusion, or being “banked” can be transformative, as it allows poor people to build a more secure future. The ability to save and borrow allows them to build their assets, start a business, invest in education, establish a credit rating, and eventually own a home.

Source: World Bank

## World Bank emphasis on profit in the water sector, without benefit to the poor, says new NGO report

“One tenth of the global disease burden could be eradicated by improving current water systems. Investment in this infrastructure is one of the most powerful means of disease prevention available to the public health community, not to mention a vehicle for lifting millions out of poverty,” says the Boston-based NGO Corporate Accountability International in its new report, “Shutting the Spigot on Private Water: The Case for the World Bank to Divest.”

“Water should be a core focus for an institution like the World Bank as a critical means for furthering its mission of poverty alleviation and sustainable development. Instead, the Bank has consistently prioritized the profits of the water industry over meaningful interventions with the potential for lasting and broad impact. For more than two decades the Bank has promoted corporate control of water as the primary solution to the world’s water woes, without substantiation or accountability for the results.”

The authors say privatization has neither benefited the world’s poorest people, nor proven economically viable. “The time has come for the Bank to divest from private water and redirect support to public and democratically accountable institutions.”



See also:

**"The Better Aid Bill, has it changed anything?"** *Upstream Journal* V. 23 No. 1, 2009;

**"New Canadian law requires human rights component in foreign aid"** *Upstream Journal* V.22 No.4, 2009.

## No evidence of compliance with human rights law for Canadian money given to the World Bank

**T**he Social Justice Committee of Montreal (SJC) is concerned that the Department of Finance Canada has not been complying with the Official Development Assistance Accountability Act (ODAA) since it came into force in June, 2008. That law requires that foreign aid be used exclusively to fight poverty and promote human rights. The Department of Finance is responsible for the international development funds provided to the World Bank (more than \$800 million last year).

Department of Finance activities at the World Bank and IMF are described in its annual report to Parliament and in a parallel report by CIDA. These reports make no reference to the use of these funds in promoting or protecting human rights, and do not mention rights in future areas of focus. Neither the Department of Finance nor Canada's office at the World Bank has any staff with training on rights-based development or international rights law.

While the US representative at the World Bank is prohibited by law from supporting projects where there is potential human rights abuse, the ODAAA has not affected the vote of Canada. Canada opposed only one project last year, not because of human rights but because of a dis-

pute in the DRC over a Canadian-owned mining operation. By comparison, in January 2012 alone the US opposed four proposals for funding and abstained from several others because of human rights or related concerns.

The SJC has repeatedly asked the Department of Finance and the Canadian Executive Director at the World Bank, Marie-Lucie Morin, for evidence that they are complying with the human rights requirement of the ODAAA. Ms. Morin has not responded to questions about the activities of her office (for example, her opinion of a new \$1.3 billion dollar package for the repressive Uzbekistan regime, or of \$550 million that went to Belarus despite EU sanctions for rights violations).

Asked for examples of compliance with the law, specifically its reference to international human rights standards and law, Deputy Minister Michael Horgan wrote that Canada's Executive Director was engaged in the broad issues of governance and anti-corruption, transparency and accountability of public institutions, as well as aboriginal rights, child labour, the rights of those affected by resettlement, and gender discrimination. He made no reference to international rights law, and the Executive Director did not respond to a request for an example of her activity any of these areas.

### **The Official Development Assistance Act requires the promotion of human rights based on international law:**

"The purpose of this Act is to ensure that all Canadian official development assistance abroad is provided with a central focus on poverty reduction and in a manner that is consistent with Canadian values, Canadian foreign policy, the principles of the Paris Declaration on Aid Effectiveness of March 2, 2005, sustainable development and democracy promotion and that promotes international human rights standards." - Clause 2. (1)

'International human rights standards' means standards that are based on international human rights conventions to which Canada is a party and on international customary law." - Clause 3 (excerpt)





The Social Justice Committee  
Le Comité pour la justice sociale

**The Social Justice Committee of Montreal** is an independent Canadian organization working in international solidarity. Conscious that many of the world's impoverished peoples are victims of social injustice, and inspired by the principles of the Universal Declaration of Human Rights, its mission is to engage Canadians in working for a more socially just world.

The SJC has been working to raise awareness of the root causes of hunger, poverty and repression in the world through our education programs since 1975. We work in solidarity with organizations in a number of Third World countries in the search for a more just and sustainable global socio-economic system.

As an independent human rights organization, the SJC provides education and advocacy about global poverty and inequality. We use public education to help individuals and organizations become actively engaged in efforts to create a more just global society. We seek to eliminate poverty and human rights violations through informed popular participation in defense of economic, social and cultural rights.

The SJC depends on financial support from its members and the general public. It is a registered charitable organization; donations are tax deductible.

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The *Upstream Journal* is published by the **Social Justice Committee of Montreal**. The *Upstream Journal* focuses on economic, social and cultural rights, reflecting the SJC perspective of Third World poverty as a human rights issue. We try to go "upstream" to examine root causes of poverty and injustice.

A subscription to the *Upstream Journal* is only \$12 a year in Canada, \$20 outside. It is published four times a year.

Views expressed in the *Upstream Journal* are the writers' own and do not necessarily reflect those of the Social Justice Committee. We welcome the submission of images and articles on aspects of international development and human rights.

## Connect

**with the *Upstream Journal*:**

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Le Comité pour la justice sociale remercie le **ministère des Relations internationales** de son appui à sa mission d'éducation à la solidarité internationale. Malheureusement, ce soutien est maintenant terminée.

The Social Justice Committee thanks the **Québec Ministry of International Relations** for its support of our mission of education on behalf of international solidarity. Unfortunately, this support has now ended.

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# The Social Justice Committee

The publisher of the Upstream Journal, the Social Justice Committee of Montreal has been active since 1975. A member-based organization, it is an independent voice for human rights.

Visit us at [www.sjc-cjs.org](http://www.sjc-cjs.org)

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The *Upstream Journal* is a publication of the Social Justice Committee of Montreal. It is one of several educational materials we offer on human rights and development.

Donations to the SJC are welcome, and go to support a range of human rights & development education activities.

The SJC is a registered charity in Canada, and donations are tax deductible. We accept personal cheques, MasterCard and Visa.

Please consider making a donation and becoming a member.

You can:

- **mail** a cheque, with a note or the reply form in this *Upstream Journal*,

- **call** us (toll free in North America) at 1-877-933-6797 and use your Visa card, or

- make a secure **on-line** donation using any major credit card, at:

[www.canadahelps.org](http://www.canadahelps.org)

Most articles are produced in the SJC office by volunteers and interns who are in training in journalism, with guidance and content input from the editor.

**The Upstream Journal is seeking volunteers and interns in writing, design or magazine development, for placements starting in September.**

**Writing a story** will introduce you to important issues of human rights efforts. You'll research the issues, talk with the people who are key to getting the full picture, and learn how to write as a journalist.

**Working in design** will give you experience in using photos and graphics in magazine layout.

**Magazine development** is the big picture - what kind of magazine do readers want? How can we improve the content, the design, the marketing?

If you are interested in volunteering or interning with us, contact the editor.



# Maiko Zulu

**Maiko Zulu**  
Reggae artist/human rights activist,  
president of the Zambia Association for  
Musicians, winner of the Freedom to  
Create 2009 main prize.

"I'm inspired by the living conditions of the people, and the injustice and poverty that surround many of the world's people despite the massive wealth that we have as humans."

Founded in 2006 by New Zealand-born businessman Richard Chandler, Freedom to Create's activities were suspended in December 2011.

Maiko Zulu, Laura Boushnak and Priti Devi were interviewed by Aparna Narayanan.

Photos and other text courtesy Freedom to Create.

Photos on the back cover, clockwise from top right:

Altaf Qadri, Kashmir. **Paradise Lost.** Altaf's series of photographs focus on the Kashmir conflict, where India maintains the world's largest military presence in a single region, and the civilian resistance to the occupation.

Stephanie Sinclair, USA. **Too Young to Wed** (film). Every year millions of young girls are forced into marriage. Stephanie's film is a call to action in the words of the child brides themselves. Every story was gathered from the remotest villages in Afghanistan, Yemen and beyond.

Cate Cameron, Canada. **Kenya Ghosts & Dreams: Women Water and HIV.** Cate spent several months travelling around Sub-Saharan Africa, to tell the stories of women in communities affected by both lack of access to clean water as well as HIV/AIDS. Water related activities in these communities can often take up to three to six hours of a woman's day, leaving little time for caring for others or earning an income.

Abir Abdullah, Bangladesh. **Climate Refugees in Bangladesh.** Abir's striking photographs show the impact of climate change in Bangladesh – millions of displaced people facing disaster as rising sea levels flood low lying coastal areas. In this picture: Anna cooks on a banana raft in front of her kitchen. Her family fought the floods for two weeks but their land was eventually swept away by a storm surge.

Robin Hammond, South Africa. **Rape – A Weapon of War.** As many as 500,000 women and children have been victims of rape as a weapon of war in the Democratic Republic of Congo. Robin travelled there to photograph survivors, record their testimonies of brutal violence and tell their stories of survival.



"This image shows the prosthetic legs of Mohammed, a cluster bomb survivor in south Lebanon" - photographer Laura Boushnak



FREEDOM TO CREATE

