

C'nect

C'NECT NOHA STUDENT NEWSPAPER 10TH EDITION

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INSIDE THIS EDITION

PAGE 1

Table of Contents / Editorial

PAGE 2

NGO Focus

PAGE 3 / 4

'Learning through Teaching in India'

PAGE 5 / 6

'Peace Vs Justice?
The ICC and al Bashir'

PAGE 7

To cry or to rejoice? Dilemma of a
Humanitarian Aid Worker.

PAGE 8

'Shameless Waters'

PAGE 9

'Gender and Masculinity'

PAGE 10

Humanitarian Report: Groningen's
World Conderence

PAGE 11

Insight Websites

PAGE 12

Bochum Group Presentations 2009

Editorial

Welcome to C'nect's 10th Anniversary edition!

In this issue our centrepiece is an article from Bochum student, Ricardo Viana, who along with a group of his classmates represented C'nect at the International Criminal Court on the occasion of the announcement of the arrest warrant for Sudanese President Omar al Bashir. The article gives a history of the case and outlines the importance and significance of the ICC's decision.

The legal process that has been put in place could be seen as flawed given that there are unavoidable political consequences of the Court's decision. The mere fact, however, that steps have been taken to bring al Bashir to justice should be acknowledged and welcomed. On the other hand, the increasing numbers of people that will now go without assistance due to the expulsion of more than a dozen NGOs, are the ones who again suffer at the hands of political decisions.

In addition, we have reports from the Humanitarian Conference in Groningen, Holland, which took place at the beginning of February, along with our usual collection of contributions from the field.

Next issue we are hoping to see a new layout for C'nect newsletter (courtesy of the new 'graphic artist' member of our NOHA Bochum team) and more insightful writing from our myriad readership.

From Bochum with love.

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NGO FOCUS

by Becca Dobbins and Rob Dolan

Meseret Care Fund

Formed by a group of friends in Dublin, Ireland in 2008, Meseret Care Fund (MCF) is an example of how the right intentions and simple means can create a tangible organisation that can have positive results. The group received donations from friends in their hometown and have since gone on to set up an NGO that seeks empowerment of its target population (people affected by HIV/AIDS) with an emphasis on education. Growing an ever-increasing number of actors in the field might raise questions of how MCF will distinguish itself but its values include a provision about how it will not duplicate others' work and will seek appropriate partnerships.

The foundation and catalyst for the establishment of MCF was the death of a close friend of the group, who "was a victim of HIV/AIDS". The group's mandate currently restricts it to Ethiopia, due to its small size, but it sees poverty reduction as a key factor in its future goals. The Meseret Care Fund is refreshing in its directness and initiative — instead of lamenting the lack of attention to what they see as a key area in health improvement in Ethiopia, they founded a group that has the potential to both improve and save lives.

Gerry, one of the founders of the organisation, has just returned from Ethiopia and has reported that a lot has happened with MCF over the past few months. Updates will soon appear on the website.

(www.meseretcarefund.org)



Roots4Kids

During my last few weeks at United Action for Children (UAC) in Cameroon, I had the pleasure of being introduced to a very amazing woman from the Netherlands, Christel. My conversations were limited with her as I was working for UAC and she was there to design and build her own orphanage. Christel was a former volunteer at UAC and during her six-month stint working for them, she noticed that many children lacked a place to call home. With assistance, she raised enough money to return to Cameroon and create this wonderful home called Roots4kids.

Roots4kids seeks to provide shelter, education, food, (anti-retroviral) medication and vaccinations for orphans and street children who no longer have parents or family who can provide these essential needs. The orphanage also strives to improve the quality of life through sports and recreational activities inside the home as well as in the community, which are integral parts of a child's social upbringing in Cameroon. Setting up income-generating projects, so that the orphanage can become self-sustaining, will demonstrate to the children how important it is to be able to provide for themselves and their own families in the future. Roots4kids provides educational programs for the children and their community about HIV/AIDS, hoping to dispel misconceptions and taboos to create healthier living conditions for all.

Roots4kids welcomes volunteers who can help the children learn about other cultures, habits, beliefs, problems and issues different from their own. This organization hopes to promote understanding and respect for different ways of life, and they believe that it is necessary to look beyond one's own borders. At this time, the orphanage is providing ten children with a home; that's ten less children on the street... impressive, Christel.



India: Learning Through Education

by Xavier Besnard



I worked for 13 months in the Tamil Nadu area in India as a programme coordinator for an NGO specialized in a psychosocial approach to education through sports activities. I was in charge of a yearly pedagogical training for students of the sport and the physical education department of Pondicherry University. The specific purpose of this class was to teach these adult students how to organize and manage some adapted educational sessions through sport, for the children from 20 “untouchable” (of the caste system) villages of the region. Local staff assisted in the sessions. Of course the project had another part, which was the partnership with different local NGOs that were already working in these communities, but my part of the mission was focused on “how to develop the partnership with the university” and “how to involve a pool of qualified and motivated local students in the programme”. My purpose was just to underline a particular aspect of the project management in this Indian context.

In India, especially in the rural regions, nothing happens ‘as expected’; nothing happens like a logical process that would end just as we planned: appointments forgotten, decisions cancelled, important delays are simply common at all levels of the social hierarchy, at all levels of responsibility. Managing a team in such a context becomes really tricky because all decisions related to the programme simply cannot have a formal contract value: important agreements that have been fixed can be easily abandoned or forgotten by local actors. The fact is that these difficulties are not

related to some bad will of the locals, but more truly to a strong cultural dimension.

The ‘plan makers’ that we are, always stay mentally stuck to a prescribed goal in the future, whereas the daily occupations and the daily rhythm of this kind of cultural environment can be strong enough to keep the local partners disconnected from distant, future projections. Everything happens as if people have developed a situational way of life: it means that people are totally absorbed in the present situation, their activities are entirely connected to the here and now. In opposition, western people have a more contractual way of life: the most important part of the present time is occupied by the goal, the objectives, the future results, which have been planned and fixed. In India, I felt that people were deeply connected to the moment in which they were living, whereas here, our will is entirely structured by anticipation and future projections. This underlines a deep-seated difference in the relationship we have with time and shows how varied the psychological foundations can be. That’s why facing unpredictability and changeability was a significant part of the work.

After a while, I felt that this complex coordination situation could not be always seen as a problem to solve but more as an opportunity. Instead of sticking to one vision that was culturally determined, we also had here a chance to be touched by something completely different. When we go to the field, we

bring with us much more than a project, much more than our good will or our convictions. We secretly bring our values, our beliefs, a cultural oriented methodology, our trust in certain efficiencies - a way of being which is often ideologically determined. The naïve goodwill must not hide the fact that we bring a world with us...our world, in societies that already have a different but strong and healthy cultural and social identity. This intrusive aspect must not be denied, particularly in a development context. In this area of India, I felt that the cultural identity was a real treasure; I considered that this typical Indian manner to live in current space and time had to be regarded with respect despite all the social problems which were created. We also had to receive this aspect as a gift. A new generation of development actions are more and more participative, which make humanitarian actors play the role of facilitator more. But whether we are in a facilitator or self-conceiver position, we should keep in mind that from a certain point of view, we are also "receivers".

I'm convinced that 'development actions' develop and assist also those who were there to develop and assist: this provocative idea makes me think that we should also consider humanitarian workers as part of the beneficiaries' category instead of staying on a simplistic vision that separates those who give and those who receive

Maybe the reality of this reciprocity in humanitarian assistance between what we used to call a developed area and a developing one, could shock the old humanitarian ideologies. The question is how to convince the institutional donors that we impoverish all the levels of a project when we always use this traditional one-way conception of assistance? Could it be possible to imagine that one day, a new approach of aid would simply recognize this reciprocity process as part of the logical framework of projects?



Peace vs. Justice? The ICC on al-Bashir

By Ricardo Viana



On March 4th, 2009 the International Criminal Court (ICC) issued an arrest warrant for the president of Sudan, Omar al-Bashir. This is the first time in history that an international court has requested the arrest of a sitting chief of state. Al-Bashir is accused

of committing war crimes and crimes against humanity in Darfur. The application submitted by the prosecutor to the Pre-Trial Chamber of the Court included counts for genocide. However, after examining the prosecutor's application, the judges did not find enough evidence that the government of Sudan acted with the intention to destroy specific groups and, therefore, they excluded the counts from the warrant.

The Sudanese government does not recognize the Court's jurisdiction over Sudan and announced it will not comply with the order. Instead, in what it seemed to be retaliation to the Court's decision, the Khartoum authorities revoked the license of 13 major humanitarian organizations working in Darfur. As a result, it is estimated that 40% of the humanitarian aid will be suppressed and 2 million people will likely be affected by lack of food, water and medical care. These events have strengthened the theory that the Court's decision will only worsen the crisis in Darfur. Supporters of the Sudanese government, such as the African Union, Arab League, Russia and China argue that the arrest warrant is a threat to the peace process in the region and that the United Nations Security Council (UNSC) should defer the Court's decision, under article 16 of the Rome Statute.

The provision of article 16 of the Rome Statute provides the UNSC with the power to defer the judges' decision. The Court, as a judicial body, analyzes the facts and judges them based exclusively on the law. The judges are not expected to consider, in their judgement, the political implications of their decisions. As remarked by the Court's Registry, Ms. Silvana Arbia, during the press conference that announced the Pre-Trial Chamber's decision: "The Court speaks the language of the law." Therefore, the UNSC, which is a political body, shall evaluate the implications of the Court's decisions to peace and security and determine if those decisions should be deferred. In the present case, it is expected that the USA will use its veto power to block any eventual defer request.

On the side of the supporters for the arrest warrant against al-Bashir stands USA, EU and several other organizations. Experts from Human Rights Watch and Enough Project allege that with the warrant issued there is a higher probability of al-Bashir being removed from the centre of the peace negotiations, which could facilitate the reaching of an agreement. Despite the consequences of the events that followed the Court's decision, which have worsened the crisis in the short term, the supporters of the ICC argue that only justice will lead Darfur to real peace in a long term. The prosecutor of the case, Luis Moreno-Ocampo, remarked: "2,5 million people are dying slowly in the camps today, in addition to that, 5,000 people are dying each month in Darfur today...". He emphasized, "...that is reality, don't buy propaganda."

The ICC's Jurisdiction and the Immunity of High Officials

The ICC was created by a treaty, the Rome Statute, which entered into force in 2002. So far, 108 countries have ratified it — but not Sudan. According to the statute the Court exercises its jurisdiction only over so-called "international crimes". The mere violation of human rights does not necessarily constitute an international crime. Only the most serious crimes, that are a concern to the international community as a whole, shall be the object of investigation and prosecution by the Court. Article 5 of the Rome Statute prescribes the crime of genocide, crimes against humanity, war crimes



and the crime of aggression as those that fall within the ICC's competence. The Court may exercise its jurisdiction when one of those crimes is committed either in the territory of a State Party of the Statute or by one of their nationals (Article 12 of the Rome Statute).

However, those limitations do not apply when a case is referred to the prosecutor by the UNSC acting under Chapter VII of the Charter of the United Nations (UN) (article 13 (b) of the Rome Statute). Chapter VII of the UN Charter, which is binding on all UN member states, allows the UNSC to determine if there is a threat to peace and if so, to "decide on the measures that are necessary to be taken in order to maintain and restore peace and security." Therefore, whenever the UNSC decides under Chapter VII to refer a situation to the ICC, any UN member state, such as Sudan, is automatically bound to the Rome Statute. The UNSC Resolution 1593 (2005) referred the Darfur case to the ICC prosecutor and thus provided the Court with jurisdiction over Sudan. Moreover, the Rome Statute states in Article 27 that official capacity (i.e. immunity) does not exempt heads of state from

criminal responsibility. It can be assumed, therefore, that state officials — such as Omar al-Bashir — accused and prosecuted for international crimes are not entitled to immunity.

Looking ahead

The unprecedented decision of the Court has an important impact in the concept of immunity of head of states. It aims, as a result, to stop future regimes of carrying out hideous crimes against their own population. On the other hand, the threatened Khartoum regime is willing to allow thousands of new deaths in the short term, by preventing the victims to access humanitarian aid. There is no guarantee that al-Bashir can be stopped or that if arrested, it would bring peace to the region. At this point, the future of Darfur is unknown, but it is certainly bound to the fate of international justice.

C'nect attends the press conference at ICC

The NOHA Humanitarian Action Masters' students Ha Kyung Eun, Melanie Blanc, Rob Dolan, Marcel Goyeneche, and Ricardo Viana attended the press conference that announced the issue of the arrest warrant for the Sudanese president Omar al-Bashir at the ICC, on March 4th, 2009. The students were working in the module "Strengthening International Justice" — analyzing the impact of the ICC's decision on the peace process in Darfur — with Prof. Dr. Adelheide Puttler, at Ruhr-Universität Bochum, in Germany.

In The Hague, members of the Darfur Union were taking part in a demonstration against al-Bashir, outside the Court. The secretary of the organization, Mr. Adam Ali, talked to C'nect and reaffirmed the importance of the Court's decision in bringing justice to the people of Darfur. When asked about the position of the African Union in the case, he noted that those countries are mistaken when they accuse the ICC of prosecuting only African leaders. He reminded that the three other cases under investigation were self-referred by the governments of Uganda, DRC and Central African Republic. At the end, he remarked that the ICC justice is for all outlaw regimes, not just African ones.

During the conference, the NOHA students heard the statements of the Court's spokesperson, registry and the prosecutor Luis Moreno-Ocampo. In answer to one of the questions made by a C'nect correspondent, the registry noted that: "The effectiveness of the warrant will depend on the effective way of the states to cooperate." The same statement was emphasized in the answer to several other questions made by correspondents of other media such as the BBC, Associated Press and Al Jazeera. The Court's representatives made it clear that the ICC has no enforcement

mechanisms and the compliance of its decision will depend on the capacity — or will — of the states to secure it. However, the prosecutor Luis Moreno-Ocampo was more emphatic and stated that if the Sudanese government does not execute the warrant, it is the UN Security Council's responsibility to ensure compliance.

Besides representing C'nect in the press conference, the students prepared a report on their project that was shared with professors and students from other modules of the program. The final presentation was held at Ruhr Universität Bochum on March 9th. The students brought detailed and updated information on the case along with a video report on the event at ICC. The NOHA students who attended the press conference at the ICC were unanimous in referring to it as an "exciting and rewarding experience."



To cry or to rejoice? Dilemma of a Humanitarian Aid Worker.

By Ibishomi Idowu

As I was thinking of what to write for this edition of C'nect, I kept giving thanks to God for seeing me through my deployment period in Mindanao, Philippines. I was in charge of leading the team deployed to cover the Sulu and Basilan Islands. Sulu and Basilan are considered to be some of the most dangerous areas, not only in the Philippines but in the world, probably after Afghanistan and Iraq. Basilan Island is the birth place of the Abu Sayyaf (ASG), who is allegedly linked with Al-Qaida. Sulu, on the other hand, is the birth place of the Moro (Muslim) rebellion against the Philippine state. It should also be mentioned that Sulu allegedly hosts many Abu Sayyaf (ASG) leaders and followers.

Finally going to the Philippines was a heart wrenching decision since I was leaving my 9 day-old daughter behind, but one I thought necessary. Out of the feeling of duty to serve humanity, and out of the fact that I had made a commitment to Nonviolent Peaceforce, my employing organization, I wanted to fulfil my commitment.

However, the recent developments in islands in the recent months had made it impossible for me to keep basking in joy of making it out in one peace, since former colleagues and humanitarian aid workers, especially people with whom I used to work closely, would get kidnapped on a frequent basis. The realization that there was a possibility of some of them not coming back alive sent chills up my spine. The fact that these aid workers were kidnapped for ransom but the two organizations they represent have a 'No Ransom Policy' continues to haunt me. Kidnapping gangs in the Philippines have been known to behead victims if their demands and deadlines for ransom are not met.

I'm caught between urging the ICRC to pay ransom for Andreas Notter (Head of Sulu/Basilan), who was kidnapped in Sulu on January 15 along with two other colleagues. I am also tempted to ask the Nonviolent Peaceforce to pay ransom for the safe release of Umar Jaleel, who was kidnapped on Friday, February 13 at the Nonviolent Peaceforce office on Basilan Island. However, I do know that paying ransom will only encourage and embolden the kidnappers. This is my real

dilemma: it could have been me. If it had been me who was kidnapped, the only thought that would be upper most in my mind would have been the thought of my loved ones, especially that of my infant daughter. I would have been praying for the ransom, not only to be paid, but to be paid as soon as possible. However, I am aware that paying for freedom increases the risks to the lives of so many brave and passionate peace workers who have left their homes and families to work for peace, even in the face of constant danger.

Finally, I would like to ask all peace loving people to join me in continuing to hope for the safe release of Andreas Notter (ICRC) and Umar Jaleel (Nonviolent Peaceforce).



Extreme left: Ibishomi Idowu (ex-NP). In the middle is Andreas Notter (ICRC and kidnap victim).

[Link to ICRC staff kidnap in Sulu](#)

<http://www.asianewsnet.net/news.php?sec=1&id=3456>

[Link to the kidnapping of Umar Jaleel of Nonviolent Peaceforce](#)

<http://zamboangajournal.blogspot.com/2009/02/sri-lankan-peace-activist-kidnapped-in.html>

'Shameless Waters'

by Emeline Marchois & Malda Nadew

Lampedusa, a beautiful and peaceful fishermen's island in the heart of the Mediterranean, beaches, sunshine, heart warming food, welcoming locals, the picture perfect Italian holiday...

Lampedusa like Malta and Greece attract thousands of tourists each year, tourists who will wander heedlessly around the narrow streets at night, enjoying the breeze after the heat of the day...

Lampedusa like many other European destinations is seen not only as a heaven for tourists, but also as a haven of hope for thousands of migrants coming each year (from Ethiopia, Eritrea, Libya, Egypt and other north African countries) unknown to the tourists.

Unlike their wealthier counterparts, the migrants fled their home countries because of political instability, conflict or economic reasons. They risked their lives and hoped for a better life once on European soil. However it is not always so. They will become the protagonists of a migration crisis that only some medias will report about, a crisis that is constantly being swept under the carpet by the locals and the government. With more than 31, 000 migrants in 2008, the situation became critical and difficult to manage for both the Italian authorities and the holding capacity of the detention centre (where they wait to be identified and where their claim for asylum is assessed and judged).

Where exactly is the shame to talk about the situation on the island? Why is it such a taboo? Is it because the authorities can't control the influx? Is it because the centre is not adapted? Is it because the sanitary conditions have degenerated and are not humane? Or is it because there have been reports of violence on the detainees?

These are issues that other European Mediterranean islands are also facing. The lack of infrastructure and the numerous arrivals result in sanitary and administrative chaos within the centres. Just as much as this concern is shared, the burden should be shared, and the hope of fairer treatment of individuals should be pursued, both legally and humanely.

The shame is in the constant attempts to hide the situation from the public eye, as raising this concern and making it public to the European and international community could raise awareness and bring positive outcomes. The Lampedusian revolts of February 18th were a blessing in disguise, as they exposed not only the grey areas of the existing international refugee laws but also the flaws in their implementation. This forced the international community in general, and the European community in particular, to stop looking the other way, as they have been doing so far and to start dealing with this common problem.

International law has always responded to new developments on the ground - the refugee crisis in Lampedusa is one huge push towards the beginning of the much-needed amendment of the existing refugee laws as well as the institutionalisation of this issue at the regional level.



Gender and Masculinity

by Lisa Hilleke

Gender deals with both women and men. Nevertheless men often believe that gender equality means losing some of their advantages. Granting privileges for women to achieve gender equality, and in doing so, disempowering men, has not worked in the past and will not work in the future. To achieve the ultimate goal of gender equality, men must be reached by, and become involved in, promoting gender equality to oppose resistance.

“Men are gendered too!” Men are not born violent, they learn violence growing up with cultural and social stereotypes they have to fulfill. These stereotypes are visible in the following statements: ‘Men have priority access to higher education’, ‘They get better jobs’ and ‘If women and men have the same job, men get better paid’! The socialization of masculinity entails power, authority, entitlement, and the servicing of expectations. Expectations that are not met or even mentioned are a surplus of repression and aggression. It is assumed that they will grow up, be powerful and not show any weaknesses, men are thus socialized as competitive, aggressive and dominant in many cultures². They are also expected to be independent, demanding, as well as violent. Therefore they get the privileges of being preferred, valued and encouraged more to find careers than females.

The triad of men’s violence as KAUFMAN calls it, shows how and why men use their, not natural but learned, violence in situations in which women would talk about their problems, which is similarly a learned behavior. Men can use violence against women, which is often the case when they feel insecure about their masculinity, or have a negative self-image and a strong feeling of powerlessness. But men can also use violence against other men which is often to show power resulting from feelings about them as enemies, along with competitive behavior. The third way men can

use violence is against themselves, which can be understood as a failure of emotional expression.

Men — more so than women — are pressured by their society to follow rules about how they should behave, think and feel. As a result, they are pressured into their gender roles of being tough and strong yet ‘human’, but on the other hand ultra macho

However, men also frequently suffer from being pressured into those male gender roles and inequalities. For instance, in less-developed countries, low expectations of stable employment as an adult drives young marginalized and disaffected men to violence, vandalism, terrorism and drugs in order to cope with the loss of the traditional male role status as a provider for his family. The fear of job loss, on the other hand, entails similar results, such as feelings of emasculation, depression, and feelings of worthlessness. These feelings often end in violent sexual behavior and domestic violence.

Linking men, masculinities and gender-based violence to understand men’s roles and responsibilities is important to end gender-based violence against women and men.

“Men are, in fact, as capable as women of being caring human beings and living in ways that are not damaging to other men, women and children as is demonstrated by men around the world every day.”

One can conclude that negative changes for men mostly have a negative impact on women (and children). This leads to the importance of a focus on masculinity to make the gender concept more visible and relevant for men, since in a world with gender equality men would have clear benefits.



A glimpse at the first “World Conference of Humanitarian Studies”

By Munesh Bhakta Upadhayaya

A recently held conference in Groningen, Netherlands (4-7 February, 2009) on humanitarian studies was successful in drawing attention to humanitarian issues among academia, policy makers and development workers from a diverse spectrum of global society. Participation of some 500 people from across the globe made the event an historical one. The conference was evenly balanced in terms of gender, but poor South American participation disappointed everyone. Similarly negligible participation from intergovernmental bodies remained a topic of discussion throughout the conference.

A huge number of panel discussion groups in different thematic issues could be seen as both a strength and a weakness of the conference. Wide coverage of issues resulted in division of participants among various sub-groups. It definitely ensured detailed discussion opportunity but ultimately the outcomes and conclusions from diverse panel sessions could not be shared in huge group sessions - chiefly due to time and other resource constraints - which was a disappointment experienced by many participants.

The formation of a new platform, the International Humanitarian Studies Association (IHSA), could be perceived as a by product of this historical world conference which was established especially to meet the void of a common, humanitarian platform which had been felt by many within the stream of humanitarian studies. IHSA has been established in order to creating a network of people engaged in humanitarian studies regardless of their ideological opinion, school of thought, scientific discipline or origins. Moreover, the commitments from some of the well renowned figures in the field of Humanitarian Studies would be a milestone in ensuring a robust global humanitarian study network in the future.

Other events included a practical exercise on humanitarian networks. This was a game played during the concluding event by some hundreds of participants and turned out to be one of the key attractions of the conference. The theme of the game was to highlight the importance of networking in the humanitarian field. Furthermore some experienced humanitarian workers, who had contributed for more than fifty years in the humanitarian field, were heartily congratulated, albeit spontaneously, which in my personal opinion was incredible.

Tufts University, along with Harvard and Colombia Universities, have shown their willingness to organize the second world conference of Humanitarian Studies in Boston, USA in the year 2011 which is undoubtedly a welcome step, as the idea of a global level conference in the field of humanitarian studies is being developed more. To conclude, it can be said that this particular conference was a novel initiative and has been successful as a starting point.



INSIGHT: WEBSITES

by Leah Campbell, Jessika Carvajal, Becca Dobbins and Rob Dolan



The World in Action

Avaaz is a global online movement focusing on social change. Through petitions, advertising campaigns, rallies and funding support, Avaaz works to bring the voices of its 3.2 million members together on important global issues. Anyone is free to join and receive email updates on urgent actions, or to simply visit the website (available in 14 languages) to read about their current campaigns.

Some examples of the website's campaigns and themes include:

- The impacts of climate change
- The Burma uprising and cyclone relief
- Democracy and human rights in Zimbabwe
- Global food shortage
- Israel and Palestine
- Banning cluster munitions

www.Avaaz.org

HPN — Humanitarian Practice Network

This is “an independent forum for humanitarians to share and disseminate information, analysis and experience”. The website publishes articles for all those involved in humanitarian work. In addition, it facilitates conferences and talks by well known academics and practitioners which are open for everyone to attend.

The network's participatory ethos is shown by their willingness to accept contributions from everyone involved in humanitarian work, be they students or field workers. It is possible to sign up for announcements and publications on the website

www.odihpn.org.



Kiva

Created by a husband and wife team, Kiva is “the world's first person-to-person micro-lending websites”. It gives people around the world the entrepreneurial boost to get their business started. Loans are generally for 6-12 months in length and during that time the investor is able to track the beneficiary's progress from beginning to end.

Its mission is to “connect people through lending for the sake of alleviating poverty”. It is a creative way of helping those less able to access start-up capital. Kiva's system is a simple cycle: lenders donate to Kiva who channel these funds through a micro-finance partner in the given country. These partners then distribute this investment along with training or other assistance to the entrepreneur. The borrower then repays the loan and Kiva provides photos and weekly updates to the lender, connecting them to their unique beneficiary.

The Kiva system lets you withdraw your funds after they are repaid but also allows you to keep your loan in the cycle, reinvesting in other worthwhile projects. For more information, visit:

www.kiva.org



BOCHUM GROUP PRESENTATIONS 2009

