

# **INDIA: World Bank signs agreement to launch new social impact bond**

The World Bank (19.02.2019) – <https://bit.ly/2ItIjZc>– Today the World Bank, UN Women and Small Industries Development Bank of India (SIDBI), along with some ten leading wealth managers and corporates, came together to launch a new social impact bond – Women’s Livelihood Bonds – that will help rural women in some of India’s poorest states to set up or scale-up their own enterprises. This will be the first time that a social impact bond will connect investors with rural women entrepreneurs.

Till date, India’s National Rural Livelihoods Mission (NRLM) – the country’s largest initiative to improve the livelihoods of the rural poor, supported by the World Bank – has brought 50 million rural women into collectives and Self-Help Groups (SHG). Over the last 5 years these rural women’s collectives have leveraged \$30 billion in financing from commercial banks.

But while women’s collectives could borrow from banks and microfinance institutions, individual women entrepreneurs faced many challenges when seeking to finance their own enterprises. Loans of Rs. 0.5 – 5 lakh is often viewed as being too small and too risky and charged interest of 20 to 24 percent.

The new Women’s Livelihood Bonds (WLB) will now enable individual women entrepreneurs in sectors such as agriculture,

food processing, services, and manufacturing to borrow around Rs.1 lakh to Rs. 1.5 lakh at 13 percent or less per annum – almost half the current cost.

Women in the states of Bihar, Jharkhand, Madhya Pradesh, Maharashtra, Rajasthan, Uttar Pradesh and the North Eastern states, among others, are expected to receive most of the credit.

Support for individual women's enterprises will help create millions of jobs. For instance, an investment of Rs.1 crore could potentially support 100 women entrepreneurs, in turn providing jobs to another 300 to 400 people.

The new bonds will not only enable SHG women to graduate from "group borrowing" to "individual borrowing" but will also allow them to shift from development assistance towards more market-financed programs.

The bonds will be raised by SIDBI with the support of the World Bank and the UN Women. SIDBI will act as the Financial Intermediary and channel funds to women's entrepreneurs through Participating Financial Intermediaries.

The WLB will be unsecured, unlisted bonds with a fixed coupon rate of 3 percent per annum and a five-year tenure. They will be backed by a corpus fund to be mobilised through Corporate Social Responsibility (CSR) contributions and through grant support from UK's Department for International Development (DFID). The Corpus Fund will monitor and track the program.

The Corpus guarantee cover will enable women entrepreneurs to access credit at much lower rates of interest.

Some of the biggest wealth management agencies like Centrum, ASK, Ambit, Aditya Birla capital among others have reached out to high net worth individuals and impact investors to raise funding. Companies like TATA Communications, Chemicals, Trent and Voltas have also expressed interest in investing.

It is expected that nearly Rs. 300 crores will be raised through multiple tranches in the coming months.

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# **WORLD: We have to stop blaming 'backward' culture for FGM and child marriage**

*These issues have received increased global attention. But simple attacks on 'tradition and culture' just fuel the backlash to women's rights.*

Open Democracy (06.02.2019) –<https://bit.ly/2Sau0x7>– Campaigns to end female genital mutilation (FGM) and child marriage have received renewed support and funding from diverse global actors over the last five years. Despite commendable progress towards ending these harmful practices, challenges remain.

For instance, many countries with high rates of FGM and child marriage still do not have laws banning these practices, including Somalia, Sudan, Liberia, Mali and Sierra Leone. Even in countries with these laws, a backlash has hampered efforts to eliminate them. In the past year, religious freedom arguments have been invoked in US and Indian courts to defend the practice of FGM.

In January 2018, a Kenyan doctor filed a case seeking to legalise FGM, claiming that her country's ban on the practice since 2011 is unconstitutional. She argues that adult women in particular should be allowed to do what they want with their bodies and that banning FGM is tantamount to embracing Western culture and casting local practices as inferior. This case is ongoing.

Meanwhile, many in the West still seem to engage with FGM in particular as a 'white woman's burden', whereby African girls need to be rescued from 'backward culture.' Though not all communities in Africa practice FGM and are culture and tradition really the main drivers of such harmful practices?

Too often, culture and tradition are invoked to perpetuate human rights violations, as many shy away from attacking other peoples' cultures and traditions. This leaves fertile ground for abuses to continue unpunished.

At the same time, arguments resting on culture and tradition provide a moral ground for others to claim their actions are aimed at 'saving poor girls and women' from 'backward' cultural and traditional practices of their communities. This, of course, has neo-imperialist undertones.

What's too rarely acknowledged is that harmful practices like FGM and child marriage are deeply rooted in the unequal social and economic relationships between men and women: a system that subjugates women and girls, while privileging men and boys simply referred to as patriarchy.

Culture is not static. The cultures of diverse groups have changed over time, adapting and reforming certain hazardous aspects without giving up other harmless, positive and meaningful ones.

The global attention FGM and child marriage are now receiving will only transform unequal power relations between women and

men if we apply the antidote to patriarchy: a human rights approach.

Harmful practices are violations of human rights to dignity and health, including sexual and reproductive health; personal security and physical integrity; and freedom from torture, and cruel, inhuman or degrading treatment. Girls subjected to them are often denied rights to education and forced to drop out of school, contributing further to women's social and economic powerlessness.

FGM and child marriage are forms of discrimination and violence against women under universal human rights. This perspective overcomes the perception that interventions to end harmful practices are 'neo-imperialist' attacks on particular cultures. It also places responsibility on governments who have duties to ensure the human rights of all persons in their jurisdictions.

Crucially, aims to challenge harmful practices must be situated firmly within the context of broader efforts to address the social and economic injustices women and girls face the world over. These must not be isolated single-issue struggles.

Adequate resources are needed for prevention, protection, and provision of services, as well as partnerships and prosecutions where required. Protection services can support high-risk girls, including through shelters or alternative care and telephone hotlines staffed by trained counsellors.

Education, information, life skills and livelihood training and health service programmes can meanwhile empower girls and women to assert their rights and make informed decisions. Public education and awareness-raising can transform underlying patriarchal social norms, attitudes and beliefs.

Laws and policies banning FGM and child marriage send an important, clear message that states will not condone harmful practices. States must guarantee girls and women equal protection under the law, including access to legal remedies and possible reparations, while strengthening the ability of state and non-governmental agencies to protect those at-risk.

Adequate resources and training for professionals in health, education, social work, judiciary, police and other sectors is vital to transmit accurate information about sexual and reproductive health, better implement legislation and punish perpetrators, and increase support for survivors to access remedies and services including medical, psychosocial and livelihood assistance.

States must be held to account on their international obligations to protect women and girls from all forms of violence and discrimination. Diverse groups must be targeted and mobilised to end harmful practices, including, but not limited to: women, men, boys and girls of all ages, traditional and religious leaders, civil society, health professionals, universities, media and practitioners.

In particular we must support those running prevention and protection programmes at the grassroots level where the

transformation of social norms is critical to ending FGM and child marriage.

A joined-up, comprehensive approach, based on human rights is the only way we can challenge the patriarchal structures that are the key drivers of such harmful practices. A simple attack on culture and tradition only fuels the fire of the backlash to women's and girls' rights globally.

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**ZIMBABWE: UN Women, chiefs join hands to end child**



# marriages

By Delphine Serumaga

The Herald (20.02.2019) – <https://bit.ly/2EjHn5E>– Zimbabwe is among countries with the highest prevalence of child marriages in Africa. Approximately one in three girls are married off before the age of 18.

According to the United Nations Convention on the Rights of the Child, forced and early marriage denies children their right to protection from harmful practices, abuse and exploitation, and takes away their right to develop to their fullest.

As one of the responses to the problem of child marriages, UN Women in Zimbabwe and the Chiefs' Council of Zimbabwe have formed a partnership to accelerate the end of child marriage in the country.

The partnership, agreed to in January 2019, resulted in the participation of three members of the Chiefs' Council, led by their president, Chief Fortune Charumbira, in high level meetings on "Transforming Traditions, Norms, Customs and Cultures to End Child Marriage and Female Genital Mutilation in Africa: Joining Hands with Traditional and Cultural Leaders" held on February 10-11, 2019 in Addis Ababa, Ethiopia.

Hopefully, the work by UN Women and the Chiefs' Council in Zimbabwe will strengthen capacity of chiefs to influence legislative reform on child marriage and to tackle the issue in the communities within their jurisdiction.

The Addis Ababa meeting convened by UN Women was held in collaboration with the Government of the Republic of Zambia and the African Union Commission. The meeting brought together traditional and cultural leaders from over 15 African countries.

Others from Zimbabwe who attended are Chief Siansali from Binga, who is also the Provincial Chairperson of the Chiefs Provincial Assembly in Matabeleland North and Commissioner Chief Chikwizo from the Zimbabwe Gender Commission.

The meeting provided a platform for the renewal of commitments to end child marriage and female-genital mutilation in Africa.

On the side event of the AU Heads of State Summit, the meeting also sought to secure and renew commitments of Heads of State and Government and Traditional and Cultural Leaders to incorporate transformational approaches that effectively address socio-cultural barriers to end child marriage and female-genital mutilation in Africa by 2030.

The Council of Traditional Leaders of Africa (COTLA) was launched at the event in Addis Ababa. COTLA is a Pan-African platform of male and female traditional and cultural leaders, primarily set up to amplify and organise their voices and

actions across Africa to transform culture and eliminate negative cultural practices that harm women and girls.

In their final communiqué, traditional leaders acknowledged the importance of the platform in enabling them to bring together their collective voices, influence, authority and action to redefining the leadership role of traditional leaders in the urgent efforts to fight child marriage and female-genital mutilation, which practices have no place in our societies.

Speaking in one of the dialogue sessions, Chief Charumbira expressed concern over criminals who hide behind cultural practices and perform gross human rights violations under the guise of culture.

He added that perpetrators must be brought to book and prosecuted and pledged the support of the Chiefs from Zimbabwe to the regional initiative to end child marriage and female-genital mutilation.

Going forward, the partnership in Zimbabwe will strengthen coordinated efforts to end child marriages at local, national and regional level.

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## **VATICAN CITY: They say they were sexually abused by priests, then silenced. Now these women are speaking out**

By Melissa Bell, Saskya Vandoorne and Laura Smith-Spark

CNN (20.02.2019) – <https://cnn.it/2GAVOES>– Lucie was just 16 when she became involved with a Catholic religious community after attending a holiday camp in Switzerland. At the time, she told CNN, she was “very, very, very alone” and looking for friends and affection.

What she found at first was “really like a family,” she said. But two years later – by which time she was preparing to become an “oblate,” a lay person affiliated with a religious order – she says a pattern of sexual abuse by a charismatic priest who she considered her spiritual father began.

It took 15 years for Lucie – a pseudonym used at her request to protect her family – to realize that what she says she experienced over several months in the 1990s was abuse. At the time, just 18 years old, she felt “disgusted” by the physical intimacy she says the priest forced on her but also wracked by guilt and powerless to stop him.

“It was like automatic you know. He wanted to go to the end – to ejaculation – and I was just like an object for him and I had a feeling he did this a lot of times,” she said.

Her story is not unique.

CNN has spoken to several other women who say they are victims of the devastating sexual, psychological and spiritual abuse they suffered within the Community of St. John.

For Liene Moreau, who says she was abused by a priest in France for 15 years, starting when she was a novice, or trainee nun, in her 20s, the breach of trust and of faith were the hardest part to deal with.

“The psychological abuse was worse than the sexual abuse; it’s my inner life, he took my dignity, my femininity, all that I was. And still today it is very hard to have confidence in myself,” she said.

## ***'Acts contrary to chastity'***

The order to which the women belonged, the Contemplative Sisters of St. John, was founded at St. Jodard in the Loire region of France, in the early 1980s – one of three orders set up by Father Marie-Dominique Philippe.

Laurence Poujade, a former nun who now heads a victims' organization, says Philippe's doctrine – and his crimes – are at the heart of the order's problems today.

"He believed that because he was involved in mysticism, everything was possible," she told CNN. "But no, everything was not possible.

"I think very often about the victims who will never be able to be heard," she said. "We are talking about victims who don't speak out, but what about those who went straight to psychiatric hospitals, what about those who mutilated themselves? I know of one case, her parents called me to tell she had cut out her own tongue. What can you say? What can have happened for a victim to do that?"

In 2013, seven years after his death, the Brothers of St. John revealed that Philippe "had committed acts contrary to chastity with several adult women whom he accompanied at the time." Nuns were among the victims of this abuse, the order later confirmed. For years, there were also rumors about other priests and other victims within the order.

But the lid was fully lifted on the scandal earlier this month, when Pope Francis for the first time acknowledged the sexual abuse of nuns and other women by priests and bishops as a “problem” for the church.

In one breakaway part of the Community of St. John, “corruption” had reached the point of “sexual slavery,” he told reporters, leading his predecessor, Pope Benedict XVI, to dissolve it in 2013.

The Vatican subsequently sought to soften that characterization, saying that when Francis “spoke of ‘sexual slavery,’ he meant ‘manipulation,’ a form of abuse of power which is reflected also in sexual abuse.”

But the genie was out of the bottle. And it’s clear the Catholic Church – already grappling with a global scandal over the sexual abuse of children by clergy – has questions to answer.

### ***Pope’s words ‘like a bomb’***

Shortly after the Pope’s comments, the Community of St. John issued a statement recognizing that, beyond the allegations against its founder, “some sisters or former sisters have also testified that brothers and priests of the community were also responsible for abuse. Many of these brothers and priests have already been sanctioned and others are in the process of being

sanctioned.”

CNN contacted the Vatican for a response to this story; its spokesman would not comment on any specific allegations but did confirm that cases involving clerics belonging to the Congregation of St. John were being investigated by the Vatican.

For Lucie, Francis’ words were a watershed moment. They brought huge relief – and a sense of justification after years spent struggling to be heard. “When I first read the article, it was incredible, it was like a bomb,” she told CNN, in her first interview about her experience with a branch of the St. John community in Switzerland.

“I thought, like, okay, everything we tried to tell the Vatican, the Pope, the bishop, there is something happening... because sexual abuse, nobody ever say before.”

***‘I couldn’t see him as a predator’***

Lucie told CNN her alleged abuser had misused his position of authority and the order’s central tenet of “loving friendship” to justify what he was doing.

On the first occasion Lucie says the priest tried to kiss her on the mouth, she pushed him away. But she says he was not deterred. “I didn’t feel I had any power in front of him, I couldn’t say really something. When I was trying, he always



had arguments to tell me that I'm wrong and he's right. How can I not believe him?" she told CNN.

"He was taking off his clothes and I saw everything – it was the first time of my life, and I was really disgusted. But I realize that on the moment I didn't feel anything. Because I was not there anymore, it was a protection, to not feel."

Lucie has struggled to grasp why she didn't realize what was happening at the time but now believes it was down to that disassociation and what she calls brainwashing. "It was absolutely 100% impossible for me to see him like a predator," she said.

In response to the allegations made by Lucie, a spokesman for the St. John community told CNN there had been "several accusations of sexual abuse" made towards this particular priest and that he had left the community 10 years ago.

"It is now the Vatican's responsibility to look into these complaints and a legal proceeding is ongoing," the spokesman said. "All the measures at our disposal have been taken to remove him from the community."

### ***Search for justice***

The problem is not isolated to one rogue community. In recent months, CNN and several other news organizations have highlighted the abuse of nuns by male clergy elsewhere in Europe, as well as in Asia, South America and Africa.

Bishops from around the world have been summoned by the Pope to an unprecedented summit this week in Rome to discuss the crisis over clerical sexual abuse. But the four-day meeting will likely focus on the shocking array of claims of abuse of children.

All the women who spoke to CNN said their first struggle was simply to recognize the abuse for what it was. Only after many years did they seek justice, first within the church and then through the courts.

Lucie, who is now married with five children, tried to take her alleged abuser to civil court, but a Swiss public prosecutor ruled that the statute of limitations had expired. A lawyer for the priest declined to comment to CNN on the allegations made by Lucie.

Lucie, who eventually moved to Belgium and still attends church regularly in the small village where she lives, says that before attempting legal action, she had tried unsuccessfully to raise the issue with the St. John community.

"After I don't know, maybe two years, I was conscious that the community was not doing anything, I was talking about (it) with other victims, realizing that they know, that it's been 15 years that they know, that there's other victims. So they don't want to do anything," she said.

Moreau, now 41 and married with three daughters, tried to take her alleged abuser to court in France, but the statute of limitations meant the case was dropped by the Tours prosecutor.

She sought a meeting in 2017 with the priest in question, to confront him, but was advised against it by the order. A brother from the St. John community sent an email in November 2017, seen by CNN, in which he acknowledged "the gravity of the abuse" Moreau suffered but said she must see a psychotherapist for her own sake before seeking contact with that priest.

In letters shown by Moreau to CNN, dating from her time with the order, the priest suggests "discretion... in the future we will have to meet elsewhere ... I pray that we can find clever ways of meeting." He ends by saying that his "crazy love" for her comes from Jesus.

Moreau, who is Lithuanian and at first spoke limited French, now thinks the priest may have targeted her in part because of that.

"I was far from my family, in a foreign country, this is already something, and that might also be why he chose me, an easy prey in the end," she said. The priest also made her believe that the fault was hers, as a "temptress," she said, despite the fact she says she tried to distance herself from him.

The priest in question is being investigated by the Vatican and has been removed from some of his duties, a St. John community spokesman said.

In a February 7 statement, the leaders of the three orders within the Community of St. John said they condemned “every situation of sexual abuse and abuse of power” and reaffirmed “their clear resolve to eradicate any and all abusive situations.”

They said the order dissolved by Benedict in 2013 – and referenced by Francis – was a small, Spain-based splinter group which separated from the St. John community in 2012 after church authorities tried to bring in reforms following Philippe’s death.

The dissolution of the order has brought little closure for Moreau, who is still coming to terms with what she says happened to her.

“It lasted for 15 years, and it’s now been two years since I was able to put the word ‘abuse’ on this, and still today it’s very complicated to admit that I might be a victim,” she said.

“If only just for myself, I don’t want to be a victim. And yeah, I feel responsible because he made me responsible, he made me complicit in his acts.”

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## **JAMAICA: PNP alarmed at increased violence against women**

Jamaica Observer (19.02.2019) – <https://bit.ly/2GxAhgh>– People’s National Party’s (PNP) Shadow Minister of Gender Affairs, Sports and Information, Natalie Neita, says she is alarmed at what she described as the increased level of violence against women in the home.

“We are frightened by the increasing levels of vicious attacks and murders and other serious crimes which are being perpetuated against our women. These attacks have been on a steady upward trend and must be urgently addressed,” Neita said in a release from her party this afternoon.

The shadow minister is calling on the government to introduce a programme to assist “at-risk families with coping mechanisms to lessen the frequency of domestic violence, which often results in horrific fatalities”.

According to Neita things took a turn for the worse recently with the murder of three women in western Jamaica.

“We are all aware that crime has been a major challenge for Jamaica over many years; however, there was a time when women and children were spared from its ravages, but this is no longer the case. Women and children are being murdered at rates never experienced before,” she said, adding that this is happening against the background of a promise by the Government of a “non-existent crime plan”.

The shadow minister urged Minister of Culture, Gender, Entertainment and Sport Olivia Grange to impress upon Prime Minister Andrew Holness and her colleague Minister of National Security, Horace Chang to develop and implement within the realm of a national crime plan a system of protection for children and women; and to ensure that a specific strategy for gender based violence be included.

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