



Call for submissions - Special Rapporteur on the right to development

Financing for Development: National Level Practices

***Questionnaire filled in by: “Associazione Comunità Papa Giovanni XXIII” (APG23),
NGO in Special Consultative Status***

Introduction

The Associazione Comunità Papa Giovanni XXIII (APG23) is an International Lay Association of Pontifical Right with legal status accredited with Special Consultative Status to the Economic and Social Council (ECOSOC) since 2006. The Association is present in 40 countries on five continents. Its members, of different ages and states of life, share life directly with the poor and disadvantaged and are committed to removing the root causes of poverty and exclusion and to being voice of the voiceless through non-violent actions and means.

The Association runs hundreds of family homes all over the world. It runs also emergency shelters, open families, houses of fraternity, cooperatives and day-centres, therapeutic communities for drug users, centres for alcoholics. The Association carries out awareness raising campaigns, micro-credit schemes, services for disabled people, Rom and Sinti, homeless, migrants, elderly, people infected and affected by HIV/AIDS, mothers in difficulty and women enslaved into prostitution. Furthermore, the Association has a nonviolent presence in both fronts in war zones to guarantee the respect of human rights and assist populations displaced by the war, and carries out activities aimed at combating the trafficking of human beings and assisting its victims.

At the United Nations, APG23, through its international office¹ based in Geneva, advocates at the Human Rights Council and other UN mechanisms and bodies on the following issues: 1.Rights of the Child (especially the right to have a family and the right to health); 2.Right to Health and Access to Treatment; 3. International Solidarity and Human Rights 4.

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Implementation of the Right to Development; 5. Protection of the family; 6. Right to Peace; 7. Migration; 8. Human trafficking; 9. Monitoring SDGs' implementation.

Background

As stated in its written statement submitted to the 42nd regular session of the Human Rights Council, Agenda item 3 (Promotion and protection of all human rights, civil, political, economic, social and cultural rights, including the right to development)², Associazione Comunità Papa Giovanni XXIII (APG23) welcomed the “**Guidelines and recommendations on the practical implementation of the right to development**” delivered by the **Special Rapporteur on the right to development, Mr Saad Alfaragi**, at the 42nd regular session of the Human Rights Council.³

In according to the Guidelines presented by the Special Rapporteur on the right to development, APG23 strongly agrees on the recognition that **the affected communities must have ownership over development agendas, budgets and processes, and that participation can only be effective if it is institutionalized and continuous.**

We are grateful to the Special Rapporteur on the right to development for his attentive listening to all the stakeholders during the participatory and inclusive process carried out in preparation of the Guidelines, mainly through the two years of regional consultations. We consider equally remarkable the possibility for the different stakeholders to contribute, through this call for submissions, to the crucial subject of Financing for Development in the context of the coherent and integrated implementation of the internationally agreed frameworks as the 2030 Agenda for Sustainable Development, the Sendai Framework for Disaster Risk Reduction, the Addis Ababa Action Agenda and the Paris Agreement on climate change.

We live in a globalised and interconnected world that is in turmoil, dominated by fear and insecurity, that faces incredible challenges such as climate change, economic and energy crisis and increasing inequalities, where the current development model is profit-centred instead of being human-centred, a model that, with its economic, cultural and technological progress, offer immense possibilities to a fortunate few and leaves millions of others behind in living conditions far below the minimum demanded by human dignity. In our opinion, the implementation of the Right to Development implies at international level, among other things, to formulate and adopt Financing for Development policies that foster growth with equity. As the Special Rapporteur outlined in the Guidelines, it means carrying out democratic reforms of financial institutions, making globalisation really inclusive, adopting a new and effective model of international cooperation based on international solidarity and without conditions (except the request for accountability!),

² A/HRC/42/NGO/48

³ A/HRC/42/38

removing inequities and asymmetries in the global trade and recognising extraterritorial obligations.⁴

In the framework of its global commitment to the full implementation of the Right to Development, APG23 is involved in a wide range of social activities and development initiatives at grass-roots level working with people living in extreme poverty in both developing and developed countries.

APG23 members share directly life with the poorest and most marginalised, bringing the perspective of those left behind, of people still living in extreme poverty, of adults and children affected by famine and malnutrition, of those who do not have access to quality health care and still die for lack of treatment of curable diseases, of those who do not have access to education, decent housing and social services, of those infected with HIV/AIDS without access to anti-retroviral treatment yet, of the children living on the streets, of the victims of human trafficking, of the many communities affected directly by war and natural disasters, of refugees, migrants and displaced people, among all the others.

Based on this background, we will answer to the issues of Participation & Access to Information of the present call for submission by introducing elements raised by our grass-roots level experience, that could be considered as Finance for Development good practices at national level.

I. Participation & Access to Information

- a. How are rights holders – individuals and communities – placed at the center of decision making for all aspects of FFD, including from the planning to the evaluation stages?**
- b. What measures ensure that FFD is based on rights holders' development priorities, and that FFD ultimately finances those priorities?**
- c. What measures provide rights holders access to reliable, timely and easy to comprehend information on all aspects of FFD?**
- d. What measures ensure that civil society participates throughout FFD processes, including with respect to public-private partnerships (PPPs) and loan agreements, such as by evaluating services delivered and their conformity with existing norms and obligations**

RAINBOW PROJECT – MICROFINANCE PROGRAM

⁴ A/HRC/42/NGO/48

In **Zambia**, since 1998 APG23 has promoted and developed a network of community based responses to face the social consequences of AIDS named **Rainbow Project**, a large-scale **model of care for orphans and vulnerable children** operating in Ndola and Kitwe Districts.

The spirit of the Rainbow Project is to keep the vulnerable children in related or non-related families, mobilizing the community and networking with the different organizations that are already operating on the field.

The model acts as a community-based project, coordinating with different local community-based organizations with the aim of providing joint solutions to the different situations faced by vulnerable children and AIDS orphans in daily life. The model aims to preserve the local culture, and return to people, especially women, the opportunity to have a prominent role in their own development.

The different local organizations of the network are directly involved in a range of programs such as educational support, shelters for street kids, nutritional centres to fight against child malnutrition, empowerment and capacity building initiatives.

Most of the families that directly benefit of these programs need to be supported in terms of food, education and health care, but the real challenge is to avoid the "dependence syndrome". For this reason, the Rainbow project has developed a **microfinance program** using the "**twin-track approach**", which aims to find a balance between short-term needs and long term self-sustainability of the families and local communities, ensuring them access to reliable and transparent financing instruments.

Among the principle elements of the agriculture micro-credit scheme, one of the main tools developed under this program, there is the focus on "**awareness groups**", participatory support groups consisting of vulnerable families that care for orphans and vulnerable children.

In this scheme the small loans consist of agriculture inputs as seeds, fertilizer and tools, otherwise inaccessible to the families. Within the first track modules, families are provided with the entrepreneurial and technical training and with the agricultural inputs that stand for loan. At the end of the harvesting, the recipients repay the loan with in-kind contributions, specifically with the crops they have cultivated in a quantity whose value is calculated to avoid that the families are charged of interests on the loan equivalent amount.

Within the second track modules, carried in parallel to the first phase of the first track, the families receive the necessary assistance in terms of food, education and health care. The aim of the assistance is to meet basic needs so that families will not resort to using their loans for daily survival or other expenses like school fees before they can rely on their first incomes.

Within the microfinance program different schemes (as the loans finalized to develop small commercial initiatives in the local community markets) have been realized to make them fit for the different economic and social backgrounds of the recipients. All schemes have anyway been based on the twin-track approach.

In this program, all the relevant decisions are taken with **participatory mechanisms** that involve the people (individuals and communities) that would benefit from it. The governance structure of the Rainbow Project, based on the network's coordination mechanism, ensures the participation of local communities and CBOs in all the decision-making process related to the programs life-cycle stages: needs assessment, planning, implementation and evaluation. Moreover, the "awareness groups" settled in the different target areas allow the participation of individual and families also in furtherly detailed decision-making processes at a community level.

The participatory and community-based needs assessment stages are meant to identify the possible responses and the more relevant targets of programs, as well as to define the needs prioritization in order to **direct the financial resources allocation** and to make the programs better tailored to the real needs of the people (both at short and long-term). Moreover the "twin track approach", at the core of the microfinance program, has been built through a participatory approach and has been based on a needs assessment at a community level. This process has led to design a program able to respond the more urgent and compelling needs while building the foundations of more structured and sustainable solutions to tackle poverty and fulfil basic human rights.

The participation of the community leaders and CBOs representatives in all the programs life-cycle stages – as well as the role of the locally grounded "awareness groups" – make them aware of the entire process and real actors of the different aspects related to the financing for development choices, from the needs assessment and prioritization to the target identification to the implementation management. Moreover, the **centrality and ownership** ensured by these participatory mechanisms contribute to the empowerment of people and communities, specifically in terms of **awareness of the financing for development processes** that could impact on themselves, making them also more attentive and requiring for transparency and accountability by these processes and by the implementing public and private entities.

Although derived by a non-profit initiative, the principles at the core of the microfinance program of the Rainbow Project could be a model also for other initiatives (public, non-profit or market-based) meant to balance economic growth with the right of individuals and communities to define and realize their own development.

The experience of Rainbow Project shows how **the active involvement of individuals and communities**, by acknowledging and promoting their role in designing and implementing programmes finalized to address their needs, represents an effective and sustainable way to ensure that finance sources and tools can feed a participatory, inclusive and locally owned paths to development.