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➢ Global poverty eradication, post-2015: what can regional organisations do?
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By confirming the adoption of a new set of global social policy objectives in the form of the Sustainable Development Goals, September’s SDG Summit in New York will herald the entry into a new chapter in international development cooperation. Regional integration processes are already a significant – and growing – feature of the ‘new’ development landscapes and will likely become more so. However, there are clear opportunities and necessities of them becoming more prominent within and better integrated into post-2015 implementation architectures. At this key juncture, it is important to explore how regional organisations are becoming involved in question of social (and not just economic) development, raising a key question as to how development stakeholders - governments, international agencies, and civil society – can better respond to the growing significance of regional integration for poverty eradication and sustainable development.
Regional integration generating programmes of collective action in support of better social rights and provision

Regionally-defined projects of international integration have become an increasingly significant form of collective action to identify and pursue a range of public policy goals. State and non-state actors around the world are increasingly focusing on the possibilities of developing substantial regionally-defined and –led strategies for development. Mostly associated with the particular concerns of trade, investment and security, regional associations are increasingly starting to tackle issues of the relationship between trade, labour and social standards, the question of how to maintain fiscal capacity and social solidarity in the face of international competition, and what action and provision is needed to secure the means of social participation for the widest number of people. Extending social protection, universalising health care, enhancing access to education, and combating human trafficking are all examples of areas being framed in regional terms with accompanying regional programmes of action.

The EU has the most developed regional social policy, though many regional organisations have instituted cooperation in the social sector, including cross-border information exchange and lesson-learning, and measures to facilitate intra-regional labour mobility (removing work visa requirements, mutual recognition agreements, and social security portability agreements). The scope of regional social policy in practice goes beyond creating regional labour markets. SADC has developed an infrastructure and capacity for regional cooperation on the issues of child labour, communicable diseases and the referral of patients between member states. CARICOM has competencies around health systems, health labour planning, and communicable diseases. ECOWAS has a regional court of justice adjudicating on national labour rights, with a track record of cases being successfully brought by citizens against ECOWAS member states. ASEAN has a regional human rights body. MERCOSUR has established regional harmonization of pharmaceutical regulation under its access to medicines initiative. SAARC’s Social Charter enshrines entitlements to basic services and development goals in poverty alleviation, education, health and the environment. The Andean Community has instituted regional action on poverty, exclusion and inequality. ALBA finances anti-poverty activity in member countries and operates trading schemes rooted in the solidarity economy. SAARC and ASEAN have instituted regional food security schemes which have redistributive effects.

Regional social policies tend to have progressed faster as exhortative declarations of aims and principles rather than as binding regulatory or redistributive mechanisms. But there are some
notable exceptions, and some real progress has been made in recent years. The symbolic and practical uses of exhortative policy (such as Social Charters and other declarations of intent) should not be under-estimated. Exhortative policy can create greater awareness of a range of common issues and a world of possibilities on a wide front. It can be an important precursor to the development of more substantial regional social policies backed by resources, legal ‘teeth’ and stronger political authority. These processes are integral elements in the on-going construction of democratic and inclusive regional communities.

**Strengthening regional action on social development**

There are several advantages in strengthening regional social policy. It can help:

1. Amplify the voices of smaller and developing countries in global social and economic policy;
2. Galvanise support for and foster ownership of regionally-defined rules and standards;
3. Pool resources and risks to help scale up social protection, health and education, and better respond to disasters and other calls on humanitarian and development aid;
4. Create platforms and fora for members to discuss key regional priorities for regional action and develop context-specific responses;
5. Harness the economic, fiscal and social benefits of intra-regional trade in support of regional social policy priorities.

Many have ‘social’ mandates, with (in some cases) a track record of working in partnership within the institutions of global governance as well as with their domestic constituencies. However, there needs to be far more emphasis on effectively implementing those mandates on the ground and on providing the resources – human, financial, political – needed to do so.

The success of the SDGs in addressing markers of under-development depends on all stakeholders, in the South as well as in the North, taking full ownership of those goals and responsibility for achieving agreed targets. They must also be capable of translating those goals and targets into programmes of concerted action attuned to regional contexts. There is a clear and strong potential for regional associations to play a far more prominent role in global poverty eradication in the future than has been the case to date. If the SDGs are to mean anything and deliver substantial and effective improvements in the lives of billions of people around the world, then a new development pact in which regions have a significant presence needs to emerge. Southern regional actors have a vital and far stronger role to play in this.
Regional organisations comprised of a democratic partnership between state and civil society actors have a key role to play in post-2015 international development by:

- providing regional and global leadership in developing regional context-specific priorities supportive of the new global social development goals;
- channeling promising approaches to poverty eradication from the regional context into global policy initiatives supported by all development partners;
- coordinating all development partners nationally and internationally around regional and national poverty eradication;
- supporting partnership work through (for example) capacity-building, facilitating crossborder cooperation - including identifying promising initiatives that can be scaled up regionally into robust programmes of action;
- undertaking regular regional monitoring and reporting on progress made (and still to be made) in achieving goals and targets.

They have the capability of becoming a key feature of global development partnerships, and they need to become a far more significant focus of the work of the UN system, the World Bank and regional development banks. According regional associations their rightful share of global responsibility for attaining the SDGs necessitates fully integrating them into the governance structures of international organisations attuned to the need to strengthen and embed approaches to social and economic development underpinned by the values of social inclusivity and democratic control.

Conclusions
Regional associations have an unrealised potential to increase the quantity and quality of social investment for global poverty reduction. Already present in the changing South-South and triangular cooperation landscape and with track records of addressing key issues of social development and policy, they have a vital role to play in a renewed and strengthened global partnership for socially-inclusive development cooperation. This is not nor should it be an exclusively state-led enterprise. National and international civil society organisations and activists have a crucial stake in this. They have a vital role to play in ensuring that the implementation framework for the SDGs is not just regionally-attuned and –owned, but also that an enhanced role for regional institutions fully develops in a way that contributes to poverty eradication as well as sustainable economic growth and environmental impacts. Citizen involvement in regional institution building, regional policy development, and regional auditing
would form part of multi-stakeholder processes and engagement nationally and internationally in support of poverty eradication, to be facilitated and supported by governments, regional bodies, and multilateral institutions.

*This article is based on PRARI Policy Brief (October 2014) Global Poverty Reduction: What can regional organisations do? PRARI Policy Brief No 3, The Open University, Milton Keynes, which is available for free downloading from [http://www.open.ac.uk/socialsciences/prari/](http://www.open.ac.uk/socialsciences/prari/)*

*The opinions expressed in the article are those of the author and should not be equated with any opinion held by ICSW Management Committee.*

- **Debates on ageing and human rights in New York reveal a diplomatic stalemate.**

The sixth working session of the Open-ended Working Group on Ageing was held at the UN Headquarters in New York from 14 to 16 July 2015. As in the preceding sessions of the Working Group that took place in 2011-2014, representatives of the Member States, international organizations and civil society organizations came to present views and continue discussions on demographic ageing and its various dimensions and ramifications. The Member States were invited to contribute to the work of the Working Group by presenting “concrete proposals, practical measures, best practices and lessons learned that will contribute to promoting and protecting the rights and dignity of older persons”.

Both during the general debate and the interactive exchange of views that took place afterwards, delegations emphasized how important it was for the United Nations to continue to address issues related to the protection of the human rights of older persons. When a core point of contention, the feasibility of a new legal instrument to protect the rights of older persons was discussed, previously articulated positions of country groups were basically reiterated. However, during the general debate and particularly during several panel discussions organized as part of the session, many prominent panelists took a much bolder approach, speaking in favour of a new legal instrument in the form of a convention, for instance. It remains to be seen whether this diplomatic stalemate will be overcome in the near future.

As in previous years, delegations from the European Union and other developed countries (e.g. Australia, Canada) stressed that greater protection of the human rights of older persons could be reached through the better and more efficient implementation of existing instruments and mechanisms, including the Madrid International Plan of Action on Ageing, 2002.
Conversely, other delegations, particularly from Latin America, strongly supported by the organizations of civil society and distinguished invited experts, emphasized that the goal of greater protection could only be reached through a specific international legal instrument encompassing all of the human rights of older persons.

In spite of those differences, there continued to be important positions common to all participants, namely: (a) That, as a result of the increase in the life expectancy and the ageing of the world population, older persons are key actors in our societies from the economic, social and political points of view. That requires a change of paradigm: older persons should not be considered passive subjects who only receive assistance from the State, but should rather be addressed as active participants in the life of society who should be able to fully exercise their human rights and be treated with dignity and respect; (b) That the existing mechanisms designed to guarantee the full exercise of the civil, political, social, economic and cultural rights of older people have flaws, either because there are deficiencies in terms of their implementation, as some States maintain, or because there is a normative gap at the international level that must be filled through the adoption of a universal legally binding instrument to address issues such as ill treatment, exclusion, stigmatization, discrimination and the satisfaction of basic needs of older persons. That is why the mandate of the Working Group is of special relevance and validity, as it is the only intergovernmental mechanism within the framework of the United Nations established to discuss the best way to increase the protection of the human rights of older people.

The mandate of the Working Group, itself a political issue, was reaffirmed. Recalling once again that the mandate has been entrusted to the Working Group by the General Assembly, under GA resolution 65/182, several participants stressed that the Working Group should dedicate itself to strengthening the protection of the human rights of older persons by examining the current international framework of human rights and determining their possible deficiencies with regard to the situation of older persons and the best way to improve such deficiencies. That improvement could be achieved through the study, where applicable, of the viability of new instruments and measures. At the same time, part of the above mandate is also what the General Assembly decided earlier, namely, that the Working Group should “consider proposals for an international legal instrument to promote and protect the rights and dignity of older persons, based on the holistic approach in the work carried out in the fields of social development, human rights and non-discrimination, as well as gender equality and the empowerment of women”. In addition, the request was addressed to the Working Group to
"present to the Assembly, at the earliest possible date, a proposal containing, inter alia, the main elements that should be included in an international legal instrument to promote and protect the rights and dignity of older persons, which are not currently addressed sufficiently by existing mechanisms and therefore require further international protection”.

The fact that different approaches to the feasibility of such a new instrument have been prevalent among the delegations resulted in disagreements on GA resolution 67/139, which was adopted not by consensus but by a recorded vote. However, as noted by the Chair in his summary, that fact "does not mean that it has less value than resolutions adopted by consensus. Therefore, beyond any doubt, the provisions of resolution 67/139 are part and parcel of the mandate of the Working Group”. One could say that this important procedural interpretation provided a helping hand and a boost to the supporters of the new international instrument.

Highlighting some of the achievements during the six sessions that the Group has held since 2011, the delegates agreed that it was important to revisit key aspects of the situation of the human rights of older persons worldwide, also taking note of developments in regional multilateral processes on the elaboration of legal instruments. In that regard, they were informed of two crucial developments: the adoption in June 2015 of the Inter-American Convention on Protecting the Human Rights of Older Persons and the forthcoming adoption by the African Union of a protocol on the rights of older persons.

As noted with appreciation this Working Group was the origin of several important initiatives. For example, as a result of the discussions, the Human Rights Council established a special mechanism on the topic, and for the second year in a row the delegates have had the opportunity to interact with the Independent Expert Rosa Kornfeld-Matte, whose participation was highly appreciated. Given that the mandate of the Independent Expert is complementary to the mandate of the Working Group, it was noted that there is no superposition or duplication. During the current session several delegations reiterated concrete proposals to address the gaps in implementation, information and monitoring that the Working Group has identified during the previous sessions. Among those proposals the following could be mentioned: (a) That treaty bodies should incorporate in their respective mandates the issue of the human rights of older persons, which would entail seeking information from States for inclusion in their periodic reviews in order to facilitate specific recommendations in the concluding observations of the treaty bodies and the highlighting of issues related to ageing in their
general observations; (b) That the special procedures mechanisms of the Human Rights Council consider issues related to the human rights of older people in their mandates; (c) That Member States make the best use of the universal periodic review to address issues related to ageing; (d) That funds and programmes of the United Nations system and the specialized agencies systematically include targets and indicators relating to older people; (e) That Member States include language relating to the rights of older persons in resolutions and documents of various intergovernmental bodies; (f) That the rights of older persons be highlighted in the post-2015 development agenda. In that respect, participants in the Working Group had the opportunity to exchange views on the importance of designing adequate indicators that are methodologically sound, relevant, measurable, timely, accessible and easy to interpret. The indicators should encompass all population groups and be age-sensitive and be based on disaggregated data, and identify the indicators that are more suited to measure specifics relating to older persons; (g) That a comprehensive compilation of all applicable legal instruments be made by the Office of the United Nations High Commissioner for Human Rights.

Summing up the debate and drawing attention to the above, very concrete proposals, the Chair of the Working Group, Mr. Mateo Estrémé (Argentina), made a powerful push for the elaboration of the new legal instrument such as a convention, recommending to forward the proposals for action by the General Assembly and other relevant bodies. He eloquently articulated his position as follows: “I hope that delegations will be open to considering those issues when we negotiate the specific resolution on ageing in the seventieth session of the Assembly. Last year, in my closing remarks, I invited the Working Group to work in two parallel tracks: one, to continue identifying the gaps of implementation, and two, to start working on the elements of a new international legal instrument. This year we have received a number of proposals containing concrete elements for an international legal instrument for the protection of the human rights of older persons. Those contributions and others that we might receive in the upcoming months could constitute the basis for our future work on a possible legal instrument. I am fully aware that there are countries that would not like to talk about a convention, and I use the word “convention” deliberately because I am convinced that we should get used to saying it in this Working Group without misgivings. At the same time, I am also aware that an increasing number of delegations and a unanimous and clear voice coming from civil society are requesting us to undertake the task of elaborating a convention. Can we continue turning a deaf ear to those calls? Can we ignore that part of our mandate? My response to both questions is no. A clear no, simple and without ambiguities. That is why I invite you all to start working on the text of a legal instrument. We can debate whether this is
the most fitting format in which to perform the negotiations, or if we should establish a special committee, an ad hoc working group or some other format. We can debate the modalities of such negotiations. We can debate the timing of the negotiations and the inputs that could be used as a basis for our future work. What we cannot do is continue saying that the United Nations is not the place to negotiate a specific convention on the rights of older persons. The Organization has negotiated all human rights multilateral legal instruments that are currently in force. The approach we used to build this impressive human rights structure was progressive, but from the beginning the ultimate goal was to guarantee that the protection and promotion of human rights is for all human beings, without any kind of distinctions. This, in my view, is the next natural step in the long path that began with the adoption of the Universal Declaration of Human Rights on 10 December 1948. I invite you to undertake this collective effort in favour of the more than one billion older persons of today and the more than six billion older persons of tomorrow. This cause should unite us and not divide us. We did it in the past; we can do it again now.

Before concluding, I would like to refer to the role of civil society and its participation in the proceedings of the Working Group. You have conveyed a clear message to us. I would like to assure you that we have heard your positions and that we took note of your request to start the process of negotiating a convention. We will continue to interact with, receive suggestions and seek advice from non-governmental organizations working with older persons. I would like to reiterate my suggestion that representatives of the civil society of our countries and regions be included in our national delegations. In my opinion, the Working Group has clearly determined that multiple instances of violations of the human rights of older persons exist everywhere. Such violations should not be accepted or tolerated. We must now decide on how to translate that commitment into a more adequate framework for international protection.

For more information please go to:
UN webcast is available at:
http://m.webtv.un.org/watch/6th-meeting-open-ended-working-group-on-ageing-6th-working-session-14-16-july-2015/4363602165001

- **Millennium Development Goals in their complexity: the final UN report**
As is widely admitted, the global mobilization behind the Millennium Development Goals has produced the most successful anti-poverty movement in history. The final MDG-2015 report submitted by the UN Department of Economic and Social Affairs documents the 15-year effort to achieve these aspirational goals, highlighting the many successes across the globe, but also acknowledging the remaining gaps.

One of the key conclusions of the report is that by putting people and their immediate needs at the forefront, the MDGs have reshaped decision-making in developed and developing countries alike. The framework of eight goals was accompanied by practical steps at the national level, helping to lift more than one billion people out of extreme poverty, to make inroads against hunger, to enable more girls to attend school than ever before and to protect our planet. The joint effort of all stakeholders generated new and innovative partnerships, galvanized public opinion and showed the immense value of setting ambitious goals.

The present report presents data collected by UN agencies and other partners that summarize the MDGs-related achievements. First and foremost, extreme poverty has declined significantly over the last two decades. In 1990, nearly half of the population in the developing world lived on less than $1.25 a day; that proportion dropped to 14 per cent in 2015. Globally, the number of people living in extreme poverty has declined by more than half, falling from 1.9 billion in 1990 to 836 million in 2015. Some other achievements are equally impressive.

For example, the primary school net enrolment rate in the developing regions has reached 91 per cent in 2015, up from 83 per cent in 2000. The number of out-of-school children of primary school age worldwide has fallen by almost half to an estimated 57 million in 2015, down from 100 million in 2000. Many more girls are now in school compared to 15 years ago. The developing regions as a whole have achieved the target of eliminating gender disparity in primary, secondary and tertiary education. Women now make up 41 per cent of paid workers outside the agricultural sector, an increase from 35 per cent in 1990.

The global under-five mortality rate has declined by more than half, dropping from 90 to 43 deaths per 1,000 live births between 1990 and 2015. Despite population growth in the developing regions, the number of deaths of children under five has declined from 12.7 million in 1990 to almost 6 million in 2015 globally. Since 1990, the maternal mortality ratio has declined by 45 per cent worldwide, and most of the reduction has occurred since 2000. In Southern Asia, the maternal mortality ratio declined by 64 per cent between 1990 and 2013,
and in sub-Saharan Africa it fell by 49 per cent. More than 71 per cent of births were assisted by skilled health personnel globally in 2014, an increase from 59 per cent in 1990.

New HIV infections fell by approximately 40 per cent between 2000 and 2013, from an estimated 3.5 million cases to 2.1 million. By June 2014, 13.6 million people living with HIV were receiving antiretroviral therapy (ART) globally, an immense increase from just 800,000 in 2003. ART averted 7.6 million deaths from AIDS between 1995 and 2013. Over 6.2 million malaria deaths have been averted between 2000 and 2015, primarily deaths of children under five years of age in sub-Saharan Africa. The global malaria incidence rate has fallen by an estimated 37 per cent and the mortality rate by 58 per cent.

Ozone-depleting substances have been virtually eliminated since 1990, and the ozone layer is expected to recover by the middle of this century. Terrestrial and marine protected areas in many regions have increased substantially since 1990. In Latin America and the Caribbean, the coverage of terrestrial protected areas rose from 8.8 per cent to 23.4 per cent between 1990 and 2014.

In 2015, 91 per cent of the global population is using an improved drinking water source, compared to 76 per cent in 1990. Of the 2.6 billion people who have gained access to improved drinking water since 1990, 1.9 billion gained access to piped drinking water on premises. Over half of the global population (58 per cent) now enjoys this higher level of service.

Official development assistance from developed countries increased by 66 per cent in real terms between 2000 and 2014, reaching $135.2 billion. In 2014, Denmark, Luxembourg, Norway, Sweden and the United Kingdom continued to exceed the United Nations official development assistance target of 0.7 per cent of gross national income. In 2014, 79 per cent of the imports from developing to developed countries were admitted duty free, up from 65 per cent in 2000. The proportion of external debt service to export revenue in developing countries fell from 12 per cent in 2000 to 3 per cent in 2013. As of 2015, 95 per cent of the world’s population is covered by a mobile-cellular signal. The number of mobile-cellular subscriptions has grown almost tenfold in the last 15 years, from 738 million in 2000 to over 7 billion in 2015. Internet penetration has grown from just over 6 per cent of the world’s population in 2000 to 43 per cent in 2015. As a result, 3.2 billion people are linked to a global network of content and applications.
Despite many successes, says the report, the plight of the poorest and most vulnerable people cannot be overlooked. Millions of people are being left behind, especially the poorest and those disadvantaged because of their sex, age, disability, ethnicity or geographic location. Targeted efforts will be needed to reach the most vulnerable people.

Gender inequality persists. Women continue to face discrimination in access to work, economic assets and participation in private and public decision-making. Women are also more likely to live in poverty than men. In Latin America and the Caribbean, the ratio of women to men in poor households increased from 108 women for every 100 men in 1997 to 117 women for every 100 men in 2012, despite declining poverty rates for the whole region. Women remain at a disadvantage in the labour market. Globally, about three quarters of working-age men participate in the labour force, compared to only half of working-age women. Women earn 24 per cent less than men globally. In 85 per cent of the 92 countries with data on unemployment rates broken down by the level of education for the years 2012–2013, women with advanced education have higher rates of unemployment than men with similar levels of education. Despite continuous progress, today the world still has far to go towards equal gender representation in private and public decision-making.

Big gaps exist between the poorest and richest households. Between rural and urban areas in the developing regions, children from the poorest 20 per cent of households are more than twice as likely to be stunted as those from the wealthiest 20 per cent. Children in the poorest households are four times as likely to be out of school as those in the richest households. Under-five mortality rates are almost twice as high for children in the poorest households as for children in the richest. In rural areas, only 56 per cent of births are attended by skilled health personnel, compared with 87 per cent in urban areas. About 16 per cent of the rural population do not use improved drinking water sources, compared to 4 per cent of the urban population. About 50 per cent of people living in rural areas lack improved sanitation facilities, compared to only 18 per cent of people in urban areas.

Climate change and environmental degradation undermine progress achieved, and poor people suffer the most. Global emissions of carbon dioxide have increased by over 50 per cent since 1990. Addressing the unabated rise in greenhouse gas emissions and the resulting likely impacts of climate change, such as altered ecosystems, weather extremes and risks to society, remains an urgent, critical challenge for the global community. An estimated 5.2 million hectares of forest were lost in 2010, an area about the size of Costa Rica. Overexploitation of
marine fish stocks led to declines in the percentage of stocks within safe biological limits, down from 90 per cent in 1974 to 71 per cent in 2011. Species are declining overall in numbers and distribution. This means that they are increasingly threatened with extinction. Water scarcity affects 40 per cent of people in the world and is projected to increase. Poor people’s livelihoods are more directly tied to natural resources, and as they often live in the most vulnerable areas, they suffer the most from environmental degradation.

Conflicts remain the biggest threat to human development. By the end of 2014, conflicts had forced almost 60 million people to abandon their homes—the highest level recorded since the Second World War. If these people were a nation, they would make up the twenty-fourth largest country in the world. Every day, 42,000 people on average are forcibly displaced and compelled to seek protection as a result of conflicts, almost four times the 2010 number of 11,000. Children accounted for half of the global refugee population under the responsibility of the United Nations High Commissioner for Refugees in 2014. In countries affected by conflict, the proportion of out-of-school children increased from 30 per cent in 1999 to 36 per cent in 2012. Fragile and conflict-affected countries typically have the highest poverty rates.

 Millions of poor people still live in poverty and hunger, without access to basic services. Despite enormous progress, even today, about 800 million people still live in extreme poverty and suffer from hunger. Over 160 million children under age of five have inadequate height for their age owing to insufficient food. Currently, 57 million children of primary school age are not in school. Almost half of global workers are still working in vulnerable conditions, rarely enjoying the benefits associated with decent work. About 16,000 children die each day before celebrating their fifth birthday, mostly from preventable causes. The maternal mortality ratio in the developing regions is 14 times higher than in the developed regions. Just half of pregnant women in the developing regions receive the recommended minimum of four antenatal care visits. Only an estimated 36 per cent of the 31.5 million people living with HIV in the developing regions were receiving ART in 2013. In 2015, one in three people (2.4 billion) still use unimproved sanitation facilities, including 946 million people who still practise open defecation. Today, over 880 million people are estimated to be living in slum-like conditions in the developing world’s cities. With global action, these numbers can be turned around.

The global community stands at a historic crossroads in 2015, concludes the UN report. As the MDGs are coming to their deadline, the world has the opportunity to build on their successes and momentum, while also embracing new ambitions for the future we want. A bold new
agenda is emerging to transform the world to better meet human needs and the requirements of economic transformation, while protecting the environment, ensuring peace and realizing human rights. At the core of this agenda is sustainable development, which must become a living reality for every person on the planet.

For more information please go to:

- Useful resources and links.


Climate change control has risen to the top of the international agenda. Failed efforts, centred in the UN, to allocate responsibility have resulted in a challenge now reaching crisis stage. This topical book written by Canadian scholars John J. Kirton and Ella Kokotsis synthesizes a rich array of empirical data, including new interview and documentary material about the G7/8 and G20 governance of climate change, and makes a valuable contribution to understanding the dynamics of governing climate change.

For more details:
http://www.ashgate.com/isbn/9780754675846


The publication describes and explains the policy options available to developing countries committed to offering universal pension coverage and maximizing the incomes of older people. Taking into account that only 48 per cent of the world’s older persons have access to pension, this paper presents a basic model of a pension system comprising up to three tiers that can be adapted to the circumstances of all countries.

For more details:
https://www.kfw-entwicklungsbank.de/PDF/Download-Center/Materialien/Nr.-8_establishing-comprehensive-national-old-age-pension-systems.pdf

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