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Achieving Financial and Ecological Sustainability

William Foote, Founder, Executive Director,

Ecological Finance, focused his presentation on the importance of providing affordable credit and financial education to community-based businesses, dedicated to sustainable, natural resource management in rural areas of Latin America, Africa, and Asia. Poverty led to improper practices, such as illegal logging, slashing and burning techniques, and cattle ranching. These practices cause irreparable damage to local natural resources. Ecological Finance, however, provided loan capital to Small to Medium-Sized Enterprises (SMEs) so that they could access the kind of affordable financing needed to expand their businesses without engaging in environmentally unsustainable practices. Rural SMEs represented indigenous people, women and disadvantaged farm families exporting labor intensive and environmentally friendly products profitably for the first time in

generations. Ecological Finance has managed portfolios of \$25,000 to \$500,000 in loans and has raised \$15 million in lending capital. Of over 250 loans offered over 100 SMEs, representing 100,000 people in 19 countries, his organization had a loan repayment rate of 99 per cent. A new kind of trader-broker-importer had emerged, he claimed, which engaged in direct commerce and was committed to a long-term relationship with their suppliers. They bought directly from farmers, paid fair prices, guaranteed profit margins for suppliers and sold to rapidly growing green consumer markets.

Compassionate, quality-minded consumers who were willing to pay more for products that were sustainable and traded fairly in the US, Japan, Europe, he claimed, would allow development agencies and organizations to front cash to farmers in the developing world at harvest time. This would prevent them from selling products too soon, enabling them to meet local demand, and help them effectively manage risk.

Hakon Fottland, Managing Director, Center for Environment and Development Studies, University of

Tromso, Norway, said universities were vastly underutilized as a means for achieving the Millennium Development Goals (MDGs), with the exception of the Task Force on Science, technology and Innovation.

Nevertheless, he said, the University of Tromso had sought to play its part by building the capacity for developing countries to use its knowledge-based. The University of Tromso, together with the Norwegian Program for Development, Research and Higher Education, established a partnership to promote academic research and to promote academic research and educational cooperation in developing countries. Under the new partnership, 225 well-functioning projects have been created throughout Latin-America, Africa, and Asia. Mr. Footland added that in order to achieve the MDGs,

Mr. Footland added that in order to achieve the MDGs, actors must localize their efforts and contribute according

to their capacity. The coordination and inclusion of higher education towards achieving the MDGs can be very valuable, both as a research base, as well as a platform through which projects can be launched. "Identity, history and culture are important issues raised by partner institutions."

Rachel Kyte, Director, Environment and Social **Development Department, International Finance** Corporation (IFC) said her department managed social risks of all IFC investments and worked to develop financial tools that put value on long-term sustainability. Today, private financial flows into developing countries outstripped public aid flows by 5 to 1, and that gap was growing. Most of that private-sector financing was not being used effectively to alleviate unemployment or to further promote the development agenda in many countries. However, private sector companies with good environmentally and socially responsible issues could have a huge transforming effect. Access to affordable credit improved a women's health, the well-being of her children and her whole families' employment opportunities. The IFC conducted growth assessments to see what legislative and regulatory changes were necessary. They estimated that, in Uganda, implementing a women-owned business model that provided credit to women entrepreneurs could increase the national GNP from 2 to 3 per cent. The IFC sold the women-owned business model as a win-win situation, ending both women and the bankers to expand their businesses. African bankers have been increasingly embracing this new approach as it proved itself successful. However, the dialogue among NGOs, private firms and the public sector was not uniform. These were ideological differences between corporate social responsibility in North America and Europe, versus the intentions of bankers and businesses in China. Ms. Kyte warned that there was no one right way to develop the marketplace

and that much care must be taken in crafting sustainable solutions.

Vanessa Tobin, Deputy Director, Programs, Program
Division of the UN's Children's Fund (UNICEF)

focused her discussion on water, sanitation and the environment. In over 90 countries, she explained, UNICEF was the lead agency in responding to problems of water supply and sanitation in rural areas. Half of the developing world had no access to basic sanitation. This, she explained, has led to particular negative implications for children, HIV/AIDS patients, and women. Some 11 million children around the world did not live beyond the age of 5 because of illnesses caused by unsafe drinking water. Furthermore, poor health resulting from poor sanitation and unsafe drinking water also hindered the ability of students to learn while in school. Access to clean water has also had serious implications for HIV/AIDS patients, because most antiretroviral therapy requires an abundance of clean drinking water for it to be effective. Poor sanitation, she stated, was therefore synonymous with poverty. More investment in children's health education, gender equality, and local technology, she explained, was necessary to develop effective and sustainable water sanitation systems. Women needed to be particularly involved so that they could better understand how to care for their own health and that of children. Special attention also needed to be directed to conflict-ridden areas of Sub-Saharan Africa and new urban settlements, which were significantly lacking in clean water and sanitation systems. NGOs and local governments need to "to scale up" their communitybased activities in order to reach the MDGS. However, she warned that projects implemented hastily without local ownership may not be successful or sustainable.

Questions and Answer Period

During the ensuing question-and answer period, participants asked about the impact of Chinese banks and trade policies on other poor countries. Ms. Kyte said Chinese entrepreneurs were part of the global supply chain and understood the pressures of quality production, labor standards and environmental demands. She emphasized that China would not be the least costly production point in the global market forever.

As to whether studies had been conducted on the impact on human consumption on disasters, Mr. Briceno said he was not aware of a specific study. Consumers had to be aware of the potential impact of natural hazards when buying a home and identify the various factors that could increase risk. Responding to the question regarding the relationship between energy consumption and natural disasters, he stated there was a strong correlation. In the negotiations of the Climate Change Convention, there were two main factors: mitigating the impact and adaptation to climate changes, both of which were risk reduction measures of potential hazards.

As to how to ensure that companies receiving microfinancing responsibly produced sustainable products, Mr. Foote said the arrival of traceability and transparency of global supply chains was a great step forward. For example, US companies were increasingly interested in whether child labor in Africa was used to manufacture goods sold in the US. More and more products required third-party certifications to audit how and where products were made.

In response to questions about achieving equal partnerships, Professor Fottland said that NGOs needed to discuss partnerships on equal terms. He also said the challenge was to "nationalize international initiatives." Responding to the question of the handling of "economic terrorists," he said that it was the duty of civil society to address abuses through education. Moreover, it was the

responsibility of everyone to make it profitable to act responsibly.

Science and Technology for Education

Richard Berman, President, Manhattanville College, served as moderator of the panel session, "Science and Technology for Education". He stressed the importance of achieving the Millennium Development Goal of universal primary education. The three essential elements of a successful education and empowerment program are: high access to education, good quality of education, and low-cost of education. He emphasized the need to overcome the natural and societal barriers to education, such as poor health care, poverty, and access to rural schools. He also stressed the importance of allocating money, teachers, and electricity to the classrooms, even if it means taking these costs from other worthy causes.

Rina Lopez Bautista, President, knowledge Channel

Foundation, said, after witnessing severe poverty and deteriorating education system in her native country, she decided to take action. She established The Knowledge Channel, an educational TV channel with 14 hours curriculum-based programs featuring both elementary and high school level math, science, English, and civics. The Knowledge Channel was designed to aid teachers by broadcasting audio-visual materials across the Philippines. It has been credited with increasing student retention and comprehension by up to 25%. The channel reaches over 2.7 million students in 1, 650 public schools, and over 6 million home viewers. It also reaches some of the poorest communities in the Philippines, as well as conflict-ridden areas such as the autonomous region of Muslim Mindanao. Satellite and solar energy technologies have also allowed schools with limited or no electricity to also access the channel. She concluded by stating that partnerships with the Department of Education, local school boards, and public and private

benefactors were vital to the Knowledge Channel's success.

William Bohnett, Partner, Fullbright and Jaworski, **Board Member, Island School,** presented the mission of the Island School, located in South Eleuthera in the Bahamas. As a semester program for US high school students, the program focused on experiential, placebased education. The curriculum was based on teaching students about the environmental and social degradation of the island and its immediate surroundings. By raising awareness of the environmental situation in the Carribean. acts of recycling in harmony with nature have taken on higher meaning for the students. In 2001, the school expanded to include the Deep Creek Middle School, which provided place-based, hands-on education for 7th, 8th and 9th graders native to South Eleuthera. The academic success of its students has prompted discussion about creating a full high school curriculum. Learning about their immediate surroundings and witnessing alternative energy technologies in action was not only exciting for the students, but vital to the survival of the island and the creation of a more sustainable world.

Sandra M. Rivero Borrel, Pres. Fundacion Cultural

Baur, spoke of education's precarious task of both incorporating, yet remaining cautious of the many social, technological, and cultural changes that were happening in the world today. While Ms. Borrell acknowledged that the era of mass media had greatly improved many technical aspects of our quality of life, she expressed concern for the emotional and moral composition of children growing up in such an abstract technological world. Education, she argued, should incorporate cognitive, emotional, ethical and social development. It should teach the importance of physical and mental health. While technology could be a great aid in the education system, she warned educators not to confuse technological development with educational development.

She hoped people would never lose sight of the human element of teaching and remain aware how the misuse of such technologies could be dangerous to children. Young people, she continued, would be robbed of their opportunity to live fulfilled lives if they lived solely by the economic principles of instant gratification that were presented by technology. Ms. Borrell implored teachers and parents to realize the irreparable damage caused by cyber war games, violent television programs, and pornography, and to teach children the difference between right and wrong. She said harmful cyber games and destructive technology had no place in this world. Hans Rosling, Professor of International Health, Karolinska Institute, Sweden, and Creator of GapMinder participated via a pre-recorded video, stressed the importance of data-driven learning. After teaching a group of Swedish undergraduates, he had come to the realization that people tended to know little about the world. The problem was not ignorance, but the pervasiveness of preconceived notions. For example, contrary to popular belief, there were more similarities than differences between developed and developing countries. According to the UN statistical indicators from 1962 onward – such as family size and life expectancy the gap between developing and developed countries is being bridged. While they were stark opposites in 1964, the United States and Vietnam now share the same life expectancy and family size. He went on to describe how social and economic changes in other parts of the world have led to a more even distribution of income between rich and poor. However, there were, indeed, tremendous variations within the individual continents, such as Africa, Asia, as well as among Arab States. Therefore, goals such as universal access to AIDS prevention, for example, must be calculated on a regional, local level, and in a

contextualized way.

Franziska Seel, Advisor, Millennium Development Goals, Program, Taking IT Global focused her discussion on the importance of making science and technology tools to facilitate learning. More than ever, the complexity of such an interconnected world has called for the ability to "learn how to learn", necessitating the use of technology as a tool. Students learned more when they were meaningfully engaged in relevant and stimulating work, she said. It was therefore necessary for schools to begin introducing real-world projects into the classroom where students were presented with opportunities to impact both local and global community. Ms Seel described her organization, Taking IT Global, as an international organization which connected youth around the world to find inspiration and information for making their communities better. It enabled interactive learning with other students through the internet, giving them a place to share their work, ideas, compare artwork, poetry and so on. The key objectives for Taking IT Global were to increase global awareness, use information technologies meaningfully, and to provide inspiring student engagement through interactive global classrooms.

Questions and Answer Period

In order to generate debate and controversy, the panelists were posed with the question: in what area did they disagree with each other most? The use of certain online games surfaced as being the most controversial element. Some panelists believed that the games should be discouraged due to their stereotypes and destructive nature, while other panelists believed that online games were a reality of this generation, and should be reinvented to make them positive.

Rina Lopez Bautista expressed the need to understand the different types of educational requirements in different parts of the world and that a one-size-fits-all approach to the dissemination of information would not work effectively. Therefore, organizations needed to use different mediums to reach the varying markets around the world. After hearing about the work of Ms. Bautista and the Knowledge Channel, especially the story of Hilmarie Joy Nimo, Mr Berman offered her (Hilmarie) a scholarship to attend Manhattan College and join students from 59 other countries.

Ending the round-table discussion, Mr. Berman said that, although there were different approaches in how to best serve their communities, the common theme was the commitment to make the world a better place. To keep the spirit alive, it was necessary to continue inspiring, mentoring, and working with others in the community. Hopefully, science and technology would help make the community smarter in how it approached its work, including reaching the MDGs.

Emerging Approaches to Healthcare, Including Gender-based HIV and AIDS

Kitty Pilgrim, Anchor, Cable News Network began by saying how unfortunate it was, in a modern civilization which included, instant messaging and the Internet, a "gender-based" discussion was still necessary. She said the panel would be focusing on approaches to gender-based violence, and HIV and AIDS. The discussion would be broadened to include a presentation on environmental pollutants and their effects on women and children. Ms. Pilgrim acknowledged the correlation between violence against women and girls, the feminization of poverty and higher HIV and Aids infection rates among women and girls than men and boys in some countries.

Adrienne Germain, President of the International Women's Health Coalition, remarked how for forty years, her persistence and optimism sustained her work

for women's health and rights but has since deserted her. The glass of women's and girls' rights was only onequarter full. A third of the world's women would be beaten, raped or otherwise abused, probably by men they knew. More than 500,000 women would die from complications of pregnancy or childbirth, mostly in developing countries. HIV and AIDS infections were rising faster among women and girls in every region of the world. She outlined three main failures: failure to invest and to provide access to obstetric care, failure to protect or even recognize women's rights as human rights, and failure to provide emphatic leadership for gender equality in all aspects of life. Far more programs were needed to promote and protect the health and rights of women and girls. She cited the Girls' Power Initiative (GPI) in Nigeria as an example of a project that reached thousands of girls across four states. They learned to organize marches, to educate the public, and to negotiate with both state and national governments. She called on governments to come together with the UN and to produce a binding convention that would recognize sexual rights as human rights and would create mechanisms for holding governments accountable.

Carmen Barroso, Director of International Planned
Parenthood Federation (IPPF) said HIV and AIDS and
geneder-based violence were global emergencies that had
a devastating impact on women's health and on the whole
societies. The feminization of the epidemic was caused
by gender inequality, discrimination and low socioeconomic status which limits women's access to
information, education, healthcare and treatment, as well
as creates physiological vulnerability. The epidemic was
growing fast among married women whose husbands
were unfaithful. She emphasized the strong link between
HIV and AIDS and violence against women. Coerced sex
increased a woman's vulnerability to the disease because
condoms were not used and violent acts caused physical

injury. Fear of violence from partners made women unable to negotiate safe sex practices and unwilling to receive counseling treatment. She noted healthcare workers were ideally suited to recognize abused women, provide the necessary healthcare and help change societal attitudes. Her organization had done work with both HIV and AIDS and violence against women but when those issues were addressed together were most effective. She called for a strong UN commitment to combat women's rights violations, not just at the policy and standards level but also through implementation. Representatives from 114 women's organizations worldwide had submitted a detailed proposal for the UN to set up a new entity that would hold all the Organization's agencies accountable for introducing a gender dimension in all their work. She emphasized that without empowered women – the MDGs would not be achievable.

This article will be continued in June 2007 Issue

New Orleans Bread for the World Loyola University New Orleans Campus Box 907 New Orleans, LA 70118 U S A

Phone: 504. 861-5834

Fax: 504. 866-8451

Email: gcnfj@loyno.edu

Website: www.globalnetwork4justice.org

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