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On The World Bank & International Monetary Fund

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Chairman's Foreword

Jeremy Lefroy, Member of the UK Parliament

In recent years, the importance of good nutrition has received much attention, particularly the first 1,000 days of a child's life from the womb until the age of two. Malnutrition in these first 1,000 days can lead to irreversible damage to a child's body and brain.

The facts are stark: 1 in 4 children have their growth stunted by malnutrition, and 45% of all childhood deaths are due to malnutrition.

Yet despite this, less than 1% of the world's aid goes to nutrition.

As the Gates Foundation writes:

“The problem starts before pregnancy. Women and girls who are not healthy and well-nourished are more likely to have malnourished children. Because poor nutrition compromises the immune system, children who are malnourished are more vulnerable to life-threatening infectious diseases as well as physical and cognitive impairments. This limits their ability to learn in school and reduces their productivity as adults, creating a vicious cycle that prevents families, communities, and countries from lifting themselves out of poverty.”

Malnourished children are 20% less able to read and go on to earn 20% less in life. Children in the poorest 40% of the population are 3 times more likely to suffer long-term complications from malnutrition than children in the top 10%.

The impact on economies is substantial. Some countries are estimated to lose as much as 11% of their GDP from poor nutrition.

Malnutrition is not inevitable: it is both preventable and treatable. The top interventions aimed at improving child nutrition could, according to Action Against Hunger, cut stunting by 20% and severe wasting by 60%. Well-nourished children perform better in school and will eventually be part of a healthier and more skillful workforce.



Simple solutions such as colour-coded tapes costing as little as \$0.30 can diagnose severely malnourished children. Upon being diagnosed, depending on their condition, they can be put on a course of life-saving treatment.

Around 20% will be treated as in-patients where they receive 24/7 treatment until they regain their appetite. Most can be treated at home by their parents with Ready-to-Use Therapeutic Foods (a highly nutritious paste, full of calories), which do not need cooking, refrigeration or water. 90% of malnourished children are cured within weeks.

One estimate of the 'return on investment' to a country tackling malnutrition is 16:1. There can be few if any better investments than this in the health of children and indeed of a country; and of even greater importance, it is the right thing to do.

There are now positive signs that the world is taking notice of underinvestment in nutrition and starting to act.

Melinda Gates recently announced a contribution of \$776m over 6 years to improve nutrition; and it was clear when Bill Gates spoke to parliamentarians in the UK recently that the Foundation's commitment is serious and long-term.

This increased focus on nutrition follows the Nutrition for Growth summit in London in 2013, co-hosted by the UK and Brazil, which resulted in substantial commitments. Chancellor Merkel has also made nutrition a key theme during the German leadership of the G7.

I believe that there is now a vital role for parliamentarians in ensuring that commitments are fulfilled as soon as possible. Malnourished children cannot wait. They need action now.

Each of us in our parliaments can ask what our governments are doing to tackle malnutrition, both in our own countries as well as around the world. After all, Sustainable Development Goals will apply everywhere, and malnutrition can occur anywhere.

With thanks to Action Against Hunger and the Bill and Melinda Gates Foundation for information and quotations.

Editor's Introduction

The [new board](#) was elected on April 12th at the Network's Annual Conference in Washington D.C., USA and is comprised of two members from Europe, one member from Asia, two members from the Americas, three members from Africa, and one member from the Middle East. MP Jeremy Lefroy of UK was re-elected as Chairman, and the board will serve a two-year term, until the spring of 2017. In "New Board's Vision for the Network," Co-Vice Chair MP Alain Destexhe of Belgium foresees that PN will continue to play a crucial role in promoting international development in the post-Millennium Development Goals era.

Inclusive development is a key theme of this issue. Creating gainful employment as well as social safety nets is vital to empowering marginalized and excluded groups. Inclusive development should be both a process and a goal. In "Disability-Inclusive Development Cooperation," MEP Helga Stevens of Belgium calls for policy reforms with a focus on capacity-building and educational support for disabled persons. When persons with disabilities, who make up about 10 to 15 percent of the world's population, are hidden away and deprived of opportunities, vast human potential is lost, MEP Stevens argues. MEP Stevens was the first deaf person to be awarded a law degree in Belgium and is a leading champion of disability rights in Europe.

MEP Damian Draghici, former Counselor on Roma Issues to the Romanian Prime Minister, advocates a long-term, integrative approach to Roma inclusion. He notes that the EU Roma Framework and the corresponding national strategies have had only limited results due to poor planning and lack of proper monitoring, and emphasizes that cooperation among international actors, governments, and local human rights groups is integral to pursuing Roma inclusion. The World Bank has been supporting Roma rights since the early 2000s and partners with the Roma Education Fund (REF) to fight discrimination against Romani children.

In "Routes to Safer Mobility," UK MP and Chairman of the Commission for Global Road Safety George Robertson discusses the World Bank's efforts to prevent road traffic injuries. MP Robertson underscores the importance of investing in safer road infrastructures and adopting minimum road safety performance requirements to protect vulnerable groups. The Commission he is heading is also seeking to secure a stand-alone target for transportation safety in the post-2015 Sustainable Development Goals as an important issue of public health and international development.

MP Jocelerme Privert from Haiti discusses the institutional framework of the Haitian constitution and the roadblocks which are hampering the country's economic progress. He looks at ways in which such roadblocks can be overcome in the future. The article is written in French.

MP Denis Kpwang Abbe of Cameroon writes on the need for a regulatory framework for the rapidly expanding mobile money sector in Africa. There are currently more mobile money accounts than bank accounts in Sub-Saharan Africa, and 61 million people use mobile money globally. Due to lack of regulations, however, frauds and scams are widespread. MP Abbe suggests improving the payment system infrastructure, opening the market to non-bank players, and fostering competition among remittance service providers.

PN Co-Vice Chair MP Olfa Soukri Cherif of Tunisia contributed a piece on the importance of education in combating poverty and inequality. She stresses that a stable source of funding is crucial for the success of education programs and that parliamentarians cooperate with the World Bank to secure funding for education programs in the developing countries. MP Laszlo Borbely of Romania hopes that climate change will be addressed with urgency in the post-2015 set of SDGs and delineates the parliaments' role in promoting sustainable development as mediators between executive governments and the public.

In "Parliamentary Diplomacy for Economic Growth in the Mediterranean," the Parliamentary Assembly of the Mediterranean expresses its wish to collaborate with PN on future projects. Two recent PN events, the June meeting at the European Parliament and the Information Day at the Cameroon Chapter, are also highlighted in this issue.

I thank the authors of this issue for their valuable contributions. If you would like to write for future issues or have suggestions for improving the publication, please contact me at enoh@princeton.edu.

Eu Na Noh

Editor, *The Parliamentary Network Review*

New Board's Vision for the Parliamentary Network

Alain Destexhe, PN Vice Chair, Member of the Belgian Parliament

As a former Chair of the Parliamentary Network, I have seen its growth, evolution, and impact over time on international financial institutions. We as legislators must have a voice in drafting and implementing development initiatives. Whether we come from donor or recipient countries, we and our constituents are all affected by the agendas put forth by the leading global development institutions. The Parliamentary Network seeks to bring the legislators, who hold governments responsible and who are simultaneously held responsible by citizens, closer to the global development debate.

As we approach the expiration of the MDGs and SDGs, our commitment and engagement become important. We as legislators must have a voice in the drafting of the new set of MDGs and SDGs. Perhaps due to its dilution of focus (169 targets on the agenda), results have been unsatisfactory with the SDGs. Moreover, the SDGs do not reflect demographic trends. The Parliamentary Network has the passion and the competency within its robust Membership to contribute significantly to shaping the next set of MDGs and SDGs. We at the Parliamentary Network are hopeful that our Membership will bring this commitment to the floors of their respective parliaments to promote inclusive and sustainable development for shared global prosperity.

Pana Merchant, Senator, Canada

The Parliamentary Network's various programs and projects are driven by our philosophy and what we seek to accomplish. Our individual views of purpose may be different, but fundamental to my view is that democratic oversight of the World Bank and IMF is missing. By absence of oversight, I am referring to the lack of public airing of issues.

Oversight is missing, but worse, there is not even secretive oversight. Prime Ministers, Presidents, the Ministers of Finance of donor countries whose taxpayers' money is funneled into WB/IMF, have no greater access to information about WB/IMF's decisionmaking process than do the media or Members of Parliaments.

Likely the need to act decisively and quickly negates the oversight and public consideration we expect with domestic spending. But even secretive oversight, similar to the oversight of spy agencies or parts of military spending, would be preferable to no oversight.

Curtailing government pensions in some countries as in Greece and refusing support because of a certain elected government: these are examples of WB/IMF conduct that are possible only with competent decision-making without consultation from supporting nations. Hence,

by necessity, two of the most impactful financial institutions in the world function with little transparency or accountability in the development of their priorities and allow very limited oversight for parliamentarians. PN can serve as a connecting point between parliamentarians and the WB/IMF in this regard.

The field visits afford parliamentarians brief but valuable opportunities to understand some country-specific projects, but in the future, we can publish more follow up/progress reports to provide continuum and bolster our oversight function.

More active country chapters and outreach initiatives targeting key non-participating countries and parliaments should continue to be our goals.

European Parliament June Meeting

PN Secretariat



European Parliament Complex

The Parliamentary Network on the World Bank & International Monetary Fund held a meeting with Members of the European Parliament and Senior Officials from the World Bank Group & International Monetary Fund on June 22 at the European Parliament in Brussels, Belgium. The purpose of the meeting was to bring together development practitioners, legislators, and MEPs to reflect on 2015 as the Year of Development. The event was co-hosted by Vice-Chair of the Parliamentary Network and Board Member Olfa Soukri Cherif (MP, Tunisia) and MEPs Heidi Hautala and Ana Gomes. Vice-Chair Soukri Cherif gave a talk on the Network's various programs and projects, research, and knowledge-sharing capabilities. The gathering was an opportunity to introduce PN's unique platform for parliamentary engagement and featured presentations by the World Bank Group & IMF on topics including regional challenges in Africa and fostering shared prosperity through eradicating poverty.

"Financing gender equality and supporting women and girls is one of the most effective ways to finance development."

- Heidi Hautala, MEP, Finland

Massimiliano Paolucci, WBG's Special Representative to the EU, stressed that sustained economic growth and fighting inequality go hand-in-hand. Noting that 2015 is an important year that will pave the path for the next 15 years of international development, he described the WBG's efforts to aid governments and Civil Society Organizations (CSOs) in fighting inequality. "No single country has become successful without tackling inequality," he remarked. Mr. Paolucci cited that the bottom 40% of the economic spectrum has seen increase in income but the corresponding improvements in living conditions have been less than optimal.



From left to right: Massimiliano Paolucci (WBG), MEP Arne Lietz, MEP Heidi Hautala, Abebe Selassie (IMF), MP Olfa Soukri Cherif, and MEP Ana Gomes

Mr. Paolucci explained that the WBG is committed to producing relevant statistics to help governments and countries make informed decisions and achieve success with their development projects. Furthermore, he predicted that the WBG's focus on human development, vocational training, promoting access to markets, and strengthening policy dialogue at the international level will help national governments meet their proposed targets.

Abebe Selassie, Deputy Director of IMF Africa, highlighted the challenges Sub-Saharan Africa is facing and discussed the basic elements of growth that drive the necessary development outcomes in the region. He pointed out that the economic situation in Africa has not improved to the extent that the WBG and IMF had hoped, and that countries without national oil reserves (33 of 45 nations in SSA) were adversely affected by the rise in oil prices in recent years.



MEPs, Accredited Parliamentary Assistants (APAs), advisors, and representatives of domestic parliaments from the EU Member States

MEP Ana Gomes noted that while international organizations help governments develop their own statistical collection procedures, due to the lack of technical capacity, the reliability of statistics gathered are oftentimes questionable. Mr. Selassie commented that that growth levels in the SSA region might have been underestimated due to such statistical inaccuracies.

MP Olfa Soukri Cherif ended the session, emphasizing the importance of adopting a tailored approach to tackling development challenges at the national level. “The Parliamentary Network is the bridge between Parliaments and development practitioners,” she remarked. The June Meeting at the European Parliament was a display of the Parliamentary Network’s commitment to international development in the post-MDGs era.

Information Day for Parliamentarians

PN Cameroon Chapter



The Parliamentary Network on the World Bank and IMF Cameroon Chapter organized the Information Day for Parliamentarians on June 25th. The theme of this information day was *Portfolio Content of the World Bank in Cameroon*.

The main objective of the Information Day was to educate parliamentarians about the work of the World Bank in Cameroon in fighting poverty and to encourage them to get involved.

The day was organized in three parts:

- General Presentation by the World Bank Group.
- The World Bank Group and Parliamentarians
- Agriculture, Infrastructure, and Finance

The welcome speech was given by Pauline Ndoumou, President of the Cameroon Chapter of the Parliamentary Network. The speech described the Information Day as a valuable opportunity for members of the executive bureau to engage with participating parliamentarians and discuss important issues in development. Information Day also gave the World Bank and IMF a chance to inform the participating parliamentarians about the progress of the group's various projects.

Director of Operations of the World Bank Grego Binkert emphasized parliamentarians' role as elected representatives of the people to monitor government programs financed by donor

institutions. He also stressed that for parliamentarians to make informed decisions, they must take advantage of the resources and data of the World Bank and IMF. The World Bank and IMF publishes up-to-date analyses and development research for various sectors, including agriculture, information and technology, energy, social infrastructure, education, and healthcare.

The Parliamentary Network on the World Bank and IMF is an important collaborator of the World Bank and IMF in promoting sustainable development in developing countries such as Cameroon. Through the local chapter in Cameroon, Cameroonian parliamentarians can access information about projects of the World Bank and IMF and other donor institutions and contribute to their success. They can also participate in consultation meetings, global parliamentary conferences, and workshops organized by PN, the World Bank, and IMF.



Disability-Inclusive Development Cooperation

Equality as an (Economic) Necessity

Helga Stevens, Member of the European Parliament, Belgium

1. The Cost of Inequality

The Oxford English Dictionary defines social justice as “justice at the level of a society or state as regards the possession of wealth, commodities, opportunities, and privileges” (OED Online 2015b). Social justice is sometimes also referred to as ‘distributive justice.’ Equality by contrast refers to “the condition of having equal dignity, rank, or privileges with others; the fact of being on an equal footing” (OED Online 2015a).

These definitions may give the impression that equality and social justice are solely matters of ethics and soft law. They are in fact also important as long-term goals for the health and sustainability of economies. The OECD in its recent study *In it Together: Why Less Inequality Benefits All* confirms that “rising inequality is bad for long-term growth” and hurts economic mobility (OECD 2015, p.22). To fight inequality, structural policy changes are necessary. Such policy shifts must be implemented not only at the national level, but also at the international level. Development cooperation is one way of closing the increasing gap between high income countries and developing countries.

This article will focus on equality for persons with disabilities and more specifically, disability-inclusive development cooperation.

Persons with disabilities are found in all walks of life and all population strata. There are women with disabilities, children with disabilities, and disabled people who form part of a linguistic or religious minority. This by itself can give rise to “multiple discrimination,” whereby a person is discriminated on the basis of more than one ground. A black woman with a disability might experience discrimination because of her gender, disability, and/or race. Disabled persons living in developing countries are affected more negatively by inequality than those living in higher income countries. Inclusive development cooperation therefore has a strong role to play in supporting these persons.

2. Development Aid and International Cooperation

Some define development cooperation as mostly or only encompassing financial aid or ODA, official development assistance. Others have offered a broader definition that covers market flows such as direct foreign investment.

According to Alonso and Glennie (2015), development cooperation can be defined as an activity that meets the following four criteria:

- 1) The activity explicitly supports national or international development priorities
- 2) The activity is a not-for-profit activity
- 3) Developing countries are favored in the process, and new opportunities are created by economically advanced countries
- 4) Cooperative relationships are established with the purpose of enabling and enhancing ownership while respecting the country's sovereignty and complementing its national development strategies

Poverty is one of the main obstacles on the road to sustainable development. The EU is the world's leading donor, providing over 50% of all global development aid (European Commission 2015b). The EU actions closely follow the four criteria proposed by Alonso and Glennie (2015) and support nationally-led development cooperation with non-governmental organizations and other domestic entities (European Commission 2015a).

3. Evolving Definition of Disability

The concept of disability has been widely discussed academically as well as legally (Quinn 2007; Waddington 2013; Waddington & Lawson 2009). Article 2 of the UN Convention on the Rights of Persons with Disabilities (UNCRPD) defines key concepts such as discrimination, reasonable accommodation, and communication/language, including sign language. Rather than defining the term disability, UNCRPD's preamble recognizes that "disability is an evolving concept and that disability results from the interaction between persons with impairments and attitudinal and environmental barriers that hinders their full and effective participation in society on an equal basis with others."

The Employment Equality Directive¹, which prohibits employment discrimination, also does not offer a clear definition. A number of court decisions, including the 2006 Chacón Navas² and the joint cases C-335/11 and C-337/11³ from 2013, contrast the concepts of sickness and disability and defines disability as "a limitation which results in particular from physical, mental or psychological impairments and which hinders the participation of the person concerned in professional life" (Case C-13/05, paragraph 43). It further states that for any

¹ 2000/78/EC (Council Directive of 27 November 2000 establishing a general framework for equal treatment in employment and occupation)

² ECR I-6467. Case C-13/05

³ Joined Cases C-335/11 and C-337/11 (2013) HK Danmark, acting on behalf of Jette Ring v Dansk almennyttigt Boligselskab and HK Danmark, acting on behalf of Lone Skouboe Werge v Dansk Arbejdsgiverforening, acting on behalf of Pro Display A/S (Ring and Skouboe Werge), Judgment of 11 April 2013.

sickness to be regarded as a disability, “it must be probable that it will last for a long time” (ibid, paragraph 45). The Coleman case⁴ went even further and accorded the right of protection to caretakers of disabled persons, for instance, the parents of a dependent child with disabilities (see also Pabsch 2015 and Waddington & Lawson 2009).

4. Specific Instruments

a. UN Convention on the Rights of Persons with Disabilities (UNCRPD)

The UNCRPD stresses the importance of international cooperation in protecting the rights of persons with disabilities in Article 11 concerning situations of risk and humanitarian emergencies and in Article 32 regarding international cooperation. Article 11 lists situations for which international cooperation may be needed to ensure the protection and safety of persons with disabilities. These include humanitarian emergencies and natural disasters. Article 32 focuses more generally on international cooperation, highlighting the need for partnerships between international and regional organizations and the civil society. Specific measures such as ensuring that international development programs are disability-inclusive are cited. Capacity-building and training, as well as the transfer of technologies and access to research and knowledge, are also mentioned.

b. Sustainable Development Goals and the Post-2015 Framework

The Sustainable Development Goals (SDGs), which will be adopted in September 2015, address three dimensions of sustainable development: environmental, economic and social. This new set of SDGs are to be incorporated into the UN’s post-2015 global development agenda. The EU is one of the key players in negotiating and eventually implementing development agendas such as the SDGs. The post-2015 intergovernmental negotiations have produced the Zero draft of the outcome document for the UN Summit at which the Post-2015 Development Agenda will be adopted. According to IDA & IDDC (2015), “the inclusion and recognition of the rights of persons with disabilities throughout the entire document is groundbreaking compared to the Millennium Development Goals” (p. 1).

In the SDG Agenda, disability rights in education, employment, and housing are addressed. Goal 4 on education underscores inclusiveness, accessibility, safety for persons with disabilities, and the use of support technology in schools. Goal 8 is productive employment with equal pay for work of equal value for all, including those with disabilities. Sustainable, safe, inclusive human settlements and cities are at the core of Goal 11. Goal 11 also mentions accessible public transport and infrastructure.

⁴ Case C-303/06 S. Coleman v. Attridge Law and Steve Law, Judgment of the Court (Grand Chamber) of 17 July 2008.

c. European Consensus on Development

Within the European Union, several policy instruments ensure the implementation of the Millennium Development Goals (MDG) and the SDGs. The European Consensus on Development commits the EU to three specific development goals:

- 1) Reducing poverty with a focus on the MDGs
- 2) Promoting human rights, democracy, and social justice
- 3) Pursuing sustainable development

Member States and the Commission coordinate their positions at the UN to ensure effective multilateral action.

5. Targeted Measures

a. Inclusiveness and Accessibility

In pursuing disability rights, an ‘ivory tower approach’ should be avoided, and the planning and implementation of programs must be inclusive of persons with disabilities. The discussions leading up to the drafting of the SDGs included international disability organizations IDDC (International Disability and Development Consortium) and the International Disability Alliance (IDA). While this is a promising start, the process still favored the disability ‘elite,’ the well-educated and those with the means to travel to meetings at the UN in New York City and Geneva.

b. Capacity-Building and Education

To close the gap, development aid must be provided early in a disabled person’s life. Pre-school programs and education programs beginning with primary school and all the way through higher education and vocational training must be fully inclusive.

The term ‘inclusive education’ is yet to be defined in international law. Article 24 of the UNCRPD discusses ‘inclusive education’ without defining it explicitly. The Article elaborates on the goal of inclusive education as “the full development of human potential” (Article 24(1)a), rather than defining the term. The Committee on the Rights of Persons with Disabilities has acknowledged this lack of definition and recently called for a discussion session to clarify the concept of ‘inclusive education.’

Inclusive and accessible education is key to achieving equality. Without inclusive and accessible educational support, disabled persons remain marginalized and deprived of their

most basic human rights.

Capacity-building has an equally important role to play in creating a level playing field. Empowering communities to drive change from within must be the aim of all capacity-building programs.

c. Appropriate and Separate Budgets

Significant amounts of taxpayer money are spent on development programs. To ensure this reaches those who need it most, a certain percentage should be appropriated specifically for persons with disabilities. Assistance to disabled persons tends to be short-term and solely medical. But in many cases, in addition to short-term, ‘quick-fix programs,’ long-term assistance should be provided. The aim of assistance is to aid disabled persons become as self-sufficient as possible. However, it should be noted that disabled persons who can never become fully self-sufficient and independent, such as people with serious learning disabilities, should receive long-term support regardless.

When donating governments and/or NGOs plan support programs for inclusion of persons with disabilities, they often underestimate the cost of these programs and do not budget sufficient resources to them. I suggest that independent ‘accessibility funds’ be set up.

d. Equality as the Overarching Goal of Global Action

Equality must be the overarching goal of all global action, including development cooperation. Equality lifts people out of poverty and helps those who were previously marginalized and discriminated against become full citizens in their own right and contribute to society in a meaningful way.

Development cooperation can never be sustainable if it excludes certain groups. This holds especially true for persons with disabilities since they make up about 10-15 percent of the world’s population (World Health Organization & World Bank Group 2011). In developing countries, disabled persons are often among the most marginalized and excluded groups, hidden away in family homes and deprived of education. We must break the vicious wall of silence and create an inclusive environment for persons with disabilities to realize their potential as full-fledged citizens.

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Helga Stevens has been a Member of the European Parliament since 2014. She was previously a Member of the Flemish Parliament and the Belgian Senate, and was elected as a member of Ghent City Council. In 1993, Stevens was the first deaf person to be awarded a law degree in Belgium and served as the director of the European Union of the Deaf (EUD). She serves on the Committee on Civil Liberties, Justice, and Domestic Affairs, and her main policy areas of focus are disability and equality, migration, and privacy.

Long-term, Integrative Approach to Roma Inclusion

Damian Draghici, Member of the European Parliament, Romania

Extreme poverty persists in many Roma communities across Europe, and the Romani people continue to face discrimination and hate crimes. Since these two problems are closely interlinked, I believe the solutions must address both problems. As a Roma myself and as a Member of the European Parliament, I have championed Roma rights in Europe. I believe that long-term policies for Roma rights should be adopted to tackle social and economic disparities that plague the Roma people. These interventions should also be based on cooperation between government institutions and human rights organizations.

Such policy shift is necessary, as the Roma-related policies implemented thus far have only had disappointing, inconsequential results. The European Commission's [Report on the Implementation of the EU Framework for National Roma Integration](#) (the 2015 EC Communication) published last month emphasizes some important elements thus neglected by the Member States with regards to implementation of Roma strategies. The report underlined, among other issues, the limitations MSs have shown in addressing anti-Roma sentiments, discrimination, hate speech, and hate crimes. And equally relevant, the EC called for integrative approaches to Roma inclusion, accepting that the "fragmented, project-level" short-term measures have failed to yield tangible results.

It is evident from the recent polls on anti-Roma sentiments that stronger policy measures are urgently needed to tackle prejudices against the Romani people. The Pew Research Center reported earlier this year that 86% of Italian, 60% of French, and more than a third of Spanish, British, and German respondents surveyed expressed negative sentiments towards the Romani people. In recent years, discrimination and hate crimes against the Romani people have become more prevalent within the EU territories. The 2015 EC Communication reported on the segregation of Romani children in schools: 58% of all Romani school children have experienced segregation in Slovakia, 45% in Hungary, 35% in Greece, 33% in Czech Republic, 29% in Bulgaria, and 26% in Romania. Violence against Roma communities has been reported by the European Roma Rights Center in several EU countries, including Hungary, the Czech Republic, and Slovakia. Last month, a group of 50-60 extremists attacked a Roma community in the village of Garmen in Bulgaria. ATAKA, a pro-Nazi organization was also involved in the attack.

For individual cases of discrimination, we can apply the anti-discrimination legal framework set forth by the Race Directive and the ECHR. When states refuse to comply with this framework, we should require them to respect the anti-discrimination standards as have been done for example, in the infringement proceedings on segregation of Roma children in

Slovakia and the Czech Republic. This is not enough, however. Since mass discrimination is all too prevalent (for instance, 58% of Romani people in Slovakia have experienced segregation), we must adopt additional preventive policy measures to tackle prejudice and prevent its progression into violence. On July 2nd, following a series of hate crimes against Roma people in Bulgaria, Daniel B. Baer, the US Ambassador to the OSCE Permanent Council urged governments to “speak out against anti-Roma rhetoric and violence and to take steps to ensure that the Romani community’s interests and concerns are adequately considered in policy-making that affects their communities.”

We need an integrative approach to Roma inclusion. The EU Roma Framework and its national strategies have thus far had only limited results, according to the [EC report in 2012 and 2014](#). Along with limited budgetary investment by the governments and lack of monitoring and evaluations, the fragmented, short-term approach in the implementation of the Roma rights projects and measures has contributed to the poor results. As a step in the right direction, the Slovakian government declared that it intends to adopt a comprehensive and integrative approach to Roma inclusion that “will involve outreach activities, early childhood education and care, financial literacy and health awareness initiatives, social housing, preschool facilities, community centers, and social enterprises” (See [Report on the Implementation of the EU Framework for National Roma Integration Strategies](#)).

During my time at the European Parliament, I will continue to advocate for long-term, integrative measures for Roma rights. I plan to pilot integrative human rights projects in 25 Roma communities in EU countries with large Roma population. My hope is that the these projects will serve as a model for future Roma rights frameworks.

Damian Draghici is a Member of the European Parliament, former Senator in the Romanian Parliament, and former Counselor on Roma issues to the Prime-Minister of Romania. Prior to his political activities, Damian Draghici led an international musical career.

Routes to Safer Mobility

The World Bank's Role in Road Traffic Injury Prevention

George Robertson, Member of the UK Parliament

Would you let your child or grandchild take a route to school which involved walking straight across the A3 or the M42? Or would you be willing to walk at night along an unlit road with tired, maybe drunk, truck drivers speeding up behind you in a version of Russian Roulette with wheels? No, and nor me. But both these scenarios are commonplace in many parts of the developing world, and part of the reason for the astonishing toll of death and injury caused by road traffic collisions.

More than 1.2 million people are killed and up to 10 million seriously injured every year on the world's roads – a life-changing event every six seconds. And as motorisation and urbanisation both rapidly increase in the new powerhouse economies of the BRICs, and in fast developing Asia, Africa and South America, the casualty rate is only set to rise. Yet one of the most obvious solutions, safer road design, is often not implemented. It is an area of policy and expertise in which the World Bank can be both an expert leader and motivator, but also sometimes is slow to provide the true leadership that is so desperately needed.

Ten years ago, when I agreed to chair a new independent Commission for Global Road Safety to promote a stronger international response to this appalling carnage, policymakers could be excused for not having safe road infrastructure on their radar. Today there is no such excuse. The work that our Commission did, in partnership with many other actors, to raise road safety higher on the policy agenda has seen to that. Through the Commission for Global Road Safety's reports and 'Make Roads Safe' advocacy campaign, we played a key role in achieving several UN General Assembly resolutions; a million name petition to the UN Secretary General; a first ever Global Ministerial Conference (hosted by the Russian Government); and the proclamation of a United Nations Decade of Action for Road Safety. This year, we are close to securing a stand-alone target for road safety in the new Sustainable Development Goals, a true coming-of-age for road traffic injury prevention as an issue of international development and public health.

From the first, our Commission deliberately focused on improving the safety of road infrastructure design as one the core messages of the campaign. Billions of pounds of taxpayers' money and aid from many donor countries were and still are being spent on building new roads or 'upgrading' existing roads in developing countries with an emphasis on economic development, easing trade bottlenecks, and delivering faster travel times for motorised vehicles. An unintended side effect of this dash for growth is the often fatal consequence for people driving on faster, metalled roads in unsafe vehicles with little driver

training, and even more danger for the communities through which these roads pass. An agenda designed by country elites, aided by well-meaning development advisors, all used to seeing the world from their limousines or Land Rovers, has often resulted in a shortage of empathy for the experience of those left standing at the roadside. Vulnerable road users, predominantly pedestrians, account for around half of global road fatalities. Children are among the most at risk.

Inevitably, a new road attracts new businesses, new factories, and the people needed to work in them. The factories will often be built with little planning regulation, and the workers will often travel from distance in overcrowded minibus taxis or walk along high-speed roads with no footpaths or crossings. The workers attract roadside vendors and need to build new shanty housing close to their place of employment. So a fast road designed for virgin land becomes a fast road surrounded by, and utterly unsuited for, teeming humanity. Therefore, the injuries increase.

What can be done? The first step is to recognise and understand the issue. In 2008 we convened a conference at the European Bank for Reconstruction & Development in London, which brought together for the first time all the major multilateral development banks (MDBs) to discuss safe road infrastructure. Our Commission had urged the MDBs to ensure that at least 10% of their road infrastructure expenditure be earmarked for road safety, a combination of design improvements, funding for enhanced enforcement, and other road safety measures along the corridor. Our recommendation, itself taken from little-used World Bank guidance, is a rough and ready measure that has the virtue of being easily communicated. In part, it is shorthand for putting in place transparent and effective accountability measures, metrics for expected public health outcomes from any given road scheme. A major criticism of the World Bank is that there is no standard way to report or measure the road safety impact of a project. Some schemes have excellent metrics and others, next to none. The 2008 conference began a process comprised of regular meetings amongst the MDBs to try to standardise the way they anticipate, measure and report road safety performance.

Albeit slow, there has been some progress. While the MDBs have not yet standardised their road safety metrics, the issue has been a salient one. For example in 2012, at the Rio+20 UN Sustainable Development Summit, the seven leading MDBs made a 10 year US\$175 billion commitment to delivering safe and sustainable transportation. In promoting the 'Safe System' approach to road safety management, the World Bank is a genuine policy leader. It hosts the Global Road Safety Facility (GRSF), a multi-donor partnership funded by the governments of Australia and the UK, Bloomberg Philanthropies, the FIA Foundation, and the Bank itself. The GRSF has supported more than 30 countries with road safety capacity reviews and strategic advice, and generated more than US \$500 million in road safety lending as part of larger World Bank projects. At its best, as in Argentina, it has supported the delivery of a holistic 'Safe System' road safety strategy encompassing institutional development, data

management, safe road infrastructure design, police enforcement reform, and road user awareness-raising. But more can and must be done to ensure that investment in roads and land transport does not incur health and economic costs that can have been avoided.

The economic benefit of investing in safer infrastructure is compelling. The International Road Assessment Programme (iRAP) is a UK charity which has developed non-profit highway safety assessment protocols and star ratings which are now being used or piloted in more than 70 countries worldwide. The charity estimates that raising the 10% highest risk roads in 82 low and low/middle income countries to at least a ‘3-star’ (out of 5) iRAP performance level would cost around US \$70 billion but would prevent 20 million deaths and serious injuries and more than US \$700 billion in economic costs over twenty years. Implementing safety improvements and countermeasures as part of initial road building or routine maintenance, rather than the traditional approach of reacting to ‘black spots’ after fatal crashes have occurred, is a more cost-effective and comprehensive approach.

As a key element of the ‘Safe System,’ a minimum safety performance requirement for roads is a proven way of reducing casualties. Leading road safety pioneers, including the Netherlands, New Zealand and states in Australia, are now using star rating assessments as a performance measurement tool. The new corporation responsible for English motorways and roads, Highways England, is also considering using star ratings as a formal measurement tool. In the context of fast-motorising countries like Brazil, China and India, safety assessment can help guide billions of dollars of new road investment in a safer direction. Demonstration projects in India, co-funded by Bloomberg Philanthropies and the World Bank, are showing that minimum star ratings provide a clear framework for developing both policy and engineering solutions network-wide and measuring outcomes. In China, RAP is now embedded within the Ministry of Transport as a research programme guiding a number of significant demonstration projects. The country’s State Council, the main executive decision-making body, has approved RAP protocols for the country’s new road design manual.

The Fund for Global Health, led by Ernest Loevinhson, formerly Director of Global Health Advocacy & Policy for the Bill & Melinda Gates Foundation, has identified improving road infrastructure safety as an area which can provide “maximum possible health benefit to vulnerable people in developing countries.” Loevinhson has taken a lead in establishing a new ‘3 Star Coalition,’ which is leading advocacy efforts on Capitol Hill aimed at persuading the World Bank to adopt a road project outcome measurement equivalent to a minimum 3-star iRAP rating. Other members of the coalition in the US include the National Peace Corps Association, the American Automobile Association, the American Highway Users Alliance, the American Society of Civil Engineers, the FIA Foundation, and the Roadway Safety Foundation. A bi-partisan letter is currently circulating, co-sponsored by Republican and Democratic senators, and House members, calling on the World Bank to upgrade its accountability measures to ensure safer roads in its infrastructure portfolio.

For the FIA Foundation, a core donor to iRAP, the 3 Star Coalition is the latest stage of a ten-year effort, beginning with the launch of the Commission for Global Road Safety, to make safety a core focus of development bank road infrastructure lending. In the absence of effective data collection on deaths and serious injuries in many countries, there is still no transparent, publicly-available, safety performance measurement applied to all road projects, something which is essential for true accountability and for communicating to bank clients, policymakers, and the public, that roads can be and are being made safer. The current World Bank consultation and review of its Safeguards policy provides an opportunity to put this right. Clear road safety policies and expectations, combined with determined and vocal leadership from the highest levels of the Bank, can help transform the way client governments approach road construction and urban mobility projects.

In November this year, transport, health, infrastructure and development ministers from more than 100 countries will meet in Brazil for the second Global High Level Conference on Road Safety. This Brasilia Ministerial will review progress in the Decade of Action for Road Safety. This will be the first opportunity for putting together the partnerships to discuss the global indicators needed to implement the road safety SDG target. It can also be an opportunity for the World Bank, and its sister banks, to bring high level participation and demonstrate that tackling road traffic injuries is a real priority for the MDBs in the post-2015 era.

Lord Robertson of Port Ellen is a Member of the UK Parliament and the Chairman of the Commission for Global Road Safety and a trustee of the FIA Foundation, a charity which supports international road traffic injury prevention.

Crise Institutionnelle en Haïti

Jocelerme Privert
Sénateur, Haïti

Le Parlement haïtien, réduit au tiers du Sénat, soit les dix sénateurs encore en fonction, est aujourd'hui dysfonctionnel. Le mandat de la totalité des membres de la Chambre des députés et celui du deuxième tiers du Sénat, ont pris fin le deuxième lundi de janvier 2015. Le premier tiers avait déjà complété son mandat de six ans au mois de mai 2012. Les élections sénatoriales devant pourvoir à son renouvellement n'ont pas été tenues depuis.

LES FONCTIONS SPECIFIQUES DU SENAT HAITIEN

Le Sénat de la République d'Haïti, en dehors des fonctions classiques et traditionnelles communes aux deux chambres exerce diverses autres fonctions essentielles pour le renforcement de la démocratie et de l'Etat de droit. Elles sont clairement établies par la constitution et par les lois de la République. Elles peuvent ainsi être détaillées.

La fonction d'approbation : Certaines décisions du président de la République requièrent, pour leur mise en application, une approbation parlementaire, soit par le Sénat de la République, soit en Assemblée nationale (les deux chambres réunies).

Les accords, traités et conventions internationales négociés et signés par le président de la République, la désignation des représentants du Parlement au Conseil électoral permanent et au Conseil constitutionnel, requièrent absolument pour leur mise à exécution et leur confirmation, une ratification en Assemblée nationale (réunion des deux chambres).

La fonction de proposition. Il incombe aussi au Sénat de la République les prérogatives de proposer au président de la République la liste des personnalités retenues pour être nommés juges à la Cour de cassation, la plus haute juridiction du Pouvoir judiciaire (la Cour suprême). Il revient en sens, au Grand corps de procéder au recrutement des personnes répondant aux critères définis et de soumettre au chef de l'Etat, une liste de noms à raison de trois par poste vacant. Les choix définitifs, aux fins de nominations, doivent sortir de cette liste.

La fonction juridictionnelle. Le Sénat est aussi appelé, dans certaines circonstances à se transformer en juridiction de jugement. Il s'érige en haute cour de justice pour juger le président de la République, le Premier ministre et les membres du gouvernement, des membres de certaines institutions indépendantes, des juges et officiers du Ministère public près de la Cour de cassation, le protecteur du citoyen.

La fonction de recrutement. Le Sénat élit les juges à la Cour supérieure des comptes et du Contentieux administratif (CSCCA). Cette entité étatique est chargée du contrôle externe des

comptes des ordonnateurs et des comptables de deniers publics (de droit ou de fait). Aux termes de la constitution et des lois y relatives, elle a pour obligation *de vérifier de la régularité des recettes et des dépenses décrites dans les comptabilités publiques et de s'assurer du bon emploi des crédits, des fonds et valeurs gérés par les services de l'État.*

Par rapport à ces fonctions essentielles dévolues au Sénat haïtien et devant l'évidence du vide institutionnel qui s'est installé depuis le 12 janvier 2015, la principale question qui peut être agitée, est « Que peuvent ou doivent faire, en termes de responsabilités et de mandats, les dix sénateurs encore en fonction, constituant l'effectif actuel du Parlement haïtien ? ».

Le vide institutionnel sur le processus démocratique. Il en résulte de ce vide une situation politique inquiétante. Les principales institutions républicaines prévues devant garantir le principe de la séparation des pouvoirs, le respect des droits humains, la paix sociale, la démocratie et l'équité économique sont en dysfonctionnement. Les engagements publics annoncés par la président quant à sa volonté de consulter, voire d'associer les dix sénateurs en fonction aux grandes décisions engageant la vie nationale ne se sont pas, malheureusement, matérialisés dans les faits. Bien plus, ils sont loin d'être suffisants pour apaiser les esprits inquiets d'une éventuelle remise en question des acquis démocratiques des 29 dernières années.

Les mandats des élus. Depuis le 12 janvier 2015, le Parlement haïtien a cessé de fonctionner. Les mandats des différents organes des collectivités territoriales, n'ont pas été depuis quatre (4) ans renouvelés. La légitimité constitutionnelle et populaire est aujourd'hui revendiquée par, seulement, onze (11) élus, le président de la République et les dix (10) sénateurs encore en fonction.

Le Pouvoir judiciaire. Le Pouvoir judiciaire est administré le Conseil supérieure du pouvoir judiciaire (CSPJ) présidé par le président de la Cour de cassation, la plus haute instance judiciaire du pays. La nomination de ce juge a été contestée par le Sénat de la République, à travers une résolution votée à l'unanimité par l'assemblée des sénateurs. Ce dernier a été forcé de démissionner dans le cadre des négociations politiques de décembre dernier.

Le vide laissé par sa démission de la Cour de cassation et du CSPJ et la perspective d'un départ précipité ou une remise en question de la confiance des autres juges contestés vont exercer un impact négatif sur les droits des justiciables à une justice saine et équitable, au bon fonctionnement de la Cour de cassation et à l'indépendance du Pouvoir judiciaire.

Impact de cette crise institutionnelle sur la stabilité macroéconomique et financière.

Une stabilité macroéconomique entravée.

Le vide institutionnel né du dysfonctionnement du Parlement le deuxième lundi de janvier 2015, consécutif à la fin du mandat de la quarante-neuvième législature et du deuxième tiers du Sénat, crée, dans le pays une situation d'incertitude. Le spectre de

l'instabilité politique qu'elle fait aussi craindre n'est pas sans conséquence sur la stabilité macroéconomique. Les informations diffusées par certains rapports techniques produits par des organismes nationaux et internationaux prévoient une détérioration de la situation économique du pays ou Haïti continue d'être le seul pays à faible revenu pour les Amériques et les Caraïbes.

La position affichée par les principaux indicateurs est alarmante :

- Augmentation de la dette publique approchant les 30% du PIB.
- Stagnation du revenu National par habitant à \$ 830 selon le dernier rapport de la Banque mondiale.
- Faiblesse du taux de croissance du PIB réalisé : soit 2,7 % selon le FMI pour l'exercice fiscal 2013-14 contrairement aux prévisions initiales de 4,5%.
- Déficit budgétaire de l'administration centrale qui ne cesse de croître en entraînant une dégradation de la situation des comptes du Trésor public.
- Épuisement sans précédent des Réserves nettes de change de la BRH, passant à 858,9 millions de dollars subissant une baisse de 34% pour ces 3 dernières années.
- Dépréciation accélérée de la monnaie nationale atteignant déjà la barre de cinquante-sept (57) gourdes pour un dollar américain sur le marché formel.
- Aggravation de l'inflation passant de 3.4 % à 6.6 % malgré la baisse des prix de certains produits de base sur le marché international.
- Forte baisse des recettes fiscales dont les prévisions n'ont été réalisées qu'à 60% selon la BRH.
- Baisse des possibilités de crédits de plus de 5% pour le trimestre.
- Forte dégradation des conditions de sécurité alimentaire dans le pays dont plus de 3.5 millions de personnes en sont déjà affectées.

En effet, avec un PIB per capita de moins de huit cents cinquante (850 US) dollars américains, les conditions de vie de la grande majorité du peuple haïtien, sont de plus en plus précaires. Le taux de croissance moyen des cinq ans qui ont suivi le séisme de janvier 2010 (y compris les prévisions pour l'exercice fiscal 2014-15) de 3,6% a été nettement insuffisant pour améliorer les conditions de vie et faire sortir le pays du cycle de la pauvreté. Une croissance soutenue de 6% à 8% par an sur une longue période est nécessaire et indispensable pour faire amorcer la machine. L'épargne nationale estimée à environ 40 milliards de gourde est, de très loin, insuffisante pour répondre aux besoins d'investissements nécessaires à soutenir cette croissance. Cette morosité économique qui sévit dans le pays et s'est amplifiée pendant ces deux dernières années, a été et continue d'être liée aux politiques fiscales appliquées.

Un contexte de gouvernance financière difficile.

En Haïti, la Banque National d'Haïti (BRH) assure la régulation du système bancaire et de la vie économique et financière. Pendant longtemps, la politique monétaire de la BRH a été, selon la grande majorité d'économistes, experts en économie politique consultés, dans

l'essentiel d'utiliser tous les moyens à sa disposition pour limiter les dégâts sur la stabilité des prix et du système financier. Aujourd'hui, ces moyens semblent largement épuisés : par exemple, les réserves nettes de change ayant baissé considérablement, la BRH, pour défendre la valeur de la gourde, a une capacité de ventes de dollars limitée au regard de l'exacerbation du déséquilibre entre l'offre et la demande sur le marché local des changes. Cette dernière résulte des pressions du déficit public et du crédit privé sur la balance commerciale du pays, dans un contexte de baisse drastique des flux d'aide externe.

La stabilité financière d'un pays est indispensable à la stabilité macroéconomique. Sans le retour à la stabilité politique et la normalité institutionnelle, les investissements étrangers directs, tant nécessaires et attendus pour atteindre cet objectif, ne seront certainement pas au rendez-vous. Le rêve légitime des autorités de faire d'Haïti un pays émergeant à l'horizon 2030 exige ce minimum, sinon ce pieux vœu est compromis.

De plus, les deux principales institutions financières nationales, la Banque de la République d'Haïti (BRH) dans son statut de Banque Centrale et la Banque Nationale de Crédit (BNC), comme banque commerciale d'Etat, sont actuellement gérées par des Conseils dont la légitimité constitutionnelle a cessé avec l'expiration de leur mandat triennal le 30 septembre 2014.

En effet, les conseils d'administration approuvés par le Sénat de la République pour présider aux destinées de ces deux importantes Institutions financières ont complété leur mandat de trois ans à la fin du mois de septembre dernier. Le Chef de l'Etat, à qui incombe la responsabilité constitutionnelle de désigner les membres de ces conseils et de les communiquer au Sénat de la République en vue d'obtenir son approbation obligatoire, avant de procéder à leur nomination officielle, n'a pas malheureusement, vu la nécessité, d'arrêter cette décision, avant le départ du deuxième tiers du Sénat. Cet état de fait est à déplorer.

Deux considérations sont à analyser, l'une est juridique ; l'autre est financière et monétaire.

Considérations d'ordre juridique.

Sans un renouvellement, dans les formes et conditions prévues par la Constitution, des différents mandats en cause, les conseils d'administration concernés n'ont pas la capacité d'engager leurs institutions sur de nouvelles initiatives. Le champ de leur action se trouve limité et devra être encadré.

Une telle situation aura, certes des impacts sur l'autorité de la BRH compte tenu du fait que celle-ci est l'autorité de régulation et qu'à ce titre, toute absence de renouvellement du mandat du gouverneur et des membres du Conseil est de nature à atténuer, voire affaiblir, le leadership de la Banque des banques. Et, tenant compte de la situation qui prévaut

actuellement, aucune décision ne peut être envisagée quant au renouvellement ou pas de leur mandat devenu caduc depuis le 30 septembre 2014.

Considération d'ordre financier et monétaire.

La Banque de la République d'Haïti (BRH), dans ses attributions de banque centrale, est l'autorité de régulation sur toute l'étendue du territoire haïtien et représente notre système sur le plan régional. La caducité des mandats de son conseil particulièrement entraîne une situation dangereuse pour la gouvernance financière du pays. Une banque centrale jouissant légalement et dans les faits d'une autonomie effective pour déterminer et conduire la politique monétaire, est l'une des conditions essentielles à la stabilité financière.

La caducité desdits conseils impacte l'absence de légitimité pour exercer le leadership dans le secteur économique et financier. Cette absence de légitimité affecte la confiance dans le système tant des institutions financières publiques que privées qui relèvent de l'autorité de la Banque centrale. Finalement, ce qui n'est pas sans conséquence sur la confiance de la population dans le système financier.

Aujourd'hui, dans une Haïti en pleine agitation politique, l'Exécutif a pour responsabilité de faire de ces considérations une préoccupation. Il importe, toutefois, de souligner qu'en attendant la nomination et la ratification par le Sénat d'un nouveau Conseil, les conseils de la BRH et de la BNC peuvent rester en place en vertu du principe de la liquidation des affaires courantes généralement admis et pratiqué en droit administratif. Tout changement au niveau du Conseil de la BRH et de la BNC devrait alors tenir compte de cette réalité en amont de la gestion de la politique monétaire du pays et devrait s'étudier en tenant compte des vraies causes de notre malheur.

Perspectives encourageantes. Les autorités ont arrêtées trois décisions cruciales dans la perspective d'une normalisation future de la situation. Il s'agit de la publication du cadre légal indispensable à l'organisation des élections, du calendrier électoral et d'un décret présidentiel convoquant peuple en ses comices pour les 9 août, 25 octobre et 27 décembre 2015. Ces joutes électorales doivent permettre le renouvellement du personnel politique aux différents niveaux de l'appareil d'Etat. Elles seront tenues pour l'élection d'un nouveau président de la République, les deux tiers du Sénat, la totalité des membres de la Chambre des députés et tous les organes des trois niveaux de collectivités territoriales.

L'exécution de ce calendrier et le respect scrupuleux des échéanciers prévus doit permettre une normalisation de la situation au deuxième lundi de janvier 2016 avec l'ouverture de la première session ordinaire de l'année législative et l'installation d'un nouveau président de la République le 7 février 2016 et ce conformément aux prescrits de la constitution.

Jocelerme Privert est aujourd'hui Sénateur de la République, réalisé une riche etproductive carrière au sein de l'Administration publique haïtienne. Jocelerme Privert est originaire de Petit Trou de Nippes, commune du Département desNippes. Il se spécialise dans les affaires monétaires et financières.

Electronic Money Regulation in Africa

Dennis Kpwang Abbe

Former Deputy Director of Cameroonian Ministry of Posts and Telecommunications

Developing or transitioning countries are more likely to embrace online banking, which uses information and communication technologies (ICT) and the networks of non-bank retailers to reduce the cost of services to customers. While there is a growing interest in other modes of delivering remote banking services, the excitement currently found in this field across Africa mainly concerns models based on mobile telephony. Mobile Money (MM) has been accelerating financial inclusion by introducing those without bank accounts into formal financial systems.

There are currently more mobile money accounts than bank accounts in nine developing countries, mostly in Sub-Saharan Africa, and about 61 million active mobile money customers are using the service around the world. In all, 2.5 billion people in the developing countries lack access to banking services, yet one billion of them have mobile phones; thus, they have access to mobile money service. The potential is vast.

Since the launch of M-Pesa by Kenya's Safaricom in 2007, operators have rolled out mobile money services in several African countries in order to provide service to millions of people who lack affordable bank accounts. Today, less than 20 percent of adults in Kenya have such an account. Because banking fees are high, phone users keep at least 40,000 CFA francs (61 euros) in their mobile money accounts for transactions.

In Cameroon, a client goes to a nearby sales point of Orange Money—one of the five major operators of mobile money services in SSA—and hands over cash. The vendor credits his account with mobile money, which he can then use to top up his phone, carry cash in a “digital wallet,” pay utility bills, or transfer funds to other subscribers. Many users describe MM as a safer option because it allows them not to carry cash.

Migrant remittances make up the bulk of mobile money transfers. They are increasingly becoming a major source of financing for households, communities, and governments in Africa. According to the IFAD (2009c), more than 30 million Africans live outside their countries of origin, sending more than 39 billion euros to their families at home each year. In many African countries, migrant remittances have even surpassed foreign direct investment (FDI) and official development assistance (ODA) in size.

Formal channels of sending remittances include the use of banks and non-bank institutions, microfinance institutions, money transfer operators, credit unions and cooperatives, post offices, and technologies for mobile banking. Due to the relatively high costs of transfers

through formal channels, many African migrants prefer to remit through informal channels because of their simplicity and lower costs. These are faster and more convenient, not constrained by regulatory banking and foreign exchange regulations, and do not require remitters to have bank accounts.

For the success of electronic money transfer regulation, right policies must be pursued.

Regulatory policy falls within the domains of telecommunications and financial regulators, and central banks. Central banks have increasingly asserted their regulatory authority in recent years. In many African countries, however, policymakers are still struggling with the question of how to regulate this new sector in full expansion. The current fragmented and inconsistent regulatory environment is holding back the industry.

How can Africa efficiently navigate the transition from providing only payment services to providing a full range of financial services?

Mobile operators specifically target national or international remittances in countries where these transfers are most common, although payments and other money transfer services are by far the types of operation that contributes most to the volume of transactions (and therefore revenue) for remote banking service providers. Many operators expect that in the near future, online banking will offer services far beyond simple payment transactions and monetary transfers, such as the collection of deposits, loan operations, and even insurance.

A regulatory framework must be established for the African remote banking sector. Regulations are important not only for monitoring remote banking sector's compliance with the law, but also for ensuring that the services are provided to the poor who previously had no or little access such amenities.

The development of such a regulatory framework would enhance the security of transactions undertaken through Mobile Money and Internet banking. In the absence of strict regulations, many mobile money users are falling prey to mobile money and mobile banking transaction frauds and scams. Moreover, the prosecution of suspects is difficult due to lack of regulations.

What are the main points that policymakers and regulators must take into consideration when formulating a regulatory regime for the remote banking sectors?

The payment system infrastructure in some African countries is not adequately developed to handle money transfers. Small value transfers are conducted with products and platforms of the Society for Worldwide Interbank Financial Telecommunications (SWIFT), which processes payments through correspondent bank networks. However, the existing international correspondent banking networks in several African countries are not well adapted to process low-value retail flows. Therefore, it is important that regulatory

frameworks are updated to allow non-bank players to enter the market.

Other challenges include keeping the service simple and reliable. Operators will also have to develop sales networks to reach more customers.

Denis Kpwang Abbe is former Deputy Director of the Cameroonian Ministry of Posts and Telecommunications (Minpostel) and Trainer and Researcher of Public Administration at the Advanced School of Posts and Telecommunications at the University of Yaoundé. His area of expertise is e-commerce and telecommunications policy and regulation.

The Right to Education

Olfa Soukri Cherif, PN Vice Chair, Member of the Tunisian Parliament

Education is a basic human right. Education is vital for economic, social and cultural development in all societies. The right to education is protected by international decrees as a fundamental and universal right.

As an important investment in the future, education is one of the most powerful ways to fight poverty and foster shared prosperity. For any form of public service to be efficient and of high quality, maintaining a sustainable and stable source of funding for that service is crucial to its success. International institutions, most notably the World Bank, provide such funding for development projects around the world. The World Bank organizes the funding of development programs and strategizes to ensure that budgeting and delivery of funding are carried out effectively and with tangible results.

The purpose of education is to help students grow into productive citizens. The World Bank's aid programs and various projects in the education sector of developing countries have the following objectives:

- Increasing investment in pre-primary and primary school education with an understanding of its importance as a crucial background for further learning and development
- Providing basic academic education to all school-age children
- Facilitating access to quality education for girls and children from disadvantaged backgrounds
- Preparing students for the labor market through vocational training and higher education
- Revamping the education system at all levels to increase efficiency and transparency

I believe that educational support for young children even prior to their entering primary school (from birth to five years) is also an important investment.

In my country Tunisia, since independence, education has been prioritized as an important investment for the nation's future. The Tunisian Constitution guarantees the right to education, and a number of legislations also protect this right. The Tunisian government has recently embarked on a reform of its education system to improve its quality.

In Tunisia, all parents are required to enroll school-age children (age 6 and above) in the school system. The Tunisian government builds schools, recruits educators, and seeks to

close the achievement gap that separates economically disadvantaged children from their peers. The government also invests in bringing technology to school and carries out education reforms to improve the performance of schools and universities.

There has been much social unrest in Tunisia recently, however, due to widespread graduate unemployment. In Tunisia, there are currently more than 222,000 unemployed university graduates, and in the current economic climate, the number is rising. The government must address this problem by investing in vocational training of these unemployed graduates.

Only through education can we fight poverty and inequality, and promote sustainable development. Education can provide the future generations with the skills and opportunities they need to become productive citizens. As Members of Parliament, I strongly believe that we have a responsibility to advance education and invest in the future.

Olfa Soukri Cherif is Member of Parliament and Member of the Committee on Finance in Tunisia. She was a Professor in Economics at the Insitute Supérieur de Science Humaines in Tunis and a Professor in Mathematics and Statistics at the University of Paris, Panthéon, la Sorbonne.

The Role of Parliaments in Promoting Sustainable Development

Lazlo Borbely, Member of the Romanian Parliament

2015 is a critical year for the future of our planet. Political leaders and publics around the world must make the right decisions to create a robust global infrastructure for sustainable development or else, we and the coming generations will face disasters arising from depletion of natural resources and environmental degradation.

The urgency of the situation is understood by too few. Politicians have the duty to create awareness among the public regarding the need for coordinated global action on this front.

Three major events this year will determine the course of our future for the next 15 years: the International Conference on Financing for Development scheduled to take place in Addis Ababa, Paris Climate Conference, and the UN General Assembly, where the next set of sustainable development goals will be decided upon.

We cannot miss the opportunity to secure necessary resources to translate sustainable development goals into reality over the next 15 years.

In setting these development goals, global warming must be addressed with urgency. Putting aside all debates about whether global warming is driven by human activities or is a natural process in the life cycle of the planet, one thing is clear: mankind cannot afford global temperature increase of more than 2 degrees Celsius. We must unite to curtail global warming now.

It is crucial that the new sustainable development goals be understood and supported by the entire world population, including political leaders, civil societies, and the business sphere, for everyone will have to bear the cost of their implementation in the short term. However, in the long run, it will be worthwhile. There is no other way for humanity. Binding agreements must be made, and global actions must taken.

The elected representatives of the people –members of national parliaments– have an important role to play in curtailing climate change and promoting sustainable development.

Sustainable development, beyond governmental efforts, requires that this vision be embraced by the publics around the world, and this is where national parliaments, the elected representatives of the people, can and need to take action.

Parliaments must strive to transform global goals into national strategies by creating necessary legal frameworks for sustainable development and hold governments accountable for their implementation. Furthermore, parliamentarians can help create awareness of and support among the population for this global vision through various communication channels.

Parliaments should act as mediators between executive governments and the people. They should not only work towards raising awareness and establishing the legitimacy of the SDGs, but also ensure that people's expectations are integrated into sustainable public policies and oversee their implementation.

Lastly but not least, parliaments must proactively make budget allocations for these goals at the national level. Although the binding agreements are made at the international level by governments, the actual implementation largely depends on the national decision-making processes in the parliaments.

Parliamentarians themselves must become aware of their own importance in this process.

Many national parliaments do not even have parliamentary committees dedicated to sustainable development, and regrettably, the Zero draft document, which serves as the basis for intergovernmental negotiations of the SDGs, does not sufficiently emphasize the role of national parliaments in the implementation of the SDGs.

The Global Parliamentary Conference organized by the Parliamentary Network on the World Bank and IMF in Washington D.C. last April served an important function in this respect. It created a 'ripple effect' among the parliamentarians in the regional consultation process towards recognizing the role they can play in the implementation of the SDGs.

Last June, the Inter-Parliamentary Union and the Chamber of Deputies of the Romanian Parliament organized a regional seminar in Bucharest on the topic of sustainable development. Members of Parliament from Central and Eastern European countries gathered in Bucharest and discussed the issue of sustainable development in five major themes:

(1) the SDGs and why they matter to the region; (2) the role of parliaments in implementing the SDGs; (3) engagement of parliaments with civil society and monitoring of progress; (4) gender equality as a crucial factor in promoting sustainable development; and (5) reducing the risks of disasters and climate change through implementation of SDGs.

The participants concluded in the conference outcome document that "parliamentary action on the SDGs is urgently needed, and practical steps need to be taken to advance integration of the goals nationally and to monitor progress." Furthermore, they also agreed that "parliaments should promote and advocate for strong regional and international inter-parliamentary cooperation on the SDGs and in particular the development of joint projects between countries" (<http://www.ipu.org/splz-e/bucharest15.htm>).

Indeed, such consultations need to be emulated by various parliamentary networks and shared with target nongovernmental organizations, academia, and the media to reach the public at large.

Romania is a reliable partner in the field of sustainable development, and the Romanian Parliament has a history of promoting regional cooperation in implementing global

development agendas. Last year, the Romanian Chamber of Deputies organized together with the Inter-Parliamentary Union a regional conference on the role of parliaments in the implementation of the Universal Periodic Review recommendations.

Romania will continue to promote sustainable development in the Central and Eastern European region.

Lazlo Borbely is the Chairperson of the Foreign Policy Committee of the Chamber of Deputies at the Romanina Parliament.



PARLIAMENTARY ASSEMBLY OF THE MEDITERRANEAN
ASSEMBLEE PARLEMENTAIRE DE LA MEDITERRANEE
الجمعية البرلمانية للبحر الأبيض المتوسط

The Parliamentary Assembly of the Mediterranean
Parliamentary Diplomacy for Economic Growth in the Mediterranean Region

PMA Secretariat

We at the PAM wish to continue its valuable partnership with the Parliamentary Network and PN-associated international financial institutions for mutually beneficial cooperation.

Promoting economic growth and integration in the Mediterranean region is PAM's main objective. PAM regularly holds panel discussions on this topic as one of its core activities.

The aim of the PAM Panels is to gather parliamentarians and experts from the economic and financial sector (investment promotion agencies, Chambers of Commerce, financial institutions, governmental bodies, business and consumers' associations, and international financial institutions) around the same table for productive discussions. The PAM Panels seek to identify obstacles to economic growth in the Mediterranean region and propose concrete actions for promoting trade, investment, and sustainable development.

Members of the PAM Panel are grouped by sectors and national delegations. The Panel is co-chaired by a parliamentarian and a representative from the financial sector.

The PAM Panel is comprised of four groups:

- Sustainable Development (SD): Energy, Water, Environment
- Trade Facilitation (TF): Rules, Logistics, Transport, Infrastructures
- Production Initiatives and Job Creation (PJ): Industry, M/SMEs, Services, Food Production, Vocational Training
- Investments and Finance (IF): Legislative and Regulatory Frameworks, Promotion Agencies, Financial Institutions and Operators

The activities of the PAM Panel and its recommendations are published as part of the "Report on Trade and Investments in the Mediterranean by PAM Panel" and are presented annually at the PAM Plenary Sessions.

PAM also cooperates with UNCTAD (UN Cluster on Trade and Productive Capacity) and regularly participates in the EU Ministerial Meetings on Energy, Industry and Environment.

For further information about PAM, please visit the PAM official website www.pam.int or contact the PAM Secretariat.

Network Featured Discussion

Göran Pettersson, Member of the Swedish Parliament

I am thrilled to take on the task of editing the discussion section of *The Parliamentary Network Review*. According to its mission statement, the Parliamentary Network seeks to “encourage debate and information exchange among parliamentarians on issues of good governance, budgetary oversight of development funds, and civil society participation in the legislative process.” My hope is that the discussion section of the PN review will serve as a forum for dialogue and knowledge-sharing among our member parliamentarians. I will encourage PN members to participate in the discussion by suggesting a special topic for each coming issue. Articles on other topics will also be accepted, but priority will be given to those addressing the special topic. To maximize the impact of your contribution on our readers, I ask that you keep the text short and develop clear and concise lines of argument.

The topic for next issue’s discussion section is **the Eurozone crisis**.

- What further measures should be taken to reduce negative repercussions of the European debt crisis on our societies and citizens?
- What have we learned from the present crisis? How can we prevent similar crises in the future?
- How can Europe emerge from the present crisis and achieve economic and financial sustainability?

Please send your contributions to goran.pettersson@riksdagen.se.

MP Göran Pettersson

Discussion Section Editor, *The Parliamentary Network Review*

Göran Pettersson is the Chair of the Swedish-American Parliamentary Network and the OECD Network in the Swedish Parliament.

CALL FOR SUBMISSIONS

If you would like to contribute an article to the next issue of *The Parliamentary Network Review*, please contact Editor Eu Na Noh at enoh@princeton.edu or Junior Program Officer William Perlmutter at jpol@parlnet.org.

**The Parliamentary Network on the World Bank
& International Monetary Fund**

66, Avenue d'Iéna 75116 Paris, France

+33 (0)1 40 69 30 55 / <http://www.parlnet.org>