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/Introduction

The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry should be supported by a valid receipt or invoice. This not only helps in tracking expenses but also ensures compliance with tax regulations.

In the second section, the author provides a detailed breakdown of the monthly budget. It includes categories for housing, utilities, food, and entertainment. The goal is to allocate funds wisely to avoid overspending in any one area.

The third section covers the topic of debt management. It suggests creating a repayment schedule for all outstanding loans and credit cards. Prioritizing high-interest debts can help in reducing the overall financial burden more quickly.

Finally, the document concludes with advice on emergency fund building. It recommends setting aside a portion of each month's income into a separate savings account. This fund acts as a safety net in case of unexpected expenses or job loss.

Introduction

1. At the eighteenth session of the Commission, CEPAL set up a Sessional Committee on Water which submitted to the plenary meeting of the Commission, inter alia, a draft resolution on organizational measures to promote the implementation of the Mar del Plata Action Plan, which was adopted as resolution 411 (XVIII). This requests the Executive Secretary of the Commission "to take the necessary measures to carry out the programme of work in this field in collaboration with the appropriate specialized agencies". In particular, the final report of the meeting entrusts the secretariat with exploring ways and means of establishing a working group of officials of the specialized agencies and CEPAL to co-ordinate regional activities in this sector. As regards co-ordination activities it was also proposed that the specialized agencies should report at the next meeting of the Sessional Committee on the content, timetable and resources of current and planned programmes.

Part One

ORGANIZATION OF WORK

1. Place and date

2. Pursuant to the mission entrusted to the secretariat, the Executive Secretary of CEPAL convened the Inter-secretariat Meeting on Water Resources in Latin America which was held at the headquarters of CEPAL in Santiago, Chile, on 23 and 24 June 1980.

2. Attendance 1/

3. The following bodies of the United Nations Secretariat were represented at the meeting: United Nations Children's Fund (UNICEF), United Nations Development Programme (UNDP).

1/ See the list of participants in Annex 1.

4. Representatives of the following organizations of the United Nations system also attended the meeting: United Nations Food and Agriculture Organization (FAO), United Nations Educational, Scientific and Cultural Organization (UNESCO), Pan-American Health Organization/ World Health Organization (PAHO/WHO) and its Pan-American Centre for Sanitary Engineering and Environmental Sciences (CEPIS).

5. The following intergovernmental organizations also attended the meeting: Organization of American States (OAS), Inter-American Development Bank (IDB).

3. Agenda 2/

6. The meeting adopted the following agenda:

1. Adoption of the provisional annotated agenda.
2. Activities of specialized agencies in the field of water resources in Latin America.
3. Co-ordination and co-operation in specific programmes.
4. Consideration of the establishment of a working group of officials of the specialized agencies and CEPAL.
5. Review of the form of the consolidated periodic report to be submitted to the CEPAL Sessional Committee on Water.
6. Other business.
7. Conclusions and recommendations.

4. Opening meeting

7. At the opening meeting the Executive Secretary of CEPAL took the floor and stressed the importance of this first effort to organize inter-secretariat co-ordination in the region in the field of water on a systematic basis; he also referred to the background of the meeting, its mandate and CEPAL's activities in this area.

2/ See the list of documents submitted by the secretariat in Annex 2.

8. The meeting was chaired by the Acting Director of CEPAL's Division of Natural Resources. All the topics were discussed in plenary meetings.

5. Adoption of the report

9. At its last plenary session the meeting read and adopted the secretariat's report.

Part Two

SUMMARY OF PROCEEDINGS

1. Activities of specialized agencies in the field of water resources in Latin America (agenda item 2)

10. Each of the representatives of the agencies taking part gave brief description of the activities they are undertaking or plan to implement in this sector.

11. CEPAL informed the meeting of its prior consultations with international organizations in the region on the activities carried out in this sector. Reference was made to the conversations held with FAO, PAHO/WHO, UNEP, UNESCO and the Department of Technical Co-operation for Development at Headquarters, and the correspondence with WMO and the Department of International Economic and Social Affairs at Headquarters.

12. The areas of common interest were established in general terms and the importance stressed of possessing an established system of a permanent nature to exchange information in this respect.

2. Co-ordination and co-operation in specific programme areas (agenda item 3)

13. The participants reviewed several specific programmes as regards which common interests existed in terms of co-ordination and co-operation.

14. CEPAL indicated its interest in receiving the co-operation of the agencies in the tasks entrusted to it by the Sessional Committee on Water, particularly as regards the follow-up of the Mar del Plata Action Plan. Co-operation was specifically requested in connexion with the

/support which

support which should be given to the governments which request it in order to answer the questionnaire prepared in March 1980 by the Department of International Economic and Social Affairs of the United Nations on the present situation in the use of water resources: Progress and prospects since the United Nations Water Conference.

15. CEPAL also requested the co-operation of the organizations represented in supporting its programme on the use of water resources for the purpose of river navigation, stressing its importance as an economic means of developing the interior of the continent.

16. PAHO requested that stress should be laid on co-ordination and co-operation activities in water resources in relation to the International Drinking Water Supply and Sanitation Decade. The priority areas suggested for inter-secretariat co-operation included country policies and plans, training of human resources, the study of possible means of traditional and non-traditional financing, research and the application of new technologies, community participation and the exchange of information. In this connexion he presented a matrix on this topic showing the interest which each organization taking part in the meeting might have in the different areas of co-operation, which facilitated discussion. (See Annex 3.)

17. There was consensus that co-operation and co-ordination in the supporting activities for the Decade have high priority. The importance was discussed of holding a government meeting to proclaim and promote the Decade in Latin America. The most suitable moment for doing so was considered to be the nineteenth session of the Commission (April, 1981).

18. As regards the exchange of information, PAHO mentioned the possibility of placing the Pan-American Network of Sanitary Engineering Information administered by CEPIS at the disposition of the other organizations.

19. FAO stressed the interest of the organization in improving existing irrigation and drainage systems, the improvement and habilitation of low lying land and land subject to flooding, the management of river basins and the conservation of water and soils.

20. UNESCO described the short-and medium-term goals of its work plan in connexion with which the participation of other organizations and specialized agencies could be of great use. These goals are: the rational development of the "camanchaca" (low coastal fogs of northern Chile and southern Peru); the preparation of main projects for the rational use and conservation of water resources in rural areas; the use of remote sensing (Landsat and Radar) in connexion with the preparation of hydro-geological maps and the water balance of South America, and lastly the implementation of the resolutions presented at the Regional Meeting of the National Committees of the International Hydrological Programme for Central America and the Caribbean (Jamaica, March 1980).

21. The representatives of IDB, OAS, UNDP and UNICEF described in general terms, the extent of their current participation in activities connected with water and in their co-ordination, and their interest in increasing these in the future.

3. Consideration of the establishment of a working group of officials from the specialized agencies and CEPAL
(agenda item 4)

22. The importance of improving the system of co-ordination among the international institutions connected with the field of water in the region was amply discussed.

23. It was agreed that the formation of an inter-secretariat working group on water resources in Latin America would be the most adequate means of satisfying the petition of the governments to improve the co-ordination of the relevant aspects of regional activities in this respect.

24. The mandate, the members, the modus operandi and the functions of the proposed working group were discussed, subject to consultation with the respective headquarters of the bodies taking part. Meanwhile the group will function on a temporary basis (see Annex 3).

4. Review of the form of the consolidated periodic report to be submitted to the CEPAL Sessional Committee on Water at the nineteenth session of the Commission (agenda item 5)

25. This item was reviewed briefly and it was agreed that the CEPAL secretariat should send a model of its format to assist the specialized agencies in the task of reporting to the Committee on the following aspects:

- (a) the objectives and content of current and projected programmes;
- (b) the schedules established for achieving these objectives;
- (c) the resources, both of the governments and of the agencies themselves, to carry them out.

Annex 1

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Annex 2

LIST OF DOCUMENTS SUBMITTED TO THE MEETING

Basic documents

1. Temario provisional anotado (E/CEPAL/L.220).
2. Coordinación entre los organismos especializados y la CEPAL en el campo del agua (E/CEPAL/L.221).
3. Actividades de la CEPAL en materia de Recursos Hídricos (E/CEPAL/L.222).
4. Actividades de la CEPAL en materia de Recursos Hídricos (E/CEPAL/L.222/Add.1).

Reference documents

1. Interagency Task Force on Water for Asia and the Pacific (ESCAP).
2. Summary of WMO's activities in the field of hydrology and water resources in the CEPAL region.
3. "Proyectos principales regionales sobre el aprovechamiento racional y la conservación de los recursos hídricos en las zonas rurales", 21 C/5 - II.A - Capítulo 2 - Ciencias Exactas y Naturales, Objetivo 7.3-Recursos Hídricos.
4. Summary of the activities of the Department of International Economic and Social Affairs, United Nations, New York.

Annex 3

SOME MATTERS OF INTEREST TO THE INSTITUTIONS AS REGARDS
CO-ORDINATION IN THE WATER RESOURCES FIELD

On the basis of the matrix already mentioned in paragraph 16 of this report prepared in the meeting by the representative of PAHO, mention was made - merely by way of illustration - of the institutions which could be interested in the different areas of co-operation in water, on the understanding that PAHO, in view of its responsibilities vis-a-vis the Decade, would take part in all of them.

In the policies and plans component, an outstanding role was assigned to CEPAL, UNEP and UNDP in promoting the Decade. In the case of UNEP it was observed that its possibility of supporting the incorporation of the environmental dimension in the Decade was of particular interest.

In respect of human resources, the importance was mentioned of the training plans of CEPIS, ILPES and the UNESCO and OAS programmes. The representative of PAHO stressed the importance of training staff in the formulation of projects on drinking water and sanitation.

As regards traditional and non-traditional external and internal domestic financial resources, the discussion touched on the possibility that CEPAL might interest national decision-making circles in the allocation of such resources and the concerted work which institutions like UNDP, UNEP and IDB could perform in the international context. The representative of UNESCO mentioned the importance that both the specialized agencies which provide assistance and the recipient countries should unite their efforts in order to invest in a co-ordinated manner. The need to study non-traditional financial alternatives was stressed by the representative of PAHO.

It was emphasized that wide-ranging support could be given to the development of the countries' own technological resources as regards the Decade, which is an aspect of common interest, with support from PAHO and the experience of FAO, UNESCO and OAS.

/It was

It was observed that community participation, of great interest for the success of the Decade, can be assisted to a large extent, inter alia, by FAO and UNICEF.

Lastly, as regards the exchange of information, stress was laid on the significant support provided by CEPAL/CLADES and UNESCO and the offer by PAHO to supply statistics on its Pan-American Network in Sanitary Engineering. Mention was also made of the need to retrieve the wide range of data available in unpublished Latin American university degree theses on topics relating to water.

Annex 4

INTERSECRETARIAT WORKING GROUP ON WATER RESOURCES
IN LATIN AMERICA

(a) Background

At the United Nations Water Conference, held in Mar del Plata in 1977, under the terms of resolution VIII, "Institutional arrangements for international co-operation in the water sector," it was recommended, inter alia:

"That the regional commissions should, taking into account the central role of the Economic and Social Council and the Committee on Natural Resources at the global level, and the special needs and conditions of the respective regions:

- (i) assist the United Nations Development Programme and the United Nations specialized agencies and organizations, at the request of the Governments of developing countries concerned, in identifying intersectoral subregional, regional and interregional projects and preparing programmes;
- (ii) intensify their efforts in the water sector, and, with the assistance of the competent organizations of the United Nations system and at the request of the Governments concerned, enlarge co-operation among the countries in the water field at the subregional, regional and interregional levels;
- (iii) assign specific responsibility on water to an existing intergovernmental committee within the regional commissions, or if necessary, create a new one, and establish or strengthen, as appropriate, the secretariat units of the commissions dealing with water, which would serve as the secretariat of the intergovernmental committee referred to in this subparagraph;
- (iv) establish ad hoc groups of experts, as and when necessary, who should preferably be drawn from the countries of the region concerned;"

In the light of these recommendations, first the Economic and Social Council in resolutions 2115 (LXXIII) and 2121 (LXXIII) and then the General Assembly in resolution 32/158 which endorsed the resolutions of the Economic and Social Council, requested the regional commissions,

/ "to

"to strengthen and intensify their responsibilities in the water sectors and, to this end, assign specific responsibilities to an intergovernmental committee within the regional commissions, in accordance with the recommendations of the Conference and with resolution 1 (V) of 16 May 1977 of the Committee on Natural Resources Resources,^{1/} with the allocation, if necessary, of additional resources".

At the Latin American Regional Meeting on the Action Plan of the United Nations Water Conference, Santiago, 9-13 October 1978, it was recommended, pursuant to General Assembly resolution 32/158, that:

"The Economic Commission for Latin America should:

- (a) in order to promote the implementation of the Mar del Plata Action Plan at the regional level, directly assume concrete permanent responsibilities to this end at its regular sessions, preferably through a sessional committee;
- (b) in order to expedite the implementation of this aim, include as a first step in the agenda of its next session, to be held in the first half of 1979 in La Paz, the item "Implementation of the Mar del Plata Action Plan", and it should set up a sessional committee for the discussion of this item, to which governments should be recommended to send highly-qualified experts so that this procedure can become normal practice at all sessions".

At its eighteenth session held in La Paz in April 1979, the Economic Commission for Latin America in resolution 411 (XVIII), "Organizational measures to promote the implementation of the Mar del Plata Action Plan," established as one of the objectives for CEPAL's action in the field of water "to improve the co-ordination of the work being carried out within the region in the field of water resources by the United Nations specialized agencies and other world or regional agencies".^{1/}

^{1/} Official Documents of the Economic and Social Council, Sixty-Third Session, Supplement No 2A (E/6004), Chap. I, Section B.

^{1/} For the complete text of the resolution see E/CEPAL/L.221, Annex 1, of 20 June 1980.

The Sessional Committee on Water included the following among the tasks approved in the work programme for the secretariat:

"Review and co-ordination of relevant aspects of the activities of the international agencies in the region. The secretariat would explore ways and means of establishing a working group of officials of the specialized agencies and CEPAL to co-ordinate their activities; this working group will, on request, advise the United Nations Administrative Committee on Co-ordination".

(b) Mandate

The Working Group will be comprised of representatives of the United Nations Secretariat and the specialized agencies. Regional intergovernmental bodies will also be invited to take part. The Director of CEPAL's Division of Natural Resources will act as secretary of the Group.

The meetings will be held periodically, at intervals determined according to the needs of the agencies taking part. They will be held at least once a year and once during the session of the Commission. In order to facilitate the work of this group a nucleus will be set up comprising representatives of the agencies with regional offices in Santiago or represented there which will be able to meet more frequently.

(c) Functions

To facilitate the regional, subregional and interregional co-ordination of the activities in the water sector of the agencies which integrate the Working Group.

Special importance will be given to the follow-up of how the Mar del Plata Action Plan is implemented, including aspects of any other activity which it might be advisable to develop as part of this general objective.

The Working Group will advise its own agencies pursuant to the mandates of the CEPAL Session Committee on Water.

As part of its work the group will promote and facilitate technical co-operation among the countries of the region in the field of water.

In order to implement these activities it will carry out the following functions:

- (a) It will submit recommendations to the CEPAL Sessional Committee on Water and, when appropriate, to the governing bodies of the other agencies taking part with the aim of bringing the regional work programmes in the field of water into line; it will also formulate recommendations as regards inter-secretariat co-operation and co-ordination projects.
- (b) Through the secretariat it will maintain a system for the exchange of continuous information on relevant activities of the specialized agencies and other international bodies in Latin America in the field of water and related areas.

The activities described will be carried out in the context of the global co-ordination offered by the inter-secretariat Group on water resources at Headquarters with due consideration of the priorities established in relation to the broader functions of the agencies taking part.