



Culture, Finance-for-Development & tPPP's

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1. A natural systems view

During the drafting of the SDGs, there were various reasons to avoid discussing the business models that would bring the best results. By default, it meant we assumed the usual business model for development would serve if only it had the right objectives. However, it does appear that much of the economic struggle visible around the world comes directly from the usual money-first business model of the advanced economies when applied to other cultures and in particular. What I discuss here are conditions and designs for a new model, a people-first rather than a money-first economic model, treating culture growth as the natural foundation for economic growth, not the reverse. That would better address public responsibilities and become a more profitable foundation for development, in the end, oriented to serving our natural cultures rather than exploiting or ignoring them to maximize profits.

My work on the SDGs began at the start of the UN's Open Working Group (OWG) drafting process in 2013, proposing new institutions for a commons approach and serving as a natural systems science observer for a small NGO. One proposal was for a practical method of inclusive accounting for the accountable costs to our future of leaving most of our fast-growing economic impacts unaccounted for. The SDG drafting process quickly became centered on just the ideal goals, though, and the discussion of new business models and methods of inclusive accounting were then both outside the scope as well as at odds with many financial interests. Just being in the room let me study the systems thinking of the NGOs, the UN agencies, and member countries. It also gave me a clear view of the fast-changing

global conditions the SDGs are a response to, greatly informing my general systems ecology view.

To briefly introduce my work, I study changing organization in natural systems by following their growth, growth being nature's main process of building new cells of complex organization. We see that taking place all around us without realizing, in the growth of organisms but also of cultures and storms as well as in many other forms. We all grow as individuals both physically and mentally, forming new ways of thinking, growing new communities, businesses, cultures industries

and societies. Each begins with a relatively small pattern of organization and expands and differentiates cells that complement each other in a larger complex system. Watching how they develop helps expose the designs of their internal and external designs and generate lots of good questions about both what is happening internally and outside in their environments. There are generally two main outcomes, successfully fulfilling the starting pattern by perfecting a stable design, or failure in the form of breaking up or breaking down by crossing natural functional limits.

For example, business growth begins with just an idea taking hold. Its growth may be hesitant at first but becomes a flowing process of continual expansion and reorganization as its people discover how to respond to each other's changing needs as the business grows. That transition makes business growth a collective "learning system" of *all the parts at once* as people self-organize to act in the interests of the whole in having all the parts prosper. That's

what we'd like economies to do too. Markets and finance work similarly, with all the parts learning to respond to needs of their connections. They might act in the interests of the whole economy too, in the way business people do for their businesses, but generally, don't. The reason is that markets generally do not take into account the interests of the whole at all, only self-interests. So how the economy works as a whole is very different from how individual businesses do. Other kinds of physical and cultural growth systems may display either pattern, accumulating parts in coordination with each other *and* their larger scales of organization, or not. To make our world work, we then seem to need a way for the economy to make choices in the interests of the whole, to solve our tragedy of the commons.

The feature of growth systems most easily followed at first is the changing pace of growth, and less the changing details of how growing systems work. As with compound investment, growth is generally first noticed as a pattern of accelerating acceleration, a 'takeoff' on an exponential or "hockey stick" curve. For physical systems, growth is a process of compounding innovations, in which new designs build on the old ones, not arithmetic and numbers. It starts with small steps and proceeds with proportionally larger ones. You see that clearly in biological growth such as during gestation in the womb, as well as in how successful businesses grow, as a process of the emerging system as a whole. It is noticing the growing pace of change that alerts you to its approach to various internal or external boundaries, as signals of what changes to anticipate.

The first thing to notice is that growth systems begin their self-organization with a design for consuming their immediate resources at ever faster rates. So it is certain that *every* instance of growth will overshoot the functional limits of at least that part of their design, and so need to change form in some way. Knowing that will occur prompts one to watch for signs of how and when, and whether it will be toward some new way of thriving or toward disruptive crises. The second thing to notice is that because growth is so much a part of everything in nature, as "changing relationships" of all sorts on small, medium, or large scales, we all have considerable personal experience with responding to how they affect our lives and work, but perhaps without noticing. Just noticing our experience with responding to growth changes is what lets what we learn about one kind also apply to other kinds and other situations too. For example, not unlike inflating a balloon till its surface is rigid and easily pricked, most kinds growth systems lose resilience and become rigid or unresponsive when pushed to their limits, often becoming fragile or at risk in other ways. We'd also notice that growth tends to be a flowing process, on of whole systems with many parts acting

all at once, not driven by numbers but a holistic process of flowing relationships.

For Financing for Development (FfD) and the SDGs, it is critical to recognize that growth is a process of building cultural relationships, particularly for goals that are culturally challenging. In a recent email response to Barbara Adams' and Karen Judd's excellent study: [Measuring SDG Progress](#) I offered that:

Our difficulty with defining measures for the SDGs comes importantly from 1) our trying to measure moral intentions, the primary determinant of all the SDGs, and 2) not having a goal of cultural development in the SDG's. Moral intentions are not prone to measurement, and cultural development is the one common condition for economic development, for any society to meet its goals.

To address #1 & #2 together, we'd need to treat all the SDG's as accomplishments of cultural development, thinking of national and regional cultures as ecosystems in the process of learning from economic and governance inputs. To monitor that one needs to collect as many available proxy measures for related cultural growth as is practical, which together would represent the values being sought. The focus is less on solo measures of the desired end, and more on measures of the foundations of growth that will produce them. Yes, that's a different approach, but [we] do recognize that's how the local communities that the SDGs are intended to serve will read the success or failure of the SDGs, whether you define it for them that way for them or not.

[...] global economic growth and its [...] inequities are constantly increasing the scale and disruptive complexity of change we experience. I don't know why that ever escalating challenge is not yet being recognized as a barrier to the development of the slower adapting cultures the SDGs are intended to help. It is a barrier, not the least for also being a threat to the long-term stability of the leading economies that are supposed to provide the help.

2. Money-first or People-first

Finance serves as our societal method of deciding what to build and maintain for the future, as investors choose to invest based on returns, rather than on what the world truly needs. The common investment rule is for everything invested in to produce maximum growing returns for finance, a "money-first" financial model rather than a "people-first" financial model. That rule does maximize growing economic innovation, production, consumption, and along with that growing short-term profits, but only for some. The fast-growing costs of cultural, economic and

environmental disruptions that now come along with growth as it pushes global limits go unaccounted.

Very early in any growth process, its impact on other things is relatively local and minor, but as it swells to be global and major, the relative impact reverses too. Investors have not been watching to see when the net benefits of growing investment would reverse, or when expanding and changing how we all live ever-faster would make things unmanageable. Other people working on the SDGs often seem quite aware of this contradiction. The leading institutions have all been very noticeably avoiding the topic, though, so it does not get seriously investigated.

Even the habits of FfD to help those in need expose a contradiction. Investing directly to accelerate development for those left behind, leaves you with either trying to turn slower adapters into fast adapters or to let fast adapters run ahead. In either case, it means development is mainly serving the purposes of someone other than those needing the help. A people-first development plan would instead make support for integrated development the priority, nourishing integrated cultural growth as the nexus means, and foundation for healthy development for the society as a whole. That is certainly a greater challenge, given the great cultural differences between the advanced business cultures and slower adapting ones the SDGs aim to serve. Still, it is finding how they can work together, each learning from the other, that seems to be the only real way forward.

Were there an SGD goal for integrated cultural growth, one strategy would be to draw out the individuals in every business and community who can help their organizations bridge the cultural divides. People able to work across the divides, sometimes called 'boundary-crossing individuals' or 'weavers,' can be asked and helped to transfer the 'cultural DNA' they have picked up across cultural barriers in both directions. That would help people and their organizations on both sides reach across the divides and find better ways to work together. That supports several major aims, like raising economic mobility throughout the society and reviving marginalized communities. That indicator could be misused too, of course, if not coupled with indicators of inclusion for the slower adapting communities, much more in need of emancipation and healing than being pushed into making ever faster change. The bonus is that helping them reestablish their identities would also allow them to regain their pride. That combination is needed for them to make well-informed choices about the cultural fit of plans to change the world around them, as well support their efforts to adapt.

Human cultures are complex interior worlds of inherited meaning and relations unto themselves, not very visible to

outsiders, and easily misinterpreted. That cellular design, of internal complexity hidden from outside view, begs the question: What can one know when it is clearly not possible to know very much? For example, I don't have any emersion experience with the cultures around the world that the SDGs are intended to serve. I do brush up against endemic poverty in the US wherever I go, though, so to understand poverty in other cultures I can look for what seems like the common patterns that apply anywhere.

Asking scientific questions helps too, science being all about finding simple principles with wide application. One of my most useful discoveries was of the logical necessity that human cultures are much more than just for sharing local customs, lifestyles, and language. Human cultures are the only place available for all our ancient accumulating cultural ways of living and knowing to be stored; preserved along with their deep roots of connection ancient experience. Books would be filled with only empty words if children did not inherit their culture's particular way of constructing and sharing meaning.

That logic isn't the end but a good starting question, a hypothesis that cultures are kinds of living systems in their own right. To be useful, one needs to find evidence and applications for it, like observing how very ancient most of our words are, often going back thousands of years. Layers of new meaning get added, but the root meanings still seem to connect with the original observations and experiences. The individuals who inherit a culture build copies for themselves, relying on their exposure to the roots and branches others carry in forming their separate worldviews. Somewhat like blockchain technology, the root meanings are then archived in the copies of every person of the culture, becoming relatively easy to check and add to, but very unlikely to change.

For language, it would mean that each culture's word meanings build on root meanings and branch out with new uses, not decided by some committee. Though each culture might borrow words or meanings from others, they would be adapted with its interpretations, producing a cultural subjectivity on every part. Growing from separate roots would also make cultures develop separate ways of seeing the world. Like how a camera lens does not show in the picture, a culture's way of seeing is then going to be invisible to itself and others. In life, we do have a great deal of common experience, but why it doesn't communicate seems more explained by cultures all having their separate way of seeing of which they and others are unaware.

This model of cultures as organisms also seems evident in how long-lasting damage to a culture can be. Disruptions in a culture's chain of inheritance can leave damage that may

never heal, or like a tree cut down, may only regrow from new shoots. More familiar from my New York view are the continuing struggles of Canada’s First Peoples, of US Native and Black Americans, and of Australian Aborigines that seem to stem from great injuries of the past. Other continents and regions seem to all have lists of similarly sad examples of distressed ancient cultures searching for a new way. No one now seems to know what would be a satisfying way to heal these great wounds either. The cultures of the advanced economies seem to have gifts to offer but are not easily translated for indigenous peoples. That is in part for having conflicting principles, like increasingly relying on finding more things to exploit. So the dominant growth culture still leaves populations of people clinging to their ancient roots unable to fit in or find their way as an apparent source of much of the trouble. Also glaring from a US view is its entrenched nationwide poverty hovering at 15%. It seems to be clear widespread evidence of cultures unable to thrive or build upon successful ways of living or pass them down, creating downward mobility, symptoms of lasting injury.

traditional ways of life uneconomic, the flood of outside money seeking only to extract profits at the lowest cost feeds corruption and leaves stranded populations with little to do.

Most intriguing perhaps is the seeming inevitability of it. Even if it were all well-meaning, changing how people live by ever bigger steps like growth involves would always naturally end up becoming increasingly disruptive. Though we can’t change the past, and we might have done better if this problem were noticed earlier, we do still have a chance now and a duty to do better in the future.

The way global growth reorganizes how everyone on earth lives, at ever faster-accelerating rates, is a rising barrier to passing ancient forms of knowledge for every culture on earth. Certainly, it is also true that some people in most communities are thriving in our world of ever faster change, and proud of it too. However, given generally growing inequity at the same time, it seems to indicate that fast adapters are widening the divides, seeming to benefit at the expense of others they effectively shove aside.

The challenges, of distressed cultures that were not occupied by foreign populations but repeatedly invaded by foreign economic interests, appear to be what the SDGs and UN 2030 agenda are most intended to serve. Even very well-intended interventions for “giving aid” can be culturally disruptive by interfering with the function, inheritance, and growth of indigenous culture.

I think it is very evident in both Africa and the Middle East that the “money-first” business plans of the advanced economies have had the effect of disrupting the ancient regional cultures and keeping them from creating new ways of living with a cultural fit. Much more than climate change, this kind of disruptive economic invasion seems to be what is causing the waves of radicalism, mass migration and rural flight we’ve seen. As industrial agriculture and manufacture make

Somewhat like finding “hope” at the bottom of Pandora’s Box, a compensation for facing this bleak picture is that these awful conditions also seem to identify human cultures

as true living organisms we cling to for our lives, not just for our current lifestyles. Observed conditions like either thriving or not thriving seem to be clear signs of life, as are evidence of lasting handicaps, suffering duress, losing resilience, clinging to their roots, losing their way, and various other observed conditions. Like organisms, cultures are also highly complex, were built up from very ancient roots by adding to their internal designs, and remain mostly hidden from outside view until they come to harm. They can produce brilliant innovations, sometimes being highly adaptable or stubborn

• Cultures as deep patterns of how to live •



Figure 1 - Most of the culture is deep below the surface

as all of nature, and react fiercely or meekly to attack. They also seem to be the primary source of our most rich individual human experiences, our bonds with each other and our deep connections to life, each culture doing it in different ways, all of which we'd lose without them. Once you see cultures as exceptionally long-lived organisms, storehouses of all our ways of knowing and living, it is hard to go back.

Though we report on poverty with numbers, what poverty seems to reflect is more damage to culturally inherited ways of living. Treating it as a numbers problem then creates a false notion that generating more wealth should be the solution when it is not. So we rearrange how everyone lives ever faster to maximize growing GDP benefiting the fast adapters, but it is more like the real source of the problem than a solution. You seem to see it in cultures all around the world now, with everyone's culture in some state of culture shock from world GDP growth producing increasingly disruptive change.

To be fair, one should test other assumptions such as whether these distress signals could be momentary "growth pains," that only need to be tolerated for a while, rather than a "growth crisis" with no end in sight. It can initially be hard to tell the difference without a broad view of what cultural health is, as a physician would develop of a patient's health. Then one needs to connect the symptoms with their causes to propose valid cures, as I have suggested in a few ways above and will add more below. To develop a skill for it yourself starts with thinking over familiar examples of internal and external culture conflict that you have seen develop and play out. Most people know of lots of them from their business, professional, neighborhood, community, political, social, and environmental experiences. Just approach them as a physician would, aided by the numbers but seeing those experiences as model life problems, not accounting problems.

In most cases, cultures can only respond to challenges by outgrowing them, much as individuals do throughout their lives. That's the challenge for people looking for a new career or for businesses changing its products and services. For those, it is often finding what kind of path to take that is the bigger challenge to their confidence than following it. Like people, cultures can also face various internally created struggles, having revolts splitting them apart, developing manias, addictions or prejudices, or face other transformations to hold them back. Like people cultures seem more easily influenced by listening to them than by persuasion too, nourishing their interests more effective than promoting the interests of others. It suggests the

emancipation of individuals and recognition of human rights we now struggle for around the world should be extended to cultures too, acknowledging their important self-interests and vibrant living roles in all our lives.

3. Proposals for Integrated Development

Any great plan will not meet its goals on the first step, but always need to follow a long series of small steps and mid-course corrections. That is what all work requiring improvisation requires, checking progress and making adjustments with every step.

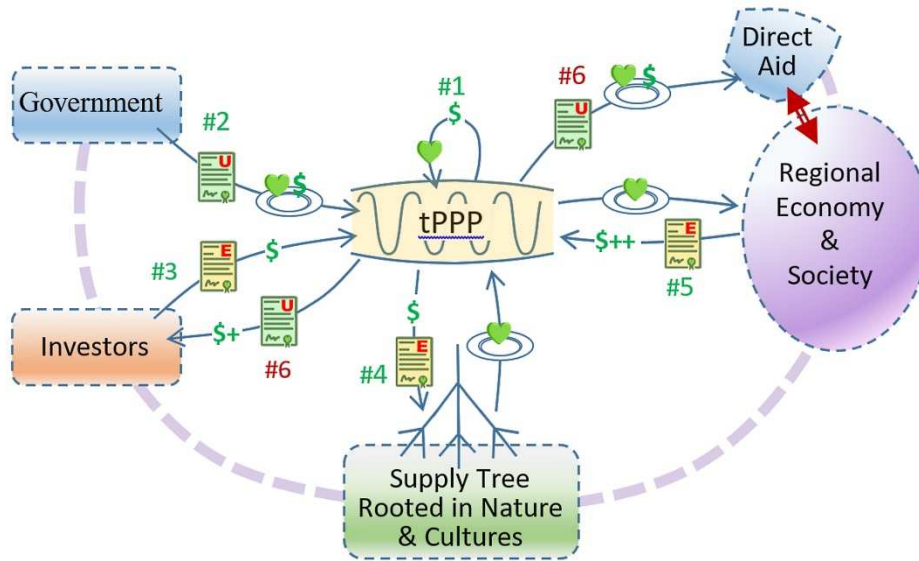
The SDGs and UN 2030 Agenda have always been daring plans to venture into the unknown, taking great risks for great purposes, some quite dangerous. As a plan for urgent economic intervention in the cultures most distressed by prior outside economic intervention. The hope is to heal very ill patients hoping that a friendly way of giving them more of what poisoned them will work. The plan also relies on economic decoupling from the growing irreversible impacts of growth, carrying great risk for further accelerating the damage to the environment. So more than usual it will be necessary to proceed by careful steps with repeated review of long-term prospects and adjustment as the work proceeds.

An available big step in the right direction would for PPPs and other business models to learn biomimicry for nature's way of growing new systems. As a business model, it is a way of refining the purposes of development to end as fitting pillars to their environments, just as urban evolution creates vital integrated business centers in cities, giving growth an end purpose of serving the commons. That would avoid the growth crises caused by ignoring the needs of the economic environment. Business growth would start much the usual way but then adjust as internal and external strains signal approaching hazards for the commons and diminishing returns. When building for a healthy environment, those are natural signals for improving a business's fit with its environment rather than for making cuts to extract more profits. PPPs designed to mimic how nature builds environments as a purpose are what I call "true public-private partnerships" (tPPPs). The principles define an open model allowing various experiments, applied in stages, make it flexible enough to use within the strategic aims of current business, FfD, and PPP development plans.

The tPPP model comes from mimicking natural growth we admire so much, as a *three-act play*, first of innovation, then refinement, then release (iRR). The 'first act' is the startup phase of *innovative growth* that expands on the initial

concept. At the natural time, the *second act of refining growth* follows that turns development toward perfecting the system and its role in the environment. Its *third act of growth* is the release of the system to use its design and roles to find its way. It is the second step, the *turn toward perfection* that steers the system away from the great

hazards of pushing *innovative growth* to unsustainable limits. It also frees up the same resources that would otherwise go to waste on internal and external conflicts. As a whole, it is a long proven general method only a slightly hidden in sight.



 Plates of Culture fit Products & Services  "Social Contracts" to Pay \$ Grants Forward

Figure 2 - Model for a "true Public Private Partnership" (tPPP) -

Money transfers (\$) are considered as *grants*, either **E**arned or **U**nearned, depending on whether paying for a material service or not, go along with either formal or informal *social contracts* to pay the benefits of the grant forward to benefit their larger culture. How *Direct Aid* may naturally separate served communities from roles in their own cultures shows as a bridge connection: ⇄.

Table 1 - Roles of tPPP stakeholders #1 to #6

1. **The tPPP** creates the business plan using its local resources and seeks support from investors and government, offering a plate of culture-fit products and services as its main way of paying forward its investment, and promoting integrated development in its supply tree. Its profits in the form of income greater than costs come from how the organization of the whole delivers emergent value, available for building itself, satisfy its *social contracts* and reward investors.
2. **Government** sets development standards, using SDG and civil society (CSO) guides for the use of a regions cultural and natural resources.
3. **Investors** provide startup funding to test plans for integrated local and global supply chain development and to produce and test market the product or service.
4. **Supply Tree** carries out the tPPP plan for integrated development and returns the product and services serving the cultural needs of the economy.
5. **Society** rewards the tPPP with profits for the delivery of culture fit goods and services and conveys the expectations of its *social contract*.
6. **Grants of profits** become Direct Aid, Returns to Investors and Self Investment, with *social contracts* to pay the benefits forward, taking care to avoid how direct aid, the concentration of wealth, and over-investment often separate the recipient from their roles in their own cultures.

Plant and animal lives develop that way, with initial *innovative growth* starting from the fertilized cell of a seed, egg, or egg cell in the womb, using its initial nourishing environment to build upon the starting pattern. That *first act of innovative growth* is also expansive and results in the organism outgrowing its first home and birthplace. The seedling, hatchling, or newborn then starts its *second act*, refining its design for its place and finding roles for making itself at home its environment. Once fully grown it will be at its peak of vitality and have learned the ways of living needed to become independent and a full partner in the environment, released to shape and live out its new roles. It's those somewhat mysterious *second and third acts of growth*, perfecting a design for release in the environment, that nature does so beautifully, and people need to study.

What removes the mystery is seeing *these "three acts of becoming"* in how any personal, business or community project develops. The start is always with someone's idea that catches on. That first brings together people and resources to develop the innovations needed to make it viable, first exploring several tentative directions and then deciding which directions to take toward refining and completing the design in the end. That requires both an awareness of the viability of the options and need to conserve resources, by shifting to completing the design in time but not prematurely. That's the critical step. Then perfecting the selected version, as the *second act*, filling out its form, eliminating gaps in the design, and tying up loose ends makes it ready to release and begin to provide the intended services.

At the very end, perfecting the design often takes a big push of effort as the deadline approaches, and initial resources start to run out. Those time and resource limits are not for imposing external control over the work, though, but to guide the creative process, making resource conservation central to the design process. It guides the effort to its fullest potential, putting a priority on making the early steps sound, the creative choices all explored, and the turn toward perfection soon enough to complete the work and release it for its life of service.

PPPs are also "projects" in this sense that follow this kind of an iRR succession of design phases, creating new business organizations with roles in adaptable human ecologies as the end product. To become tPPPs they would focus on profitably serving the integrated development of their cultures and economies. Figure 2 shows how tPPPs would embed in nature and society, showing primary stakeholders connected by exchanges of money and services. The big difference is showing money being passed along as a grant

with a connected 'social contract' for using it in the interests of the cultures with which they interact, self-interest in serving the common interest.

So grants of money would go along with a kind of "fiduciary duty" for recipients, to use the 'returns' (the benefits) from the grant in the interests of the greater whole from which the benefits came, i.e. "to pay it forward". For business products that might be to research how to better use local people and resources and other communal sustainability and niche-making strategies. Model social contracts to pay grant benefits forward could come from any government, institution, or collaborative, and later become accredited, and alternates compete for acceptance. Shown in Figure 2 are two kinds, one 'gold' for receiving 'earned income' and the other 'green' for receiving 'unearned income.' For receiving earned income, the primary duty would be to serve the interests of the environment of the source. For receiving unearned income, such as returns for investors, the funds are globally fungible and would need to serve the global interests of the economy as a whole.

It's an experimental approach, of course, but one aimed directly at creating a generally useful *people-first* business model as a viable alternative to the *money-first* model that seems to be causing much of our problems. If generally applied the economy would no longer rely on multiplying disruptive impacts on human cultures and the earth. It would instead seek to produce thriving, resilient, and adaptable systems serving the common interest instead. In that case, the economy as a whole to stop creating growing financial debts to the future such as by living ever further beyond its means. That would require limiting the growth of investment funds, preferably not by a) cascades of investment failures but by b) proportionately limiting the reinvestment of investment profits, to no longer be used to grow the economy's debt, its disruptive impacts on the earth and society and the concentration of unearned investor wealth. All of those are in principle controlled by that one variable.

Anyone can experiment with parts of the model for their roles as businesses, consumers, governments, and investors, voluntarily learning how independently. For the model to be widely adopted would take general recognition that economic development had crossed the natural planetary boundary of diminishing marginal returns for ever-growing investment. If understood, that would prompt a global transition to the world economy's *second act* of perfecting the best of global development before our

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time or resources run out for making the earth a wonderful place to work and live.

My reference paper on “Systems thinking for Systems making”(*) offers background discussion and more on collaborative methods of whole system design within a broader context, more simply outlined here. Applying the tPPP model to the world as a whole would involve a lot of

experimental design, of course. It would need new institutions for having thriving economies as natural ecosystems do, while enjoying the earth as a shared commons, and guiding finance in that practice. It is the collective recognition of the need for it, to make the best of the “tragedy of the commons” now tragically taking place, that would put the deep social networks in charge and assure we make the best of our chance for doing it.

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(IRR). That is not unlike how we do individual home or office projects too, with the work first “framed out” then “filled in” and “delivered.” Natural birth and transformations follow much the same general pattern. Jessie has been involved with the UN’s SDG’s since 2013, advocating new institutions for a commons approach. [Reading Nature’s Signals](#) is her journal of informal research notes, with links to her publications and other work.