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FEATURED Q&A

What Will a Pension System Overhaul Mean for Chile?



Chile's Congress in January approved a pension reform that has been a major objective of President Gabriel Boric's government . // File Photo: @GabrielBoric via X.

Q Chile's Congress on Jan. 29 passed legislation to overhaul the country's pension system, with the measure receiving more than two-thirds of votes in both houses of the legislature. The reform, which is a key objective of President Gabriel Boric, raises mandatory employer contributions to Chileans' pension accounts, but it stops short of outlawing for-profit retirement funds in the country. How will the pension reform measure change Chile's social safety net? What effects will it have on the country's economy and on private pension administrators? To what extent does the reform, as currently written, address demands of the 2019 Estallido Social protest movement?

A Mariano Machado, principal analyst for the Americas at Verisk Maplecroft: "Chile's pension reform addresses key demands from the 2019 protests but stops short of structural change. The main change is the introduction of a mixed system, moving away from a purely private, individual capitalization model. Key shifts include higher employer contributions (to 8.5 percent), a new social security mechanism to reduce systemic inequalities and increasing the universal pension to benefit 2.8 million retirees. The multi-fund system will be replaced by generational funds, reducing risk exposure as retirement approaches. Among the most debated aspects was the split of current pension fund administrators (AFPs) into separate administrative and investment entities, while allowing new players into the market. This means that, while definitely a step forward, the reform's incremental approach leaves room for continued social and political pressure for fur-

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TOP NEWS

FINANCIAL TECHNOLOGY

Payment Fintech Wise Launches Mexico Operations

Wise, a London-based cross-border payment financial technology company, has launched operations in Mexico. It offers users a new remittance platform, the company said Jan. 30.

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CREDIT CARDS

Stablecoins Are 90% of Brazil's Digital Currency Market: Galípolo

About 90 percent of Brazil's digital currency market is attributable to stablecoins, which are tied to real-world assets, said central bank chief Gabriel Galípolo.

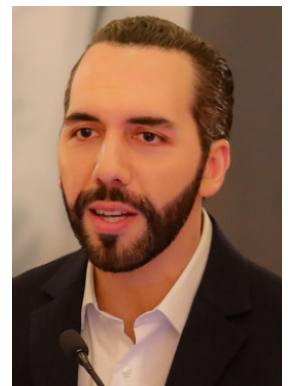
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DIGITAL CURRENCIES

El Salvador Keeps Buying Bitcoin Despite Pressure

The government of Salvadoran President Nayib Bukele has continued to buy Bitcoin despite the International Monetary Fund's urging that the country limit its exposure to the cryptocurrency.

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Bukele // File Photo: Salvadoran Government.

PENSIONS NEWS

Chile's Congress Approves Reform of Pension System

Chile's lower house of Congress on Jan. 29 voted 110-38 in favor of legislation to reform the country's pension system, boosting retirement payouts while stopping short of completely overhauling privately run pension funds, the Financial Times reported. Chile's Senate approved the legislation on Jan. 28. The legislation gradually increases employers' mandatory contributions to employees' retirement accounts over a nine-year period from around 1.5 percent of annual salaries to 8.5 percent, the Financial Times reported. Slightly less than half of the increase in pension payments will be directed to a government-run fund, which will then be allocated to current pensioners with relatively lower incomes, according to the newspaper. Another state-run fund will be created with the additional pension revenue to increase payouts to elderly women, who have longer life expectancies than Chilean men. "The reform to the pension system is a historic achievement for Chile ... the reform has a woman's face and belongs to the entire nation," President Gabriel Boric said in a post on social media site X. Pension reform has long been a core objective for Boric's government; a previous proposal would have done away with private retirement managers entirely, newspaper BioBioChile reported.

FINANCIAL TECHNOLOGY NEWS

Payment Fintech Wise Launches Operations in Mexico

London-based cross-border payment fintech Wise has launched operations in Mexico, opening a new remittance platform accessible to Latin America's largest Spanish-speaking

country, the company announced in a press release on Jan. 30. The firm aims to provide remittance services between the United States and Mexico, a remittance market with total value of more than \$63 billion in 2023, according to BBVA Research. Remittances, most of which came from the United States, accounted for 4 percent of Mexico's gross domestic product in 2023, the last full year with accessible data, Bloomberg News reported. Wise says its cross-border payment platform in Mexico differs from other alternatives in its transparency over fee structure; other remittance providers in the country conceal an average 10 percent of costs in hidden fees, Bloomberg News reported. "We are eager to make a positive impact on the millions of Mexicans who regularly go through this process and are looking for a better, more convenient experience without the burden of excessive fees," said Efrain Florencia, Wise's country manager for Mexico, in the statement. Also on Jan. 29, the U.S. Consumer Financial Protection Bureau ordered Wise to pay a \$2 million civil penalty, as well as \$450,000 in customer compensation, for allegedly publishing misleading advertising surrounding the company's fee structure, the Financial Times reported. Wise claims that while some customers may have been charged higher fees than intended in the past, all such cases have since been compensated in full, the Financial Times reported.

DIGITAL CURRENCIES NEWS

Stablecoins Are 90% of Brazil's Digital Currency Market

Around 90 percent of Brazil's rapidly growing digital currency market is attributable to stablecoins, central bank chief Gabriel Galípolo said Feb. 6 at a conference in Mexico City, Reuters reported. Stablecoins are tied to real-world assets and are significantly less volatile than traditional cryptocurrencies like Bitcoin; stablecoins have gained popularity in recent months amid the real's decline, Reuters reported. Brazil

NEWS BRIEFS

Brazil's Porto Seguro Seeking to Sell 5% Stake in Health Care Division

São Paulo-based insurance provider Porto Seguro is negotiating with private equity funds to sell a minority stake of 5 percent in its health care division, unnamed sources familiar with the matter told Reuters on Jan. 30. Porto Seguro's health care unit, Porto Saúde, has an estimated total value of \$1.1 billion, with a 5 percent stake valued at around \$55 million, Reuters reported. Porto Saúde's beneficiary list grew by 24 percent year-over-year in 2024 to reach 641,000 individual customers across Brazil, The Rio Times reported..

Argentines' Foreign Spending on Credit Cards Reaches Seven-Year High

Argentines' credit card spending that originates in U.S. dollars or other foreign currencies hit \$645 million in January, its highest level since February 2018, Bloomberg News reported Feb. 11, citing central bank data. The figure does not include spending on debit cards or through digital wallets.

Fintech Sees Strong Growth in Caribbean: Conference Organizer

The financial technology industry is seeing strong growth in the Caribbean, said the head of last month's Fintech Islands Experience conference in Barbados, newspaper Barbados Today reported Feb. 9. The conference's co-founder and CEO, Allison Hunte, said an increased level of interest in digital banking, mobile payments and other types of financial technology is growing in the Caribbean. At the conference, industry leaders, start-ups and investors discussed opportunities to strengthen regulations, expand access and attract more investment.

was Latin America's second-largest cryptocurrency market by total value with \$90.3 billion in transactions between July 2023 and June 2024, according to data from market analysis firm Chainalysis. Only Argentina saw more crypto transaction value over that period, with \$91.1 billion in total crypto assets traded. Galípolo warned that cryptocurrency's rise is likely enabling criminal actors to avoid paying taxes on illicit earnings, posing challenges to regulators, Reuters reported. Brazil-based transnational criminal groups, such as the First Capital Command, have in recent years increasingly used cryptocurrencies—including stablecoins traded on unregulated markets—to finance operations including drug trafficking, human smuggling and illegal mining, nonprofit investigative news site InSight Crime reported last August. [Editor's note: See related [Q&A](#) in the Jan. 29 issue of the Financial Services Advisor.]

El Salvador Keeps Buying Bitcoin Despite IMF Pressure

The Bitcoin Office of El Salvador's government said Feb. 9 that it has added one additional unit of the cryptocurrency to its strategic reserve. "Stacked again," the office said in a post on social media site X, adding that it owns approximately 6,073 Bitcoins, at a value of more than \$583 million. The International

El Salvador's Bitcoin holdings are valued at approximately \$583 million.

Monetary Fund has urged El Salvador to limit its exposure to the cryptocurrency. In December, the government of President Nayib Bukele and the IMF struck a deal for a \$1.4 billion loan and also agreed to scale back its embrace of

FEATURED Q&A / Continued from page 1

ther changes. A phased rollout over nearly a decade could delay improvements, and without effective implementation, pension insecurity may deepen—particularly for those who withdrew funds early or lack sufficient savings. Moreover, although separating AFP functions fosters competition and lowers fees, their model remains fundamentally intact, sustaining skepticism over whether the reform truly addresses pension system flaws. In all possible scenarios, the reform will reshape Chile's economy and financial markets, introducing both opportunities and risks. While AFPs lose their monopoly, forced tenders and increased regulation could disrupt long-term investment strategies. Higher employer contributions may boost national savings and capital markets yet could also dampen formal employment due to rising labor costs. The fiscal cost—estimated at 1 percent of GDP—also raises concerns over sustainability."

A **Juan Cruz Diaz, managing director, and Carlos Cruz Infante, Chile & Peru country manager, both at Cefeidas Group:** "Although modified from its original proposal, the pension reform represents a significant change to Chile's retirement system. While it expands social protection, it has faced criticism. The Autonomous Fiscal Council warns that projected revenues may not be sufficient to ensure the system's long-term sustainability, particularly as the universal guaranteed pension initially covers those over 65 and will gradually extend to younger groups. The Santiago Chamber of Commerce has also cautioned that the 7 percent increase in employer contributions could reduce formal employment by up to 3.4 percent, lower wages by approximately 5 percent, increase business costs and drive more workers into informality. Additionally, AFP Cuprum informed its affiliates of the reform's potential negative impact. The financial sector has taken a more optimistic view, as the reform reduces longstanding

regulatory uncertainty that has persisted since the reform attempts in 2008 and after. It also expands investment opportunities for pension fund managers (AFPs), allowing them to allocate more funds to alternative assets, which was previously restricted.

“The pension reform represents a significant change to Chile's retirement system.”

— Juan Cruz Diaz & Carlos Cruz Infante

Furthermore, the reform could attract new players to the market, increasing competition and potentially lowering costs for contributors. The reform partially responds to demands from the 2019 social unrest, particularly regarding social equality. However, the connection is not straightforward, as multiple factors drove the protests. Dissatisfaction with the AFP system predates the 2010s, fueled by concerns over market concentration and accusations that pension fund managers charge excessive fees. In this regard, the reform addresses specific longstanding public demands."

A **Anna Ayuso Pozo, senior researcher at the Barcelona Center for International Affairs:** "Pension reform was one of the social demands that contributed to the outbreak of the 2019 protests and a matter in which both the Bachelet and Piñera governments failed. The individual capitalization system, which placed the entire burden of pensions on workers, generated growing inequality between those who could afford to save and those who struggled to make ends meet and perpetuated a gender gap. Demographic changes and the decision to allow withdrawals of funds during the Covid-19 pandemic deepened the tearing at the seams of the system. The new mixed system increases solidarity with the most

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Bitcoin, Reuters reported. On Jan. 29, El Salvador's Legislative Assembly approved legislation to amend its Bitcoin law to make acceptance of the cryptocurrency voluntary in the private sector, as the IMF had advocated. The change rolled back the country's 2021 designation of Bitcoin as a legal tender, which made it the first country in the world to do so. The reform was approved in a vote of 55-2.

POLITICAL NEWS

Noboa, González Head to Runoff in Ecuador Election

Incumbent Ecuadorean President Daniel Noboa and former lawmaker Luisa González on Feb. 9 emerged as the two top vote-getters in the country's presidential election, advancing them to a runoff on April 13, The New York Times reported. Finishing ahead of 14 other candidates, Noboa and González were nearly tied, with Noboa receiving 44.2 percent of the vote to González's 43.9 percent, according to data from Ecuador's National Electoral Council. The vote sets up a repeat of the 2023 snap election in which Noboa defeated González by 52 to 48 percent in a runoff. Noboa's political party, Acción Democrática Nacional, gained 66 seats in the country's unicameral legislature, more than any other party but still 10 seats short of the outright majority needed to pass major constitutional reforms, newspaper *Primicias* reported. No party gained a majority, meaning the next government will need to ally itself with centrist or Indigenous parties in order to pass legislation. The election was a strong showing relative to polling for González's leftist *Revolución Ciudadana* party, the political organization led by exiled former President Rafael Correa, Bloomberg News reported. Ecuadorean dollar bonds were down by 7 percent the morning after the election as markets reacted to the news that the election will head to a runoff, according to the news service. *Revolución Ciudadana*'s strongest electoral performance on election day came in Ecuador's coastal and

ADVISOR Q&A

Is Fujimori Gaining Ground Ahead of Peru's Election?

Q A judge in Peru on Jan. 13 halted a trial, on procedural grounds, against former lawmaker and three-time presidential candidate Keiko Fujimori, who was accused of pocketing bribes from Peruvian companies and Brazilian construction conglomerate Odebrecht. She has denied wrongdoing. What does the case's suspension mean for Fujimori's political future? How well are Fujimori and other presumptive presidential candidates positioned ahead of Peru's presidential election in April 2026? Why is current President Dina Boluarte, whose approval ratings are in the single digits, so unpopular, and what does her lack of popularity mean for her policy agenda?

A Cynthia McClintock, professor of political science and international affairs at The George Washington University: "For Peru's 2026 presidential election, Fujimori currently leads the polls—but with support at about 12 percent. While the suspension of the case against Fujimori provides additional ammunition for the argument that Peru's judiciary is politicized, it is unlikely to significantly improve views of Fujimori. In 2018, damning messages between Fujimori and her allies were widely disseminated. In a poll, she was deemed 'the most corrupt person in the country' by a plurality of Peruvians (29 percent). In the 2021 election, Fujimori's base narrowed; she tallied only 13 percent of the vote in the first round and achieved sec-

Amazon regions, which are generally the most heavily affected by organized criminal violence, The New York Times reported. Noboa's re-election "is not a given," Laura Lizarazo, senior analyst for the Andean region at Control Risks,

ond place only because votes were divided among 18 candidates. Unfortunately, a similar outcome is possible in 2026. Currently, 40 parties are registered. (Antauro Humala, a fiery former army major convicted of killing police officers in a 2005 rebellion has been second in the polls—but was recently disqualified.) When candidate fields are so large, an additional round of voting—either a preliminary round that requires candidates to reach a threshold to proceed to the 'first round' or a round among the top four or five candidates between the first round and the runoff—would be helpful, improving strategic voting. In a Pew poll in early 2024, only 11 percent of Peruvians said that they were 'satisfied with the way democracy is working'—the lowest percentage among 31 countries. Boluarte is reviled for many reasons. She is widely blamed for the deaths of 50 civilians by security forces amid huge protests after the 2022 impeachment of President Pedro Castillo. Peruvians wanted new elections—to no avail. Crime (especially extortion) has increased, in part, Peruvians believe, due to a relaxation of law enforcement. Boluarte is dogged by personal scandals, often worsened by implausible explanations. It's not 'the economy, stupid,' as Peru's economy grew about 3 percent in 2024."

EDITOR'S NOTE: More commentary on this topic appears in the Feb. 10 issue of the daily Latin America Advisor.

told the daily Latin America Advisor in a Q&A published Jan. 7. "He has lost traction with a significant part of the population that broadly supported him during the first six months of his administration," said Lizarazo, noting that

NEWS BRIEFS

Two Planes From U.S. Carrying Deportees Arrive in Venezuela

The first two planes carrying Venezuelans deported from the United States to their country of origin arrived in Venezuela on Feb. 10 after the administrations of U.S. President Donald Trump and Venezuelan President Nicolás Maduro struck a deal on migration, Reuters reported. Some of the people on the flights were allegedly involved in criminal activities with the Tren de Aragua gang, according to a Venezuelan government statement. Maduro agreed to receive all Venezuelan citizens in the United States and pay for their transportation back to Venezuela.

Brazil's Annual Inflation Rate Falls Slightly to 4.56%

Brazil's annual inflation rate was 4.56 percent in January, according to official statistics released Feb. 11, Bloomberg News reported. Inflation fell from 4.83 percent in December but remained above the central bank's target of 3 percent, meaning another full-point interest rate hike is likely to come next month for Latin America's largest economy.

Ecuador's Noboa Announces 27% Tariff on Imports From Mexico

Ecuadorian President Daniel Noboa on Feb. 3 announced that he will impose a 27 percent tariff on imports from Mexico, the Associated Press reported. Noboa said the tariff is designed to protect local manufacturers. Mexico broke diplomatic relations with Ecuador last year after Noboa directed agents to break into the Mexican Embassy in Quito to arrest former Ecuadorian Vice President Jorge Glas, who was sheltering there amid corruption charges. About 2 percent of Ecuador's import value comes from Mexico, according to the Observatory of Economic Complexity.

Noboa's approval ratings fell significantly last year. She added that Noboa has had "short-comings" in managing crises including insecurity, power cuts and inadequate employment.

Colombian Defense Minister Velásquez Quits Amid Shake-Up

Colombian Defense Minister Iván Velásquez has resigned, making him the third member of President Gustavo Petro's cabinet to step down, Reuters reported Feb. 11. "Based on information circulating in the media, we inform you that the minister of defense, Ivan Velasquez, presented his irrevocable resignation from the post," the Defense Ministry said in a post on social media site X. On Feb. 9, Petro asked all of his ministers to resign following a contentious cabinet meeting. At the meeting last week, some cabinet members objected to Petro's naming of a controversial new advisor, former Senator Armando Benedetti, as well as a new foreign minister, Laura Sarabia. Petro's environment and interior ministers have also stepped down.

ECONOMIC NEWS

Trudeau Vows 'Firm' Response on Trump's Tariffs on Metals

Prime Minister Justin Trudeau said Feb. 10 that Canada's response to U.S. President Donald Trump's tariffs on steel and aluminum imports would be "firm and clear," CBC News reported. "Tariffs on Canadian steel and aluminum would be entirely unjustified," Trudeau told reporters on the sidelines of an international summit in Paris. "We are the [United States'] closest ally. Our economies are integrated," Trudeau added. When asked whether Canada would retaliate with its own tariffs on imports of steel and aluminum from the United States, Trudeau said, "If it comes to that, our response, of course,

will be firm and clear. We will stand up for Canadian workers. We will stand up for Canadian industries," CBC News reported. Trudeau's comments followed Trump's announcement that he would impose tariffs of 25 percent on U.S. imports of the metals beginning March 12, BBC News reported. Canada is the top exporter of both steel and aluminum to the United States. Last year, Mexico and Brazil were the second- and third-largest sources of U.S. steel imports, while the United Arab Emirates and Mexico were the second- and third-largest sources of aluminum imported into the United States, Bloomberg News reported, citing U.S. Census Bureau data.

Mexico's Central Bank Cuts Key Rate by 50 Basis Points

Mexico's central bank, known as Banxico, on Feb. 6 announced a 50-basis-point reduction in its key interest rate from 10 percent to 9.5 percent, Bloomberg News reported. Banxico's governing board said in a press release on Feb. 6 that more rate cuts are likely on the horizon as Mexico's rate of inflation remains manageable. "The inflationary environment will allow the rate cutting cycle to continue, albeit maintaining a restrictive stance," the central bank said. Annualized core inflation in Mexico was 3.69 percent in January, the lowest such figure since the beginning of 2021, but still above the target of 3 percent, according to Banxico. The decision to cut interest rates was not unanimous, with one of the five voting members of the governing board endorsing a slower reduction of 25 basis points to the key overnight interbank interest rate. Banxico's most recently appointed deputy governor, José Gabriel Cuadra García, endorsed the rate cut of 50 basis points. The Trump administration's decision this week to delay implementing a 25 percent tariff on Mexican imports to the United States gave Mexican economic policymakers the leeway to continue reducing borrowing costs, Bloomberg News reported. Thursday's decision marked the sixth consecutive interest rate cut of Banxico's ongoing easing cycle.

FEATURED Q&A / Continued from page 3

disadvantaged, increases the participation of employers and strengthens the role of the state as guarantor of the noncontributory pillar. The reform is not perfect for anyone, but it is the only one that has been able to obtain comfortable legislative support—something more than remarkable in a country that is trying to overcome the polarization that led to the failure of the constitutional reform. This agreement is particularly noteworthy in a year of presidential and parliamentary elections. For President Boric and the left, it is one of their main legislative achievements. For the right, which aspires to regain power, it is a sign that it knows how to put the interests of the nation above partisan interests (although not without demanding conditions). Let us hope that this pact heralds a political debate that is less divisive than in the previous election and more focused on the needs of citizens.”

A **Nicolás Saldías, senior analyst at the Economist Intelligence Unit:** “The pension reform passed in both houses of Congress with ample majorities was a political victory not only for the Boric administration, but also for the private pension model in Chile. The private pension administrators (AFPs) have been a target for the political left in Chile, with one of the main slogans of the demonstrators of the 2019 social

uprising being ‘No AFPs.’ During the pandemic, policymakers allowed individuals to withdraw about \$50 billion from their accounts, leaving millions without savings. The reform will make employer contributions to individual capitalization accounts mandatory with 4.5 percent of workers’ total earnings going into these accounts (on top of the 10 percent that workers currently contribute). This will help to re-capitalize the AFPs, which will lower interest rates amid higher domestic savings and boost long-term growth. The broad-based support for the reform has given the AFPs a level of political legitimacy that will all but secure their existence into the future. The pension reform also expands the state’s provision of the basic pension with a more generous benefit under the *Pensión Garantizada Universal* (a near-universal basic pension). The reform will top-up pensions for women, owing to their inequities in contributions and more informal and intermittent relationship with the labor market. The reform passed with the support of the center-right Chile Vamos (CV) and likely presidential candidate for CV, Evelyn Matthei, has endorsed it; as a result, the political beneficiaries of the reform in the upcoming election will be dispersed.”

The Advisor welcomes comments on its Q&A section. Readers can write editor Gene Kuleta.

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Upcoming Event

ONLINE EVENT:
Guide of Good Practices for the Protection and Promotion of the Rights of Children on the Move in the Americas

February 26, 2025 | 2:00 p.m. ET

