# IFAD INDIA COUNTRY STRATEGY STAKEHOLDERS' CONSULTATION WORKSHOP REPORT

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# IFAD INDIA COUNTRY STRATEGY STAKEHOLDERS' CONSULTATION WORKSHOP

#### WORKSHOP REPORT

#### I. INTRODUCTION

IFAD's partnership with India has completed a quarter of a century. With 17 projects and an approved loan amount of USD 450 million, India constitutes IFAD's largest borrower. With the current programming period, which began in 2001, drawing to a close, IFAD needs to identify the strategic opportunities for its future lending programs from 2005-2009. The process of developing its strategic programming directions for the next program cycle has been based on preliminary consultations with the Government of India and other stakeholders, implementation experience of IFAD's own projects and the findings of a number of key studies. The list of background studies is provided at Annexure-I.

- 2. Based on this process, a draft strategy document was put together. Subsequently, a review of this proposal was carried out by a diverse set of stakeholders. The review was carried out through a Country Strategy Stakeholders' Consultation Workshop held during January 8–9, 2004 in New Delhi, India. The workshop program is attached as Annexure II to this report. The recommendations of this review will constitute an input into the finalisation of the strategy document.
- 3. This report presents the issues raised and recommendations made as part of this review.
- 4. The workshop began with introductory addresses by Country Director, World Food Program, Chairperson, NABARD, and Joint Secretary, Department of Economic Affairs, Government of India.
- 5. A summary of the draft strategy document was then presented to the participants. Subsequent to clarifications/comments on the overall strategy document, the participants were divided into five working groups, one for each of the themes identified for IFAD programming in India. A list of the participants, grouped according to the thematic/working groups, is detailed out in Annexure II to this report.
- 6. The working groups were mandated to discuss the findings and recommendations presented in the detailed thematic background papers prepared as input to the strategy development exercise. The deliberations and conclusions of the working groups were presented and discussed in an open plenary including all the participants. Based on the working group recommendation and the plenary response, the main recommendations of the workshop were summarized.

#### II. OPENING SESSION

- 7. A detailed presentation was made by Shyam Khadka on the draft strategy paper. The presentation highlighted issues identified by IFAD as the contextual background to their program in India, the issues that needed addressing and the strategic program opportunities identified.
- 8. Subsequent to the presentation, there was a plenary discussion with direct and related comments on issues and potential strategies identified by IFAD for their work in India. Broad

issues were raised, while detailed discussions were kept to the working group sessions. The discussions are summarized below.

9. The presentation was found to be extremely detailed and comprehensive by most participants. Several comments related to reinforcing the findings and conclusions presented in the draft strategy, while some sought to detail out the findings and others presented conflicting viewpoints.

# Livelihood promotion as a poverty reduction strategy

- 10. Two dimensions to addressing the issue of poverty alleviation were highlighted. One related to addressing the issue of livelihoods, while the other to raising the standard of living of people from below poverty line to above.
- 11. The issue of livelihoods was identified as important in a situation where an analysis of landholding pattern for the poor reveals the large number of poor that are in fact landless. Indicative data from Madhya Pradesh, where of the 36 lakh BPL families, 59 percent are landless, was highlighted to underline the primacy of livelihoods strengthening as a fundamental need for poverty reduction. Financing of livelihood activities was identified as a key issue, which required radical thinking, given the current experiences of loan funding which have revealed the inadequacy of this approach for livelihood financing. Much more holistic support, than was being presently provided, was thought to be required for livelihood finance.
- 12. Attempts at raising families above the poverty line through entrepreneurship development was perceived as a somewhat misplaced priority, given the difficulties in converting wage laborers into secondary/tertiary sector entrepreneurs. In a situation where even educated people do not venture into or succeed as secondary/tertiary sector entrepreneurs, poor people with minimal education and other resources and weak backward and forward linkages, are unlikely to do so. Given the difficulties in making such a strategy work, seeking sustainability in the agriculture/primary sector was thought to be a more viable strategy.
- 13. An analysis of the livelihood strategies of the rural poor reveals that 70 percent are dependent on land, either as agricultural laborers or small/marginal farmers. This strongly suggests the need to strengthen agriculture. The validity of a focus on the non farm sector comes under question in a predominantly agriculture based rural economy, where the growth of the non farm sector would be dependent either on the presence of towns or the existence of a buoyant agricultural base, both of which can contribute to creating a demand for the non farm output.
- 14. Where agriculture itself is concerned there are policy issues that need closer analysis. At one level, the growth patterns in the agricultural sector reveal a growth in the value of produce rather than quantum of produce, primarily due to increase in prices. On the aspect of quantity, it has been observed that the increase in the rate of food grain production has been lower than the rate of growth of the population. Despite this the country witnesses surpluses on the one hand and hunger on the other. This points to the predominantly supply driven strategies currently deployed, and the consequent need to adopt more demand driven strategies.
- 15. Concerns were raised on the sustainability of agricultural practices, in an environment of increasing market focus. Such a strategy would make agriculture more capital intensive, with possible implications for the need for an increased export market for viability. Given the extent to which the export market environment is driven by subsidies by developed countries, an export driven strategy may not be a viable or sustainable one. Bringing sustainability to agriculture therefore requires a reduction in capital-intensive agriculture.

- 16. Market driven policies also undermine the sustainability of the production systems and lose sight of a long-term perspective. This is particularly critical in the context of land degradation and groundwater exploitation. Sugarcane production in Maharashtra for instance has been significantly responsible for ground water depletion and soil salination.
- 17. Policy emphasis on the part of government too needs critical re-evaluation, as it may have been misplaced, contributing to unsustainable practices. Poverty has been found to be low in irrigated areas, with a differential of almost 18 percent, despite which government investments in irrigation have decreased. While private investments in the same have increased, they have resulted in unsustainable practices, being predominantly targeted at groundwater irrigation rather than surface irrigation.

# Mid Gangetic Plains

18. On the Mid Gangetic Plains (MGP), which has been identified as a priority area, it was felt that any poverty alleviation strategy should bear in mind the inherent rich resource base of the area. Not only is the area abundant in water resources, but also has a rich soil base. Productivity in Bihar being higher than that in Punjab in the 1950s is testimony to the high potential of the area. The issue therefore is one of appropriate management of resources, which then has the potential to yield high dividends.

# **Tribal development**

- 19. In the analysis of issues relating to tribal populations, while the issue relating to low school enrolment was found to be well identified, its analysis was found incomplete. It was felt that while it is true that the inability of the formal education system to gear itself to tribal specificities and other factors contributed to the low levels of enrolment, it is by no means the only factor. Out migration from tribal areas, of adolescent boys and girls, is a significant contributory factor to drop out rates from school. Children in the age groups of eleven years and above commonly migrate for some months, through contractors etc., not only raising issues of education but also issues relating to HIV and health.
- 20. Importance of tenurial or land access issues was highlighted through the limited success of soil conservation activities in tribal areas in the semi arid tropics. The absence of any significant success in these has been a consequence of land ownership patterns whereby much of the land is public or commonly owned land and ridden with conflict, in the absence of clear titles. Thus, rights to land need to be resolved before any community resource management/conservation activities are taken up.

# Strategic thrusts

- 21. There was agreement on the issue of the acceleration of regional disparity, a major concern in the 1990s, and wide inequity between different groups. Re-emphasising this, it was felt that poverty reduction efforts should be targeted at areas of poverty concentration, and not dispersed through the country as is sometimes done, such as in the case of wage employment program which earmark funds for well off states as well. The absence of a focus spreads the available funds thinly, compromising the benefit to the needy regions.
- 22. It was also felt that both in the interests of equity as also national unity, the less endowed areas should not be ignored because of government apathy, want of infrastructure, low levels of

utilization and low amenability to development. Development agencies often shy away from such areas because of the difficulties of working in these areas combined with their own internal pressures. Given its commitment to the poor, IFAD should be wary of doing the same.

23. There was a strong voice against viewing the poor primarily as scheduled castes (SC) and scheduled tribes (ST), and highlighting the need to focus on other vulnerable groups as well. Many of the areas identified by IFAD as potential areas of focus, such as the MGP and SAT for instance, have significant numbers of backward castes who are as poor as the SCs. An exclusive focus on SCs and STs would undermine the objective of working with an inclusive strategy.

#### **Local Institutions**

24. There is a tendency for a disproportionate dependence on PRIs, as a panacea for all concerns at the grassroots level. It needs to be understood however, that the vertically aligned structure of PRIs, resulting from their elective status neither makes them the most appropriate organization for supporting sustainable development change, which requires, among other aspects, horizontal linkages, nor necessarily reflective of the interests of the poor. Given this, more participatory structures need to be explored at local levels.

# Strategic partnerships

- 25. Concern was expressed at IFAD's focus on partnerships primarily with donors. It was felt that partnerships with local level organizations were critical for post project sustainability and thus IFAD needs to view partnerships in terms of those with the private sector (including NGOs) and community foundations. IFAD's role needs to go beyond the mere funding of projects, and needs to be viewed through a larger lens of technical support and linkages that sustain the changes that are brought about through projects.
- 26. Five working groups were established, one for each of the thematic areas covered in the strategy document. These included:
  - Strategic Thrusts
  - Tribal Development in the SAT Region and North East
  - Policies and Institutions
  - Micro Finance and Women Empowerment
  - Mid Gangetic Plains and Coastal Fisheries

The main findings and recommendations of the five working groups, followed by the discussions on each are presented in the following pages.

# PLENARY SESSION - PRESENTATION OF GROUP RECOMMENDATIONS

#### III. WORKING GROUP ON STRATEGIC THRUSTS

27. A summary of the key findings and recommendations of the working group on strategic thrusts is presented below.

- 28. New Projects to Build on IFAD's USP The group observed that IFAD's country strategy should reflect IFAD's niche or unique selling proposition. The following were identified as the key elements in IFAD projects in India:
  - Focus on women groups: thrift and credit groups of women, building their capacities, their linkages with mainstream banking institutions.
  - Tribal areas promotion of participatory grassroots institutions of tribals, participatory management of natural resources, promotion of non timber forest produce as a significant source of income for landless tribals etc.
  - In tribal areas, IFAD has adopted a more holistic approach and project focus has included social issues like health and education.
  - IFAD has promoted participatory approaches and process orientation among project functionaries, line departments and bankers. This is a significant departure from the normal implementation of programmes by line departments.
- 29. The group felt that despite large flow of resources for rural development and anti-poverty programmes, the situation of the marginalized sections remains a source of concern. Considering IFAD's success in promoting the interests of the marginalized groups, IFAD should focus on promoting the 'demand' function; strengthen the voice of the marginalized and poor. Strengthening a range of grassroots peoples institutions and their federations whether women' groups, or tribal associations, or associations of NTFP gatherers, etc. will enable them to make their voice effectively felt. These institutions would exert pressure on the line departments, local self-governments, and other institutions to be pro-poor, enable proper targeting of anti-poverty programmes, improve people's involvement in implementation of anti-poverty programmes, and bring greater transparency and accountability in the system.
- 30. The group consensus was that building such grassroots institutions of the poor would enable them to cope with the external environment, utilize public services better and interact with market forces, financial institutions and other non-governmental service providers with greater strength. Considering the fact that IFAD's projects are typically small, it is difficult for IFAD to make a significant difference on the supply side. Even, if there is an impact on the 'supply' side, there is no guarantee that the resources would trickle to the poorest of the poor in the absence of a strong voice of the poor.
- 31. The working group's consensus was that IFAD should integrate their key strengths in all the projects being taken up in India.
- 32. Sustainability shift from project mode to a longer timeframe of engagement Sustainability of anti-poverty initiatives requires a longer time frame work than the current project timeframes. IFAD project duration varies from five to seven years. The experience of earlier IFAD projects show that sustaining the anti-poverty interventions till they reach a meaningful conclusion takes a longer period.
- 33. Sustainability requires that strong peoples institutions be built with adequate financial resources and managerial capabilities. Project strategy should focus on building such institutions. IFAD has been focusing on SHGs. In order that the SHGs function effectively and are sustained over a period of time, IFAD should focus on building 1st level and 2nd level of federations of SHGs. The 1st level federations would function as key financial intermediaries for the SHGs. They will also be involved in social intermediation. In addition, building 2nd level federations at the block level or sub block level is a must for sustaining and continuous strengthening of the 1st

level federations, for social intermediation, for lobbying, for advocacy and for convergence with line departments and PRIs. IFAD should focus on a vision for both 1st level federations and 2nd level federations.

- 34. As of now there are several models on ground for promotion of federations both 1st and 2nd level. The challenge for IFAD is to evaluate the various models for federation building and develop state specific and community specific models. From the experience available on ground, which is at present a limited one, the formation, strengthening, attainment of financial viability, attainment of managerial viability takes a much longer period of time for the 1st level federations than for SHGs. Similarly, the 2nd level of federation would require a much longer period. In this area, the road map is not entirely clear and calls for innovations and experiments.
- 35. The issues for long term sustainability of anti poverty initiatives requires
  - The Project management's conviction on the critical role of federations 1<sup>st</sup> and 2<sup>nd</sup> level
  - Development of capabilities within the project on federations to initiate, nurture, build capacities, link with external institution, build financial viability and managerial viability, etc.,
  - The processes leading to formation of 1<sup>st</sup> level federations and subsequently the processes leading to 2<sup>nd</sup> level federations are time consuming and this needs to be budgeted adequately. In the absence of large-scale successful experiences it is difficult to fix a clear time schedule; however 2<sup>nd</sup> level federations may require around 7 8 years after project efforts are initiated.

Hence the group felt that if the projects are closed in 5 years, it will be difficult to sustain the interventions post project and the group recommends that IFAD should move away from a project orientation to a programme orientation to develop interventions which have a time span of 12 – 15 years with clearly defined milestones for 5 years, 8 years and 12 years.

- 36. For sustaining the interventions, it is imperative that there must be specific interventions focused on key institutions like the line departments, Panchayat Raj Institutions, banks, market, etc. These institutions have to become pro poor and be inclusive in their approach. The voice of the 1st level and 2nd level federations must be heard effectively in these institutions and be reflected in their planning, resource allocations, project implementations and project monitoring. This requires specific project interventions in sensitizing the key external stakeholders. IFAD should build from its successful project experience and where necessary innovate and experiment with alternative strategies to make this happen. These are relatively uncharted areas and hence a need for flexible approaches and longer term project cycles.
- 37. Sustaining CBOs through grant funding The importance of sustaining the CBOs after the project period was emphasised by all members of the group. The group felt that one of the options that IFAD can explore is to secure bilateral grant funding for sustaining the 2nd level federations of CBOs. These 2nd level federations of CBOs would act as NGOs in promoting social issues. They would have an advantage over the conventional NGOs as they are completely owned by the community and are accountable to them.
- 38. Partnership With NGOs IFAD projects have promoted collaboration between government agencies, NGOs and Community based organizations. The group reviewed experiences of different projects where NGO partnerships have played an important role. The relationship between NGOs and government agencies has not been smooth. The group felt that in many projects, the government does not see the NGOs as equal partners. They are seen as contractors.

- 39. In process oriented projects, it is difficult to quantify the outcomes in the same manner as can be done for projects like construction of roads, construction of irrigation structure etc. The government departments are not equipped to appreciate processes and are traditionally suspicious about the efforts of the NGOs in areas, which are process intensive. The government functionaries also feel that since they are funding the NGOs they should control the NGOs or micro manage their work. The NGOs resent this and this gives scope for friction between the NGOs and government agencies. The government functionaries feel that NGOs are not accountable whereas the government agencies are accountable to their superiors, to the constitutional bodies like the Assembly, CAG, PAC etc. The group strongly felt that IFAD should develop a mechanism wherein the NGOs could be funded through grant funds and not from the project funds. IFAD should work with bilateral agencies for a grant facility for NGOs.
- 40. **IFAD's role in securing partnerships** IFAD should seek partnerships not only with bilateral donors but also secure partnerships with corporate sector. There is a need for a strategy for securing cooperation with transnational corporations, who would be willing to cooperate with IFAD as part of their corporate social responsibility. An example is UNICEF's collaboration with Procter & Gamble on Child Labour Eradication.
- 41. Similarly, based on specific project needs, IFAD should identify resource persons from the private sector who could spend quality time in the projects and advise the project suitably from the technology and marketing perspective. IFAD had done this in A P Tribal Development project and the inputs from the private sector were very useful. These inputs are not theoretical inputs, but are based on the real world practices.
- 42. **Strategic Communication** The group emphasised the need for a communication strategy, taking advantage of the developments in ICT to disseminate best practices among project functionaries. The lessons from completed projects need to be disseminated widely to the key stakeholders in the new projects. This strategy needs to be incorporated as a specific project component.
- 43. Utilise Social Capital From Previous Projects IFAD's earlier projects have developed a large number of community resource persons, with first hand experience of forming groups, building federations of groups, tackling social issues, successful livelihoods interventions, etc. These resource persons even though they are semi literate have first hand experience in social mobilisation and they are very effective in getting through to the poor. There should be a clear strategy for involving them in the new projects.
- 44. Focus on Promotion of Livelihoods of the Poor The group appreciated IFAD's emphasis on promotion of sustainable livelihoods and livelihoods based organizations. Sustainable poverty eradication requires that project interventions go beyond micro-finance. The role of micro-finance in smoothening uncertainties in consumption was acknowledged. However, this is not enough for poverty eradication and the focus has to be on promotion of livelihoods and also on risk management strategies. Even though lot of work has been done in institutional arrangements for micro-finance and there is great deal of consensus on various models, however, the same is not true as far as livelihoods based organizations are concerned. There is need for research in this area.
- 45. Focus on Marketing and Markets The group felt that there was inadequate attention to markets. The project functionaries are mostly in the input mode. Government functionaries and NGOs do not have adequate understanding of markets and therefore they do not adequately appreciate the importance of marketing in the lives of the poor. Since the poor have to deal with

markets as buyers and sellers of goods/ services, it is vitally important that they understand the markets. They should analyse their current experiences with the markets and understand the various means by which they are losing in their dealing with the markets. The project functionaries and poor should collectively develop strategies for addressing the gaps in marketing. In dealing with markets, it is important to have a systems framework and a value chain analysis for the critical goods and services. The value chain analysis will reveal the gaps in the value chain and the community can plan suitable interventions.

- 46. Non-timber Forest Produce (NTFP) Strategy All tribal areas are characterized by large areas under forest cover. Among the tribals the communities who depend on collection of NTFP for their livelihoods are the poorest of the poor. The tragedy of these tribals is that on account of poor knowledge of markets, stranglehold of the moneylenders and petty-traders over the poor NTFP collectors, the income realization from NTFP is not at all commensurate with the hard physical effort of the landless tribals. IFAD tribal development project in Andhra Pradesh effectively demonstrated that incomes of NTFP collectors could be increased significantly with appropriate interventions: market intelligence; training of tribals in sustainable harvesting and post harvesting practices; involving scientists in developing protocols for harvesting and post harvesting and value addition; organizing NTFP collectors and enabling them to pool produce and developing marketing linkages. IFAD should build on this successful intervention and incorporate it as an important project component in projects involving tribals living in forest areas.
- 47. In enhancing incomes of tribals involved in NTFP marketing, the role of scientists and R&D has turned out to be very important. IFAD should have a strategy for promotion of R&D in this sector.
- 48. **Issues Relating to Mining:** Mining is an important activity in IFAD's ongoing projects in Chattisgarh, Jharkhand and North East and it is also important in the SAT areas. The group felt that IFAD should have a clear strategy on mining and its impact on the tribals. The issues relating to mining are
  - Displacement of tribals on account of mining. IFAD's interventions should lead
    to (a) modifications in the resettlement policy to make it more equitable for the
    tribals and (b) build capacities of tribal institutions to articulate their demands
    effectively.
  - Explore opportunities for enhancement of incomes of tribals through extraction of minor minerals, and in 1<sup>st</sup> or 2<sup>nd</sup> stage processing and marketing of semi-finished products. These areas offer good employment opportunities for tribals and should be explored.
  - Help put in place a policy framework that will recognize the in-alienable rights of tribals over the mineral wealth such as payment of royalty per capita on minerals exploited from the tribal areas.
- 49. The group's consensus was that given IFAD's focus on the marginalized communities and the fact that all its projects in tribal areas will impact mining, IFAD should build expertise in this area and evolve strategies for project intervention. IFAD should also take the lead in building international consensus on the rights of the tribals / indigenous people on mining.

#### FOLLOWUP DISCUSSIONS

- 50. The presentation of the working group on Strategic Thrusts evoked considerable discussion, the main elements of which included the following:
- 51. It was felt strongly that with the limited resources budgeted by IFAD for investment in India, relative to both the needs of the social sector as also the resources already available through various other agencies, it was imperative to rationalize their interventions and find a USP in order to maximize their focus and impact.
- 52. A recommendation of the working group on the limited need to focus on civil works evoked a strong response from the plenary participants. The working group felt that civil works, given the manner in which they were currently organized, tended to work against community management and ownership, and for this reason should not be focused upon by IFAD.
- 53. On a contrary view, a large number of participants felt that civil works were critical to social and economic development and that experience has quite unambiguously revealed the impact of civil works investments on poverty reduction.
- 54. The role of civil works was emphasized by the example of investments in roads, which relative to other investments, were felt to have had the largest impact on poverty. In the context of IFAD's interventions, the relevance and criticality of civil works investments is further underlined by the choice of project areas, which are remote and have limited infrastructure, with low probability of connectivity through government roads for many years to come.
- 55. Distinct from the direct benefits of the infrastructure created, people's involvement in civil works, depending on the institutional framework within which these works were carried out, also provided the potential to impact positively both the infrastructure created and the socio-economic conditions of the local community. An example cited from Andhra Pradesh, revealed that civil works carried out through women SHGs and other local organizations was not only found to be of better quality relative to that done by contractors, but, as a result of the financial prudence exercised by the women, created large savings for the women SHG, who used the savings for agricultural inputs.
- 56. Civil works also provided the opportunity to impact local skill development when carried out through user groups.
- 57. An obvious objection to IFAD's involvement in civil works would relate to the investments required in such activities, in comparison with IFAD's total budgeted investment for the country. While clearly a substantial part of its budget cannot be directed towards this, it was felt that infrastructure in small, remote places is not likely to require large investments.
- 58. The working group clarified its recommendation to be one that spoke against IFAD's particular involvement in this, and not against infrastructure development per se.
- 59. A third concern brought out in the discussions related to the issue of targeting and the seeming focus on the tribal population. It was felt that while tribals did in fact constitute a visible part of the poor, with a very large percentage of the total tribal population being poor, they nevertheless constituted a small percentage of the total population of poor. In the larger population of the poor, the tribals were in fact significantly outnumbered by the non-tribal poor.

Focusing interventions in the semi arid tropics to uplands, in this context, would leave out almost four-fifths of the SAT region, which is home to a large number of non-tribal poor. It was estimated that out of a population of 60 million poor in the SAT areas, tribal population comprised about 15 million. Thus without diluting the importance of focusing on the tribal population, non-tribal poor in the semi arid regions should also remain within the frame of focus.

- 60. While discussions regarding interventions in the SAT area tended to focus around upland areas, the efficacy of such an approach was questioned. Given the unrealized potential of agriculture in the SAT region as the rationale for the focus on this region, concentrating on upland reaches contradicts this rationale, as it is more difficult to realize this potential in the uplands relative to the lowlands.
- 61. The needed focus on livelihoods raised a point on the importance of the forest based economy and NTFPs, an aspect that has perhaps not been given due importance in the IFAD strategy, and the need to develop their value addition at various levels. The exploitation of tribal communities in the context of NTFP collection, the minimal returns to them in relation to the potential value raised the point on introducing value addition at various levels through technological inputs. It was suggested that investments be made in local youth, through organization and capacity building, for value addition activities.
- 62. In the context of forest-based economies, and further to the above point, the need to create and strengthen support organizations was strongly felt. Strengthening livelihoods, especially in the context of forest-based communities who are typically isolated, the role of effective marketing cannot be underemphasized. Such marketing and other support, in the form of processing, collection from tribals etc., would require linkages with and long-term support from resource organizations.
- 63. A related point in the context of livelihood strengthening was that of the provision of micro finance, which until now has largely catered to consumption needs. In a situation where consumption is in itself more stable than earlier, the growing need points to directing micro finance at livelihoods.
- 64. Working with the community was seen as a strategic need in the SAT areas given land distribution patterns such that the majority of land is community owned. In such a situation, community management was seen as critical to the effectiveness of any programming and thus engaging with community institutions should be seen as an entry point.

#### IV. WORKING GROUP ON TRIBAL DEVELOPMENT IN SAT AND NE

65. One of the main points of discussion revolved around the need to link poverty with resource management rather than resource availability, as is often done. Examples were given (from Madhya Pradesh) to demonstrate large incidence of poverty in areas of thick forests and heavy rainfall while low rainfall areas had a lower incidence of the poor. In the context of the tribals it was emphasized that tribals are not necessarily resource poor from the point of view of resource availability. Both in terms of land and forests, tribals are often better off relative to the non-tribal poor. Thus in many areas, tribals do own land, even though they may be only marginal or small landowners. They also often live in areas of rich forest wealth. In both cases however, absence of appropriate land management or issues of access prevent the tribals from benefiting from these resources.

- 66. Where tribals own land, they are found invariably in the upper reaches, where even with high rainfall they face problems of sustenance because of excessive runoff and therefore no moisture retention, in the absence of appropriate land and water management practices for water conservation and groundwater recharge.
- 67. Similarly, despite tribals often living in areas of rich forest wealth, they are unable to gain from this wealth because of legal and institutional issues that hinder both access and planning. Forest laws primarily focus only on protection, with no emphasis on afforestation; preempting any local action aimed at livelihood planning (in many areas, people cannot cut trees even on their own private lands). Legal frameworks seem to be premised around keeping local population away from forests, rather than around a mutually beneficial, synergistic engagement between forests and the local community.
- 68. Thus, given the limited rights of tribals to natural resources, a key issues for IFAD is to address the enhancement of these rights for livelihood promotion. The need for an institutional and legal framework for afforestation, for instance, that can facilitate the productive planning of large tracts of degraded forestland stands out.
- 69. Since the tribal population constitutes both the land owning and landless, strategies aimed at poverty alleviation need to be developed accordingly. For the landowners, even if they are the marginal/small landowners, poverty alleviation strategies need to be focused around watershed management, while for the landless tribal poor, other economic activities need to be supported. It was felt that the development of economic activities individually might not yield optimal results; hence collective arrangements should be explored. Traditional socio-cultural norms of tribal society, based around collective decision-making, would contextualise such collective arrangements.

# Non-agriculture based strategies

- 70. One school of thought within the group felt that whether the tribal population is landowning or landless, agriculture cannot play a dominant role in livelihood strategies, which necessarily need to be based around trees and non timber forest produce (NTFP). In many parts of the SAT areas, there is little agricultural land and the contribution of these agricultural lands to tribal livelihoods is very low. On the other hand, given the large value of NTFPs in heavily forested areas, such as the North East for instance, there exists an enormous potential for increased value addition of NTFP and better organization of value added production.
- 71. Marketing continues to be a critical constraint in this direction, given issues of geographical isolation and accessibility to markets. The need to link the North Eastern region with international trade was endorsed.
- 72. Most livelihood strategies have experienced sub-optimal impact from absence of backward and forward linkages. Within this context, the absence of meaningful marketing institutions suggests a continued need for the middleman, who, till such time that marketing institutions are put in place, may be the only link between markets and the absolute interior, often isolated living spaces of the tribals. Given the market connectivity provided by the middleman, it may be imperative to initiate a dialogue to explore a less exploitative role for the middleman.

# Agriculture based strategies

- 73. Another school of thought propagated the potential of agriculture in the SAT areas, to impact poverty. The poor, whether tribal or non-tribal, are spread over a large geographical area, a large part of which is conducive to agricultural inputs. The upper reaches have a predominance of the tribal poor, as mentioned, and water harvesting and recharging can create agricultural potential. However, while a watershed approach is propagated for land treatment, given the predominance of the tribal poor in the upper reaches and the fact that it is the valley areas that benefit the most in a watershed approach, selection of the locale based around a micro watershed was recommended.
- 74. The inherent agricultural advantage of SAT areas needs to be identified and developed. For one, the current, national as well as global, focus on biodiversity and organic production systems, coupled with the organic, multi variety farming systems (paddy constitutes one such example) still practiced in tribal areas could convert tribal agriculture into an advantage. In order to move in this direction, this biodiverse and organic agriculture would need to be strengthened, as the existing production systems are constrained by low productivity. The challenge for IFAD in this direction would be to identify and propagate policies and incentives that could build this agricultural advantage in the upland areas.
- 75. Similarly, the identification of commodities that are produced in the SAT region but not produced to any scale in the rest of India, but which nevertheless have a market could be another advantage. Oilseeds and pulses were cited as an example, which have a significant internal market, can be produced in the SAT areas and are currently imported. Such agriculture needs to be propagated for this region.
- 76. A cautionary note on this however, pointed to the many vested and political interests that could dilute or erode the success of such a strategy. With the introduction of the Technology Missions, for instance, when farmers in Maharashtra started growing groundnut for oilseeds, import duties were reduced by the government, leading to a collapse of the market.
- 77. In view of the above, the need to differentiate between tribal areas with agriculture as a core potential and those with forests as core potential, to design interventions accordingly, was felt.

# Natural resource management

- 78. Given the link between poverty and resource use/management, it was felt that all projects, whether agriculture or otherwise, would need to be based on natural resource management, and in turn linked with livelihoods. Past experience has revealed that only after stabilizing and regenerating the natural resource base can people's interest and energy be tapped. Moreover, natural resource management requires the treatment of an entire area, which in turn requires people to come together for action. This collectivity generates and strengthens a social capital, when they see that they can work together socially and psychologically.
- 79. The management of natural resources then, is a strategy not merely to increase productivity of the resource base, but equally to catalyse people's creative potential. It is a strategy to bring about long-term change to attitudinal mindscapes, and not merely deliver products.

#### **Institutions**

- 80. Whether interventions are focused around agriculture or non-agriculture based strategy, the need to evolve effective institutional and partnership approaches was felt. While traditional institutions exist in most tribal communities, they conspicuously lack local participation. Rather than be representative, such institutions typically include tribal chiefs. Thus not only is women's absence prominent, but also the absence of the larger tribal population representation. With such a constitution, IFAD cannot work with local institutions, as they exist. They would need to start a process of dialogue that creates the space for a larger representation of the tribal community, especially that of women.
- 81. Promotion of local institutions in the form of NGOs and CBOs would require capacity building of the local community, specially in the context of am out migration of educated people from the tribal areas. Women and youth should be seen to play a key role in such institutions.
- 82. The role of government and other institutions is one of support and facilitation, to create conditions, provide information, support local institutions and build capacities rather than implement the work. In an implementer's role it becomes difficult to 'hand over the project'. In this context, it is critical to identify local change agents and develop their capacities.

#### Time frame

83. It is imperative to take a long-term perspective of poverty alleviation interventions, given that people cannot be taken out of poverty in five to seven years. Such initiatives require at least a 15-year perspective, part of which could be outside the project mode, dovetailed with other initiatives.

# FOLLOWUP DISCUSSIONS

- 84. The need to support institutional development came across strongly from all working discussions/presentations. In the context of tribal development, the existence of traditional institutions led to considerable discussion on the efficacy of working with these versus newly created ones. Different issues were raised in this context, suggesting the need to work with non-traditional institutions.
  - Traditional institutions were viewed as clannish, non participatory and discriminatory, especially on aspects of gender, thus providing rationale for the need for new democratic institutions which were based on principles of inclusion.
  - Traditional institutions were based around a subsistence economy aimed at selfconsumption rather than markets. With the increasing perceived need for developing and
    strengthening a market-based economy within tribal areas for poverty alleviation, the
    ability of these institutions to handle such a market orientation could come under
    question.
- 85. Given the geographical, as also cultural, isolation of tribal communities, another key issue in the context of developing and strengthening livelihood activities related to the access to markets and the consequent need to develop marketing institutions, capability and links through livelihood promotion organizations. Even though the area is rich in handicraft production for instance, not

even a fraction of the marketing potential has been realized. Links with BRAC in Bangladesh for instance could open the potential to international markets, currently not explored.

- 86. It was felt that even though tribal communities often controlled supply of specific products, the absence of marketing information and appropriate institutions resulted in sub-optimal returns to the tribals in a situation where buyers dictated prices. In such a situation, the critical need for commodity boards, market intelligence, sharing of information between projects and other such inputs to enable tribal communities to participate in and optimize returns from a competitive environment, stands underlined.
- 87. The issue of targeting was raised once again, as in the earlier group. It was emphasized that focusing exclusively on tribals as part of the poor may be a discriminatory strategy and the existence of a large non-tribal vulnerable population in the SAT area indicated the need to take a more inclusive view of the poor.
- 88. The need to explore and develop financing options for land treatment and related infrastructure strengthening activities was strongly felt. Loans obtained currently by SHGs for agriculture often faced the risk of non-payment, given the vulnerable state of land. The security of such loans could be improved substantially with improvements in land and other resources through watershed and related activities. While currently such activities are supported almost entirely through grant mechanisms, the rate of returns estimated suggest the viability of credit based mechanisms for land and other resource development. Given the pioneering role played by IFAD in micro finance to SHGs, largely for consumption purposes, it was felt that a similar pioneering role cold be explored for infrastructure/asset finance to communities from financial institutions.

#### V. WORKING GROUP ON POLICIES AND INSTITUTIONS

- 89. The group began the discussion by noting that though the draft strategy paper does not make specific recommendations on an institution building strategy to be adopted by IFAD while developing its next pipeline of projects, it was necessary to include some principles that would guide the institutional interventions at the stage of project design. The group included the IFAD Facilitator in India who briefed the members on IFAD's innovations in institutional development over the past two and half decades. It was agreed that a unique combination of widespread and deep-rooted democracy, as well as encouragement by the Central and State Governments, allowed an opportunity to build models of institutions that serve the needs of the poor.
- 90. The group observed that the need for outlining an institutional development strategy arose from the following factors:
  - (a) The target area for future intervention identified by IFAD, comprising of large parts of Central, North Central and Eastern India, is a highly heterogeneous zone with significant intra-regional variations. It requires strong institutions to develop an understanding of the livelihood needs of the poor and subsequently make the necessary interventions designed to address these needs.
  - (b) The target group within the geographical area identified by IFAD comprises of the poorest and most vulnerable groups in the region. Among the many reasons identified by several background studies prepared for the workshop for the continued neglect of the livelihoods of these vulnerable groups is the lack of appropriate institutions that could cater to their requirements.

- (c) Existing institutions in the target area, both in the formal as well as civil society sectors, are either lacking in capacity or the will to respond to the livelihood needs of the poor.
- 91. The group identified three levels at which IFAD may need to support institutional development interventions in its future projects:
  - (a) At the village level it would need to support institutions that promote mobilization and empowerment of the weakest and the poorest households.
  - (b) At an intermediate level, i.e. either block or district level, there is a need to promote institutions that offer a wide range of livelihoods support services to grassroots institutions.
  - (c) At the apex level, either a cluster of districts or even at the state level, there is clearly a niche for a management structure that coordinates the various interventions in the project design.
- 92. At the grassroots level the group agreed that IFAD should support institutions that have the following two characteristics:
  - i) The institution should be responsive and accountable to its constituents; and
  - ii) Its focus should be on strengthening horizontal alliances within the community as opposed to integrating vertically into a hierarchy.
- 93. On the last issue the group had a detailed discussion on the choices available at the village level in the given situation. The obvious question faced by the group was: given the presence of elected Panchayati Raj Institutions (PRIs) at the village, block and district level in most of the target area, would it not be prudent on the part of IFAD to support the PRI structure and invest in additional capacity to address the livelihood needs of the poor? While there was considerable support in the group for this point of view, a second opinion held that elected PRIs, such as the Gram Panchayat at the village level, were not structurally designed to undertake a sensitive and time consuming task such as the development of the livelihoods of the poorest households. PRIs were operationally vertically integrated in a multi-stakeholder institutional format that has been tasked with several administrative, promotional as well as developmental goals. The present nature of funding of these bodies, as well as their capture in many cases by vested interests, limits their ability to focus on the complicated issues associated with social mobilization, capacity building and livelihood support to the poorest households. There is evidence of a fair degree of conflict within these bodies, as well as competition with other state agents to acquire a welldefined role in both the regulatory as well as developmental domains. One good example of this internal conflict is the highly divisive issue of giving 33% reservation of seats in PRIs to women. The fact that in most states in the target area these bodies are contested along party lines adds to the element of conflict and division. It can be safely concluded that funds flowing through PRIs are likely to be subject to political bargaining and may often be directed away from clients for whom they are intended.
- 94. The group finally arrived at the consensus that at the village level there is room for both representative as well as participatory institutions to co-exist. To this end the group felt that the mobilization and consolidation of the poor into participatory institutions, such as self help groups, user associations, producer associations/cooperatives and similar bodies that are based on affinity and common risk profile, is the most appropriate institution building approach to be supported at the grassroots level. An important addition to this list would be the Gram Sabha wherever it has been recognized by statute. No obvious conflict is seen between the parallel presence of such

participatory institutions with formal representative institutions such as PRIs. The group thought that by promoting such horizontally aligned institutions that strengthen group identity among the poor, representative democracy would only be strengthened in the long run. There is no question of competition between these user owned bodies and the PRIs as the former have a narrow and clearly defined agenda and do not in any way compete for the political, financial or social space occupied by the PRIs. In fact, PRIs were seen to be playing a nurturing role towards SHG/user associations in ideal conditions and complementing each other's roles.

- 95. At the intermediate level the group felt that there is a need to identify and support institutions that can play the role of integrated livelihood promotion. This second tier institution is seen as providing the following services to grassroots bodies:
  - i) financial services
  - ii) technical services
  - iii) marketing services
  - iv) skill development, social mobilization, capacity building and training services.
  - v) coordination, communication and networking.
- 96. The group felt that the intermediate level support institutions must play the central and most critical role in delivering and supporting the livelihood enhancing interventions envisaged in the project design. This would require significant knowledge, and not necessarily in-house capacity, of a wide range of livelihood activities. The institution would have to have immense flexibility of operations, autonomy of decision making as well as accountability to both the grassroots institutions that it serves as well as the apex management structure which provides funding and oversight of its actions. The intermediate level institution has to be sufficiently close to the field to enable both rapid delivery as well as feedback and coordinate between formal and informal sector bodies.
- 97. There was agreement in the group that the kind of institutions envisaged at the intermediate level in support of the livelihood needs of the poor perhaps do not exist in the proposed target area. There may be a few institutions, and all of them are outside the state sector, that may contain some but not all the features listed above. In the opinion of the group, the learning required to arrive at an insightful understanding of the livelihood needs of the poor normally takes decades, if not many years. Thus, the group felt that, to the extent possible and unless they is no other resort, IFAD should not seek to create/support these intermediate level institutions from scratch. It is difficult, if not altogether impossible, to develop a livelihood promotion organization merely by hiring subject experts and providing funds. Keeping this in mind, the group suggested that the following principles could be adopted, in order of priority, to support intermediate level institutions:
  - (i) The first priority should be given to recognizing an existing NGO/civil society institution with a strong record in livelihood promotion in the project area. This is the best strategy for providing support services for livelihoods to grassroots institutions in the shortest possible gestation period.
  - (ii) The second effort should concentrate on inviting reputed NGOs/civil society institutions with a good track record to set up shop in the proposed project area. This support should be extended for a reasonable period of time to cover the entire life of the project. By inviting such institutions to migrate or set up a branch in the project area, IFAD can hope to capture the institutional learning housed in such an organization and this will help to shorten the learning period for the institution.

- (iii) In the absence of an existing organization and also the reluctance of such institutions outside the project area to migrate, a local institution should be built up to undertake the task of supporting livelihoods. Here the choice should again primarily focus on community-based institutions such as SHG federations or a local NGO that can be strengthened with extra capacity.
- 98. At the apex level of the three tiers there is need to support a management unit that can undertake the following activities:
  - (i) coordination
  - (ii) advocacy
  - (iii) replication
  - (iv) networking and cross-learning
  - (v) identification of suitable intermediate level support institutions, monitoring and capacity building.
- 99. The group also felt that there should be a distinct line dividing the management unit from the field units and there should be a list of proscribed tasks for the apex level institution. In other words, the apex body should not:
  - (i) Exercise control over processes to engage in direct implementation.
  - (ii) Encroach on the autonomy of the intermediate or grassroots bodies.
  - (iii) Micro manage other institutional players within the project.
- 100. The group endorsed IFAD's current approach to register the apex level bodies under the Societies Act and to confer on them substantial autonomy and flexibility. It felt that IFAD could go beyond its current design and, in addition to NGOs, also include representatives of financial institutions and even private sector bodies on the board. There was a majority feeling in the group that IFAD should not design the apex level institution for a life beyond the project cycle. It should be left to the stakeholders of the project to determine the appropriate form and role for the management unit after project funding has ceased. A minority view argued for building project institutions for sustainability beyond the project life as this offered the best chance for mainstreaming project learning.
- 101. On IFAD's involvement in policy dialogue and advocacy, it was the opinion of the group that this is an integral aspect of knowledge management that needs greater attention than it has received in the past. The group supported the strategy paper's recommendation to enter into a long-term policy dialogue with government at various levels to influence a differential approach in policy making for the green revolution and rainfed areas. Since IFAD's interest lies in rainfed areas, it should support innovations/experimentation in areas such as land tenure, access to financial services and creation of rural infrastructure and market support. It was noted that there is a vigorous debate on almost every aspect of development within the country and it was necessary to identify the appropriate partners and fora to join this exercise. The best results are likely only with patient engagement over an extended period with the right coalition of actors. This activity should be conducted parallel to and independent of the project development cycle for maximum impact.
- 102. The group strongly felt that social risk management, including the use of food-based interventions as in some joint WFP-IFAD projects, must accompany the livelihood intervention strategy. This is an excellent instrument to target the poorest households in the project area and

reduce vulnerability. However, it was felt that IFAD should go beyond the use of food assistance and address issues such as basic health and functional literacy as part of the social protection measures in its projects.

- 103. The group was of the opinion that supporting/strengthening policies that improve women's access to productive assets, financial and other services as well as their position within institutions should be a major area of policy engagement for IFAD. It was not enough to create models of participatory and responsive institutions without also proposing a methodology for mainstreaming them. It was also observed that IFAD should enter into policy dialogue on issues of creating legal space for women's participatory organisations.
- 104. Finally, the group was of the view that IFAD's modeling and catalysing role is incomplete without a strong learning and advocacy component. Its projects should enhance the ability of the participating organisation for knowledge management and dissemination. This too will require working with other national actors to institutionalise

#### FOLLOWUP DISCUSSIONS

- 105. There was considerable discussion on the types of institutions at various levels that need to be supported and developed as long-term support to local communities.
- 106. While limitations of SHGs, in terms of excluding the very poor, were recognized from the perspective of grassroots partnerships for IFAD, it was nevertheless accepted that from want of other appropriate institutions, IFAD would continue to work with SHGs.
- 107. Similarly, in areas of weak institutional presence, such as for instance the MGP region, where there are neither formal nor community institutions present, IFAD would either support the existing institutions even they are not optimal structures, or explore options of migrating institutions from other areas.
- 108. While there was agreement on the need for institution development at different levels, as recommended by the working group, points were raised on the critical need for role clarity for these institutions. Experience has demonstrated how despite the best intentions and action, long-term outcomes and sustainability are marginalized either because of ambiguity on, or a lack of commitment to, institutional roles. In the interest of local ownership, intermediate organizations best serve a delivery role, leaving decision making to grassroots organizations.
- 109. Thus, intermediate organizations would be optimal in a supportive role, where given the interest of long term sustainable change, services such as marketing inputs, training etc are provided and paid for by the recipient of the service. If adequate investments have been made in local livelihoods and capacity to manage, people would be willing and able to pay for such services.
- 110. IFAD has a rich experience of 25 years on working with a range of institutions and varied arrangements with NGOs, private agencies etc, which needs to be captured and used as lessons for their further work.

# VI. WORKING GROUP ON MICRO-FINANCE AND WOMEN EMPOWERMENT

111. The Working Group on micro finance and women empowerment recognised the significant growth of micro finance initiatives and institutions over the past decade and a half,

which took off from official policy that pioneered micro finance programmes between 1950 and 1980 like the Cooperative Movement and the Integrated Rural Development Programme. It also recognised that the micro finance initiatives during the last 15 years, particularly the self-help group movement pioneered largely by NGOs with the support of NABARD, is an articulated civil society response to the policy drift in the rural sector in the 1990s. The major change in policy that supported the SHG Bank linkage to take off was the RBI's decision allowing banks to lend to groups — not just to individuals in groups. The last two national budgets highlighted the role of micro finance as an instrument of poverty alleviation. However, official anti-poverty programmes currently operating, like the SGSY have still to incorporate lessons from the micro finance experience.

- IFAD played a strategic role during the 1980s and 1990s in taking forward the micro finance agenda in the country through its initiatives in Tamil Nadu and Maharashtra. The working group urged that IFAD should continue its pioneering role by taking micro finance to its second stage of evolution, viz., from micro finance to livelihood finance. The accent should be to encourage livelihood promotion which includes not only financial services of savings, credit and insurance but also community funds for investment in land and water resources such as regenerating wastelands, pasturelands and forests, rehabilitation of tanks, upgrading village roads, providing transport, storage, information, technology and marketing facilities. Investment in these assets would create a sustainable basis for the livelihoods of the poor. Policy changes must be effected to enable banks and financial institutions to provide credit to SHGs and local community groups to develop village infrastructure and community assets. In this context, IFAD needs to incorporate a sharp focus in its strategy to promote policy and implementation for land reform as well as to establish land security for the poor. Any realistic strategy for poverty alleviation should also promote a robust level of growth in rural areas and small towns, so that those among the poor who do not wish to be, or are not capable of being self-employed, can get wage employment near their place of living.
- 113. Though the micro finance sector in India has acquired both volume and depth, the working group pointed that there is a substantial regional imbalance. In view of this IFAD should focus on the Central Eastern and North Eastern states. For micro finance to play a significant role in rural livelihoods, especially those of the poorest households, a more varied institution building and support strategy will have to be developed. If the intention is to target the poorest rural households, the issue of vulnerability and risk will have to be centrally addressed before there is even an attempt to mobilise savings and link up with credit lines. IFAD should therefore promote a strategy for micro finance development, which should be innovative and creative being appropriate to the region and context, building on existing experiences. For example, IFAD could develop and nurture micro finance models other than the dominant SHG Bank Linkage model. It could promote "sector building institutions" which engage in research, training policy and advocacy. It could also promote a trust fund to support social intermediation in areas where micro finance initiatives have not taken off. Finally, IFAD could promote livelihood promotion institutions registered as cooperatives or Producer Companies under the recent amendment to the Companies Act.
- 114. The working group noted with concern that adequate investment was not forthcoming to strengthen the skills of the rural poor and the capacity of their organizations. Inadequate investment in institutional capacity building is perhaps the single most important constraint at present in the growth of the micro finance sector in India. IFAD should therefore continue its policy, enunciated in its global strategic framework, of strengthening both the institutions of the poor which is best achieved by NGOs as well as of improving the livelihood skills of individuals through appropriate training programmes and adequate institutional support from the public and

private sectors; this will add value to their products through appropriate design, packaging and marketing. The provision of technical skills particularly for school dropouts to meet the increasing demand to maintain equipment domestic appliances and infrastructure in rural areas should also be a priority. The training should also adopt a life skills approach and educate women in their health and nutritional needs, easily and locally available sources of food for themselves and their children, water management, common diseases and their prevention, personal and community hygiene and sanitation, family planning, women's diseases, menstrual hygiene and AIDS control. There should also be a stress on education, especially for the girl child.

- 115. There should be specific support for marketing of products made by women in the shape of the provision of marketing spaces such as women's haats and bazaars by local bodies, provision of money by banks for trading activities by women (not only for purchase of assets), since women trade in grain, poultry, eggs, vegetables, bamboo and craft products, etc. There must be formal marketing outlets set up at taluka and district level with facilities for AGMARK testing (quality control) of food products and other products. There must be centres set up for training women in specific trades and skills also.
- 116. IFAD should continue to focus on supporting farm-based livelihood as the bulk of the poor directly or indirectly subsist on agriculture. It is critical to arrest the declining trend in productivity in agriculture by infusing more capital investment in this sector with a focus on dryland agriculture, watershed management, small-scale irrigation and more efficient use of water. However, the group noted the growing feminization of agriculture and the shifting of men to more productive activities. Women's involvement in farming and related activities has increased from 89.6% in 1993 1994 to 92.6% in 1999 2000. In view of this it would be necessary to take steps to make agricultural activity more remunerative for women by providing more access to training in use of modern techniques in agriculture, irrigation, seeds, multi crop farming and direct marketing of agricultural produce with the elimination of middle men. Women's right to property needs to be emphasised as also the right to take bank loans for agriculture on land in the name of their husbands.
- 117. The programme should deal with the issue of violence against women especially in the context of dowry demands, alcoholism, wife beating, witchery, etc. The growing decline in female ratio and the misuse of prenatal diagnostic techniques must be addressed. SHGs should take the lead in preventing of trafficking of young girls and women especially in times of crisis. The overriding impact of television showing women in submissive roles and commodifying women's bodies must be countered.
- 118. The working group urged IFAD to invest in the capacity building of Panchayat Raj Institutions and to provide specific training for PRI Members especially women and new members as well as gender sensitisation for male members.
- 119. The working group summed up its report to the plenary with the following brief presentation:
  - IFAD should promote a strategy for micro finance development, which should be innovative and creative being appropriate to the region and context building on existing experiences. The group suggested that livelihood finance is a more appropriate term than micro enterprise finance as it is more broadly descriptive of the diverse livelihood options that the poor practice. Within livelihoods, the group recommends a focus on agriculture and allied activities, being the mainstay

- occupation in rural areas. Micro enterprises are a second stage level of activities, supported by a strong agri-based economy.
- Investment should be made for creating the required socio-economic infrastructure in rural areas, which will provide support for sustainable livelihood development.IFAD should evolve an appropriate approach and strategy in respect of livelihood finance. It should prioritise the areas of support in infrastructure development specifically watershed development, recharging of wells, joint forestry management, lift irrigation systems, soil conservation, development of pasture lands, water tank recharging as also investments in all those common properties and infrastructure will proportionately accrue better benefits to the poor.
- Livelihood finance in the above (these being illustrative sectors) needs a composite approach. The cost can be distinguished between common costs i.e. the cost involved in the treatment and development of common lands, village lands, panchayat lands, village ponds and individual costs which pertain to the items of individual benefit. IFAD should be involved in capacity building of the groups to manage the common assets created out of financial assistance by institutions like govt. and banks. Lending should also be available to the group for creating the common assets and maintenance there of. Supportive policies should be evolved addressing these problems.
- The group felt that there is a need for promoting livelihood promotion institutions (LPOs).
- The biggest contribution of micro credit programme is in empowering rural women and in allowing them to function as autonomous players. The group feels that the empowerment of women should be analysed in the context of the changing pattern of agriculture. Recent trends indicate that women constitutes major chunk of the agricultural labour force which once upon a time was the domain of men and who have now shifted to other more lucrative occupations.
- It is important to arrest the declining trend in agriculture by infusing more capital investment here. Policy changes are also required to enable women to take agriculture loans.
- The empowerment of women should not only be confined to micro credit; the objective should be a comprehensive empowerment programme which includes, promotion of economic, social and civic intermediation which addresses problems of women particularly in relation to health and hygiene, literacy, skill training, skill development and self awareness, sanitation, privacy, physical safety, concerns related to discriminatory social practices like witchery, purdah etc as well as enabling representation in public institutions and also fundamental right i.e. right to property.
- IFAD should define a comprehensive strategy by converging programmes related to women's empowerment, which can be implemented on a pilot basis.
- The group feels that IFAD should invest in the capacity building of PRIs (Panchayati Raj Institutions). The PRIs should conduct an awareness training programme for their members, which will enable the women members in discharging their responsibilities objectively.
- The PRIs should also sensitise male members towards women's problems and women's participation in governance and they should play a proactive role in addressing to various issues pertaining to women in rural areas.

#### DISCUSSIONS ON PRESENTATION

- 120. There was considerable discussion on terminology used/to be used, as it was thought that the terminology itself would have a bearing on IFAD's focus. It was felt by some participants that the term 'Micro Enterprise' had a non-farm connotation, which in a context of agriculture constituting the basis of most livelihoods, was inappropriate. There was thus a need to change the terminology used to 'livelihoods', as it better represented the inclusion of agricultural activities.
- 121. Focus on livelihoods generated considerable discussion on Livelihood Promotion Organizations, intermediate support organizations for livelihoods. It was accepted that unlike micro finance organizations, there was limited clarity on the required nature and structure of LPOs. There was thus a need to explore this area in greater depth through studies and address questions such as the viable and optimal federating levels, technical support required etc.
- 122. Given that agriculture forms the basis of most livelihoods in a rural context, and the fact that current models of micro finance do not allow access to the kind of credit required for the development of agriculture/resource base, this needs to be addressed through IFAD support. It was recommended that IFAD explore and develop credit mechanisms for resource development.
- 123. Micro finance activities are focused around women for a variety of reasons, prominent among them being the empowerment that ensues from access to small credit, the established creditworthiness of women and the reduction in vulnerabilities in various spheres of their lives that ensues from the mobilization associated with micro credit activities.
- 124. It is in this context that a point was raised that while many vulnerabilities may be reduced as a consequence of such involvement, violence against women, as an overarching issue, may be something that may need special targeting. It was suggested that IFAD support could be made conditional to 'no violence against women' and be provided only in those areas, which are able to fulfill this requirement. However, it was simultaneously felt that as women become empowered to deal with the many challenges faced by them, violence too would become a part of this, not requiring separate treatment.
- 125. Convergence of programmes and the simultaneous development of social indicators needs focus. It was felt that rather than the food for work programme, which often created work opportunities unrelated to the needs of the poor, and focused around physical work invariably done outside the village, often with a negative impact on children and the community, IFAD should explore the viability of a food for social capital program. This could be linked with education, health, skill upgradation, sanitation etc that would improve social indicators and directly benefit participants in a sustainable manner, beyond benefits from wages. IFAD could thus work towards developing a model that generates livelihoods and at the same time improves social indicators.

# VII. WORKING GROUP ON COASTAL FISHERS AND MID GANGETIC PLAINS

#### **Coastal Fishers**

126. The author of the Report on Coastal Fishers presented a brief wrap up of the main issues. Fishing communities in India are among the poorest and most vulnerable in the country. Poverty in this sector requires a distinct understanding and analysis as the resource base and concept of

property rights is very different from agriculture. In fisheries, unlike in agriculture, fish is the chief resource, which being mobile makes it difficult to establish clear spatial boundaries indicating ownership over resources. The group felt the background paper was very comprehensive and provided an excellent summary of the major issues that beset this sector. The report recognized that addressing poverty issues in fishing communities would require a wide and comprehensive range of coordinated interventions.

The group's discussions and recommendations centered on the following:

- 127. Overexploitation is a major issue for the poor. The increasing use of non-selective fishing practices adopted by the motorized and mechanized fleet has adversely affected the fishermen who use non-mechanized craft and passive gear. The latter, numerically in majority, face depleting catches and increasingly vulnerable livelihoods as a result. In the prevailing open-access situation, it is clearly the poorer fishermen who are losing out. Although inshore waters are reserved for small-scale fleet, there are reports of conflicts between the mechanized trawler fleet and the small scale fleet as trawlers often fish in inshore waters, destroying the nets of small scale fishermen and affecting their catches.
- 128. In view of these problems, the group suggested a survey be carried out to determine the employment potential of this sector so that the extent of overexploitation of the resource base and over-crowding is assessed and its potential to provide livelihoods and sustainable employment is known.
- 129. As the numbers of the poor multiply and resources are stretched, the only coping strategies available to the poor are migration to newer areas and a switch to wage labour. The group stressed the need for employment diversification for fishing communities. Some were of the view that while diversification into newer areas was easier for the poor engaged in agriculture, it was relatively more difficult to think of it as an option for fishing communities as their skills were very specific and limited, and their educational status was poor. Others were of the view that these features were not unique to the poor in fishing communities. Although difficult, developing diversified employment opportunities was necessary. However, diversification should be designed so that they build on the existing skills of fisher folk, do not encroach on the livelihood opportunities of other poor people, and are environmentally sustainable.
- 130. The study of innovative experiments in Eco-tourism in coastal areas in other countries, e.g., dolphin viewing, wind surfing, sail-boat rides etc., could provide ideas on developing newer, more eco-friendly ways of generating employment in a globalising world. It was mentioned that we could learn from the experience of Brazil in developing innovative projects. IFAD in partnership with the government and other agencies could think of initiating such a project in a carefully chosen site.
- 131. It is not possible to address issues of poverty in fishery-dependent communities in isolation from issues of fisheries management. The report identified the problems arising out of non-delineated nature of ownership, complete freedom of access, encroachment by outsiders using mechanized boats, the use of non-selective gear and so on. It was clear that the local fishing community, which has the highest stake in this sector, has no ownership, and little say in policy and decision making at any level. An analogy was drawn with agriculture, where farmers invest in soil conservation and take other steps for long-term sustainability of the soil when they have a clear title to land. On the other hand, in fisheries there is open access and control lies in the hands of outsiders who and are mainly interested in quick returns in the short term and have little

interest in long term sustainability. This has resulted in the marginalisation of local fisher folk in their own traditional occupation and increased their vulnerability.

- 132. On the basis of this analysis it was suggested that an area could be selected for a pilot project where access to fishing rights could be restricted only to the local fishing community. Even where access to outsiders is denied, it was argued, powerful vested interests could use local fisher folk as front men to carry out their own exploitative agendas. To minimize this possibility internal management systems would have to be developed. Capacity building would have to be undertaken so that they could develop their own community-based institutions and take decisions on all-important issues through participatory methods.
- 133. There was some discussion in the group on how a site should be chosen for a given Project intervention. In general the poorest areas (e.g., Orissa) also tended to be the least well governed and contrarily, the relatively better off regions (TN, AP) were also the ones where administration and governance was better. In the past several projects located in the poorer regions had failed. Should innovative projects then be located in the better off, better-governed areas? Wouldn't that defeat the purpose of intervention, i.e., poverty alleviation of the poorest? The view that emerged was that if the intention was to test the feasibility of an innovative project or a novel idea, it may be best to test it in an area that was better governed and more likely to succeed, otherwise it would be 'killed' without getting a fair trial. On the other hand if the intervention were a replication of a project that had been successfully tried out earlier it would serve more purpose to locate it in poorer regions.
- 134. International agencies with their wealth of experience could document best practices in other parts of the world and within the country.
- 135. While it was felt that the task of providing social security or initiating welfare schemes for fishing communities was the responsibility of the government and the resources required were too high, limited interventions in the educational sector for instance, where innovative schools and curricula that were tailored to the needs and timings of children from these communities should be tried.
- 136. The group endorsed the other interventions identified in the COSOP report which included, but were not limited to resource management, institutional development, support for small scale processors and traders, and techno-economic research.

# Mid Gangetic Plains

- 137. The group lauded the selection of the Mid Gangetic Plain (MGP) as a focus for intervention. The MGP may be considered the largest 'poverty patch' on the map. The irony arises because it is also an area of highly fertile agricultural land, abundant water resources and immense bio-diversity.
- 138. Group members had some questions and criticisms regarding the analysis and conclusions of the report. Moreover, the recommendations did not appear to flow from the analysis and there seemed to be an apparent disjunction between the two. In the conclusions drawn there was an overemphasis on PAPs and a neglect of growth. Also, there was an overemphasis on NGO's that implicitly seemed to diminish the importance of the government's role. The institutional focus, it was argued, should also include CBOs and autonomous government agencies. Moreover, the critique of government programmes that provide material benefits to the poor suggests that these inculcated a dependency syndrome among the poor—a

view the group did not agree with. Further, the group felt that the language should be couched in terms of the claims and legitimate entitlements of the poor.

- 139. Several members were of the view that interventions in agro-processing and horticulture would pay rich dividends in terms of employment and returns to the poor.
- 140. One of the recommendations that emerged was that the site for possible interventions could also include some of the backward areas on both sides of the Yamuna, since it formed a contiguous belt with the MGP.
- 141. It was also suggested that together with SC/STs, the target groups for intervention should also include Muslims and the most backward castes (MBCs) among the OBCs. These included artisans who had been thrown out of work and riverine fishing communities who were among the poorest.
- 142. Although the report has discussed the important issue of land, it does not figure in the recommendations for intervention. Group members felt that the sluggish land markets in the region should be galvanized and could be made to work for the poor. The first priority was to update and computerize land records. It was pointed out by way of an example that in some states in the south, the problem of absentee landlords was circumvented as former landlords sold off their lands and migrated to the cities. This had helped the poor to acquire land. In many places where land had become available as a result of landlords selling their land, the government has played a pro-active role and helped the poorest acquire land. Market mediated land reform could be considered a priority area of intervention.

#### FOLLOWUP DISCUSSIONS

- 143. In large part the findings and recommendations of the strategy were endorsed. The one area of concern was the need for differentiated and more detailed analysis, especially for eastern Uttar Pradesh, as the larger of the findings and recommendations in the draft strategy related to Bihar. There was need for more data and analysis and accordingly differentiating of geographic areas and target communities.
- 144. It was suggested that more emphasis be placed on issues relating to access and common property management, and the exploration of diversification in livelihoods.

#### VIII. SUMMARY OF MAIN OBSERVATIONS AND RECOMMENDATIONS

145. Several observations and recommendations were made by each of the working groups as well as during the plenary discussions that followed; some reinforcing what had already been identified and articulated by IFAD in their draft strategy, others that may have been omitted, and still others that were in disagreement with IFAD's findings. The main points of these are summarized below.

# IFAD's niche

146. IFAD's funding in India needs to be viewed as an innovation fund, directed at exploring and charting new/innovative models or directions towards addressing poverty in specific areas that are amenable to replication and up-scaling. IFAD should identify its own strength vis-à-vis the overall development context, and identify where best, and most optimally, it can add value.

147. This is especially relevant in the context of the size of IFAD's available funding for India, which can be most strategic in developing innovations rather than attempting large-scale delivery. This implies that IFAD needs to focus on addressing demand, rather than focus on the supply structure, for which there already exist many resource rich donors. Moreover, the quantum of resources already invested by the government and the sub-optimal utilization of these resources suggests, among other aspects, the inadequacy of an appropriate demand structure.

# Learning, knowledge sharing and advocacy

- 148. It was strongly felt that IFAD's contribution would be incomplete without engaging with the policy making process. Again, given IFAD's resources and positioning, while it may not be possible to engage in direct advocacy with the government, it can play a critical role in terms of input to the knowledge base for policy making processes. An understanding of the myriad roles that advocacy can take, combined with the rich knowledge/experience base gathered and developed by IFAD through its long programming in India, should see IFAD make considered moves in this direction. Development of best practices; development of partnerships with research and other organizations; nurturing of intermediate organizations for knowledge management and dissemination and for taking on a more direct advocacy role; technical exchanges; international learning could constitute some of the strategies adopted by IFAD.
- 149. There was agreement on the areas of policy intervention with the strategy paper recommendations. In particular, IFAD should support innovations in the area of land tenure, access to financial services, creation of rural infrastructure and market support.

# Micro finance and livelihoods

- 150. The micro finance sector in India can now boast of rich experience, with a wide variety of finance/credit products, and a well-endowed banking sector. This challenges the rationale for further investing limited funds, such as those available with IFAD, towards traditional micro finance activities, which are now stabilized to a large extent. Lending activities, focused till now primarily around consumption needs or small enterprise activities with limited credit needs, need to move to the next level.
- 151. Articulating this recognition, it was suggested that IFAD should view micro finance in terms of its potential linkages with livelihood promotion. Thus, rather than continue to develop the micro finance sector in itself, IFAD should develop micro finance as an instrument for poverty alleviation through its linkages with livelihood development.
- 152. Livelihoods need to be viewed in a holistic sense including on farm, off farm and non farm activities, with the understanding that land, or other natural resources, constitute the productive base for most livelihood activities in rural areas. Micro enterprises, as non-farm activities, need to be seen as a second level of activities, supported by a strong agricultural economy.
- 153. Livelihood finance, in this context, could entail exploring the feasibility of developing socio-economic infrastructure, particularly community resources/assets. Thus, IFAD should evolve a viable strategy for land treatment, water resource development, forestry management, pasture development etc. through loan mechanisms, which till now has been almost entirely grant based. It is therefore suggested that such lending, although requiring larger credit needs but with established viable rate of return, be explored both institutionally and financially.

154. In this context, the need for Livelihood Promotion Organisations was discussed extensively, to provide the institutional structure that can facilitate, in a viable and sustainable manner, the development and support of micro finance linked livelihoods. While this was propagated, it was also accepted that not enough is understood presently in terms of the requirements from such organizations, hence pointing to the need for greater research/study to better understand and develop this.

# Women's empowerment

- 155. Micro finance activities are primarily focused around women, not merely because women have proven to be viable customers, but equally, or even more importantly, because of the empowerment that often ensues as a consequence of the mobilization and collectivity that comes with such activities. Wide ranging changes in the awareness, status, confidence and economic vulnerability, all of which contribute to women's poverty, have been reported consequent to women's involvement in micro finance activities. Thus micro finance is seen not merely in terms of access to small credit, but also as a facilitator to women's empowerment.
- 156. Nevertheless, it was felt that the empowerment of women should not be 'left' to be a natural corollary of engagement in micro credit activities, but addressed in a proactive manner through a comprehensive strategy that touches upon various practical and strategic aspects of women's lives.
- 157. In particular, given the extent of violence against women, socially (across classes) as well as spatially (across regions), and the inadequacy of existing strategies aimed at women's empowerment to address this particular aspect to any meaningful degree, it was suggested that IFAD attempts to direct particular attention to addressing this.

# Forestry and tribal areas

- 158. Various issues were raised in the context of working in the SAT areas, specifically with the tribal population. The prime issue related to the absence of a distinct focus on forestry in the draft strategy. It was felt that the selection of the tribal population as a prime target and their dependence on the forest economy, did merit a focus on forest lands in the draft strategy. The importance of NTFP based livelihoods, market linkages for strengthening such livelihoods and the role of support organizations needed to be addressed by IFAD.
- 159. More than one group expressed concern on the selection of the tribal population as a target in the SAT area, as a strategy that was exclusive in nature. Given that the SAT region was a much larger socio-demographic collective than just the tribal population, and where in fact the non tribal poor numbered more than the tribal poor, the selection strategy was questioned. It was felt that an inclusive strategy should not ignore the vast majority of other poor in these areas.
- 160. Interventions aimed at the tribal population should be based around natural resource management and on the subsequent value addition to locally available resources. Inherent advantages such as bio-diverse and organic production regimes should be encouraged and supported for further enhancement in productivity and marketing. The strategy for tribal development should be a mix of community organization, natural resource management, livelihood promotion and availability of micro finance. Accordingly, IFAD should facilitate the

availability of credit to local tribal groups to enable them to participate in the market based production regimes recommended.

- 161. At another level it was felt that there was a need to take a holistic view of issues in the tribal areas, including work on health, nutrition and education. A distinction needed to be made between literacy and education, as these were often used interchangeably, with the former making negligible impacts on the quality of life of the poor. Rather than mere literacy, there was a need to focus on strengthening primary education and imparting skills that could facilitate livelihoods.
- 162. While traditional institutions invariably exist in tribal areas, an assessment needed to be made on the efficacy of working with these as opposed to newly formed, more participative, less discriminatory, and more market oriented institutions. IFAD interventions should focus on the development and capacity building of such institutions.

#### MGP and Coastal fisheries

- 163. Overexploitation of fishery resources as a consequence of mechanization and the consequent increasing livelihood vulnerability of traditional fishermen was identified as a key issue in this area, requiring further study to assess a realistic livelihood potential on the one hand and a simultaneous exploration of diversification in livelihoods on the other. It was suggested that eco-tourism based livelihoods could be explored for fishing communities as alternative livelihoods.
- 164. Unlike the agriculture sector, the fisheries sector suffers from absence of ownership or other rights, with open access to outsiders, preventing the possibility of long-term development of the resource. This has further marginalized poor fishing communities. Consequently, it was suggested that an 'access to fishing rights' based initiative be explored whereby such rights are restricted primarily to local community.
- 165. On the issue of selection of project site, while there were contradicting views, the predominant view suggested that that given the inherent difficulties of working in this area, the selection of geographical areas should be based on a criterion of relative ease of working from the context of governance etc.
- 166. While the basic findings of, and the interventions identified in, the strategy document were endorsed, it was felt that the MGP area needed more detailed analysis, specially for eastern Uttar Pradesh, as the larger of the findings and recommendations in the draft strategy related to Bihar. There was also felt to be an inadequacy on institutional analysis with an overemphasis on NGOs, undermining the role of the government. There was thus need for more data and analysis.
- 167. As with other groups, the selection of SCs and STs as a target was challenged. It was felt that religious minorities and most backward castes among OBCs should also be included.

#### Institutional framework

168. The need for an institutional development strategy was overwhelmingly felt by most group members in view of the critical role, both existing and potential, played by institutions at various levels, not merely in bringing about change, but more importantly in being able to sustain such change over the long term. Extensive research and experience establishing the links between a strong institutional base and effectively addressing the sustainable livelihood needs of the poor,

coupled with weak existing institutional capacity, presents the case for IFAD's involvement in this aspect.

- 169. Recommendations were made on institutional frameworks at grassroots, intermediate and apex levels. The recommendations in this regard were largely in agreement with those made in the strategy document. In summary,
  - It was felt that SHGs, and other such user/producer/cooperative groups, would be the
    most appropriate institutions for direct implementation at the grassroots level, as they are
    horizontally aligned and based on common risk profile with relatively low potential for
    conflict;
  - While some thought that it might be practical to work with the already existing PRIs, with additional capacity building, others were cautious of such a strategy. It was felt that PRIs were representative rather than participative in nature, do not (or are not able to) necessarily represent the interests of the most vulnerable, operationally vertically integrated making them less amenable to horizontal alliances, their priorities and operations are governed by political will, often captured by vested interests and ridden with conflict. For these reasons, they were not considered to be the most effective or optimal institutions for interventions aimed at the poor.
  - The North Eastern areas, which have neither PRIs nor SHGs, may require the development of new institutions, given the constraints of the existing traditional institutions:
  - At the intermediate level, existing, migrating or locally developed NGOs or other civil society institutions would be the most appropriate institutions for offering livelihood support services to grassroots institutions, through financial, technical, marketing, training and communication support. They would not only require significant knowledge, but flexibility of operation and accountability to both the grassroots and apex institution. While it was recognized that such institutions may not exist in the target area identified, it was nevertheless not thought prudent to attempt to create new support institutions, given the complexities and enormously long time frame involved in understanding, and effectively addressing, the livelihood needs of the poor;
  - Apex level institutions, at a state or sub state level, could include membership of NGOs, lead banks and other private and other stakeholders to carry out varied tasks such as overall coordination, networking (including cross learning), capacity building and advocacy. The apex institutions should not encroach on the autonomy of the intermediate or grassroots institutions and the latter should determine the particular form and role of this agency after the project funding has ceased.

# Partnerships and strategic linkages

170. It was recommended that rather than confining partnerships to those between NGOs and donors, it was necessary to explore and develop a variety of other partnerships such as those with private, technical, research and marketing agencies and federations of local groups. These partnerships would not only contribute to strengthening the process of change but also in moving towards sustainability, as these linkages are likely to outlast a 'project'.

# Investments on physical infrastructure

171. Although divided, the more dominant view suggested that IFAD should indeed invest in physical infrastructure such as roads where necessary. Given the unlikelihood of government

investments reaching, in the near future, the remote areas selected for IFAD interventions (such as the upper reaches in the SAT region, North East), combined with the demonstrated impact of such investments on poverty alleviation, it was recommended that IFAD direct part of their available investments towards this.

172. This issue is however, linked to the issue of IFAD's identified niche and area of maximum value addition. In the context of IFAD's limited available resources and need to optimize their impact through innovation, the efficacy of infrastructure investments can be challenged when viewed in the perspective of the trade offs between this and investments on social mobilization/institution building.

# Time frame for IFAD's engagement

173. Lifting people out of poverty in a sustainable manner, as distinct from delivery of a particular service, was recognized as a complex and time consuming task. Where it is recognized that this requires strategies aimed at building/developing local institutions, it should be understood that it couldn't be carried out in a project mode, with a time frame of about five years after which the donor can withdraw. In the interest of sustaining local institutions, it was more realistic to understand that such objectives required a longer time frame of support, ranging from about ten to twelve years. Accordingly IFAD should consider a longer engagement within an area.

# BACKGROUND STUDIES COMMISSIONED FOR INDIA COUNTRY STRATEGY PAPER

- 1. Status of HIV/AIDS by Mr. Priyadarshi Thakur
- 2. Microfinance Sector: Issues and Strategy for Future Interventions by IFAD by Mr. Aloysius Fernandez, Mr. Vijay Mahajan, Ms. Aodiiti Mehtta and Mr. Pravesh Sharma
- 3. Rural Poverty and the Semi-arid Tropics: Profile, Determinants and Possible Interventions by ICRISAT
- 4. Rural Poverty in Western India by Dr. J.S. Samra, DDG, ICAR
- 5. Rural Poverty in the Gangetic Plains: Profile, Determinants and Possible Interventions by Dr. P.P. Ghosh, Director, ADRI
- 6. Rural Poverty among Coastal Fishers: Profile and Possible Interventions by Dr. Chandrika Sharma, ICSF, Chennai
- 7. Some Themes in Agricultural Policies by Dr. Mruthyunjaya, Director, NCAP and Mr. Pravesh Sharma
- 8. Agricultural Trade and Poverty by Ms. Divya Nair
- 9. The Status of State Finances by Mr. Deepak Sanan
- 10. Sustainable Development Strategy for the Poorer Region of Madhya Pradesh by Mr. B.M.S. Rathore

# IFAD-WFP-NABARD

# IFAD India Country Strategy Stakeholders' Consultation Workshop 8-9 January, 2004

India Habitat Centre, New Delhi

# Workshop Agenda

Workshop Agenda					
<u>DAY 1 (8 JAN)</u>					
08:30-09:00 09:00-09:30	Registration Opening remarks 1.Mr. Pedro Medrano, Country Director, WFP 2. Ms. Ranjana Kumar, Chairperson, NABARD 3. Mr. Ranjit Banerji, Joint Secretary, DEA, Gol				
09:30-10:30	Presentation on draft COSOP Paper Mr. Shyam Khadka, CPM, IFAD				
10:30-11:00 11:00-13:00	TEA BREAK Participants' comments, clarifications and open house discussion. Briefing on group work.				
13:00-14:00	LUNCH				
14:00-18:00	Breakout group discussions  1. IFAD's strategic thrusts 2. Microfinance and women's empowerment 3. Tribal development in SAT and NE 4. Development of the mid-Gangetic plains and the coastal areas 5. Policies and Institutions				
<b>DAY</b> 2 (9 <b>JAN</b> )					
09:00-12:00	Working Group discussions and finalisation				
12:00-13:00	of recommendations Plenary session Presentation of group recommendations				
13:00-14:00	LUNCH				
14:00-18:00	Plenary session contd Presentation of group recommendations Open house discussion.				
	Closing remarks: Mr. Pedro Medrano, Country Director, WFP Mr. Shyam Khadka, Country Portfolio Manager, IFAD				

# IFAD INDIA COUNTRY STRATEGY STAKEHOLDERS CONSULTATION WORKSHOP JANUARY 8-9, 2004 NEW DELHI

# List of Participants

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