

IFAD が支援する プロジェクトについて

- インドにおける貧国撲滅プロジェクトを事例として -

平成8年9月

国際協力事業団
国際協力総合研修所

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テーマ： I F A Dが支援するプロジェクトについて

- インドにおける貧困撲滅プロジェクトを事例として -

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場 所： 国際協力事業団本部 マインズタワー10階
プレゼンテーションルーム

講 師： Mr. Prayag D. Tewari

国際農業開発基金 アジア・太平洋課プロジェクト監理官

EDUCATIONAL QUALIFICATIONS:

1. Graduate Studies: M.Sc. (Agriculture)
Federal Institute of Technology
Zurich, Switzerland
1963-1966
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College of Agriculture, Poona, India
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EMPLOYMENT:

- | | |
|------------------|---|
| 1992 to present: | Project Controller,
International Fund for Agriculture Development (IFAD) |
| 1982-1992 | Project Implementation Officer, IFAD |
| 1979-1982 | Project Manager,
Agricultural Extension and Seed Introduction in Tihama Region
of YAR, FAO |
| 1976-1979 | Senior Extension Agronomist,
Ministry of Agriculture, YAR |
| 1974-1976 | Joint Secretary, Planning and Coordination Division,
Ministry of Agriculture, HMG, Nepal |
| 1972-1974 | Rural Institution Officer,
Establishment of Agricultural Extension Services in Southern
Uplands Region, FAO |
| 1972 | General Manager of Agricultural Marketing Corporation (AMC),
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Ministry of Food and Agriculture, Nepal |

要 約

1. 国際農業開発基金（I F A D）は開発途上国等における食糧の増産及び貧しい人々の栄養改善や生活条件の向上に配慮した農業開発に対し低利の資金を融資することを目的として、国際連合の15番目の専門機関として1977年11月に設立された。I F A Dは設立以来これまでに450余のプロジェクトに支援してきた。設立当時は一般的に貧困層に対するプロジェクトは投資効果が低く妥当性も乏しいと考えられていたが、I F A Dは敢えて貧困層をターゲットとしたプロジェクト（例：バングラデシュのグラミン銀行）に特化して支援してきた。この結果、I F A Dには貧困問題に関する多くの経験や知識が蓄積され、これらの経験や知識を情報交換や連携を通じて、N G Oを含む他の援助機関と分かち合うことを推進している。
2. I F A Dは案件の発掘に当り、被援助国における地域別の貧困度、地域に住む人々の層別（職業別、部族別、慣習別、性別等）貧困度、層を構成する典型的な家庭別の貧困度等を統計資料や現地調査により分析して、プロジェクトの候補地域、受益層、受益者を選定している。全人口の40%が貧困層に属すると言われるインドにおけるTamil Nadu Women's Projectの事例では、プロジェクト対象地域としてタミール・ナドゥ州の3郡、受益層は少数部族、受益者としては女性である。
3. I F A Dはプロジェクト終了後の持続性を考慮し、可能な限り既存の組織（政府、民間とも）を活用したプロジェクトの形成に努めている。ことため、それらの組織間の調整や各組織の強化が主なプロジェクト活動のひとつとなっている。Tamil Nadu Women's Projectでは、政府（州政府の関係事業部）、商業銀行、N G Oが主な実施機関である。但し、これらの機関は受益者グループが必要とするサービスを提供するという意味での実施機関であり、プロジェクトの最も重要な実施機関（主体）は受益者が組織するグループであることを念頭に置く必要がある。
4. 貧困対策プロジェクトの形成に際しては、プロジェクトの各活動計画が実行可能か否かを十分検討すること、受益者がプロジェクトを必要としていることを確認すること、受益者がプロジェクトの形成、実施、評価の各段階に参加することが重要である。また、プロジェクトコンセプトを除き、ある地域で実施した貧困対策プロジェクトの事例をそのまま他の地域に適用することは慎重にしなければならない。グラミン銀行型のプロジェクトはアフリカ地域で実施することは困難と思われる。
5. I F A Dのように組織が小さく資金が限られている援助機関が単独で貧困問題に対処することは困難であり、I F A Dが支援する大部分のプロジェクトは他の援

助機関との連携のもとに実施している。連携プロジェクト件数が多いのは、IFADの業務方針として連携を掲げているためもあるが、連携先機関の事情を十分に尊重し柔軟に対処していることも理由としてあげられる。また、IFAD支援プロジェクトでは資金面での連携も必要とされているが、最も不足しているのは人材を育成するための訓練等の技術協力であり、IFADはこの分野でJICAとの連携を期待している。例えばTamil Nadu Women's Projectの事例では、竹細工等の技術指導が不足している。

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Moderator (Mr. Fujita): Good afternoon, ladies and gentlemen. Now, today we have a special guest, Mr. Tewari from the International Fund for Agricultural Development. The headquarters of IFAD is located in Rome, Italy. I think he is the right person to exchange our views and experiences on development projects, especially projects for poverty alleviation.

First of all, let me introduce Mr. Tewari's career in brief. Mr. Tewari acquired a Bachelors degree in agriculture in India and a Masters degree in Switzerland, of course, in agricultural science. He worked for the Ministry of Agriculture and Food of the Nepal government for about eleven years, and then he joined international development agencies. He has a lot of field experience in Yemen Arab Republic working for several agricultural development projects assisted by the World Bank, FAO, and other aid agencies. He joined the International Fund for Agricultural Development, or IFAD, in 1982. Since then, he has been involved in all stages, that is from project identification to post-evaluation of the IFAD assisted project as a project controller and project implementation officer.

Today, Mr. Tewari talks about the project cycle of IFAD and one of the IFAD assisted projects in India so that we can understand the projects more in detail. The title of the project is Tamil Nadu Women's Development Project.

Later on , he will show a video program which is prepared by the project itself without any technical assistance. And he told me he would like to discuss rather than give a presentation or speech. So please do not hesitate to ask any question whenever you have. And some handouts in Japanese are at hand for your information. And he also brought some copies of IFAD publications. Later I will circulate these copies. If you are interested in those copies, then I'll give you some copies because I've got several copies later. I hope at the end of the seminar, we can get some ideas about IFAD and IFAD assisted projects. So now can I ask you to...?

Mr. Tewari: Thank you very much, Mr. Fujita. Good afternoon, ladies and gentlemen. First of all, I would like to convey greetings from my colleagues, especially our director, Mr. Samir Asmar, who is assistant president also of IFAD from Rome. Mr. Fujita told me that you are

distinguished guests. I feel myself as one of your colleagues, so that I will try to discuss things, present things as your colleague. It is much more sharing the experiences rather than explaining from IFAD side. Let us exchange our views and learn from each other. Having said that, let me tell you a little bit about IFAD itself.

You might know that there was a World Food Conference in 1974. Then this conference decided that poorer developing countries, I mean, there are many stages among those developing countries also; those which are poorer, they could not get enough share of the development. And that also even in the poorer countries there are poorer pockets, and there the development aid could not reach. So having that thought, then the World Food Conference of 1974 decided to create this organization, just to help the poorest of the poor. When we say poor, it means we take the criteria of the average GDP, gross income rate. And whatever the population is below this GDP rate, for them we call poor people, and to help those people. The main purpose of IFAD is to, of course, increase agricultural production, by that to help their standard of living. Not only that, but to increase their nutritional level also. So this way it was created, and then the organization itself was established officially by the United Nations Charter, I think it was November 1977. Then IFAD started its operation since 1978.

Since 1978 to date, until last month, we have approved around 450 projects throughout the world. We have 160 member countries. The member countries are both developed and developing countries, and Japan being one of the major member countries which is also a donor country. Unlike many other specialized agencies of the U.N. system, this has a typical organizational structure, which is on the participatory basis. There are what we call Category 1. Category 1 means OECD countries including Japan, and then the OPEC countries which are the oil producing countries, there are 12, 13 of these countries, and then the member countries. So the OPEC countries and OECD countries are contributors. Others are members and recipients. Those projects are only in the developing countries.

From the very beginning we started helping the poor, and with that, we have created some very innovative projects also. Of course, those ideas were there. For example, one of the projects which everybody knows by now is in the Bangladesh Grameen Bank. Of course, this idea was originated by the Bangladeshi, Professor Yunus, and back then when he was introducing his ideas, nobody thought that it was feasible, so nobody helped. But IFAD thought that it was a very good idea, he is helping poor, why not buy into this idea, and then IFAD supported it. So then we supported two projects of the Grameen Bank. Of course, now the Grameen Bank itself is self-reliant, and everybody wants to help the Grameen Bank, so there is no problem. Similarly,

we had also such a project in Indonesia, smallholder cattle development project. There also nobody wanted to help. When they approached the World Bank, they said this project was not feasible. Then IFAD thought, why not? This smallholder, specifically the government of Indonesia got some of the resettlers from Java to Sulawesi and all these areas, and then they wanted to settle down there to help them. That was also one of the innovative projects, and afterwards the World Bank came up and then they started helping because this was a very good project.

Even in my own country, Nepal, there was a small farms development program which was initiated by FAO as a pilot program, but nobody wanted to finance it. Neither inaudible nor the World Bank. Then IFAD thought if it helps the small farmers, why not help. So this way we started some innovative projects. And then, while implementing those projects, we gathered experience. So that's the way we started.

Coming back to India where, I mean, the IFAD structure as Mr. Fujita knows very well, and he must have explained already to you, that he worked as a project controller for IFAD, and I am also one of the project controllers, that's why I say I'm one of your colleagues. I am in charge of India. That brought me also here to Tokyo, because from tomorrow the World Bank has organized an India development forum, meeting where all the donors, and I am the government of India's representative. They are discussing how India should go ahead with each development program, who should contribute to India, how much, and all those things. So I am a project controller among other countries, also in India. And India a very big country, of course, it is a very diverse country. There are the richest people and the poorest people in the world. And almost 40% of the population, which comes to about 230 to 250 million people are below the poverty line. And an organization like IFAD which has very meager resources, it is very, very difficult to help. Even the World Bank with all of their resources, cannot do it. But what we thought is that we have to strike the poorest areas and help those areas only. So what we have taken is that we have first identified the poorest pocket in India where we are needed, and then other thing we targeted is that, which are the poorest section of the people.

In India, you might know that there are tribal people in many parts of India. Then we thought that it would be better if we got the most underprivileged people, and then we should help them, and the tribals. And the women in India are also very much suppressed. Of course, the families themselves are poor. But among the poor families, women are very much deprived of all the facilities and help. So why not help those women? So this way we have started one of the projects in India, which is as Mr. Fujita mentioned, Tamil Nadu Women's Development

Project. This project was considered to be very successful not only in India, but in the whole of Asia, and the experiences of this project have been replicated in many other countries in the world; the idea, specifically. And that I'll come back to later on, once we have seen the video. There is a video, and then I'll explain to you in detail later on.

Here I just wanted to mention one thing. Based on the experiences gained from this project until now, because it is still going on, in many parts of India, they wanted to have a similar project. Of course, India is a big country, and there are 26 states and six central government administered territories; almost 32 big states. Most of these states wanted to have a similar project in their state. We thought that, well, we cannot go state by state, because our resources are very small, and also according to our charter, we cannot provide more than one project to one country in a year. So we thought, why not have a bigger project. So now we have designed, I mean the appraisal is almost complete, and this project will be submitted to the consideration of our board sometime in December. We have taken this project to the six bigger states of India. Of course, as this was a big project, we could not finance it ourselves, so we requested the World Bank to finance it, and this way this bigger project is coming from the experiences of this project. And this project is evaluated. We have, of course, within IFAD inside, but still it is quite an independent organization and they have done an evaluation, and this yellow book is the evaluation report. There are a few more copies, I think, somewhere, we can have this if you are interested. But there is also a video film prepared by the project itself. They sent me one copy, and we are showing this. After that we can discuss it.

But very briefly, I just wanted to tell you something about IFAD that by this almost now 18, 19 years experiences. We have gathered quite a lot of knowledge or experience in how to deal or how to tackle poverty. Just two years ago, our governing council which is a 160-member body, decided that IFAD should have an assessment of its achievements. So there were three independent experts selected by the governing council, and they made this study which unfortunately I don't have here. This study mentioned that IFAD is specializing itself to gain knowledge on how to tackle poverty, and this knowledge should be shared with other agencies, because IFAD itself cannot eradicate poverty from the globe, because there are not enough resources and it is not possible. But one has to combine with other agencies either private agencies or U.N. agencies or bilateral agencies like JICA itself. So we have to collaborate, and we have to share our knowledge. That's what they told us in this annual report, of which I have a copy here. It is mentioned there also.

I think this is it about IFAD. But then I must mention, before we go to this video, about

some project cycles and like this. Because of this independent assessment of IFAD, that IFAD has accumulated quite a lot of knowledge about how to tackle poverty, how to solve the poverty problem in the world. But still it has to restructure its administration according to the needs of the time. So based on the recommendations of the independent expert of the experts, IFAD last year started its restructuring exercise, what we call the re-engineering of IFAD, and that is based mainly on the project preparation or project cycle, let me say project cycle, that is, how to make this project preparation exercise implementation more efficient. So they concentrated quite a lot. Now they have completed this exercise. This was done by staff consultants, and other agencies involved with IFAD, which we call the cooperating institution, and this is of course, Mr. Fujita knows very well, but it is very complicated. They all together participated in this exercise. But the crux is that we have not changed much of what they came to the conclusion is that we have to always involve the beneficiaries right from the design stage, and then that the beneficiaries, those for whom the project is intended, they should be involved in the design, not only in design but also implementation, and also the evaluation. Then only a real project effect will be there, and that the intended beneficiary will get from the project. This was the main conclusion.

But then also they came to the conclusion that the tendency until now, all the organizations, including IFAD, are there to make a very perfect design, and then to forget whatever it is. If there is a very good report, then it is o.k., then they forget it. This was the tendency. Now they thought that, well, we have to give more emphasis on the implementation, and implementation aspect should be mentioned, very detailed, during the design itself.

So this was the conclusion and which as myself, as most of you must have experiences in the field as a project manager, I feel that which is the best way, because even myself as a project manager in the field, I implemented many projects, but sometimes this project document or appraisal report, whatever you may call it, was just there, and just ideas were drawn and implemented the way it was feasible. So I think if sometimes we don't take account of the project implementation from the very beginning, I think the success of the project is not good. So this has been realized, and then we have been doing this from right now, and of course, not only that. I mean as you see that we had a project somewhere in a Southern Pacific island, and I think before Mr. Fujita, there was one Japanese colleague Mr. Yonesaka. When he was looking after those projects, then there was at least three, four inaudible small islands and small projects. And at the end, we thought that the preparation exercise itself was costing more that what the project cost was. So you had to ask what is the use of that? We should reduce such steps. So he was telling even that time it was three years ago, but now that also we have been taking into

account those unnecessary steps of the project design exercise should be reduced, as you see most of the cases at the World Bank, and of course, sometimes when we collaborate with the World Bank, we have to do this, but we have been reducing that also very drastically. If the project in the first stage, the project formulation exercise is sufficient, we go directly to appraisal or approval.

I think, Fujita-san, I should stop here, and we will have more discussion, and question-and-answer type of thing which I requested earlier. But there is a film on the Tamil Nadu Development Project. After we have seen that, we will go into the discussion. But as I was mentioning India, and as I also mentioned that now we have this big Women's Development Project. Similarly there are two tribal development projects in the quite mature stages. Of course, this rural woman development project has reached an advanced stage, and the World Bank has agreed to co-finance, and they have been appraising the project also. This is almost in just a presentation stage. But the other two projects are in the developing stage, and I think our organization, IFAD, welcomes the collaboration from other agencies as I mentioned to you earlier, and especially JICA. It's well known to IFAD because of its experiences in the field, and any area you would like to collaborate; joint financing or parallel financing. This is possible with us, and otherwise also in the parallel financing also, any component you can pick up, we can also negotiate and discuss and we agree and if it is a joint financing and the percentage can be also agreed very easily.

IFAD is a very, very flexible institution. That's why we are able to reach to the poorest, because we don't go whether the project is feasible or not. If we had taken that criteria, all these projects would have been failures. But we go only to help the poor by all means. Even now, rural women development project in India. Some of you may know India very well. There is a very poor state in India called Bihar, and the World Bank doesn't want to include that state. And we have been struggling very hard. We told them that if this state is not included, we don't want to have your collaboration; we have to include it. Of course, their argument is valid because they say the administration is very bad, and it is very, very difficult to work, and all other conditions are very bad. How to do your project? But we say that we are not doing for the government, we are doing for the people. And it should be able to, I mean people want it, so why not do it? So this is our field. That's why we are doing it. Thank you very much. I think I should stop here.

Moderator: Do you have any questions?

Participant 1: 今から見せてくれると言うのはウイメンズ・ディベロップメント・プロジェクトなんですか、それともマチュアしちゃってもうじき成功裡に終そうなのを見せてくれるんですか。

Moderator: 昨日見たんですが、このビデオですが、プロジェクト自体が何も協力なしに自分達で作ったビデオなんですね。だからかなり画面とかそういうのが下手なんです、中身はプロジェクトでやっている活動を広げるための視聴覚教材として使われる目的で作られたものです。ですからこの中にはNGOが当然入ってやっていますので、そういう人達が現在やっているプロジェクトの他に同じような活動の面的な広がりをもつ時にいろいろと教えるためのそのような教材として作られたものようです。 To Mr. Tewari Is it in Hindu, or a local language?

Mr. Tewari: Yes, one of the languages in India. They call it Tamil there.

Moderator: 文字の方が英語でちょっと出てきているのですが、タミール語で全部話していますのでね。このプロジェクトがどんなことをやっているかという大体のことがわかるかと思います。

Participant 1: This is one of the successful projects of the women's development project in India?

Mr. Tewari: Yes.

Participant 1: Oh I see. Thank you.

Mr. Tewari: Of course, this film was not made by us. The project itself made it. They just sent it to us. This is in this region of India.

Participant 1: Bihar?

Mr. Tewari: No, in Tamil Nadu.

VIDEOTAPE IS BEING SHOWN

Participant 1: What is the meaning of Maha (sic)?

Mr. Tewari: Well, this is just a Tamil name, but the whole thing is Tamil Nadu Women Development Corporation.

Mr. Tewari: As in many developing countries of Southeast Asia, in India also there are financial institutions to provide rural credit to the farmers. But the poor, they don't have access to the credit, so they have to depend on the money lenders, and money lenders charge very high interest rates. Not only that, but they just grab whatever property they have. In the long term, within five to ten years time, they become completely landless, or assetless. So due to this problem, IFAD thought that the best approach is that they have to organize themselves in a group, and that they have to have joint advice. Also then, this group has to be trained and motivated. And this motivation should not be imposed, it should not come from outside. It should be evolved in the village itself. The main crux of this project is that it has to be based on the group, and the credit should be provided to the group, and the group manages the credit. That way, the utilization of credit also becomes optimum, and the repayment rates also become high. Not only that. Because they have to utilize the credit, they have to retrain themselves, and then they have exchange of ideas. So all this was best.

The other important factor is that they generally need credit not only for economic activities, but for emergencies. For example, their child becomes sick, they don't have medicine, and then they have to run to the money lender. They charge any amount of interest. And they are ready to pay because they want to save the life of their child. In the same way, they sometimes don't have food, and they have to borrow for food also.

For all these purposes, groups were organized, and credit was given to the group. But not only that. If you read the document, you will find that the group was asked to save themselves. Ten rupees means maybe about...the dollar rate is about 33 rupees per U.S. dollar. So 10 rupees is less than 1/3 of the dollar. So they have to save per month about 10 rupees, or maybe more per week. Per month, they may save 50 rupees; about a dollar or more also. So they decide themselves. But when they save this money, they rotate this money, and then wherever there is a need among some group members for emergency purposes, they lend out of that fund. And then the group recommends to the bank also that they need it; we provide you a guarantee, you can give this. So that way the system has worked. And it has worked very well.

As you have seen in the film, there are two ladies. One lady was the group organizer in the village. The other one was, we have provided a village animator which is a village guide or village teacher-type of person, who was trained specially to help those village women, but selected from the village itself, not far away from there. So she understands their culture, their needs and everything. So this has become quite successful. There is not only a good economical impact but also social, because social in a sense that in India, in this part also, there is a dowry system for marriage. The parents have to pay to the bridegroom quite a substantial amount of money, which generally they don't have. They have to sell the property and everything. So those customs are slowly disappearing in the villages, because they don't want themselves inaudible. These are the few points, but you may have some questions, and I can answer.

Participant 1: May I ask a question?

Mr. Tewari: Yes, please go ahead.

Participant 1: Thank you very much for your explanation as well as a very interesting...

Mr. Tewari: Well, you must understand that this film was not done by professionals. The project people themselves made this.

Participant 1: Because of that, that is far much better. Far much impressive than the professional ones. Well, there might be quite a lot of difficulties to run such a kind of project to the smooth running, judging from the starting point. There might be something which should have to be solved first, just as the opposition of the project formation, or project controlling, and so on.

The first point is that how, say for example, IFAD, could manage to find out such a kind of capable personnel for leading such a kind of activities with their energies. This is one point. Of course, you are giving some necessary or indispensable education to them, but anyway, how to find the capable personnel among women.

The second point is, is there any strong support from the gents side? Especially, when women are already married, and in usual cases, they are expected to do something for the housing. But besides that, how they could manage to get full understanding and support from the gents? This is the second point. The third point. When such a kind of activities are started to run to the better way, isn't there any opinions or movement against such a kind of activities from the different side of the society? I mean if the women's activities are coming to be very steady and

very strong, in this case, there might be some trouble against the traditional system, not only marketing but also for related or other systems concerned with. Those three points I would like to know, if you don't mind.

Mr. Tewari: As far as competent people to run the project is concerned...because one point which I didn't discuss is the involvement of the NGOs here, because we thought that the government system or government organization doesn't work in this way to convince these people and take real pains to go to the villages and explain. So what we did is that we engaged the NGOs. And the NGOs were creating what we call awareness, that is, if you do like this, you'll get like this. If you organize yourself in a group and tell like this, the bank people will also provide a loan to you, and the government organization also provide all these facilities which are there, but they are not going to them. So we were very happy. I mean you can see from this report that we decided to involve the NGOs, but we were very lucky, we should say, that they were very good NGOs, devoted NGOs. So this factor. And not only that. We were also very lucky that there was involvement of the commercial banks. And these bank people, very devoted types, happened to be there. Because in the beginning it worked very well there, and it was replicated from one small village to other villages, and now even this area, this bank, and NGO can do, why not here, and this way it went. And the most important part while designing the project, it was we were not sure also whether this animator will work or not. But because generally, these people are not the poorest class even in the villages, they are in middle class because they are literate and like this. Whether it, they will, you know, I mean, help them or whether the poor people accept them, but it worked, because the training itself was like this. This is one thing.

But you told me that husband and other people. Because when we go to the poorest people, and they really need some help because their child is sick, or the child cannot get enough food. And it is not a middle class family. The wife have to go to search for something, for work, because in the film she was saying that there is no work. I mean, how can I get money, and from where? And so there is a husband not allowing...he doesn't realize. What is the problem is that when we make the group, in India still, there is a caste system. There are very poor ladies. If they are upper class, caste people, then those very lower type they don't accept easily. This problem has created. This was the problem. Otherwise this husband problem was not there because husbands were very happy, if they bring some money, and it has helped, and now much more happy. But the problem was this accepting higher class ladies in the group. So that has created a problems both ways. Lower class people also didn't want the higher class to join them. And the higher class anyway, they didn't want it. This has created a problem. But this is slowly,

I mean they are educating themselves. But this was the real problem there, but not the husbands. Third one was...

Participant 1: Just tell, against the existing system.

Mr. Tewari: Oh yes. The existing system in a sense, not because, you know, I mean some of the money lenders were against it because they were a bit affected because the money lender being a very influential person in the village, because they are traders also. They provide food and other necessities, loan them and like this. So they thought in the beginning they were creating problem. But because of this NGO, the NGO was really going to the village to village and explaining to everybody, then those money lenders or the traders could not succeed.

Moderator: I wonder if you had better to explain about how to involve each organization for the government, Indian bank, or NGOs.

Mr. Tewari: Oh yes. Well, this was of course in the project design. It was done that the commercial bank has to play the role because otherwise if we provide credit separately for the project, it works; until the project is there, the credit is there. After the project, there is no such system. So that's why we just wanted the existing institution should play the role. And for that, it was not again mostly the government, but it was again the NGOs. This bank provides the credit to everybody according to their rules and regulations. Rich people also, and poor people also. It doesn't say only rich people. So everybody should get it, and why should these people not get it? They advocated in that way. And then, as I mentioned to you in the project cycle, it involved them right from the project design. So is it possible that you can provide this way, then they say yes. So they were committed, and then, even the NGOs working on the area, they were discussing and involved in the design stage, whether it is possible. They say why not? We have been doing ourselves, and if you design a project in the bigger scale, it is possible; we will help you. So that way. And then, the project provides the services to the NGOs. Whatever the nominal services they need to run their work, the project provided. But they have done wonderful work. You must know this NGO name, MYRADA. But there are many other NGOs. They were involved from the very beginning in the design stage, otherwise it would not have been possible. This we have introduced in other areas also. I think you have...there is a booklet here, and we have seen in Maharashtra, other similar projects and...

Moderator: But how is the relationship between the government, the Indian bank, and NGOs?

Mr. Tewari: As you have seen there in this evaluation report, it is really ideal. But to bring

them together, it was, we say, the project. But it was not the project but the NGO was the major catalytic agent there. If NGO had not been there, the government, bank and NGO would not have gone together. But right from the design, they were involved and they were asked whether it is possible for you to participate this way, and they said yes. But generally in many banks, they don't do it. In Maharashtra, it is not the same story. It is very difficult. But here, it went very well because of this NGO's effort. And now, in the whole state, they have been cooperating with it. The project, in the beginning, it was only from three districts. But now we have added two more districts. And the government of Tamil Nadu, or the project itself wants to cover the entire state.

And this has been found quite successful, and in many areas in India, they are replicating this. Not only in India but these experiences has taken in other parts of the world, specifically in Latin American countries also. In Africa, it is sometimes very difficult, because of their traditional organization. So either in Africa, we have to go to their traditional organization or we have to go to a completely different type of organization. Those group systems as in Asia, it doesn't work so well in Africa. But in Latin America, it has worked.

It is not economic advantage only, it has social advantages, because caste barriers also are slowly disappearing. As I mentioned to you, even if they don't want to join, after joining, after a few weeks or months, she is assimilated, and so then slowly it's disappearing.

Participant 1: Just at the beginning of your talk, you mentioned about the trial to form a bigger project to the existing or already finished, successful, rather smaller type of projects. Well, in this case, what does the terminology "bigger" or "larger" mean?

Mr. Tewari: Well, in fact, it is big or not bigger because we have taken six small projects, from the six state small projects, and every state implements itself. But what we have done is that the advantage was selling the experiences. Of course, India is a big country, and in the six states where we are having the project, in at least three states, the language is completely different, and in three states the language is similar. But the customs, culture and economic status are completely different again. So due to this reason, we thought that we should share the experiences. At the same time, what India needs is a push in the social system to cross the social barrier. To have such a push, they need an attack from all fronts. Generally this social barrier can be avoided. So this was the main purpose.

Of course, this was much, much discussed because all the banks wanted to co-finance this

project, and each co-financing now are decided. But they thought that it would be very complicated. And all the banks want very big projects with all the structurizing, and everything ready, and just push the button and the project starts working. But those are the social system of the project, and it is very, very complicated. So they were arguing quite a lot that it's complicated, we shouldn't do this, but still we did it. Of course, as you mentioned, there is criticism; why such a big project. But to the World Bank or many bilateral donors like Japan, it's not a big project. The total cost of the project including the government share is about less than 50 million; of the six states. Then the six states involved at least...must be not less than about 200 million population.

Participant 1: Thank you.

Mr. Tewari: Any field experiences?

Participant 2: Yes, I have a question. I belong to the Environment, WID and Other Global Issues Division. Thank you very much for your interesting presentation and very precious video. What I wonder is, this kind of small microcredit program is very effective for poor women or poor farmers, I agree. But what I think would be difficult is how to terminate the project. What I would like to say is once started this kind of microcredit system is really useful for the rural people. So they hope to continue it.

Mr. Tewari: How to continue, how to sustain it, you mean?

Participant 2: Yes, without the assistance.

Mr. Tewari: Yes, that's why I mentioned the project...this is a project document. Here it is mentioned that we have not provided any credit assistance to the project. The bank directly gives it. What we have done is to help them to organize in a group, and train this animator and the group leaders. And then also if they need training like this, they were doing basket, or sericulture, or even for agricultural activities, because of the irrigation and they need some flowers or something. They may need marketing links. So those things are provided. But once the marketing links are there, and also they are trained, we kept away ourselves from providing the credit. The bank provided it. They get it from the bank directly. And what we did was to help them to create the habit of saving. Now they have loan, they save themselves. And they have quite a substantial amount of money within their group, and which in emergency cases, they lend themselves. But they also have access to the bank now. They know how to go to the bank, and whom to ask. If they don't provide, how to argue with them,

and where to complain. All those things they know it. So when the project terminates, it has no effect; it sustains itself. This we have done.

The only problem is in some areas where the project has not gone, and how they will do it, because that also has an effect. This replication has started. The groups themselves are helping the other groups. People are coming to them to help us also; how to organize ourselves. Without the project, something is going on. So this is happening. So if you have time, please come and visit. Yes, it is worth visiting, because as you have been doing projects throughout the world, I think we should share these experiences. And what is lacking in all these organizations, not only in the U.N. system but in other organizations as well, is that we don't share our experiences. You must have plenty of experiences, but we don't know about them. And then, we have also, but we don't share so much. So let us share. And you will be most welcome, and we can organize, and we can ask the project to receive you.

Moderator: I will explain in Japanese much better.

Mr. Tewari: Yes.

Moderator: 先程テワリさんが申したように、IFADの場合はサステナビリティということ非常に重要視しているんですね、プロジェクトを作る時から。そのためにはまず既存の機構がどうなっているかというのを調べます。それでなるべく既存のものを使ってやるというのがまあ一つのあれで、新たにプロジェクトを発足するための組織を作るっていうことを一切しないんです。もし作ったとしてもそのプロジェクトが終わった時に、そのプロジェクトのオフィスっていうんですか、その使命が終わったような形に計画するんですね。で先程も言いましたように、ここで私がなぜテワリさんにこのプロジェクトにどんな組織が関わっているかと言ったら彼は、NGOとあとはインディアンバンクと政府が関わっていると。でお金のほうの融資とかそういうものは、すでにもう銀行があるわけなんですね。その組織をいかに貧しい人達が...その人達には銀行へのアクセスっていままでないわけなんですね。それをいかにアクセスさせるかっていうところがプロジェクトの役目なんです。でそのためにIFADは政府を通じてインディアンバンクにお金を低利で貸すんですね。そのお金が今度こちらの貧しい人達に行くわけなんです。そういうことをやって、アクセスへの道を作るってのがプロジェクトなんです。あと技術的なものについては、各政府のたとえばいろんな先程のビデオで見た技術的なものがあったんですが、そのバックグラウンドをどこにアクセスさせるかっていうのがまたプロジェクトの役目なんです。ですから、プロジェクトのために新たな組織を作るっていうんじゃないくて、プロジェクトが終わった時にその組織は潰れさせるっていうんですか、消滅するっていうような考えでプロ

プロジェクトのコンポーネントを作るんです。ですからずっとやってくれなんて一切...自分達がアクセスできればプロジェクトの使命は終わったことになるんですね。ですからそういう意味ではカウンターパートはプロジェクトが終わった時に消滅するっていうことになりますね。

Participant 2: So, from your explanation and from Mr. Fujita's explanation, I understand well. But still I wonder that the role of NGO is really big in this project, I understand, in making groups or letting the people to do the saving, or keeping the money, or undertaking the technical training, or showing where to access for the technical guidance or something. But in that sense, the portion to assist the NGO, this portion of money still inaudible the loan itself becomes sustainable, isn't it?

Mr. Tewari: But these groups they don't need, once they have formed. Once the habit is established to savings, the NGOs withdraw. They are not always there. The NGOs' role is just to create the awareness that if you organize yourselves, if you save, these are the advantages. Then they stay a few months with them. They watch and train, and all those things. But once the group starts running, they withdraw themselves, and then they go somewhere else. So they are not always there. The NGOs services are paid only to organize the group and other things. They are not provided any honorarium, let us call it. So if they don't get it, and then they have to survive also, the NGOs go somewhere else for their work, and they are not there. And it works. Some of these districts, they have withdrawn, and it works. But not only that, as you mentioned that, maybe new area, but in some areas, the NGO is not needed, because the group themselves are helping them.

The problem is how to do, whether to federate, you know, make a big federation of the groups, or not. This is the question we are facing now. And then there is a problem also that when we federate them, it becomes a big body, then the politicians are interested in exploiting them. So to avoid those things, there are discussions going on whether to federate or not. There are pros and cons; both advantages and disadvantages.

Then another thing. This Mr. Jazairy which he has written to you, he has suggested that why not make their own bank, they should create their own bank, these self-help groups, they should create their own bank, and then it is better for them. There is also one proposal, but still people are thinking. Those who are rural finance specialists, those in rural financing always argue that it may not be necessary to create the bank, and it may not to be an advantage to federate them and make a bigger organization, because then the politicians will take advantage

and then it destroys itself. This is what they think. But I think, to sustain themselves, the NGOs are not necessary. That is also the experience of the Grameen Bank in Bangladesh, and it works very well.

What it needed is to create an awareness. You get this advantage if you organize yourselves, these are the disadvantages, and all those things. They must know. Because they don't know it. Because most of them are illiterate. And as you must have seen that this part here in India now, these groups, they also organize the literacy campaign, you know; read, write. And this has worked very well.

Participant 2: What I wonder is that without the NGO, those poor, not well educated farmer, even if they make a group themselves, can they borrow money from bank, without collateral, or without credit themselves, because their social status is very low. So banks usually don't lend money to those groups, isn't it?

Mr. Tewari: Yes, without the help of the NGO for the new groups. But the old groups; they know it, they are mature enough. And we have the experiences that it works very well without NGOs. Now those banks cannot say that we need collateral and other things to those groups, because they know already how the bank functions and everything. They cannot avoid them. They know it. But in the new groups, sometimes, if the group leaders are not very advocative or convincing type, or aggressive type, it may not be always easy to convince the bank. But the way the movement is going on, I think it works. But it is still just a small start. India is a big country, and we have just started. But the fire is spreading.

Participant 2: Thank you.

Mr. Tewari: But I think it needs a coordinated approach. As I mentioned that there was a rapid external assessment of IFAD's work. And what they said was that, well, you have accumulated quite a lot of knowledge to tackle the poverty problem, but what you need is a coordinated approach. We have to have a coordinated approach of other agencies. IFAD itself cannot solve it. IFAD has accumulated some knowledge, experiences, that has to be shared and work together like yourselves, JICA and other agencies in the world. So I think we have done this, and it works very well. That way we should not feel oneself proud and leave it, but one should go ahead together sharing the experiences. So let us do some work together, and if you want to see any project, and this experiences we have also in Indonesia where we were working, and even in Sri Lanka, we have the same. But of course, Grameen Bank approach is in Bangladesh, which

is many other countries also. But Grameen Bank is the philosophy. Everywhere we cannot transplant the same thing to different countries, because it has to be their customs, situation and other things.

Moderator: Do you have any idea about the repayment rates of this project?

Mr. Tewari: It is given there. Many places are almost 90%. But some cases...It is 75 to 90%. But on average, 90, I think.

Moderator: Average 90, I see.

Mr. Tewari: I think so. It is an example. But it is good. You know, most of the credit went to livestock; milk cattle. And they had a problem of marketing milk, because to preserve the milk, the facility was not there. In other words, marketing facilities were not there. So what this report, midterm evaluation, suggested was that two things should be concentrated more: one is training, train them on the different trails, and then the other thing is to link the products and area with the market center. So now in all our new projects we have been introducing this aspect; that market links should be there, must be there. That means the products and centers should be linked with the village roads and other things.

Moderator: At the stage of project formulation, I think you had a lot of socioeconomic surveys, or baseline surveys.

Mr. Tewari: In this project?

Moderator: Yes.

Mr. Tewari: Yes. And then, of course, during the implementation stage also, many studies went on side by side, for example, even including the marketing study. But it happened that many agencies went to, or many university students went to learn from the experiences of this project. So we have plenty of such materials to evaluate the project, and with this NGO. Both.

Moderator: How did you use those results of such a baseline survey, or socioeconomic survey to formulate the project?

Mr. Tewari: Well, I think during the design stage, as I mentioned to you, we go to below the poverty line. And then also we go to those who are the most affected or depressed. In case of

India, there are two types, they call these a inaudible class, which are untouchable. According to the Constitution of India, there is no untouchability, but still exists in society. And then also there are tribals, which is also really behind and deprived of many facilities. So those things comes out and we give priority to them.

Let us say, in India, now at the current exchange rate, or I mean, economic status of the country, the poverty line is for a family of five members, 11,000 That means, as I mentioned to you that let us say, 30 rupees to the dollar. The ratio is like this. But on that basis, per year, per family income of 11,000, if below that, it is a really poor, very poor family. But then even in that also there is something called absolute poverty, which is 8,000 inaudible. So those from this salary, we get those figures. So our priority goes first to the absolute poverty families.

But now because in the society in the village, if we give only the facilities only to those people, then others become against it. So just to avoid that, what we have been doing is that we have been providing the social services which helps the entire village, like drinking water, or a village road, or the school buildings, such things, which everybody gets in the village, either better off families or poor. But as far as economic activities are concerned, we concentrate on the poor.

Is there any request, or any proposal for the poor person in the areas in the countries you are involved so that we can do anything? In Asia or other regions; especially in Asia? As I mentioned to you that in all the projects, including this Tamil Nadu project, one aspect very much lacking is what nowadays they call human resource development. And the trained people, and training is very much lacking. In a country like India, there are highly qualified people, very talented people, but they never go to implement the project. Then once one has to implement or do something, there is nobody there. If you speak to the high government people and professors and other people, they know everything. But still it doesn't happen. So this human resource development is really seriously lacking. I think in that area, JICA can contribute quite a lot in many, many projects. I mean just to generate the technology. As you have seen in that video, the basket making, bamboos and like this. But those design and the better use of those things, and then to train the people to make better finished material to make the material attractive, those things are very much lacking.

Participant 2: Actually, the Japanese government, last year in the Fourth Women's World Conference in Peking announced Japan's WID initiative which consists of three pillars. One is the assistance in basic education, second is for reproductive health, and third is the promotion of

economic and social participation of women. As for the third pillar, microcredit is included. And after that, JICA or OECF or other concerned agencies and the Ministry of Foreign Affairs are now studying what the Japanese government can do in the field of microcredit or promotion of micro-entrepreneurship. But as for the funding, OECF is in charge of and JICA can't do the funding. And as for the training as you said, JICA might be able to do something. But we are now collecting information, and sometimes having change of opinions with OECF and Ministry of Foreign Affairs. So on this occasion, we cannot say that we can collaborate in this field or in this country. But anyway, we have a lot of interest in this field, and we feel that we have to do in this field in the near future. So your presentation or your information, we would like to utilize it in the future. And if any collaboration seems necessary, maybe we would like to contact you.

Mr. Tewari: Thank you very much. In fact, I think I am just leaving with Fujita-san those projects which are in the active pipeline; a list of those projects. If you need more information, I think we have been always talking in terms of the funding. Of course, funding is needed. But it is not always what the project needs; big funds. But it is some type of collaboration. Maybe the country itself might have the resources. These resources are there, but it is not utilized, then it can be utilized there in the country itself. Let's say in India, JICA office is there, and JICA specialists might be there also. But somehow or other, there is no contact, no collaborative feeling. And you can just mention, look here in India, there is such a women's development project, and they are looking for somebody to train the people. Why don't we collaborate in certain areas? Just have a look, and just go and visit to see whether we can do it. You know, I feel that way. We have to. Because if we talk about big funds, and then, the discussion goes on, goes on. In the meantime, the project goes somewhere, either it is just forgotten or gone ahead.

Also, I think, I must request you also to convey this to Japanese NGOs. They are quite resourceful NGOs; Japanese NGOs. They have a very good opportunity also to work, specifically in India. In India, there are quite competent NGOs also. For that, which is good NGO, which is not competent, or which is competent; that we can advise. And they can make a partnership with them, and then do some work. Maybe, together with JICA or independently also and like this. But I think this is a very good opportunity for them also, because now the government of India is very much open. I mean, they are very liberal on such things. As long as our projects are there, they don't question, because they consider that we are a good organization. That way, it's an advantage. But I think, maybe JICA should mention to them also that, why don't you collaborate here. I would very much myself like to meet them during my stay here, if some of you know them very well and you can mention them. As I mentioned that, we don't go for the amount, we go for the collaboration. First collaboration, then all the other things come.

Moderator: なにかご質問はございますか。日本語でもけっこうです。

Mr. Tewari: Maybe, I would like some of your colleagues, one or two in whatever country they work, just to give their experiences so that I would learn also a little bit. Anybody, who have worked especially in Asia?

Participant 3: Mr. Tewari, most of the projects which we are working for are probably different from yours in implementing modalities. Probably the most similar modalities of ours to yours are supposed to be project type technical cooperation in our word. But you see, in the past, long, long ago, we had experiences to work for rural areas in the name of rural development or agricultural development. But nowadays, we have some difficulties to work for that name. Of course, we have a lot of experience in this field, but due to our internal problems of Japan, we have now very limited resources to share with such a project in rural areas of any LDCs, particularly, credit programs is far from ours. You see, the funding to credit programs is no meanings in our hand. Then, we have no activities for that program. Even we talk about any one rural, integrated rural development project in our category, credit cannot be provided from our modalities. In addition, our concentration is given to transfer of technology, mainly to the persons who are working for their requesting countries, LDCs. And you see, we have very limited manpower who can communicate with rural people in LDCs with a language barrier. And we are obliged to limit our project activities due to that reason, not going down to the rural areas where other languages are spoken. So we have very limited activities even we call it rural development or agricultural development. And the most of counterpart in our cases are as I said high ranking or medium ranking or even lower levels of technicians, engineers belonging to the government.

But now it is high time for us, as some colleagues said, to think of expanding our project activities, particularly, if we talk about the social development project and the rural development project, to invite more partners for collaboration, and to more variable target groups including farmers, rural residents, and other kinds of people in there. But we still have some limitations in this category.

So that, first of all, I would like to recommend you, Mr. Tewari, to set up, to formulate one comparison table between your project and our project in implementing modalities. Probably we can find out the distinction between us. Thank you.

Mr. Tewari: That's precisely why I was mentioning that we need to collaborate. We also don't implement our project ourselves. We ask the government, because we don't send any people

from Rome or anywhere. We design and prepare the project, but we just see that the project is implemented as designed. Of course, there are flexibility. If something doesn't work, we always ask them, if it doesn't work, please suggest, and we accept their proposal. So I think you are very right that we should collaborate.

For example, I give you one example. In the northeastern part of India, we are designing one project, which is a mostly tribal area, bordering China, Burma, Bangladesh; that area I am talking about. Now, the local people and local government suggest, that well, we need power because there is no electricity. You know, just for the light at night. They want to have the hydropower, but not the big one. If they make a big hydropower, it goes to the cities and they are deprived of it. So they want small one like 10 megawatt or 15 megawatt and like this. This power can be used for the small micro-enterprises also.

Participant 3: Ten megawatts is still big.

Mr. Tewari: No, no. Not megawatts. Ten kilowatts. I'm sorry. Ten kilowatts. Fifteen kilowatts. I mean it's a very small one. And then they can use it for income generating activities, and then this water maybe in the bottom line, they can irrigate also. Such technology, you can give it as a technician to design. As a technician, for four months or three months to provide some technology to develop something, and come back. The technicians, he or she doesn't have to stay all the time. So that type of arrangement, we can do it together. And then, as far as other facilities are concerned, already existing projects, structure is provided or we have developed this, we can compensate this. Together we can work those things. I fully agree. It is very, very difficult to go from here, and to know the area and language. It's very difficult. But with such collaboration, we can do very good work. I have given that proposal also to Fujita-san. Have your discussion, and if there is any possibility, I think it will be worthwhile to collaborate. I am just giving an example, because I am looking after India, and I know that project very well due to this reason.

Moderator: I think time is up. I'm sorry.

Mr. Tewari: No, it's o.k.

Moderator: So thank you very much, Mr. Tewari, for useful discussion. If you are interested in more discussion, you can contact me, or directly to him. I will give you some address for information. And as I said, I've got some extra copies of those published materials. If you are

interested, I will give you. Thank you very much.

Mr. Tewari: Only one thing. I just forgot to add even in design things is that as Mr. Fujita was very keen about the developing project cycle, what we have also recognized as some of our colleagues mentioned earlier, that we have created also a national resource group. When we design a project, we create a national resource group or local resource group. We call it "in-country working resource group". Until now, we were mostly imposing the project on them. Of course, when some money comes, generally the recipient agrees to everything the donor says. But now we thought that we have to create such a group there, and this group should propose what to do, even first the proposal should come from there, of course, but after that we design ourselves and then impose it. But it is not so, but we create an "in-country working group"; we call it that way. And this in-country working group provides some information, their ideas, and other things, and those we take it into account while designing the project also.

Once again, thank you so very much, and I will convey that I had quite an interesting discussion, and then of course, we look forward to our collaboration in different countries. I don't mean only in India, but other countries. Of course, we are very actively involved also in the Indochinese countries like Cambodia, Laos, Vietnam, and these countries. I think Japan is very much interested in these countries also. We can have a good collaboration in those countries also. Those project ideas, the names are here which I am leaving with Mr. Fujita, and you can just contact me, and then I can provide those information asking my colleague, that I had a discussion. So after this discussion, this request has come. If this happens I will be very, very happy. But let us have some collaboration. Thank you very much for giving me the time.

資料

国連国際農業開発基金

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沿革

1973年秋の石油危機後一層混迷の度を深めてきた国際経済の中で、当時一段と危機感をもって叫ばれていたのは食料不足と、これを解消するための食糧増産と農業開発の緊急性であった。74年11月、ローマで開催された世界食糧会議は、この問題に焦点を合わせ種々の決定を行い、資源問題に関する第6回国連特別総会、人口に関する世界人口会議と共に、世界中の英知を集め、錯綜する国際経済問題解決の糸玉をときほぐそうとする試みの重要な一環を形成した。世界食糧会議においては、食糧及び農業に関する生産、備蓄、援助等のすべての側面につきいくつかの重要な決定が行われたが、その中でも最大のものがこの国際農業開発基金（International Fund for Agricultural Development: IFAD）の設立構想であった。この構想は、開発途上国の農業生産を年率3.6%で増大させてゆくのに必要な総資金のうち、約25億ドルは従来からの援助努力の継続では調達できず新規かつ追加的に調達する必要があるとの認識に立って先進国及び産油国の間で折半して負担することによって世界的規模の基金を設置するというもので、ベネズエラ、イラン等産油国が音頭を取り提案を行った。

I F A D は、世界食糧会議においてその設立が決議されて以来、2回のアド・ホック専門家会合及び3回にわたる関心国会合において「設立協定」案の作成及び資金規模の確定をめぐる交渉が繰りひろげられ、1976年6月、全権会議が開催されるに至った。

I F A D の当初資金規模については第7回国連特別総会において10億SDRとする決議が採択され、更にその後の拠出誓約ぶりに鑑み第3回関心国会合において最終的に10億米ドルと修正された。I F A D 設立全権会議においては、I F A D 設立協定案が採択、仮署名されたが、同全権会議において各国が拠出誓約した金額の合計は、先進国が約5.3億ドル、産油国がO P E C 基金を通じての4億ドルであったため、協定第13条（最終条項）に規定された10億ドルの署名開放目標に達せず、基金が早期に発足するために各国がさらに拠出誓約額を増額するようワルトハイム国連事務総長自らアピールを寄せざるを得なかった。協定上は拠出誓約額の合計が先進国よりの拠出であろうと、自由交換可能通過で10億ドルに達すれば良いこととされているが、第3回関心国会合において先進国と産油国の各々の拠出額をできるだけ近いものにする（いわゆるラフ・パリティーの原則）が了解されていた。先進国も産油国も直ちには事務総長アピールに応えられない事

情にあったが、その後ウィリアムズDAC議長の働きかけや第31回国連総会の場での調整を経て、1976年12月には最終的に10億ドルを越える拠出誓約額合計を見込めるに至ったため、「IFAD設立協定」は76年12月20日付けで各国の署名のために開放された。本設立協定は、協定の発効条件として、以下の3条件を定めている。

- (1) 第1カテゴリー（先進国グループ）及び第2カテゴリー（援助能力のある産油国グループ）から各々6カ国、第3カテゴリー（開発途上国）から24カ国が批准書等を寄託すること。
- (2) 第1カテゴリー及び第2カテゴリーの国の拠出誓約額が7億5千万米ドル（1976年6月10日換算レート）に達すること。
- (3) 署名開放後18か月以内に（1）及び（2）の要件が満たされること。

IFAD協定はこの条件が満たされるに至った1977年11月30日正式に発効するに及んだ。

なおこの間、1976年9月より77年7月にかけて都合4回にわたり準備委員会の会合が開催され、総務会・理事会の手続き規則、人事規則の策定の他、財政規則、基金業務執行規則、融資政策、国連・IFAD関係協定案、調達ガイドライン等の各テキストの作成がとり進められた。

目的・任務

基金は開発途上にある加盟国の農業開発のため、追加的な資金を緩和された条件で利用することができるようにすることを目的とする（設立協定第2条）。すなわち、本基金は世界銀行、IDA、アジア開発銀行等既存の国際開発金融機関による資金供与に加えて、これを補充し、更に強化すべく特に農業開発分野に対する資金供与を行う。且つその際の資金供与案件も、通常各会計年度において供与することを約束する資金の5%を超えない限りで贈与を行うことができる。

この目的を達成するため、基金は開発途上国における開発のための優先度（例えばどのセクターに当該開発途上国は重点を置いているのか）、あるいは、開発途上国の開発のための戦略（すなわち、当該開発途上国の有する開発政策をどのような方針の下で、どのようなプロセスで進めていこうとしているのか）等開発途上国自身の考え方を尊重しつつ、特に被援助国の食糧生産体系を強化することを目的として事業計画（灌漑や農道のような特定のプロジェクト）及び総合計画（事業を一件一件特定しない受け入れ国の開発計画一般）に対し資金供与を行う。なおこの場合、基金は、

- (1) 食糧が不足している最も貧しい国の食糧生産を増大させることの必要性、
- (2) 他の開発途上にある国の食糧生産を増大させることの可能性、
- (3) 開発途上にある国の最も貧しい人々の栄養水準及び生活条件を向上させることの重要性

を考慮に入れるものとされている。

カ 加 盟

I 加盟手続き

国際農業基金を設立する協定第3条第1項は、「基金の加盟国の地位は、国際連合もしくはそのいずれかの専門機関の加盟国または国際原子力機関の加盟国に開放する」旨規定している他、国の集団であっても基金管轄分野の権限を委任され、加盟国としてのすべての義務を履行できるものに対しては、加盟国の地位を得る資格が開放されている旨を定めている。

本協定の1つの大きな特徴として全ての加盟国を第1カテゴリー（先進国グループ）、第2カテゴリー（援助能力のある産油国グループ）、または第3カテゴリー（開発途上国・地域）のいずれかに分類する制度がとられている。当該分類は、後に述べるように抛出形態・義務及び基金の意思決定等の面で重要な意味を持っている。協定第3条第3項では新規加盟国については「総務会が加盟の承認の際に総票数の3分の2以上の多数による議決で加盟国の同意を得て分類する」こととされており、また「加盟国の分類は、総務会が総票数の3分の2以上の多数による議決で加盟国の同意を得て変更することができる」旨規定されている。

II 加盟国・地域数

1995年4月末現在の本協定加盟国・地域は次の通りである（158カ国・地域）。

(1) 第1カテゴリー（22カ国）

オーストラリア、オーストリア、ベルギー、カナダ、デンマーク、フィンランド
フランス、ドイツ、ギリシャ、アイルランド、イタリア、日本、ルクセンブルグ
オランダ、ニュージーランド、ノルウェー、ポルトガル、スペイン、スウェーデン、
スイス、英国、米国

(2) 第2カテゴリー（12カ国）

アルジェリア、ガボン、インドネシア、イラン、イラク、クウェート、リビア、
ナイジェリア、カタール、サウディアラビア、アラブ首長国連邦、ヴェネズエラ

(3) 第3カテゴリー（124カ国）

アフガニスタン、アルバニア、アンゴラ、アンチグア・バーブーダ、アルゼンチン、
アルメニア、アゼルバイジャン、バングラデシュ、バルバドス、ベリーズ、
ベナン、ブータン、ポリビア、ボスニア・ヘルツェゴビナ、ボツワナ、ブラジル
ブルキナファソ、ブルンジ、カンボディア、カメルーン、カーボベルデ、中央ア
フリカ、チャド、チリ、中国、コロンビア、コモロ、コンゴ、クック諸島、コス
タリカ、コート・ジボアール、クロアチア、キューバ、サイプラス、ジブチ、ド
ミニカ国、ドミニカ共和国、エクアドル、エジプト、エルサルバドル、赤道ギニア、
エリトリア、エチオピア、フィジー、ガンビア、ガーナ、グレナダ、グアテ
マラ、ギニア、ギニアビサオ、ガイアナ、ハイチ、ホンジュラス、インド、イス
ラエル、ジャマイカ、ヨルダン、ケニア、北朝鮮、韓国、キルギスタン、ラオス

レバノン、レソト、リベリア、マダガスカル、マラウイ、マレーシア、モルジブ、マリ、マルタ、モーリタニア、モーリシャス、メキシコ、モンゴル、モロッコ、モザンビーク、ミャンマー、ナミビア、ネパール、ニカラグア、ニジェール、オマーン、パキスタン、パナマ、バブア・ニューギニア、バラグアイ、ペルー、フィリピン、ルーマニア、ルワンダ、セントクリストファー・ネイビス、セント・ルシア、セント・ビンセント、サントメ・プリンシペ、セネガル、セイシェル、シエラレオネ、ソロモン諸島、ソマリア、スリランカ、スーダン、スリナム、スワジランド、シリア、タジキスタン、タンザニア、タイ、マケドニア、トーゴ、トンガ、トリニダード・トバゴ、チュニジア、トルコ、ウガンダ、ウルグアイ、ベトナム、西サモア、イエメン、ユーゴスラビア*、ザイール、ザンビア、ジンバブエ（*ユーゴスラビアは現在資格停止中。） グルジア

III 脱退

なお、協定第9条には脱退及び資格停止に関する規定があり、加盟国は廃棄書の寄託後6カ月で脱退できる一方、加盟国が基金に対する義務を履行しない場合には総務会における総票数の4分の3以上の多数による議決をもって資格の停止を受け、資格停止の1年後には自動的に加盟国でなくなる旨定められている。

系目 系跋

IFADは総務会、理事会、及び総裁（事務局）の三者から構成されている（協定第6条第1項）。総務会及び理事会は、各々均等投票権（600票）を有する3つのカテゴリーにより構成される。

I 総務会（Governing Council）

1. 基金のすべての権限は総務会に属する。但し総務会は（1）協定の改正、（2）加盟承認及び加盟国の分類・再分類、（3）加盟国の資格停止、（4）基金の業務終了・資産分配、（5）理事会決定に対する異議申し立ての裁決、及び（6）総裁の報酬の決定を除くその他の権限は、これを理事会に委任することができる。

2. 総務会の総票数は1800票（各カテゴリー600票×3カテゴリー）であり、各カテゴリー内部での投票権の配分は次の通りである。

（1）第1カテゴリー

600票の17.5%に当たる105票を基礎票として各国に均等配分し、残り495票を拠出額に応じた比例票とする加重投票制。

なお、第1カテゴリーの各国票数は次の通りである（1995年4月現在）。

米国（150）、日本（53）、ドイツ（52）、フランス（39）、オランダ（38）、イタリア（33）、カナダ（32）、英国（30）、スウェーデン（30）、ノルウェー（28）、ベルギー（17）、スイス（16）、オーストラリア（14）デ

ンマーク（１３）、フィンランド（１１）、オーストリア（１０）、ニュージーランド（７）、スペイン（６）、アイルランド（６）、ルクセンブルグ（５）、ギリシャ（５）、ポルトガル（５）

（２）第２カテゴリー

６００票の２５％にあたる１５０票を基礎票として各国に均等配分し、残り４５０票を
拠出額に応じた比例票とする加重投票制。

（３）第３カテゴリー

６００票を同カテゴリーの加盟国の間で均等配分。

３．議決は原則として単純過半数で行われるが以下の例外がある。

（１）３分の２の特別多数決を要する項目

- １）加盟国の分類
- ２）追加拠出
- ３）総裁の任命及び任期終了

（２）４分の３の特別多数決を要する項目

- １）資格停止
- ２）業務の終了

（３）５分の４の特別多数決を要する項目

協定改正の承認

４．各加盟国は、総務会に代表者を出すものとし、総務１人及び総務代理１人（総務代理は、総務が不在である場合にのみ投票することができる）を任命する。総務会は、総務のうちから議長１人、副議長２人を選出する。それぞれの任期は２年（議長及び副議長の計３人はそれぞれ異なるカテゴリーの国から選出される）。

II 理事会 (Executive Board)

理事会は、総務会の授権に基づき、基金の業務全般を運営する責任を有する。理事会は３つのカテゴリーよりそれぞれ６カ国ずつ選出される１８の理事国（理事国の任期は３年）によって構成される。（各カテゴリーの加盟国は各々のカテゴリーより６以下の代理理事国を選出することができる）。

理事会における投票権の配分については、総務会に同じく総投票権数１８００票、各カテゴリーごとに６００票となっている。理事会の決定は棄権を除く出席国の投票数の５分の３以上でかつ総投票権数の２分の１以上をもって行われる。

なお、第１カテゴリー及び第２カテゴリーの各理事国には、当該カテゴリー加盟国全体の票が国単位で配分されており、各理事国は理事会において配分された加盟国の票を国別または一括して投ずることができる。第３カテゴリーの理事国はそれぞれ１００票を有する。

III 総裁 (President) ・事務局

総裁は職員の長であり、総務会及び理事会の監督・指揮の下に、基金の業務の運営につ

いて責任を負う。総裁は、総務会において総票数の3分の2以上の多数による議決で任命される。総裁の任期は4年で、1期に限り再任され得る。また、総裁は副総裁1人を任命することができる。

現総裁はクウェート人のファウジ・ハマド・アル・スルタン (Fawzi Hamad Al-Sultan)、副総裁は米国人のドナルド・ブラウン (Donald Brown)。事務局職員数は、1995年4月末現在268名(専門職111名、補助職157名)である。邦人職員では総裁補として富田重亮氏が活躍している。

理事国・代理理事国(1995年現在)

		理事国	代理理事国
第1 カテ ゴリ ー		フランス ドイツ 日本 スウェーデン スイス 米国	オーストリア 英国 カナダ デンマーク オランダ
第2 カテ ゴリ ー		イラク クウェート リビア ナイジェリア サウディアラビア ヴェネズエラ	インドネシア アラブ首長国連邦 アルジェリア ガボン カタール イラン
第3 カテ ゴリ ー	ア フリ カ	タンザニア ガーナ	カメルーン モロッコ
	ア ジ ア	中国 バングラディシュ	スリランカ 韓国
	ラ ア テ メ ン リ カ	アルゼンチン ブラジル	メキシコ パナマ

財政

I 資金

基金の資金は（１）当初拠出金、（２）追加拠出金、（３）非加盟国及びその他の資金源からの特別拠出金、（４）業務から生ずる資金、及び（５）その他基金が取得する資金源からなる。

第1カテゴリー及び第2カテゴリーの各加盟国は、批准書等の寄託に際し指定した通貨で表示されている額を基金の当初資金に拠出しなければならず、第3カテゴリーの加盟国も同様の拠出を行うことができる。各加盟国の当初拠出金の払い込みは、一括払いまたは3回の均等年賦で行い、拠出は自由交換可能通貨（第3カテゴリーの加盟国は自国通貨での拠出も可）をもって現金または債務証券（但し、基金の業務に直ちに必要としない範囲内）で行う。カテゴリー I I I には拠出義務はない。

主要拠出国の当初拠出額及び増資における追加拠出額（誓約額ベース）は、別表の通りである。

I I 増資

設立協定第4条第3項によれば、追加拠出については、基金の業務の継続性を確保するため、基金が利用し得る資金が十分であるかどうかを総務会において定期的に検討するものとされており、検討の結果、総務会が必要かつ望ましいと認める場合には加盟国に対し追加拠出の要請が行われる旨規定されている。

活動・事業内容

1. 基金の業務は、「目的・任務」の項で述べたように、開発途上国における農業開発の促進、特に食糧生産の増大、開発途上国の特に貧しい人々の栄養水準及び生活条件を向上させることを目的として、加盟国である開発途上国または当該国が参加している政府間機関に対して、緩和された条件による貸し付けまたは贈与の形式で資金供与を行うことであるが、実際の業務（プロジェクトの選択等）は次のようなプロセスを経てとり進められる（括弧内は実施主体）。

- （１）プロジェクトの発掘（加盟国たる開発途上国）
- （２）プロジェクトに対する資金供与依頼（開発途上国より I F A D 総裁に対し）
- （３）プロジェクトの現地調査（I F A D 事務局）
- （４）プロジェクトの検討（I F A D 理事会）
- （５）プロジェクトの評価（F A O、世界銀行等の国際機関）
- （６）プロジェクトの承認（I F A D 理事会）
- （７）プロジェクトの実施（第一義的には加盟国たる開発途上国。なお実施の監督は F A O、世界銀行等の国際機関が行う）

すなわち、I F A D 総裁は、加盟国たる開発途上国より資金供与依頼を受けたプロジェクト案につき、要すれば現地調査を行った上、これを理事会へ提出する。理事会は総務会が定めた一般的な政策基準及び規則に基づき選択し、承認するが、この場合提出されたプロジェクトの評価（appraisal）については、理事会が当該資金供与を受けるも

カテゴリー I

(単位: 1000ドル)

国名	当初拠出額	第1次増資	第2次増資	第3次増資
オーストラリア	9,845	10,440	5,934	8,816
オーストリア	4,800	5,200	4,140	6,207
ベルギー	13,642	14,280	6,348	9,517
カナダ	33,671	34,980	15,456	22,652
デンマーク	7,500	9,720	6,403	9,513
フィンランド	3,078	6,150	4,140	8,696
フランス	25,000	49,000	21,804	32,689
西ドイツ	55,000	57,700	25,668	38,095
ギリシア	—	—	—	600
アイルランド	1,010	1,170	524	752
イタリア	25,000	38,700	17,112	25,655
日本	55,000	60,210	26,772	39,775
ルクセンブルク	366	400	166	248
オランダ	39,556	44,600	13,800	20,689
ニュージーランド	1,969	2,000	883	1,312
ノルウェー	23,569	25,000	11,123	16,525
スウェーデン	2,000	2,000	966	1,435
スウェーデン	25,527	33,200	14,766	21,938
スイス	8,827	15,500	6,900	10,345
英国	31,896	29,750	13,221	19,820
米国	200,000	180,000	79,874	82,800
合計	567,317	620,000	276,000	378,078

カテゴリー II

(単位: 1000ドル)

国名	当初拠出額	第1次増資	第2次増資	第3次増資
アルジェリア	10,000	15,580	12,000	12,000
ガボン	500	801	1,500	1,500
インドネシア	1,250	1,909	6,900	6,900
イラン	124,750	19,245	—	—
イラク	20,000	31,099	2,000	—
クウェート	36,000	56,041	25,000	14,000
リビア	20,000	31,099	16,000	12,000
ナイジェリア	26,000	40,459	10,000	10,000
カタール	9,000	13,980	5,000	1,000
サウジアラビア	105,000	155,618	72,600	30,000
アラブ首長国連邦	16,500	25,680	5,000	1,000
ベネズエラ	66,000	38,489	28,000	28,000
未割当分	—	—	—	8,000
合計	435,500	430,000	184,000	124,400

(単位: 1000ドル)

	当初拠出額	第1次増資	第2次増資	第3次増資
カテゴリー I	567,317	620,000	276,000	378,078
カテゴリー II	435,500	430,000	184,000	124,400
カテゴリー III	19,330	30,887	28,753	63,826
その他	—	20,000	—	—
合計	1,022,177	1,100,887	488,753	566,304

のとの協議の上、選定した国際機関または専門的能力を有する他の機関の役務を利用することになっている。

また、基金は、貸付資金の支払い及び当該プロジェクト実施の監督に関する能力を持つ国際機関に対し、貸し付けの管理を委任することとなっている（このように I F A D の業務の特徴の一つは、プロジェクトの評価及びプロジェクト実施の監督に当たって、他の国際機関の役目を利用することである）。

2. 1994年未現在、理事会で承認を受けた融資プロジェクトはアジア地域では100件（金額にして全体の33.7%）、アフリカ地域では164件（全体の35.1%）、中南米地域では69件（全体の14.4%）、近東・北アフリカ地域では63件（全体の16.8%）、総計396件である。

既承認プロジェクト分野別件数（1978-1994）（単位：100万 SDR）

分 野	プロジェクト数	総 額	%
農 業 開 発	130	996.7	30.2
農 村 開 発	97	834.4	25.5
畜 産 開 発	22	171.4	5.2
灌 漑	36	409.4	12.4
定 住	3	36.4	1.1
研 究・訓 練	22	148.6	4.5
ク レジ ッ ト	56	511.7	15.5
水 産 業	19	69.8	2.1
マ ー ケ ティ ン グ	2	9.8	0.3
計 画 融 資	9	104.4	3.2
合 計	396	3301.6	100.0

既承認プロジェクトの地域別・年度別件数・融資額（単位：100万 SDR）

	1991	1992	1993	1994	1978-1994
A. 融資					
アフリカ	10 (85.6)	9 (57.5)	14 (111.6)	13 (89.3)	164 (1,159.0)
アジア	6 (72.9)	7 (66.2)	6 (66.0)	6 (81.1)	100 (1,111.5)
ラテンアメリカ	5 (33.1)	4 (44.2)	7 (47.8)	4 (21.6)	69 (475.6)
近東・北アフリカ	1 (8.7)	4 (46.9)	6 (39.3)	5 (51.4)	63 (553.4)
融資合計	22 (200.3)	24 (214.7)	33 (264.6)	28 (243.4)	396 (3,299.5)
B. 贈与額	3.9	7.1	11.9	9.4	167.1
合計額	204.2	221.8	276.5	252.8	3,466.6

他の国際機関との関係

I F A D 設立協定は、I F A D が国連憲章第 5 7 条に規定された専門機関の一つとして国連と提携関係に入るための協定を締結するため、国連と交渉することを規定している（設立協定第 8 条第 1 項）。この規定に基づき I F A D 第 1 回総務会は国連との協定を採択し、第 3 2 回国連総会はその憲章第 6 3 条の規定に従い本協定を採択したので、I F A D は 1 9 7 7 年 1 2 月、正式に第 1 5 番目の国連専門機関となった。

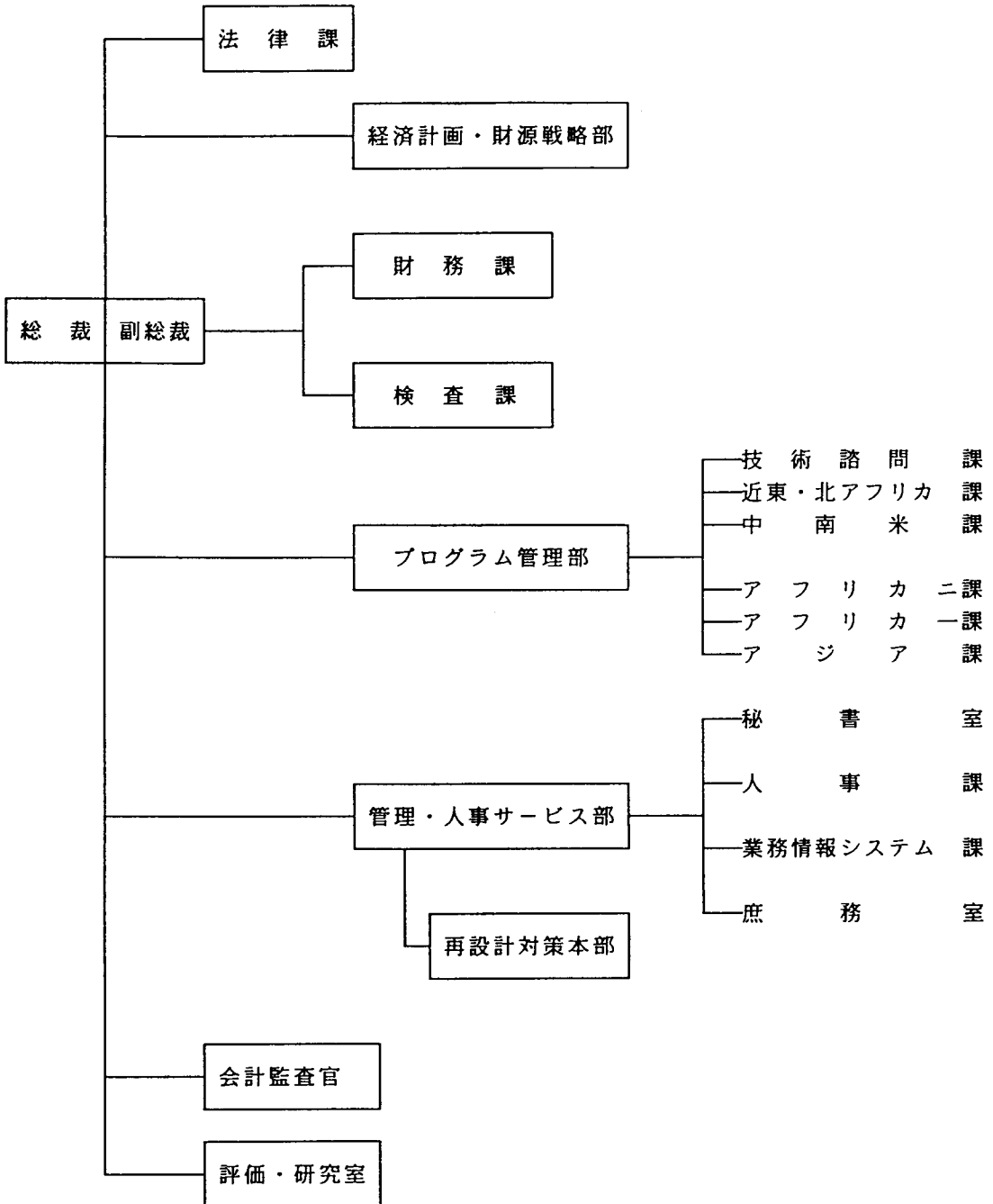
また I F A D 設立協定は、国連食糧農業機関（F A O）及び国連の他の機関等と協定を締結または業務に関する取り決めを行うことができると定めており、I F A D は既に 1 9 7 8 年中に国連との関係協定の他 F A O 他の専門機関及び地域開発銀行との関係取り決めの締結を完了した。

わが国との関係

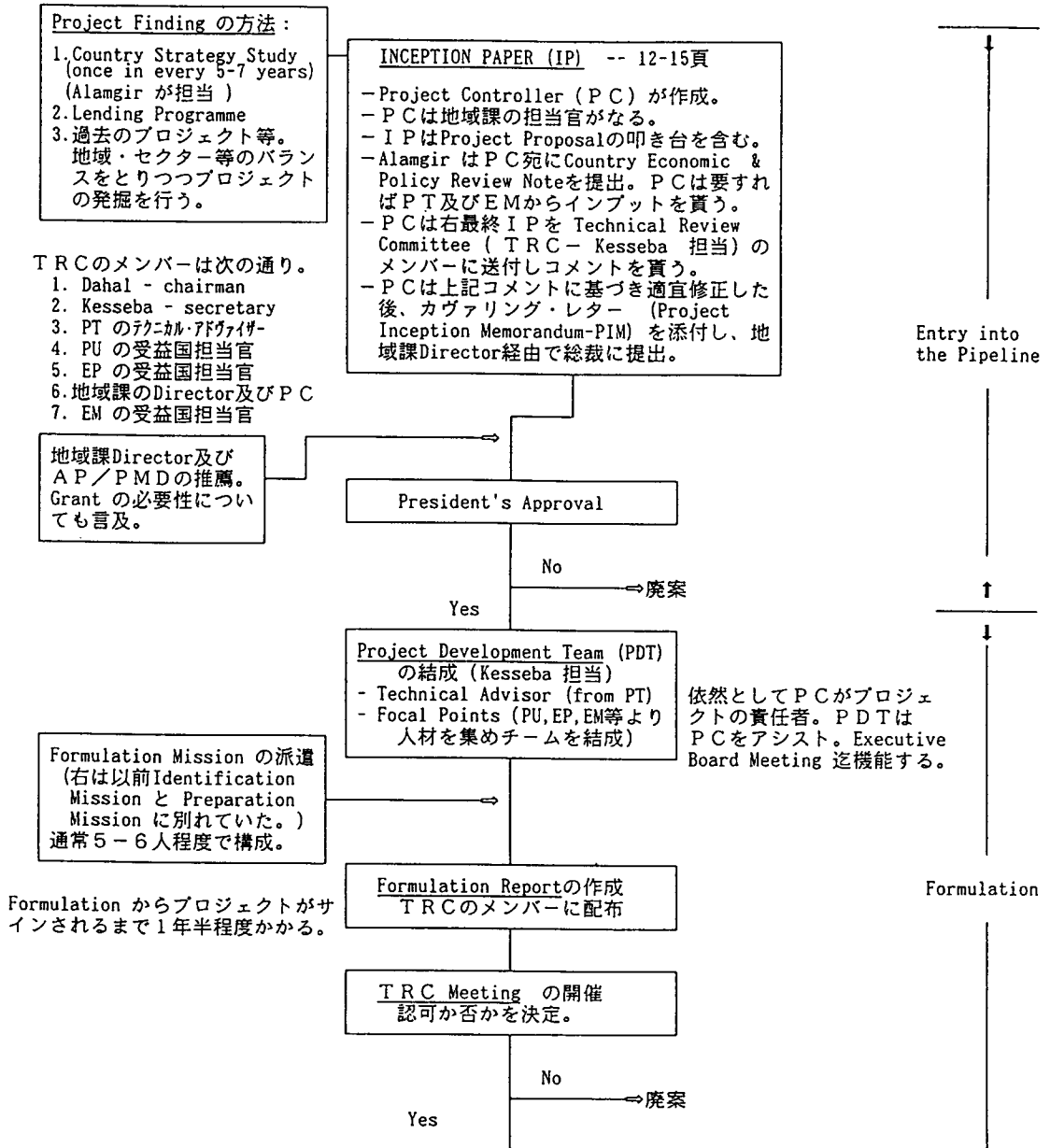
わが国は、1 9 7 4 年の世界食糧会議当時より本件基金の重要性に着目し、I F A D 設立協定の策定に貢献したのみならず、資金面でも当初拠出において 5、5 0 0 万ドル（ドイツと並び第 5 位）、第一次増資において 6、0 2 1 万ドル（米国、サウディアラビアに次ぐ第 3 位）、第二次増資 2、6 7 7 万ドル（米国、サウディアラビアに次ぐ第 3 位）、第 3 次増資 3、9 7 7 万ドル（米国に次ぎ第 2 位）の拠出を行っており、基金の大きな柱となっている。また、その他にアフリカ特別プログラムに対しても 1、7 8 7 万ドルを拠出している（わが国の協定署名は 7 7 年 2 月 1 1 日、受諾書寄託は同年 1 0 月 2 5 日である）。

1 9 9 5 年現在、総務会においてはわが国政府を代表する総務には駐イタリア大使が、総務代理には大蔵省官房審議官が、また理事には在イタリア大使館公使が各々任命されている。

I F A D 組 織 図



I F A Dのプロジェクトサイクル (1994年7月現在)



(次頁に続く)

(前頁から続く)

PPRC :
Programme & Project Review
Committee (Alamgir 担当)

TRC Issues Paper の作成。
- TRCミーティングにおいて問題点等につきまとめたもの。
- PC (地域課) が作成。Kesseba に提出。右を TRC 及び PPRC のメンバーに配布。

Formulation

Appraisal Mission
上記 Issues Paper 問題点等につき調査を行う。通常 5-6 程度で構成。コンサルタントを雇う。

1. Appraisal Report の作成。(PC 担当)
Mission の結果をまとめたもの。
TRC のメンバーに配布しコメントを貰う。
2. Brief Memorandum の作成。
Issues Paper の問題点に言及したメモ。
3. Project Brief の作成。
上記の書類全てを PPRC のメンバーに配布。

右 PPRC のメンバーは次の通り。

PPRC Meeting の開催

- 1. President
- 2. Vice President
- 3. Tomita
- 4. Dahal
- 5. Mansuri
- 6. Agmar
- 7. Kesseba
- 8. Azzu
- 9. Saigal
- 10. Spitz
- 11. Alamgir
- 12. van der Pluijm

No → 廃案
Yes

1. Preparation of President's Report
(PC 作成) (20-30 頁程度)

Appraisal

Loan Negotiation
融資の条件等に関し政府及び IFAD が交渉。理事会に諮る前に合意する。

1994年度の理事会は次の通り。

Executive Board
(3 times per year)

- 1. 51回 4月 19日 - 20日
- 2. 52回 9月 6日 - 7日
- 3. 53回 12月 5日 - 6日

No → 廃案
Yes

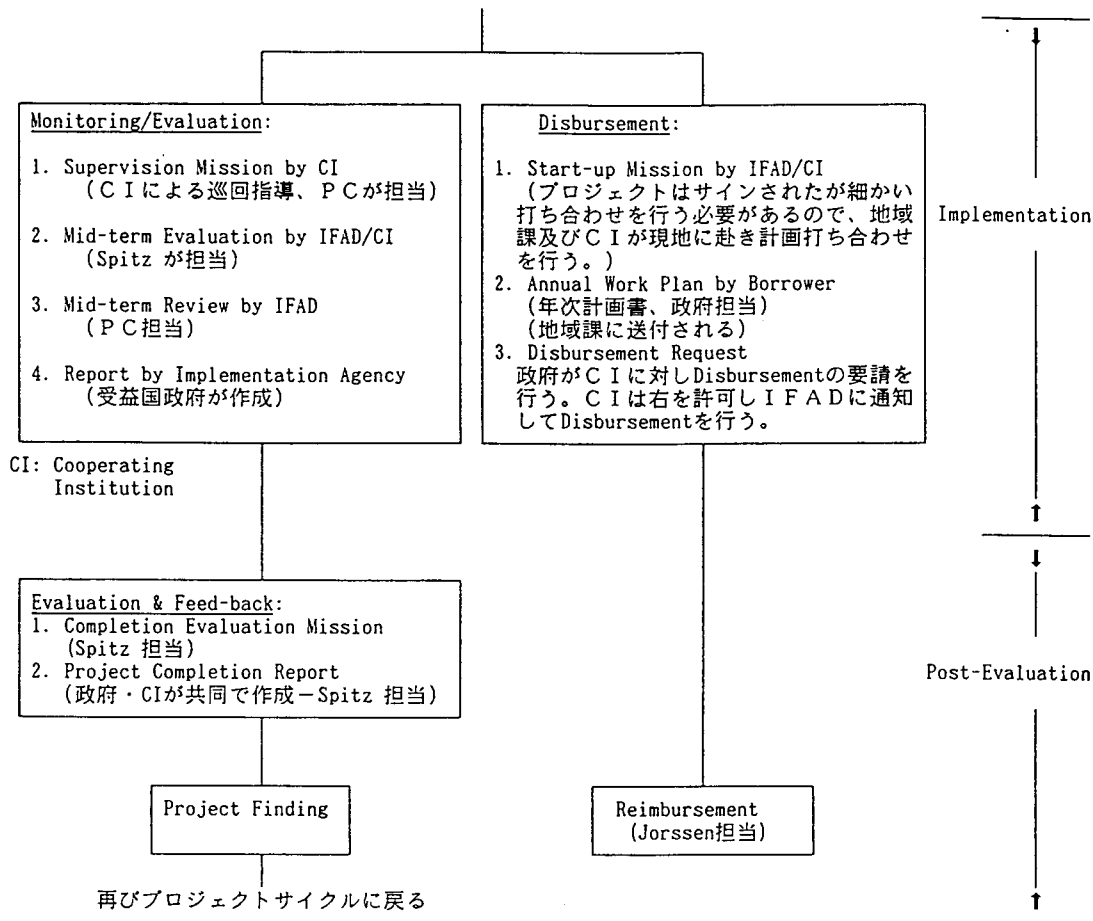
政府関係者及び総裁等出席。

Loan Signing

合意されたプロジェクトは
アウット・リストに載せられ
資金供与が出来る次第実施。

(次頁に続く)

(前頁から続く)



注) 1994年10月にIFADの組織改編に伴い本チャートの担当部課等を変更する必要があるが、業務の流れは同じである。
現在、タスクフォースによるプロジェクトサイクル見直し作業が行なわれている。