

Date : 1 November, 2010
Time : 14:10 to 16.30 Hrs
Workshop : 8
Title : Ethical Development Practices for Sustainable Livelihoods- Issues and Concerns
Session : 1
Coordinators: Mr. Prabhjot Sodhi
Rapporteurs : Chetali Kapoor



Session 1: Inaugural Session GEF/UNDP SGP

Format: Presentations & inputs on guidelines for the workshop through audience participation

Chair: Mr. Parthasarthy

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Topic: Ethics and Values in Development Practice

Mr. Parthasarthy began his session by pointing out the difference between morality and ethics. He stressed that a person's ethics are a very conscious assessment of the good one wants to do. Morality on the other hand is given to a person by systems in the society. The debate therefore is

about ethical dilemmas and values, and thus everybody is concerned. Few of the important questions asked in an ethical debate are: Why should we be ethical?

Uncertainty dictates ethical behaviour. Uncertainty is of three types: time related, contextual, nature related. For example, the impact of what we do is mediated by the context. Every determination is a relation, nothing is absolutely universal. It is always modified with time. Moreover, nature circumscribes human actions—a clear example is climate change. This is why we should focus on the relationship between society, economy and environment.

Moving on to the solutions to ethical dilemmas, he said that dialogue between traditional wisdom and modern ideas coupled with spiritual values are indispensable. Quoting Martin Luther King, he said, “Power without love is reckless and abusive”. He concluded by asking the all important question as to whether we should focus on the ‘what’ of development or the ‘hows’.

Following this, an exercise was taken up wherein all participants were to give their inputs to come out with guidelines for the next 3 days of the workshop. The participants came up with interesting suggestions as below:

- Attitude while dealing with communities should be proper
- Respect for local knowledge
- People’s knowledge and learning is important
- Crop-cultivation should be given priority
- We should not waste resources
- Prior informal consent of the people is very important
- Involvement of villagers in policy making
- Honor the grey knowledge. Mutual respect
- Thinking locally is important
- “How to be good?”-Introduce this kind of a book in schools
- Do the poor have the luxury of practicing ethics
- Doing it all with heart and soul
- Community participation

Mr. Prabhjot Sodhi, National Coordinator, GEF UNDP SGP CEE also illustrated the basic principles of ethics by underlining that since we all come from different backgrounds, we need to find a common ethical practice for a sustainable future. There is a divide between developed and developing countries which is a problem facing the world today. He also mentioned that the government and people should be brought together, when it comes to resources.

Speaker 2: Mr. Kavim Bhatnagar

Topic: Experiences of Civil Society involvement in Micro-Pensions

Mr. Bhatnagar outlined the situation of pension in India. He said that less than 10% of India’s population gets pension and a farmer has to work until he dies. India’s population is very young but it’s ageing very fast. There is a need for old age income security, especially in the informal sector, but there are no schemes. Rajasthan is the first government to have come up with a co-contributory pension scheme.

Defining the social aspects, he said that as the physical capacity decreases, the earning capacity also decreases. The expenditure increases due to ill health and there is a need to fill this gap. A very important step towards this is that we need to create awareness about the schemes that exist and can be created and a bottom-top sensitization is needed. If there is cross-generational subsidy, it can only be removed by co-contributory schemes

The challenges faced in this are that financial literacy is very poor. Unless the poor know why these schemes are important for them, *micro-pensions* cannot function. We need to ensure low transaction costs and money of poor men should not be invested in equities etc.

Mr.Bhatnagar was then asked from one of the participants about the procedure that a NGO needed to follow if it wanted to partner with his company. He replied by saying that his company only partnered with NGOs that are sustainable. After doing due-diligence of the NGO, someone from their company would visit their NGO on the ground and would give an answer within 3 months.

Mr.Bhatnagar was also asked if his company excluded high-income workers to which he answered in the positive and said that co-contributions are only for low-income workers. He was then also very candidly asked as to how a poor farmer could arrange for the money needed for a pension scheme. To this, he replied by saying that its company tells the farmers that if they can quit one beedi and chai per day, they would be eventually able to save for their pension scheme.

Mr.Bhatnagar also clarified that his company's scheme is different from the private offerings in that the private offerings are extremely costly and ask for a number of things like PAN card etc.