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Theme IV

The role of different types of financing bodies

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Abstract. The role of different types of financing bodies in Rural Development is examined in two main categories: national and international institutions. Within this context, international institutions such as the World Bank, FAO, IFAD and their role in rural development in Turkey, and national institutions such as the Ministry of Agriculture and Rural Affairs, the Ministry of Forestry, the Agricultural Bank, the State Planning Organisation, the Southeast Anatolia Project Regional Development Administration, the General Directorate of Rural Services and the Turkish Development Foundation are evaluated. Rural development in Turkey is strongly tied to agriculture since the rural population is directly involved in agriculture. The issue is therefore approached as an agricultural one, and links between agriculture and rural development are examined. Rural development projects financed by national and international organs are also appraised and their contribution presented. The characteristics of the rural community in Turkey is also covered in some detail.

Keywords. Rural Development, Financing Institutions, Turkey.

Introduction

Since the establishment of the Republic in 1923, the rural population in Turkey has been changing from a village society, with most farming families producing mainly to meet their own needs, to a population of small-scale commercial farmers with multiple sources of income. It is also a population that is migrating – in the 1960s and 1970s to other countries, nowadays mainly to urban centres within Turkey. People living in rural areas formed 75 percent of Turkey's inhabitants in 1950 and slightly over 40 percent at the 1990 census, distributed among 37,000 rural settlement centres with populations of 10,000 or less: a third (12 million people) lived in communities with populations of 1,000 or less. Due to this scattered settlement pattern, extending social services and infrastructure to rural towns and villages has been difficult. While 93 percent of the rural population is supplied with electricity, 97 percent receives services by graded road and virtually all have access to primary school education, only 80 percent have access to an adequate supply of hygienic drinking water.

The objectives of Turkish agricultural policy have changed little in time: ensuring adequate nutrition and food supplies at reasonable prices for consumers, increasing production and yields while reducing the vulnerability of production to adverse weather conditions, increasing self-sufficiency, increasing farm incomes and improving their stability, increasing exports and developing rural areas.

Rural development policies in Turkey have aimed essentially at upgrading the economic and social infrastructure in rural areas in order to raise the rural population's standard of living and reduce the rate of migration from towns to cities. General lines of policy have focused on upgrading transport and telecommunication links in rural areas so as to facilitate the flow of goods and services, improving government services in the areas of education, health care and sanitation, facilitating agrarian reform and encouraging land consolidation. Most government ministries and State Economic Enterprises (SEEs) are involved in one way or another in implementing rural development policies in Turkey in the sense of having special programmes for rural development giving preferential treatment to them. This applies particularly to SEEs and ministries engaged in telecommunications services, road and dam building, agricultural research and extension and primary health care.

The government offers various incentives to encourage private investment in particular regions. In many cases, these incentives are more generous for provinces located in "First Development Priority" or

“Second Development Priority” regions. Most of these provinces are in the north-eastern, south-eastern, and central eastern parts of Anatolia. The rural population forms an average of 55 percent to the total population of these regions that have been depopulating or growing only very slowly in recent years. The Rural Area Management Project aims at attracting industrial investment based on agriculture in large villages and small towns and in general at improving the infrastructure of these communities. The establishment and development of rural industries is seen as a vital means of diversifying rural sources of income and, in particular, increasing employment opportunities for the young population whose migration to the metropolises in search of jobs is itself creating major social problems. Finally the organisation of the rural sector is improved through the formation and strengthening of co-operatives, labour unions and small businesses (OECD, 1994).

'Integrated Rural Development' or 'Mobilising the Rural Potential' has attracted the attention of development agencies for the last 4 decades. Rural development projects and programmes have been encouraged. Rural operations were discussed at the World Food Conference held in Rome in October 1974. These discussions covered the strengthening, increasing, and diversification of crop production, animal husbandry, forestry, fisheries and other agro-based rural industries and services such as roads and water supplies.

Policymakers have been increasingly aware in recent years that rural development with its multiple objectives such as reversing out-migration, reducing rural poverty, stimulating employment and protection of rural amenities cannot rely on agricultural policy alone but requires a broad range of economic activities that must be sustainable in the long term. The challenge for policymakers is the facilitating of the movement of resources into non-viable activities that continue to impose significant costs for taxpayers and consumers.

How to promote rural development is a major consideration in many OECD countries. The question of a reorientation of policy from output-related agricultural instruments to a broader approach is a key element in the debate. A European conference on rural development resulting in the Cork Declaration called for an integrated approach encompassing agricultural adjustment, economic diversification, management of natural resources, enhancement of environmental functions and the promotion of tourism and recreation. It was recognised that the shift from agricultural price support to direct payments would continue and that the sector must be allowed to adjust accordingly.

Agriculture continues to play a defining role in rural landscapes and it is essential to recognise agriculture as one component of a comprehensive rural development strategy. An integrated rural development policy could actually help to facilitate agricultural adjustment by stimulating a broader range of non-farming activities. This approach offers a means whereby agricultural labour released through structural adjustment may remain in their areas and economic viability for people who remain on small farms and engaged in part-time farming can be improved (Anonymous, 1997).

I. Agriculture and rural development

Rural poverty in Turkey was clearly visible until the early 1960s when the planned period started. There were 65,000 rural settlement units of which only 65 percent had drinking water, 15 percent had standard rural roads and one percent had electricity. Development plans covered all fields of activities ranging from development targets and policies in the economic sector to social targets and policies. A balanced growth strategy was adopted between agriculture and industry during the first three planned periods. Rural development in Turkey as well as in the development plans was strongly linked with agriculture since the rural population is directly involved in agriculture in one way or another. The issue is agricultural development in the rural areas and the link between agriculture and rural development is therefore important for understanding rural development in Turkey.

The paradox can only be understood by considering the role of agriculture in economic growth and poverty alleviation. There are two apparently conflicting aspects of this role: a) a large initial share: in many especially low-income developing countries, agriculture is the largest sector of the economy in terms of GDP. In an even larger number of developing countries, it is by far the largest source of employment and livelihood. These observations seem to imply that neglecting agriculture would hurt both growth and reduction objectives. b) a declining dynamic share: however, the long-term record of

economic growth considered above suggests that economic diversification into industry and modern services form the route to greater economic growth.

There are several reasons why improved agricultural growth reduces poverty, and especially rural poverty: a) the majority of the poor live in rural areas where agriculture is the leading sector of employment and livelihood, b) the agricultural sector is labour-intensive and has the potential for generating employment among the landless and under-employed, c) agricultural income provides the major basis for both demand and investable resources for the growth of off-farm rural employment in informal industry and services that can benefit the poor, d) rural economic growth can have a stimulating demand-side effect upon urban non-agricultural growth through increased purchasing power among rural communities, and e) rural economic growth helps to stem migration to urban areas and thus reduces urban poverty which is disproportionately concentrated among migrants (Anonymous, 2000a).

Given these expectations, poverty alleviation will be slowed if agriculture is neglected or discriminated against by policies that favour other sectors. However, natural resources and the environment, investment costs and competitiveness can hinder use of the potential.

The poor are sometimes thought to be outside the production system. It is assumed that they have to be “integrated” in the mainstream of the economy. Yet the rural poor are already deeply involved in economic production. In most developing countries, smallholder farmers, a significant portion of whom are poor rural women, account for the bulk of food production and a good part of cash and export crops as well. Unfortunately, productive services like credit, research and extension have often by-passed small farmers living mainly in rural areas and other rural poor. There are two aspects to this. The service delivery system must be strengthened and the institutions concerned reoriented so that they give direct, lasting attention, and outreach must be developed to channel productive services to the rural poor (Jaziry et al., 1992). In this respect, rural development projects mainly involved in agriculture are the key to successful development.

II. Institutions involved in the support of rural development projects and implementation

There are implications for the role of agricultural ministries. The movement in some OECD countries towards the decentralisation of activities to regions is likely to continue. The development of stronger and more formal policy linkages between agriculture and related activities such as the food industry, forestry and rural development is also expected to become more prevalent.

The Ministry of Agriculture and Rural Affairs (MARA) is the major natural resource ministry linking government services and farming households. Through general directorates, the ministry delivers a wide range of agricultural services in rural areas and villages. Its structure is based on functional division and responsibility for the formulation, approval and implementation of all agricultural and rural development projects financed both externally and internally, establishing farmers' organisations, training farmers and agricultural extension agents, disease and pest control, quality control of food and feed and conducting research.

The Ministry of Forestry (MOF) also serves rural development objectives through four General Directorates. MOF is responsible for the conservation, exploitation, and afforestation of forest land and the rehabilitation of large areas of rangeland in forest areas and, through General Directorate of Forest and Village Rehabilitation (ORKOY) funds, provides low cost finance generating agricultural activities in village households in forest areas.

There also is a Resource Utilisation and Support Fund, which gives partial grants to certain types of investments, a fund for the Promotion of Rural Handicrafts, which finances training and credit, and a fund supporting Co-operative Development.

The TCZB Agricultural Bank was founded in 1863 and is by far the oldest financial institution involved with agriculture in Turkey. Besides serving as the country's largest commercial bank—accounting for some fifth of the deposits and loans in the Turkish banking sector—it is the channel through which the bulk of credit is extended to farmers, Unions of Agricultural Sales Co-operatives (ASCUs), processors, agricultural commodity merchants and agricultural credit co-operatives. Virtually all the loans are soft (the

interest rates are below market rates and the rate of inflation). It has a network of 1,150 branches. It lends to individuals and groups of farmers both directly and through the Agricultural Credit Co-operatives (ACC). TCZB implements the government's agricultural credit policy. Interest rates in 1999 were about 65 percent, about half those of commercial banks and are down to 40 percent this year with the new economic programme.

The Agricultural Credit Co-operative is guided by TCZB, which provides the entire loan portfolio. The ACC provides short, medium, and long term credit to individual farmers and farmers' co-operatives. Its operations are controlled by MARA. ACC has one Central Union which formulates policies, 16 regional unions and 2,500 primary co-operatives with 1.78 million smallholder farmer members. Usually, 25 percent is disbursed in cash and the balance in kind at interest rates 2 percent above those of TCZB.

The General Directorate of Rural Services (GDRS) was set up in 1985 to combine the General Directorate of Soil and Irrigation, the General Directorate of Soil and Settlement and a department of the General Directorate of Forestry reporting to the prime minister. The GDRS is well organised with 19 regional directorates, 80 provincial directorates, and 12 research institutes scattered all over the country. More than 90 percent of the budget is invested in infrastructure. The responsibilities of GDRS include the construction, maintenance and improvement of rural roads, drinking water and sewerage systems in villages, ensuring the sustainable use of soil and water resources and increasing productivity, establishing small-scale irrigation systems, reservoirs, soil conservation and erosion control, development of the arable land infrastructure, small-scale land consolidation and providing settlement facilities for those whose land is purchased by public investment and for nomads.

The Turkish Development Foundation (TDF), a non-governmental agency, concentrates mainly on the mobilisation, organisation and training of human resources so that rural people can shape their lives in a sustainable manner and organise themselves better. The ultimate aim of TDF development programmes is to alleviate poverty among poor rural families with small resources and raise their standard of living. TDF suggests that this aim can be achieved by providing the participation and input of the rural population through organisation, which is necessary for sustainable development. Families participating in TDF projects are generally ignored in traditional development programmes. TDF takes into account the current situation, participation, sustainability, coverage, integration and environmental sensitivity in the formulation of rural development projects.

The Union of Turkish Agricultural Producers (UTAP) was set up as an umbrella organisation for agricultural producers and covers the entire country. Its major role is its contribution to policy discussion and formulation. The responsibilities of UTAP include farm registry records, the providing of inputs for its members, the issuing of registry certificates, the organising of training courses and lectures for farmers and the funding of a certain amount of research in agricultural economics and social areas.

Turkey is a member of IFAD and participated actively in the establishment phase. Despite Turkey's impressive economic growth in recent decades, it faces considerable challenges in bringing its sizeable underdeveloped regions into the mainstream of development. IFAD recognises that the resulting gradually unchecked inter-regional disparity and selectivity further disadvantages the poor, stifles overall economic growth and increases the risk of political instability. IFAD has targeted its assistance on provinces classified as least developed in order to increase the catalytic effect of the limited resources available for development assistance in Turkey (IFAD, 1990).

The aim in these regions is to facilitate the setting up of infrastructure and fully develop the credit system, the extension service, rural roads, drinking water facilities and other requirements of the rural communities. The stated objective is the improvement of income distribution between developed and underdeveloped regions (Tewari, 1987).

FAO, as the largest specialised agency in the United Nations system and the leading agency in agriculture, forestry, fisheries and rural development, has been working in Turkey to help the government and related organisations to alleviate poverty and hunger by promoting agricultural development, improving nutrition and the pursuit of food security.

Other organisations that play an important role in the rural development in Turkey through agricultural productivity and various other activities are the Union of Cattle Breeders, Irrigation Unions, Service to Village Unions and the Association of Leading Farmers.

III. Rural development projects implemented

The priority development aim of the first rural development project in Turkey, namely the Cankırı-Corum Rural Development Project, was to increase crop and livestock productivity and more specifically to increase fodder crop production and improve livestock breeding and hence provide higher incomes and better living standards for the rural population in the project area. The project objectives included an effective extension service, a well organised agricultural credit system and a new irrigation network on 12,500 ha of land and on-farm development of 7,500 ha. The project was also involved in road construction and repair work, drinking water supplies, electrification and certain social facilities in some villages.

The second rural development project implemented in Turkey was the Erzurum Rural Development Project. The objectives were to increase the income and living standards of the farmers in 1,067 villages by increasing agricultural production in Erzurum province. Yield increased by 8 percent and migration decreased dramatically by 62 percent. The infrastructure of the research institute in the region was improved. The project was accomplished successfully in the light of the situation in the region.

The purpose of the Eastern Anatolia Rehabilitation Project was to improve the management of the degradation of the Euphrates basin in Elazığ, Malatya, and Adıyaman provinces. From the environmental point of view, the purpose of the project was to achieve sustainable protection and development of soil and water resources. The socio-economic purpose of the project was for local communities to participate in the project activities to increase rural income by developing various income generation activities by upgrading the standard of living in the region. Specific project objectives are erosion control by tree plantation, improvement of degraded rangeland, rehabilitation of existing oak coppices, encouragement of bee-keeping, establishment of irrigated terraces for horticultural production, reduction of fallow, construction of irrigation water impoundment facilities, reservoirs, canals, underground water conduits and grafting pistachio nut trees (Anonymous, 1995).

The Bingöl-Mus Rural Development Project was initiated with the aim of increasing agricultural production and alleviating poverty in the less developed areas of these two provinces. Specifically, the project involved rural infrastructure, agricultural extension and applied research, forestry, livestock and agricultural credit. With the implementation of the project, 81 small irrigation units were established, 225 km of roads were constructed, 52 Village Group Technician centres were established, 7,650 ha was improved in three forests, 580 bee-keeping units were developed and 5,700 sheep farms in mountainous areas were intensified.

The Yozgat Rural Development Project was aimed at increasing agricultural production, improving rural infrastructure, irrigation, handicraft development and agricultural credit. The overall objective of the project was to achieve sustainable improvement in the standard of living of the poorest of the poor rural households in Yozgat province without endangering—and if possible enhancing—the productive capacity of the natural resources involved.

The Ordu-Giresun Rural Development Project was initiated with the aim of assisting male and female members of households in participating villages to improve the standard of living through the sustainable utilisation of natural resources. Some 320 villages benefited from village level development of infrastructure, improved communal grazing and forestry and income-generating activities.

The principal objectives of the Sivas Rural Development Project and the Rize-Bayburt-Günüşhane Rural Development Project were the conservation and better use of natural resources—rangeland, genetic resources and soils—and the establishment of effective links between the research and extension sectors and farmers for a sustainable flow of information, improvement of home economics, the promotion of co-operatives and small-scale agro-industry and the increasing of agricultural production. This includes reducing fallow areas, increasing agricultural production by developing improved varieties, appropriate technologies, livestock races, integrating crop and livestock production, and transferring improved technologies and introducing new undertakings such as poultry production and potatoes.

The Agricultural Extension and Applied Research Project co-financed by the World Bank was a system approach. The project has made good progress in reorganising and strengthening extension services and

improving the quality of research. Research and extension services have developed strong links focusing on regular exchange of information on technical and farmer-oriented problems. As a result, extension services receive well-defined technical packages. IFAD has helped to pioneer a “demand-driven” research-extension system that places the small farmers at the centre of a two-way “lab-to-land” and “land-to-lab” flow of research results and field experience. The demand-driven aspect helps to focus research priorities on the problems faced by smallholder farmers and renders the extension service responsive to their needs. Rural development projects and financing institutions are listed in Table 1.

IV. GAP

In the GAP region, agriculture is by far the dominant production sector, accounting for nearly 40 percent of the gross regional product. It account for about 10 percent of the agricultural value-added of Turkey. Since the economy of the region depends on agriculture and 36 percent of the total population is rural, rural development is obviously vital for GAP.

As has been mentioned, people are central in any aspect or concept of rural development and all activities for improving their standard of living and sustainability is the most important component of development. These three concepts—people, rural development and sustainability—lead to “*sustainable human resource development in rural development*”, to provide rural people with all the conditions for development. The ends and means are numerous, ranging from subsistence agriculture and alternative income generation activities to the supply of clean water, as well as sanitary toilets, proper education, etc. The GAP as an integrated and holistic rural development project employs a combination of material and technical assistance for 2,202,464 rural people in the villages of the GAP region. The aim is to help village communities to improve the social and economic aspects of their lives. This might include the production of more food to alleviate poverty, the supplying of clean water to prevent the spread of disease and to guide the generating of employment activities to provide the means for cash income. In general, combinations of all these factors and many more are all related directly or indirectly to farming as a way of life. The GAP Master Plan’s basic development scenario is to transform the region into an export base for its agricultural products. The GAP aims at removing the “gap” between the project area and more developed regions of Turkey and promoting equitable development. For this, GAP-RDA has carried out number of activities in the region and in all these activities, human resource development is the core of sustainable rural development in the GAP Region because a project of this scale will have important effects on the existing social structure of the region. GAP-RDA has already achieved significant results in rural development, creating opportunities for local people to exercise their choices and realise their potential (Anonymous, 2000b).

1. Agricultural Activities in the GAP Region

GAP-RDA is conducting a number of agricultural projects. They are all directly or indirectly related to sustainable human resource development. The on-going projects are as follows:

- ❑ The Irrigation Methods and Technologies Project (Regulation and Management of Water in Irrigation Canals and Methods and Technologies for Saving Water)
- ❑ Irrigation Systems Management Project (Operation, Maintenance and Management of Irrigation Systems in the GAP Region)
- ❑ Agricultural Research and Development Project Package - Phase II
- ❑ The Study on the Agricultural Mechanisation Needs in the GAP Region (Phase II)
- ❑ Afforestation and Erosion Control
- ❑ Introduction of New Irrigation Methods and Technologies
- ❑ Sanliurfa-Harran Plains On-Farm and Village Development Project
- ❑ Training Activities and Task Force Meetings under Agricultural Projects
- ❑ Income Generating Activities in Non-Irrigated Areas

2. Social Projects

CELATOMs as well as other projects are implemented under GAP-RDA co-ordination as instruments of sustainable human development philosophy, i.e., projects on malaria eradication, employment in urban informal sectors, small-scale income generating initiatives and school bussing.

“The Project for Rehabilitation of Children Who Work in the Streets” to be executed by Diyarbakir Governor’s Office and SHÇEK with contributions from ILO (International Labor Organization) and various other NGOs and co-ordination by GAP-RDA) was introduced via a press conference in November, 1998. Services including health, education and the child labour office, as well as informing the parents and the community are to be offered to 250 children who work in the streets at the 75th Anniversary Child Centre (under development) and another 1000 children elsewhere in the city. It is envisaged that CELATOMs will gain an autonomous structure by the year 2005 as an NGO serving the region’s women in particular and communities in general.

3. GAP Entrepreneur Support and Guidance Centres (GAP-GIDEM)

It is expected that entrepreneurs from within and outside the region will wish to join the emerging business and investment environment that is being induced by GAP. In order to encourage potential entrepreneurs and provide them with the information and consulting services that they would need, the GAP Administration opened GAP-GIDEM offices in Adiyaman, Diyarbakir, Gaziantep, Mardin and Sanliurfa in September 1998. In addition to these offices in the provincial centres, a Project Co-ordination and Management Unit (PCMU) at the GAP Administration’s headquarters in Ankara and a Regional Co-ordination Office at Sanliurfa Regional Directorate were set up.

4. Birecik Re-settlement Project

The purpose of this project executed by GAP-RDA with contributions from UNDP is to help the people who will be affected by the construction of the Birecik dam as they now live in settlements that will be flooded, to re-settle elsewhere and adapt to their new lives socially, economically and culturally. The project beneficiaries are the residents of the Halfeti District Centre (Sanliurfa) and 43 villages. The project work is continuing with three components, namely a social component (community affairs, organisation and management), an economic component (employment and investment) and a spatial component (re-settlement and population).

The project work on both the socio-economic and physical re-settlement issues is being carried out in line with principles of sustainability and subsidiarity. The public and the parties concerned are informed at every step of the way and their participation in the decision-making process is ensured. The project also emphasises the utilisation of the latest relevant technology, namely, satellite images and GIS (Geographic Information Systems).

On the socio-economic front, continuing project activities include teaching people to drive, photography, chess, music classes (playing “saz”) and painting as well as economic orientation programs like bee-keeping, vegetable canning, mushroom farming, goat production and tile manufacture. Two other project activities the distribution of clothing to the needy and the publication of a bulletin.

5. Lessons learned from the rural development project

The main lessons learned from IFAD operations in Turkey are the implementation problems experienced by Turkish government (GOT) agencies, and in particular MARA, the problems of maintaining local funding through the GOT budget system, procurement delays, problems of sustainable credit, some resistance to credit systems including interest payments, the need for long implementation periods and the need to involve beneficiaries in development planning. Projects in Turkey have had a history of measures to resolve them. Specific lessons include: 1) lack of beneficiary participation in the design and the planning of project activities has resulted in poor rates of adoption by farmers, 2) technical packages need to be tested under local conditions before introducing them on a large scale; 3) appropriate training of project staff and farmers is important, 4) project management needs to be decentralised, 5) the T&V approach is ineffective under local conditions for an essentially demand-driven extension system 6) livestock extension is particularly in need of improvement, 7) target groups consisting of the poorest of the

poor at all points in time should be clearly identified, and 8) the integrated rural development projects are difficult to implement, monitor and evaluate. Health, education, and transportation should therefore not be included in the projects, i.e. projects must be more specific and related to only one area of interest to improve (IFAD, 1996).

A number of problems are also observed in the implementation of rural development projects: 1) project periods were long and so the needs change in time, 2) credit agencies have their own procedures, which do not always match the needs of the host country, 3) consultancy services form a substantial proportion of the total project cost, 4) because of the nature of the projects, a number of organisations must work together, creating many problems, 5) new approaches for the development of production have not been very different to methods already applied, 6) projects do not accelerate the activities carried out by the related organisations, 7) agricultural loans in the project areas are not differentiated, and 8) income generation activities are not very different to those carried out by provincial directorates.

Projects also produce benefits in many ways: 1) implementing agencies gain mobility in their activities, 2) facilities in the project areas increase, and 3) capacity is created in the project areas. Human resources are more developed and better motivated.

Conclusion

Rural development is the process of sustained growth of the rural economy and improvement of the well-being of rural men, women, and children. All the members of a farm household have a specific role to play (farming, trading, paid labour, etc.) and combine efforts to generate food and income for the family's survival. However, as is known, the rural development concept is more than food production. There is also increasing awareness of its environmental functions and needs. Different instruments and approaches are possible for addressing problems related to agricultural development and environmental protection. Experience shows that the key problem is communication between the agricultural sector and the environmental disciplines. It also shows that dimensions other than the economic/agricultural and environmental need to be taken into account, such as social and cultural aspects. The ability to analyse and accept the roles of all different parties in this concept is vital. In the economic context, planning is very important and mutual co-operation and partnership among citizens, experts, policy makers, and other groups are essential.

Rural development should be addressed through an integrated approach to rural development policy rather than through agricultural policy alone. Rural development objectives should influence but not inhibit agricultural policy reform and adjustment of the sector. The adjustment of the sector can be facilitated if agricultural policy reform is supported by comprehensive policies for the development of rural areas.

Many institutions involved in rural development lack organisation, waste scarce resources and use funds ineffectively. There should be one responsible organ planning rural development management and implementation or the relations between institutions must be smooth and clearly identified to serve the rural poor with limited or no disturbance.

Table 1. Rural Development Project Financing Institutions and their Share in Total Cost

projects	financing institutions	share %	project period
Corum-Cankırı RDP	Turkey	46	1976-1984
	IFAD	54	
Erzurum RDP	Turkey	56	1982-1989
	IFAD	15	
	World Bank	29	
Eastern Anatolia Watershed Rehabilitation Project	Turkey	30	1993-1999
	World Bank	70	
Bingol-Mus RDP	Turkey	60	1990-1996
	IFAD	40	
Yozgat RDP	Turkey	60	1991-1998
	IFAD	40	
Ordu-Giresun RDP	Turkey	35	1996-2003
	Bank of Agriculture	18	
	IFAD	33	
	Islamic Development Bank	14	
Sivas-Erzincan RDP	Turkey		In preparation
	IFAD		
Rize-Bayburt-Gumushane RDP	Turkey		In preparation
	IFAD		
Agricultural Extension and Applied Research Project	Turkey	60	1984-1993
	IFAD	5	
	World Bank	35	
Agricultural Research Project	Turkey	25	1992-2000
	World Bank	75	
GAP	Turkey	85	
	External	15	

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