

right to food; the High Commissioner place the issue of a coordinated approach to the right to adequate food throughout the UN system high on her agenda; and

- ♦ a follow-up meeting be convened in early 1998 to continue discussions of the content and means of implementation of the right to adequate food and, further, that the participation of human rights organizations currently concerned mainly with civil and political rights, as well as that of development agencies, be ensured.

Microcredit programmes

At its 1997 session the Commission adopted resolution 1997/11 in which the High Commissioner for Human Rights was requested to continue discussions with the World Bank and report on the creation of microcredit programmes.

Under the general heading "Human rights and extreme poverty", the High Commissioner's report on microcredit programmes (E/CN.4/1998/23) notes continuing efforts by the OHCHR to establish closer ties and develop concrete projects with the World Bank. Reference is made to the fact that, at the time the report was prepared, no joint programmes had been undertaken.

With regard to the Bank's micro-financing and credit approach, the report recalls the World Bank's programme "Sustainable Banking with the Poor" (SBP) — a collaborative effort of the World Bank, the Ministry of Foreign Affairs of Norway, the Swiss Agency for Development and Cooperation, and the Ford Foundation. Specific points related to the SBP are noted, including that: it is aimed at improving the ability of donors, governments and practitioners to design and implement policies and programmes to build sustainable financing institutions that are effective in reaching the poor; a series of case studies has been carried out, focussing on microfinance institutions in Asia, Africa and Latin America that have pioneered innovative approaches for reducing the costs and risks of providing financial services to a large number of low-income clients; these case studies covered a wide range of types of institutions and programmes, including commercial banks, specialized banks, credit unions, non-governmental organizations and non-bank financial institutions. Other points related to the SBP are that: it draws on several disciplines — economics, finance, anthropology — and uses both quantitative and qualitative approaches to analyse why some programmes have successfully delivered financial services to the poor while others have fallen short; success is defined by financial sustainability and by access and outreach; financial sustainability is measured in terms of key financial performance indicators, including the Subsidy Dependence Index used in the Bank; access and outreach are measured by assessing how far beyond the "frontier of finance" a programme has gone to reach those who have been unable to use formal financial services — whether because of gender, income, illiteracy, ethnic identity, geographic location, or lack of collateral; based

on the case studies, the SBP will produce a number of publications on sustainable banking with the poor that will distil lessons for policy formulation, programme design and implementation; and the SBP project has also established a Seminar Series as a means to disseminate best practice in the Bank and as a forum for discussion of problems and issues emerging in the rapidly growing field of microfinance. At the time the High Commissioner's report was prepared, 18 such seminars had been held, with abstracts produced and circulated for selected seminars.

Structural adjustment programmes

At its 1997 session, the Commission agreed to the appointment of an independent expert for one year to assist the Working Group on structural adjustment programmes. The Expert was to have submitted the report in time for it to be circulated prior to the Working Group's second session which was scheduled from 16 to 20 February 1998. The report was not submitted as scheduled, however, and, as a consequence, the Working Group's second session was re-scheduled to take place after conclusion of the Commission's 1998 session. Thus, there was no report on structural adjustment programmes and their impact on the enjoyment of economic, social and cultural rights.

Draft optional protocol to the Covenant on Economic, Social and Cultural Rights

At its 1997 session, the Commission had before it a report by the Secretary-General (E/CN.4/1997/105) to which a draft text for an optional protocol to the Covenant on Economic, Social and Cultural Rights was appended. The draft text for the protocol stipulated:

- ♦ Preamble: establishment of the procedure will make concrete the interdependence of civil, cultural, economic, political and social rights, give substance to the importance of recourse procedures in relation to economic, social and cultural rights, draw a connection between these rights and the international community's broader economic and social development objectives and clarify the obligations of states under article 2 (1) of the Covenant.
- ♦ Article 1: the question of whether violation of a right or the rights recognized in the Covenant had occurred will depend on the facts of the case and the complaints procedure alleging a violation will remain open to both individuals and groups.
- ♦ Article 2: the right to submit a complaint will be extended to individuals and groups acting on behalf of alleged victims provided that such individuals and groups are acting with the knowledge and agreement of the alleged victim(s); all rights set out in articles 1 to 15 of the Covenant will be included, bearing in mind that the right to self-determination will be addressed only from the perspective of the economic, social and cultural dimensions of the right; the failure