

Belize Climate Resilient and Sustainable Agriculture Project (CRESAP)

Southern Belize

Indigenous Peoples Plan

INTRODUCTION

This Indigenous Peoples Plan (IPP) is developed to ensure that the CRESAP activities in the Toledo and Stann Creek districts are implemented in a manner that addresses the environmental and social risks and benefits and respects the rights, interests, and cultural heritage of Indigenous Peoples (IPs), specifically the Maya (Mopan and Q'eqchi) and Garifuna communities.

The IPP is guided by the World Bank's Environmental and Social Standard 7 (ESS7), the Belize Constitution, and relevant international agreements, and builds from the Project's Indigenous Peoples Planning Framework (IPPF) and Social Assessment (SA). It provides the Indigenous Peoples baseline, consultations and the ongoing approach for engagement with IPs, an action plan to avoid or minimize potential negative environmental and social impacts, implementation arrangements, a grievance redress mechanism, monitoring and evaluation, and a budget.

PROJECT DEVELOPMENT OBJECTIVES AND COMPONENTS

Project Development Objective

To increase agricultural productivity and build resilience to climate risks among targeted producers and respond effectively to eligible crisis or emergency events.

Relevant components/activities for Indigenous Peoples

Component 1: Institutional strengthening (extension/advisory services, agro-climatic and IPM capacity) that will be deployed in the south as services scale.

Component 2: Investments in Climate-Smart Agriculture (CSA).

2.1 Capacity support to PFIs, individual farmers and producer organizations:

- TA for business plans and subproject proposals; gender-sensitive training.

2.2 Matching grants for CSA:

- Window 1: Smallholders (up to 60% grant share, up to US\$6,000).
- Window 2: Medium/large farms & producer organizations (up to 30% grant share, up to US\$30,000).
- Targeting includes women farmers; both windows are open to eligible Maya and Garifuna producers and groups.

2.3 Strategic collective assets:

- Shared assets (e.g., drainage, small water-harvesting, pasture improvements) that could benefit villages or producer groups in Toledo and Stann Creek.

Component 3: Project coordination, monitoring and evaluation (including E&S oversight).

Component 4: Contingent Emergency Response Component (CERC), as applicable.

INDIGENOUS PEOPLES OF TOLEDO AND STANN CREEK DISTRICTS

Maya

Geographic Focus and Demographics

According to the 2022 Census for Belize, Q'eqchi Maya population was 26,230 while Mopan Maya was 15,932, and both ethnic groups combined made up approximately 11.2% of the national population. While Mopan and Q'eqchi Maya are found in all six districts, the majority resides in Southern Belize in the Toledo and Stann Creek districts, where the Stann Creek District houses most of the Mopan Maya and the Toledo District is where most of the Q'eqchi Maya can be found.

The Mopan and Q'eqchi Maya live in 41 villages in Southern Belize. 40 of the villages are located in the Toledo District, namely Aguacate, Big Falls, Bladen, Blue Creek, Boom Creek, Conejo Creek, Corazon Creek, Crique Jute, Crique Sarco, Dolores, Graham Creek, Golden Stream, Indian Creek, Jalacte, Jordan, Laguna, Mabilha, Machakilha, Medina Bank, Midway, Na Luum Ca, Otoxha, Pueblo Viejo, San Antonio, San Benito Poite, San Felipe, San Isidro, San José, San Luca, San Marcos, San Miguel, San Pablo, San Pedro Columbia, San Vicente, Santa Ana, Santa Cruz, Santa Elena, Santa Teresa, Silver Creek, and Sunday Wood. The other Maya village, Maya Mopan, is located in the Stann Creek District.

Cultural Heritage and Language

The Mopan and the Q'eqchi Maya are only differentiated by their language and traditional clothing, which typically include hand woven designs that feature colourfully embroidered geometric designs. Their staple foods include corn, cacao and pork, and traditional dishes include tortillas, caldo (soup with meat, cilantro and annatto), tamales, cochinita pibil (roasted pork flavoured with sour orange and garlic), and chocolate beverages mixed with honey and pepper. Both Maya groups have also practiced the use of indigenous plants for their medicinal properties and traditional healing.

Several well-known Maya sites exist in Southern Belize, including Nim Li Punit, Lubaantun, and Uxbenka and are used by the Maya as means to preserve and teach their ancient heritage. The Mopan and the Q'eqchi Maya also practice traditional arts and craft, including basket weaving from the jippa jappa palm, hand-woven textiles, wood and stone carving, and pottery and ceramics.

Livelihoods

The Mopan and Q'eqchi Maya rely on agriculture, hunting, fishing and gathering for their survival, all of which are regulated and practiced in accordance with long standing Maya Customs, practices and traditions. Maya people also make significant contributions to the service industry of Belize, particularly in tourism, education and entrepreneurship. Rice, citrus and cacao, among other commodities, are grown mainly for family consumption or local sale. The indigenous peoples of Southern Belize also engage in small livestock rearing and in some cases the hunting of wildlife like deer, peccary, gibbon, armadillo and guan, and gathering of forest products including jippi jappa and other palm leaves, slate, sandstone, honey, and medicinal plants.

Governance

The Mopan and Q'eqchi Maya communities of Southern Belize have a traditional form of governance known as the Alcalde System defined and empowered in accordance with long standing Maya customs and practices, and whose jurisdiction is legally established and recognized in the Belize Inferior Courts Act, Crime Control and Criminal Justice Act, and the Supreme Court Act. Alcaldes are elected for two-year terms

by community members in accordance with Maya customs, and they have traditional leadership roles for village administration, safe-guarding and overseeing the traditional land tenure system and land use, facilitating community deliberation and decision-making, functioning as community representatives and spokespersons, and adjudication of both civil and criminal matters within the recognized boundaries of their respective communities.

Under the Alcalde System, the community functions as the ultimate authority, thus for any major decisions that might affect a community, the Alcalde convenes a community meeting and carries out the mandate of the community. Also, an Alcalde represents the community before any third-party but mostly only in as much as he or she has been authorized by the community to do.

Maya communities also have a system of Village Councils, consisting of seven elected members headed by a chairperson, elected in accordance with the provisions of the Village Council Act of Belize. Village councils serve three-year terms and cannot pass laws but rely on the Central Government to define policies which the village councils then execute at the local level. Village councils bear similar responsibilities as alcaldes to the IP communities and therefore play equal roles in their governance, although strained relationships between the two community leaders sometimes exist.

Land Rights

The lands subject to traditional possession by the Maya do not only meet their physical needs but also play a central role in their cultural and spiritual existence and impact their very identity. The Maya communities of the Toledo District in particular have been struggling with the Government of Belize over land use and ownership since the 1990s. Such interactions with the government include granting of concessions to oil and logging companies in Maya traditional lands without protecting the lands or recognizing and securing the territorial rights of the Maya people in those lands or without the free, prior, and informed consent of the Maya people.

Though the Supreme Court and the Caribbean Court of Justice have ruled by consent of April 22, 2025, that the government of Belize must delimit, differentiate and title the Maya territory and meaningfully consult with Maya peoples to protect Maya land rights, the State has yet to enact this ruling.

Vulnerability

The Maya of Southern Belize are vulnerable to poverty, low employment opportunities, marginalization, inequality and the negative impacts of climate change, in addition to a lack of recognition for their rights. Among these are territorial rights, including rights to ancestral land and natural resources, which have a direct impact on their social and economic conditions. The Q'eqchi Maya currently has the lowest standard of living in the country, and Maya rural communities have limited availability of educational services and access to early childhood education and development.

Many of the remote and rural Maya communities are still without some basic infrastructure including electricity, telecommunication and Internet, and accessible roads. Furthermore, Maya rural communities in the Toledo District tend to have less coverage and access to health services and medication, and childhood stunting and malnutrition remains persistent among Maya children in the district. The dwindling state of some forest areas also contributes to a scarcity in traditional medicinal products that Maya people typically harvest. Also, formal employment opportunities are notably lowest for Maya people, including youths, and employment for Maya women is especially stark.

Garifuna

Geographic Focus and Demographics

According to the 2022 Census for Belize, the number of Garifuna living in the country was 15,845 and made up approximately four percent (4%) of the national population. While Garifuna are found in all six districts, the majority resides in the Belize, Stann Creek and Toledo districts, with the Stann Creek District having more than half the total population. Garifuna communities mainly occur on the coast in towns and villages and are concentrated in the Stann Creek District in Dangriga, Hopkins, Seine Bight and Georgetown, with Dangriga having the largest population. In the Toledo District, Garifuna populations occur in Punta Gorda Town and Barranco Village.

Livelihoods and Resource Use

Garifuna communities live mainly on agriculture, fishing, wage labour, cultural industries, and remittances from relatives abroad. Garifuna who live in the rural areas mainly pursue a subsistence lifestyle often maintaining subsistence plots and home gardens, while those in the urban areas pursue professional occupations.

Cultural Heritage and Language

The language spoken in Belize by the Garifuna people is called Garifuna. Garifuna values, morals, history and identity are embedded in their song and dance, and popular Garifuna music include the Chumba, Paranda, Wánaragua and Punta. Their traditional attire includes vibrant sashes, seashell adornments, and elaborate headdresses. Garifuna food mainly features plantain, banana, cassava, yam and a variety of seafood. Main dishes include the hudut (a coconut-based fish soup served with mashed plantain), bundiga and tapou cooked with coconut milk, dharasa (a tamale made with green bananas), and the cassava bread, ereba. The Garifuna also practice sacred rituals including the Beluria, a ceremony held nine nights after a person's death to honour the departed, and the Dugu, a private family reunion to celebrate and connect with the spirits of ancestors.

Governance

Garifuna communities have adopted the system of village councils as their form of local governance. They elect a village council consisting of a chairperson and six councillors, including a deputy chairperson, every three years. A village council is generally responsible for coordinating development activities in the community, developing bylaws, managing public areas, serving as the communication mechanism with the state and other third parties, and facilitating community meetings and decision making.

The National Garifuna Council (NGC) is an organization that represents the collective interests of Garifuna people at the national and international level and plays an important role in the governance of Garifuna communities. The NGC is organized into 12 branches across Belize, and each Garifuna community has representation in the NGC. Decisions are often made at the branch level by a Branch President, and other matters of national importance or affecting the wider Garifuna community are taken to the board, which comprises of members of all the branches as well as co-opted members. The NGC President and executive would then take the necessary measures to ensure that the matters are resolved.

Land Rights

While the Garifuna land tenure system brought to Belize was communal, that system has largely evolved and today the Garifuna hold land in the form of leases or private property as provided by the national system of land ownership for all Belizeans. Common areas are generally administered by a village council.

Vulnerability

The Garifuna are vulnerable to high unemployment and the negative impacts of climate change on their communities. With erosion of their coastal communities and decreasing populations of fish in the sea, the Garifuna now need to find new land to live and cultivate food.

CONSULTATIONS WITH INDIGENOUS COMMUNITIES IN THE TOLEDO AND STANN CREEK DISTRICTS

As part of ongoing stakeholder meaningful consultations process, the BSIF Project Implementation Unit presented the Matching Grant Program and E&S Requirements to eight IP stakeholders from the IPA Office, four IP associations and four IP groups on October 28, 2025. This was done as part of the introductory stages of the CRESAP proposed approach for engagement with IPs of the Stann Creek and Toledo districts. Key feedback and comments from the session were about the project benefits and participation, IP indebtedness, land tenure, use of child labour on family-owned farms, and permitting requirements for water use and building of farm structures.

A second engagement was conducted with IP community leaders (Alcaldes, NGC representatives, and village Chairpersons) on January 17, 2026, to present details of the Project to them, including on the Matching Grant Program and E&S Requirements and the Indigenous Peoples Plan (IPP) being developed, and answer their questions. Key feedback and comments from the session included consequences of defaulting on the loans from PFIs; availability of marketing support for beneficiaries; permitting for building farm structures; requirements for farmers who won't need credit and whether grants will be given to farmers as cash; availability of support for farmers to develop their CSA investment proposals; financial obligation of a farmer if his/her investment is not approved; land tenure requirements and whether a farmer's land will be at risk if he/she defaults; requirements in the event a farmer's investment fails due to a natural disaster; requirements for the use of water from a natural stream that runs through a farmer's own property; whether the CRESAP will be benefitting a specific number of IP farmers in the Toledo District; overview of the Project's success rate in the initial target area, and number of farmers whose investments have been approved; the design, bureaucracy and requirements of the Project to ensure that the way and life of the Maya people is taken into account in the project activities and requirements; and whether the Project has a system in place that restricts more than one person in the same household from benefitting.

The BSIF PIU also gave a repeat presentation session on the Matching Grant Program and E&S Requirements to the District Association of Village Councils (DAVCO) leaders on January 31, 2026, and the NGC on March 10, 2026. See a detailed summary of the engagements with IPs in Annex 2. Following the CRESAP engagement with the TAA, NGC and DAVCO leaders, a Joint Resolution document was presented to the IP leaders asking them to confirm that the initial stages of engagement with IPs was within the remit of the FPIC Protocol and that the BSIF PIU can engage with and promote the Matching Grant Program in the IP communities of Southern Belize.

Framework for Achieving Meaningful Consultations

Recognizing that the farmers in the Stann Creek and Toledo districts are mainly indigenous people, the project draws from the framework set out in the CRESAP IPPF (chapter 8) by following the key requirements to achieve meaningful consultation with IPs:

- IPs, including elders, chiefs and where appropriate other community members should be involved directly in the consultation, in a culturally appropriate and gender-inclusive manner regarding language, location and structure of the consultation.
- Sufficient time should be provided for IPs decision-making processes, as much as possible in accordance with existing customary institutions and decision-making processes.
- Ensure IPs can effectively participate in the design of activities or mitigation measures that could affect them, whether positively or negatively.
- Such consultation should continue on an on-going basis and regularly inform project design and mitigation actions.
- Where virtual sessions are entirely unsuitable for the specific group, representatives of these groups may attend on their behalf. Where representatives equally would be unable to access such consultations, small group in person meetings may be considered in accordance with local law around the number of people and households that can meet and only if deemed necessary.
- Consultations on the IPPs should be conducted with IPs alone, and not with the wider set of potentially affected parties, other interested parties, and other vulnerable groups.

Other important factors that shape the engagement process include to ensure the following:

- Consultation should begin early and not simply be a forum for one-way communication from the project developers to the IPs.
- Ensure the prior disclosure and dissemination of relevant, transparent, objective, meaningful and easily accessible information at least two weeks in advance.
- Consultation should be free of external manipulation, interference, coercion, discrimination and intimidation.
- All feedback and communication with IP should be documented and disclosed by the project's implementing party.
- IPs are given an additional five days after consultations to provide additional feedback and comments via the GRM.
- Consultations with IPs in regard to this IPP should be done separately from other identified stakeholders in the SEP.

The ongoing approach for engagement with the Maya and Garifuna communities

While the CRESAP has a Stakeholder Engagement Plan, the Indigenous Peoples Plan outlines the proposed strategies for conducting meaningful consultation with IPs. To achieve this, the following approach will be utilized for initiating and conducting engagements with the Indigenous Peoples of Southern Belize.

1. The CRESAP writes a letter to the IPA Office requesting a meeting with leaders (alcaldes and chairpersons) of the IP communities and include information about the Project.
 - a. The IPA Office will make initial contact with the organizations and associations that represent IPs, including the MLA, TAA, JCS, NGC, etc., and provide them with information about the Project.
2. The IPA Office informs the leaders about the meeting and shares the Project information with them.
3. The leaders respond favourably about having the meeting with CRESAP.
 - a. The meeting can be held with all the leaders together.
4. The CRESAP holds the meeting with the leaders and present details of the Project to them and answer any questions they might have.

- a. The CRESAP have its team of interpreters involved with disseminating the information to the IP leaders in the culturally appropriate languages and in ways that are easy for them to understand and engage with.
5. The leaders express their support to have their community members be aware of the Project and benefit from it.
6. The CRESAP prepares letters to the community leaders requesting meetings with their respective communities.
7. The community leaders call meetings with their respective communities and give CRESAP the go ahead to engage the communities.
8. CRESAP holds meetings with the respective IP communities at their community centres.
 - a. The CRESAP makes accommodations, where necessary, for women and youths to be consulted separately.
 - b. Community leaders and IP organizations and associations are present at the meetings.
 - c. As mentioned above, the CRESAP have its team of interpreters involved with disseminating the information to the IPs in the culturally appropriate languages and in ways that are easy for them to understand and engage with.
9. After the IP community meetings, a brief Community Resolution document (see Annex 1) will be presented to the IPs asking them to indicate that they were consulted in a culturally appropriate language and fully made aware of the Project and the requirements. The resolution would be an indication of the community's general awareness and voluntary participation. Everyone's participation in the Project would be assessed based on meeting the CSA requirements.
 - a. Community leaders (village Alcalde, village Chairperson, NGC Branch President) will be asked to endorse the Community Resolution on behalf of their respective communities.
 - b. The IPA Office will manage the Community Resolution document and share it with the BSIF PIU.
10. IPs who expressed interests in the CRESAP will be invited to submit individual CSA investment applications to participating financial institutions (PFIs) for consideration, in accordance with the requirements of the PFIs, national regulations and the CRESAP.

ENVIRONMENTAL AND SOCIAL RISKS AND IMPACTS

This IPP considers the risks and impacts of the Project activities implemented over the entire Southern Belize rather than individual CSA investments by IP farmers. The Table below assesses the risks and the mitigation for adverse impacts.

Action Plan to avoid or minimize potential negative E&S impacts and achieve benefits

E&S Risks and Mitigation Measures

E&S Risks	Mitigation Measures
Low uptake of matching grants by IP applicants	<ul style="list-style-type: none"> • Dedicated TA for IP applicants • The BSIF PIU has revised the CSA Investment application form, and this will decrease the level of effort for IP applicants • Help potential IP beneficiaries to complete the necessary application forms to obtain their water abstraction licenses and permits to build structures from the Hydrology Unit and Central Building Authority

Intra-family land use rights not made known at the time of the application	<ul style="list-style-type: none"> • Early land tenure and land-use screening and verification with community leadership
Disturbance of archaeological sites or artifacts	<ul style="list-style-type: none"> • Follow chance finds procedure • Coordinate with Institute of Archaeology
Water pollution and wasteful water use	<ul style="list-style-type: none"> • Practice rainwater harvesting • Reduce unnecessary water use • Adopt water-efficient irrigation techniques such as trickle or drip irrigation • Keep waterways clean and free flowing • Prevent spillage of pesticides, fertilizers and other chemicals into natural waterbodies
Pesticide and fertilizer misuse	<ul style="list-style-type: none"> • Integrated Pest Management training supported by PCB and the District Agriculture Office • Wear appropriate personal protective equipment (PPE) and store pesticides and fertilizers safely and appropriately
Increase in pest and disease vectors	<ul style="list-style-type: none"> • Check water storage structures and ponds regularly for evidence of any pests and vectors • Implement Integrated Pest Management practices supported by PCB and the District Agriculture Office
Improper waste disposal and disease spread	<ul style="list-style-type: none"> • Reuse waste materials as much as possible • Store manure properly and divert any excess to a soak-away system • Cover manure piles to reduce fly populations • Convert organic waste into compost • Avoid burying or dumping empty pesticide containers
Loss of biodiversity and wildlife	<ul style="list-style-type: none"> • Provide training on techniques to prevent and manage wildlife-farm interactions supported by the District Agriculture Office • Avoid installing fences across streams and ponds • Do not farm in protected areas or sensitive habitats
Improper animal welfare	<ul style="list-style-type: none"> • Provide veterinary treatment, appropriate shelter and nutrition, and humane handling and slaughter • Select animal breeds that are well adapted to Belize's environment • Provide training for workers in proper livestock care
Increase air emissions	<ul style="list-style-type: none"> • Reduce unnecessary open burning for land preparation, weed control, and post-harvest treatments • Use energy-efficient machinery and equipment and power with solar
Introduction of outside workers may lead to social tensions or harassment, and transmission of STDs	<ul style="list-style-type: none"> • Source labour from IP communities • Take all reports of worker misbehaviours seriously and investigate • Separate sanitation facilities • Enforce Code of Conduct for workers

Poor worker health and safety	<ul style="list-style-type: none"> • Opportunities for rest, shade and access to drinking water • Training on how to handle, transport and store pesticides and fertilizers correctly • Workers applying glyphosate should be in possession of a valid pesticide license from the PCB or be supervised by a certified pesticide applicator • Appropriate PPE • Training in correct livestock care
Anxiety among IP farmers due to perceived indebtedness	<ul style="list-style-type: none"> • Financial literacy and risk management training by the Ministry of Agriculture Cooperative Department and/or the Toledo Teachers Credit Union (TTCU)
Women and youth exclusion that may also lead to increased intra-household tensions	<ul style="list-style-type: none"> • Engage women and youths separately • Dedicated TA for women and youth IP applicants • Provide childcare and support for women's participation
Project activities may inadvertently undermine traditional practices or community social structures	<ul style="list-style-type: none"> • Schedule engagement activities to avoid conflicts with cultural events • Use local languages • Respect traditional leadership structures
Increase tension among farmers due to perceived exclusion from matching grants	<ul style="list-style-type: none"> • Encourage farmers to communicate with each other about their CSA investments • Use the Project Grievance Redress Mechanisms to address issues and concerns
Children under the minimum age of 14 years working on farms	<ul style="list-style-type: none"> • Farmers can use their children under the minimum age to help with activities in their CSA investments if the work: <ul style="list-style-type: none"> ○ is not harmful to their children's health ○ is not beyond their children's physical capabilities, and ○ does not keep their children from attending school or pursuing an education

Benefits and Measures

Benefits	Measures
More CSA technologies applied on the farm	<ul style="list-style-type: none"> • CSA technologies training supported by the District Agriculture Office
Capacity building	<ul style="list-style-type: none"> • Financial literacy and risk management training • CSA technologies training
Market facilitation	<ul style="list-style-type: none"> • Support to IP producer groups by the Ministry of Agriculture through the Belize Marketing Board
More IP women and youths involved in agriculture and generating income, and strengthen relations in the home	<ul style="list-style-type: none"> • Dedicated training cohorts, mentorship, and access to assets (e.g., small equipment) suitable for their roles • Integrate childcare and transport support for training attendance

IMPLEMENTATION ARRANGEMENTS

The Belize Social Investment Fund Project Implementation Unit (BSIF PIU) will be responsible for:

- the IPP development, implementation, monitoring and reporting,
- consulting with IP Leaders, associations and groups, and facilitating and leading the meaningful consultations with IP communities in collaboration with the IPA Office. The IPA Office has a Consultation & Training Officer and Technical Officer on staff who could provide technical guidance and support for the engagement process and facilitate communication between the BSIF PIU and indigenous communities, and
- ensuring that the staff of the BSIF PIU, MAFSNGI, PFIs, and contractors and community representatives are trained on the IPP, the grievance redress mechanism, and gender inclusion.

GRIEVANCE REDRESS MECHANISM (GRM)

While the CRESAP has a Project-level GRM and Labour GRM in place to receive and facilitate the resolution of grievances from stakeholders and Project workers, the Project will recognize and incorporate any established systems from IPs, including the Alcalde System of representing community concerns and grievances regarding a third party, to investigate and address grievances from IPs pertaining to the Project.

The following outlines how grievances from IPs will be handled:

Step 1

An IP community member (or a Village Alcalde, Garifuna Branch President or Village Chairperson on behalf of an IP community member) lodges a grievance with the Belize Social Investment Fund Project Implementation Unit (BSIF PIU), Ministry of Agriculture, Food Security and New Growth Industries (MAFSNGI) or Indigenous Peoples Affairs (IPA) Office. The grievance is recorded in a GRM registration form and forwarded to the CRESAP Project-level GRM Contact or Labour GRM Contact. The GRMs will also accept grievances from IPs who do not wish to provide their names.

IP Representative	Contact Information
Gustavo Requena (Director, IPA Office) Melanie Chun (Consultation and Training Officer, IPA Office) Ingrid Juarez (Technical Officer, IPA Office)	Cor. George and Jose Maria Nunez Streets Punta Gorda Town 722-0407 director.ipa@humandev.gov.bz
Village Alcalde (Member, Toledo Alcalde Association, TAA)	Voice of America Road Punta Gorda Town 606-9653 Taa1992@gmail.com
Community Representative (Branch President, National Garifuna Council, NGC)	59 Commerce Street Dangriga Town 613-3693 nationalgarifunacouncil@gmail.com
Village Council Representative	
Village Chairperson (Member, District Association of Village Councils, DAVCO)	61 Jose Maria Nunez Street Punta Gorda Town 612-2309 toledodavco@gmail.com
Belize Social Investment Fund Representative	

Secretary (BSIF)	4253 Hummingbird Highway City of Belmopan 822-0508 info@sifbelize.org
Project-level GRM Contact (CRESAP)	4253 Hummingbird Highway City of Belmopan 611-1753 CRESAP.GRM@sifbelize.org
Labour GRM Contact (CRESAP)	4253 Hummingbird Highway City of Belmopan 614-4663 CRESAP.labourGRM@sifbelize.org
Ministry of Agriculture Representative	
Secretary (MAFSNGI)	National Agriculture and Trade Show Grounds Hummingbird Highway City of Belmopan secretary.fd@agriculture.gov.bz 822-2241

Step 2

The BSIF PIU GRM Contact formally responds to the grievance in a correspondence to the IP complainant within one week, with weekly updates thereafter on the status of the grievance, if necessary.

Step 3

The BSIF PIU will aim to resolve a grievance within 15 days of its original receipt date. If the IP complainant is not satisfied with the response from the BSIF PIU within the 15 days, the grievance will be referred to the CRESAP Project Steering Committee for guidance.

Step 4

If the IP complaint is still not satisfied with the response from the Project Steering Committee, he or she has the option of seeking redress through the national judicial system, Office of the Ombudsman, or by writing to the World Bank via the complaint form at <https://www.worldbank.org/en/projects-operations/products-and-services/grievance-redress-service>.

MONITORING AND EVALUATION

The CRESAP M&E Officer will evaluate the implementation of the IPP through monitoring several indicators including number of consultations held, number of IP communities engaged, percent women and youth who attended the consultations, number and percentage of grant applications and approvals from Maya and Garifuna farmers and groups, average grant size, adoption rates of CSA technologies, number of IPs who received IPM training, number of IPs implementing E&S measures, number of grievances lodged and resolved, and IP satisfaction. The key objective is to ensure that all the identified stakeholders are engaged in culturally appropriate manner required to achieve meaningful consultation.

IP representatives will participate in the monitoring and evaluation activities, and reporting will form part of the BSIF PIU's semester reporting to the WB.

BUDGET

Cost Estimate and Financing

Activity	Cost (BZD)	Cost (USD)
Consultations	47,000	23,500
TA support to IPs for development of CSA investment proposals	120,000	60,000
Capacity building <ul style="list-style-type: none">• Visits• trainings	18,000	9,000
Monitoring and Evaluation <ul style="list-style-type: none">• data gathering field visits	7,400	3,700
Translation and reproduction	11,500	5,750
Grievance redress	5,000	2,500
TOTAL	208,900	104,450

NEXT STEPS

Activity	Estimated Timeline
1. Share draft IPP with the IPA Office and IP Community Leaders for review and feedback	February-March 2026
2. IPP revised with recommended changes	March 2026
3. IPP finalized and formally adopted as a living document specific to Toledo and Stann Creek districts	April 2026
4. Make the IPP available in the Maya, Garifuna, English and Spanish languages and disclose at the IPA Office, village community centers and online	May 2026
5. Update the IPP as necessary with any new information, including on meaningful consultations with IP communities	October 2026
6. M&E Reporting	Quarterly, commencing as soon as IPP is implemented

ANNEX

- Annex 1: Sample Community Resolution
Annex 2: Detailed Summary of Engagements with IPs

Annex 1: Sample Community Resolution



RESOLUTION



WHEREAS, the Belize Social Investment Fund Project Implementation Unit (BSIF PIU) has made presentations to the indigenous community of _____ about the Climate Resilient and Sustainable Agriculture Project (CRESAP) on this the ____ day of _____, 2026, and

WHEREAS, the aim is to encourage indigenous farmers from the community to participate in and benefit from the CRESAP, and

WHEREAS, the indigenous community was engaged according to the agreed Approach for meaningful consultation with Indigenous Peoples of Southern Belize and made aware of the Project and its environmental and social requirements, and

WHEREAS, the following indigenous community members are interested in participating in the CRESAP Matching Grant Program and submitting CSA investment applications to participating financial institutions (PFIs), in accordance with the requirements of the PFIs, national regulations and the Project

and

BE IT RESOLVED, We, the _____ (Village Alcalde/NGC Branch President) and
_____ (Village Chairperson),

do hereby affirm our support to have the residents of the indigenous community voluntarily participate in and benefit from the CRESAP.

Resolved this the ____ day of _____, 2026.

Annex 2: Detailed Summary of Engagements with IPs

Date	Venue	Stakeholders	Key Issues / Feedback
October 28, 2025	IPA Office, Punta Gorda Town, Toledo District	IPA Office, NGC, Toledo Maya Women's Council, TMCC, JCS, TAA, MLA, SATIIM, TCGA	<ul style="list-style-type: none"> • project benefits and participation, • IP indebtedness, • land tenure, • use of child labour on family-owned farms, and • permitting requirements for water use and building of farm structures
January 17, 2026	Maya Innovation Hub, Laguna Village, Toledo District	Community alcaldes, village chairpersons, NGC, JCS, TAA	<ul style="list-style-type: none"> • consequences of defaulting on the loans from PFIs, • availability of marketing support for beneficiaries, • permitting for building of farm structures, • requirements for farmers who won't need credit and whether grants will be given to farmers as cash, • availability of support for farmers to develop their CSA investment proposals, • financial obligation of a farmer if his/her investment is not approved, • land tenure requirements and whether a farmer's land will be at risk if he/she defaults, • requirements in the event a farmer's investment fails due to a natural disaster, • requirements for the use of water from a natural stream that runs through a farmer's own property, • whether the CRESAP will be benefitting a specific number of IP farmers in the Toledo District, • overview of the Project's success rate in the initial target area, and number of farmers whose investments have been approved, • the design, bureaucracy and requirements of the Project that do not consider the way and life of the Maya people, and • whether the Project has a system in place that restricts more than one person in the same household from benefitting.
January 31, 2026	Online	DAVCO leaders	<ul style="list-style-type: none"> • availability of support for farmers to develop their CSA investment proposals, • land tenure, • level of responsibility and governance that village councils have alongside alcaldes in IP communities, and • whether a village chairperson could lodge a grievance on behalf of an indigenous community member.
March 10, 2026	Online	NGC executives	<ul style="list-style-type: none"> • whether the 30-business day credit repayment schedule is flexible,

			<ul style="list-style-type: none">• whether the interest rates will be concessional for beneficiary farmers,• where farmers can go to apply,• turn-around time for applications, and• availability of support for farmers to develop their CSA investment proposals.
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