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1 INTRODUCTION

Recently, the **social agenda**, including gender, participation¹, human rights, governance and the diversity of civil society has gained prominence in international development institutions. Although non-governmental organization (NGO) advocates have been vocal on issues related to the environment and participation, much of the pressure to make the policies of international institutions more gender sensitive has come from Northern governments. When queried on this point, one Washington-based advocacy officer replied that she is not a 'gender expert,' so she hesitates to write about gender. She said 'I want to address gender, but there is so much disagreement among gender specialists on priorities and tactics that if I don't say the 'right thing' I'll be attacked. If there's disagreement on other issues, it's less charged.' Thus she does not mention specific policies that adversely affect women or discuss how the World Bank can incorporate poor women's as well as poor men's priorities into projects and policies. Like many others, she assumes that 'participation' already incorporates gender.

Given the important role NGOs have had in altering the World Bank's practices regarding environment, why is it that the strongest advocates for gender at the Bank are Northern governments, not NGOs? Is gender adequately addressed in the participation debate? Should NGOs be more actively involved in advocating for a gender aware approach to development? This article will investigate these questions by examining the areas in which NGOs have successfully influenced the Bank and the means by which they have been most effective. It will then review Women and Development (WID) and gender approaches at the Bank that draw on NGO strengths and offer ideas as to what opportunities women's organizations and advocacy groups may have in the future to advance gender concerns at the Bank. The article is exploratory rather than conclusive. The focus is on NGO efforts because of the important functions NGOs have had in providing

an alternative viewpoint outside of government and of representing the poor.

In NGO advocacy directed towards the World Bank, gender is most often mentioned in the structural adjustment debate. For many advocacy NGOs, structural adjustment has become a surrogate for all the Bank's problems. This tendency to subsume all the Bank's problems under structural adjustment risks ignoring the gender implications of legal reform, land titling and project development, particularly in countries not undergoing adjustment. The awkward position of gender in advocacy towards the World Bank could be related to problems that NGOs themselves have in recognizing the connections between gender and participation and the difficulty they have in garnering political support for these efforts.

2 GENDER AT THE WORLD BANK

None of the multilateral development organizations has been entirely successful in incorporating a gender perspective in its programming and the Bank is not unique in the difficulties it encounters in doing so. A recent review by the UN Secretariat found that although there has been a trend in the last decade towards accountability-based strategies for WID programming, the results of these efforts have been uneven due to the redistributive and highly political nature of such strategies (UN 1994).

A 1994 report by the World Bank's Operations Evaluation Department (OED) found that although outside pressure and internal advocacy by Bank staff were catalysts, it was leadership by senior management at the Bank that actually increased the level of funds allocated to gender. The report states that the UN conferences for women were also important in highlighting women's issues to senior Bank officials. The requirement of preparing reports to present at the conferences involved a review of how women's needs and priorities were addressed by the lending programme. Certain developed country

¹ Participation is defined by the World Bank as 'involving both female and male stakeholders in the process of influencing and sharing control over development (World Bank 1994b).

governments, such as the Nordics, have also supported gender related research and programmes at the World Bank.

3 NGO ADVOCACY AND THE WORLD BANK

A major factor affecting the relationship between NGOs and the Bank is the relationship between the NGO sector and borrower governments. It is awkward for the Bank to liaise with NGOs if the government-NGO relationship is conflictive, as the formal agreement for the loan is with the government. Governments do not always have a comfortable relationship with NGOs, particularly activist NGOs. NGOs that offer traditional social welfare services are less threatening to state sovereignty.

Recent NGO campaigns have demonstrated the potential that alliances of international and national NGOs have in effecting significant change in the Bank. A notable example was the campaign to halt the construction of the World Bank-financed Sardar Sarovar dam in India. The creation of the Inspection Panel and the newly instituted Disclosure policy are other examples of change instigated by NGOs. NGOs have become increasingly sophisticated in understanding how the Bank functions and how to apply pressure to change its practices.

Despite the increased activism of NGO advocacy towards the World Bank on the environment, they have been less vocal on gender issues. There are a number of possible reasons for this. First, although gender advocacy has most often sprung from women's organizations, not all women's organizations are necessarily concerned with gender relations. Second, NGOs are extremely heterogeneous and organize themselves around a wide range of issues so gender may not be a priority. Third, NGOs have often had the same difficulty regarding women's integration and relative power within their own organizations as have multilateral institutions, demonstrating that 'gender equity' is not simply a component of 'participation.'² Lastly, NGO led gender advocacy may be focused on institutions other than the World Bank.

Success in having the Bank and governments recognize the social and economic importance of

women in their programmes and policies necessitates shifts in attitudes, practices and the distribution of resources. This is true of the Bank, bilateral aid flows, Southern governments, and NGOs. NGOs can be vital players in building grassroots support for a development agenda that involves both poor women and men. The current openness to participatory approaches and the two UN conferences in 1995 – the World Summit on Social Development in Copenhagen and the Fourth World Conference on Women in Beijing – make this an opportune time for NGOs to re-examine their approach to gender advocacy.

3.1 Participation

NGOs have been active in the movement to make the World Bank's processes more participatory. The idea of development being people-centered is a radical shift for the Bank and requires fundamental changes in its Washington-centered structure, policies, and practices. A recent review of projects conducted by the World Bank's Participation Learning Group reveals a tendency within the Bank to overlook the differing effects of project activities on men and women, and a general lack of recognition of the need for gender-awareness in the participatory process (Bamberger, Blackden and Tadesse 1994). The report states that participation cannot 'trickle down' and men are not proxies for women in the participatory process.³ Another Bank report found that high levels of beneficiary participation was not synonymous with high levels of women's participation, because the determinants of women's participation were different than men's (Narayan 1994).

4 MODES OF INTERACTION BETWEEN NGOS AND THE WORLD BANK

In recent years the World Bank has intensified its contacts with NGOs. (See Nelson 1993.) The number of projects involving NGOs grew from an annual average of 15 in the early and mid-1980s to nearly 50 per year in 1989 and 1990. In 1991 and 1992, 89 of the 156 projects approved involved NGOs in design and implementation. Although NGOs have been influential in bringing more of a poverty focus to projects, this increased NGO role is deceptive. For the most part, NGOs have not been partners

² The Grafton Compact (1990) American Council for Voluntary International Action, Washington D.C. is a report of a conference held by US NGOs to address women's leadership within the US NGO community.

³ Bhatnagar and Williams, (eds) 1992, 'Participatory Development and the World Bank: Potential Directions for Change' World Bank Discussion Papers No 183: 157.

with governments and the Bank in setting priorities for projects and policy.

NGOs have interacted with the World Bank in at least four ways. The first, as intermediaries implementing projects, is the most common. Both domestic and international NGOs are active in this arena. The second, is in influencing resource allocation at the Bank through advocacy. This can be seen most clearly in the environmental lobby, dominated by US NGOs. The third is in changing processes and practices within the Bank, including how Bank staff interact with people in-country while developing projects. The ongoing work on participation is a part of these efforts. A fourth mode, which is gradually acquiring more prominence, is in influencing broad policy. The following sub-sections further discuss these four modes of involvement between NGOs and the Bank and the absence of gender.

4.1 NGOs as intermediaries

NGOs are largely viewed by the Bank and borrower governments as contractors that help with project implementation. The relationship between NGOs and the World Bank in terms of project implementation is problematic. The Bank defines NGO 'involvement' fairly loosely and the official Bank documentation may exaggerate the extent of real partnership with NGOs. NGOs face the danger of having the Bank increasingly employ participation language without a real change in standard Bank procedures or in the project cycle. In 14 of the 96 projects with NGO involvement approved in 1989 and 1990, NGOs deliver services to ease the effects of structural adjustment, often without involvement in designing adjustment policies so as to incorporate the concerns of poor women and men. This trend of adjustment-related use of NGOs increased in 1991-92. Almost one-third of the projects cited by the Bank as involving NGOs in design were in adjustment-related programmes. NGOs implement services that make adjustment more politically viable in a manner that is neither participatory nor highly accountable. Second, 27 of the 96 'NGO' projects approved from 1989-90 do not involve pre-existing NGOs, but create new groups for the purpose of delivering services. These groups are based on the needs of the project. Third, much of the reported increase in NGO participation in project design since 1988 consists of projects in

which NGOs apply to government agencies for sub-project funds. NGOs do not necessarily take part in designing these projects. Thus, NGOs are employed as contractors to implement programmes without necessarily reflecting poor people's priorities. One-third of the NGO 'designed' projects in 1989-90 were limited to these kinds of sub-projects (Nelson 1993).

4.2 Resource allocation

In terms of influencing resource allocation through advocacy, NGOs have made their mark on the Bank's environmental programmes. Unlike most development NGOs, environmental NGOs have historically had a funding base independent from their governments, enabling them to be more forceful in their advocacy efforts. Northern NGOs, particularly those based in the US, have formed alliances with Southern NGOs and lobbied Northern governments to put resources behind the environment as the 'carrot' and link compliance with IDA, the soft loan arm of the Bank for poor countries, as the "stick". In addition to the financial and political clout of the environmental movement, it has the added cachet of being viewed at the Bank as a technical specialty. The Environment Departments at the Bank hired technical specialists who had the authority of their training in ecology, natural resource economics, bio-diversity, and other specialties, retaining their allegiance to their discipline.

4.3 Practices and processes

In internal practice and processes, NGOs have been active in calling for more transparency of Bank decisions, increased accountability to the public, and participation. For participation, NGOs have been members of the 'Participation Learning Group' (PLG). The PLG began in 1991 with a core group of about 50 Bank staff who were determined to change the centralized, top down operating procedures of the Bank. There are now about three hundred staff involved. Bilaterals, including SIDA, ODA and the Dutch and Norwegian aid agencies supported aspects of the PLG's work and a concerted effort was made to document successful ways that Bank staff had incorporated participatory processes in projects, often with NGOs. NGOs were invited to critique and monitor the process, culminating in a workshop in May, 1994. NGOs are now monitoring the implementation of the learning group.⁴

⁴ The US-based NGO Bread for the World has led monitoring of how the Bank is implementing the recommendations of the

Participation Learning Group.

4.4 Policy

NGO advocacy is moving towards changing economic policies. NGOs are increasingly realizing that even the best participatory projects do not improve poor people's lives unless legal, economic and social policy supports the interests of the poor (Edwards, 1993; Clark, 1992; Edwards and Hulme, 1992). As a recent NGO advocacy document stated, 'programme interventions cannot substitute for macro-economic policy reforms'.⁵ NGOs have highlighted the repercussions of adjustment on the poor and the deleterious effects adjustment has had on women in countries where the social sectors have been drastically cut. In the policy arena, the rallying issue for NGOs has been structural adjustment. Due in part to NGO advocacy, most programmes are now accompanied by social funds, social action programmes, conditionalities on protecting social sector spending and/or poverty targeted interventions (PTIs). Despite these modifications however, more fundamental changes and shifts in perspective are needed by both the multilateral institutions and governments before the real goal of poverty alleviation is attained. Other areas of NGO influence over policy are environmentally sustainable development, and to a lesser extent, social policy. The environmental agenda (including forest, water and energy policies, national accounting systems, environmental action plans and the Global Environmental Fund) has been more successful than the social policy agenda in changing Bank structure and practices.

4.5 Absence of gender

Except for social policy (see Clark 1994), these four modes of NGO involvement have not incorporated a gender perspective. NGOs might be chosen to implement programmes specifically for women, but this is most commonly limited to delivering services. The environmental lobby is just beginning to examine issues related to gender. Conservation is the traditional base of US environmental NGOs and conservation groups have traditionally focused on parks and animals rather than on social issues and participation. Recent initiatives have brought to attention problems related to resettlement and indigenous people but gender has yet to be explicitly acknowledged as a major issue by environmental NGOs. It might be expected that the participation movement would have a strong gender orientation, but gender is still assumed rather than stated,

as conventional practice does not include consultation and planning with women. Gender issues in participation require substantial and explicit attention because men and women very often face different problems. Although there is an overlap between the barriers encountered by poor men and women, because of the marginalization effects of poverty, effective participation must capture the perspectives of both men and women. A gender sensitive approach does not emerge without special effort. Why then are NGOs not more active in gender advocacy?

5 NGO ACTIVITIES REGARDING GENDER AT THE WORLD BANK

The World Bank's stated overall objective is poverty reduction through economic growth. Gender fits directly into this objective as a means for reducing poverty and increasing economic growth. The framework for understanding gender at the Bank is consistent with its overall emphasis on equity, efficiency and poverty reduction. The argument is that a gender approach that recognizes and utilizes the skills of both men and women will create higher productivity and improve efficiency of resource allocation and production. The following subsections offer a description of gender approaches at the Bank that have involved NGOs, paralleling the four modes of NGO operation already stated. This is only a minor share of what the Bank does with gender, as only a small proportion of it involves NGOs.

5.1 Project implementation

It appears to be easiest for the Bank to recognize women in sectors which have traditionally had women-specific components. The approach tends to focus on women, rather than on the social and economic relations between men and women, so it is still more of a 'WID' rather than a gender method. Examples include projects that improve women's access to basic services without changing women's influence over the type of services offered. Other projects which exemplify a WID strategy are those that increase women's employment opportunities in health and education without altering health and education policy. The OED evaluation found that projects with gender specific actions are most common in human resource sectors (education, health, population and nutrition) and agriculture.

⁵ Oxfam UK/I, Policy Department, 1994, *Embracing the Future ... Avoiding the Challenge of World Poverty*

Of all projects since 1967 that are defined as having gender-specific actions, 85 per cent were in these sectors.⁶

Mirroring the general situation with NGOs and the Bank, the most common mode for NGO involvement in gender issues is through implementation of projects. In Pakistan, NGOs in a primary education project for girls build support in a community for girls' education by conducting programmes to increase family awareness of the importance of girls' education. The NGO works with families to find out what factors would encourage them to educate their daughters and then incorporates these changes into the project. NGOs are also heavily involved with many of the Bank sponsored 'social funds,' the most notable of which began in Bolivia in 1987 to ease the effects of structural adjustment. These funds are often evaluated by the designated government or autonomous agency within the country on the number of female clients they serve, either through credit programmes, rural infrastructure or in food distribution. Women are seen as 'harder to reach' than men and NGOs are presented as a tool for mobilizing them into projects by organizing them into groups, or delivering services to them. Thus NGOs act more as contractors than advocates for women's concerns.

5.2 Influencing resource allocation

NGOs have not significantly affected the level of funding the Bank devotes to gender, in the way they have with environmental issues. A notable difference between gender and environment is that it is selected bilaterals that have most significantly pushed for increased funding for women's concerns, not NGOs. Bilaterals such as the Norwegians, Dutch and Swedish fund much of the Bank's gender related research, as well as the staff assigned to it. Executive Directors from these countries promote gender on the Board and it is Northern more than Southern governments that are most supportive of gender, creating an opening for the 'cultural' defence of gender inequalities by Southern governments, of which the Bank is wary.

5.3 Practices

Aside from the obvious gender implications of more participatory processes that involve both men and women, NGOs have not taken major steps to

affect gender practices at the Bank. Gender training, which many NGOs have used to change their own internal practices, would be a possible area of intervention. The pressure to incorporate gender into social assessments and economic and sector work has come more from bilaterals and staff at the Bank than from NGOs.

5.4 Altering Bank policy to incorporate gender concerns

Gender Advisers in the Asia and Africa Regional Vice-Presidencies of the Bank have attempted to influence the gender dimension of Bank and government policy by working with NGOs. In the Asia Region, a study of NGO experience with women's savings and credit programmes in South Asia is currently being finalized. NGOs did not suggest this study, although an attempt was made to incorporate the concerns and questions of the NGOs into the study methodology. The Gender Adviser in the Asia Region has linked NGOs, gender and participation with the technical issue of microenterprise. Through this study, she aims to affect financial sector policy of governments that take Bank loans. Funded by the Ford Foundation and Swedish SIDA, she organized a study of five NGO sponsored savings and credit programmes in South Asia that worked with poor women. By showing how NGOs can help women obtain access to financial services through groups that they themselves control, she hopes to demonstrate how the Bank can help to change financial sector policy of governments and remove barriers to credit and savings that discriminate against women and the poor. These barriers include requirements of a land title, the existence of a previous credit history and institutional prejudices against women. The Bank has a mixed history with poverty oriented credit schemes and most of these have been unsuccessful on both access and sustainability grounds. The Adviser has used the study to demonstrate how NGOs can work with government and Bank programmes to empower poor women to manage their own financial needs. She has focused on the strengths that NGOs bring and has explicitly discussed women's control of their resources. The Adviser's intention is that if the Bank works with governments to bring to scale what NGOs do well and recognize the expertise that NGOs have in certain fields and methods, it can create a policy environment where women can

⁶ The rating system that the Operations and Evaluation Department employed to measure gender-related actions is self-defined as lenient, so even projects with very limited action have been

included. The report states that the system provides an 'optimistic view' of gender-related planning in Bank lending (OED Report: 5).

enjoy the same access to institutions and services that men have.

This approach, although innovative, is problematic. It is externally funded and so has the possibility of being seen by Bank staff as not being practical or operational as it is driven by outside concerns. Bringing the approach of field-NGOs to the scale at which the Bank works is difficult. The project implementation potential of NGOs is more easily understood by the Bank than their ability to influence policy and programmes to improve the control of resources and decision making by the poor. These latter characteristics can become subsumed by the desire of both the Bank and governments to use NGOs as contractors to reach women.

What is notable about the above strategy is that it brings in concepts that stemmed from the NGO sector – empowerment, participation, women’s control of resources – and translates them to Bank language for a larger goal. An insidious side effect is that these words are becoming part of the Bank’s vocabulary and discourse, no longer having the same meaning as they have to NGOs. NGOs may then fall into the trap of believing that in discussions with the Bank they are talking about the same ideas when they are not.

Gender Advisers in the Africa Region have formed a Gender Working Group within the Special Programme of Assistance for Africa (SPA). The SPA began in 1987 as a joint committee of the Bank and donors to coordinate adjustment flows to Africa. The Gender Working Group is part of the larger Poverty and Social Policy Group. Bank staff initiated a proposal, still to be realized, to invite NGOs to participate in the Gender Working Group. Also undertaken in the Africa Region was a gender report on Zambia that highlighted the importance of Zambian women’s organizations and a Poverty Assessment for Cameroon that incorporated a gender perspective. As in the Asia example, the impetus to include NGOs has stemmed from Bank staff rather than NGOs.

5.5 Regional disparities

The OED evaluation shows that the Africa Region has had 41 per cent of all projects since 1967 with gender-related actions and South Asia and Latin America and the Caribbean (LAC) have had 15 per

cent each. For all regions except the Middle East, more than half of all gender related projects were approved between 1989 and 1993. The gender and poverty connection could be one explanation why gender projects predominate in Africa. Over two thirds of the gender related projects were through IDA loans and almost all countries in Africa qualify for IDA loans. Between 1986 and 1993 the increase in the number of projects with gender-related action was most pronounced in the Africa Region.⁷ The Africa Region is known for being the most innovative in incorporating participatory processes, while LAC is known as the most traditional. Africa tends to be the trial site for development experiments, perhaps because of the number of low-income countries, their relative lack of bargaining power *vis-à-vis* the Bank and the weakness of many of the governments in the region.

6 RECOMMENDATIONS

6.1 Gender and participation: possible connections and potential for change

NGO advocacy has been largely silent on gender issues, except for possibly the effects of adjustment programmes on women. Some reasons may be the difficulties NGOs themselves have in recognizing gender within their own institutional structures, the lack of political power behind women’s gender interests and the poor representation of women in positions of formal political power. To conclude this discussion are some recommendations on gaps that NGOs can fill to advocate concern with these issues more effectively.

6.2 Linkages between Northern movements and international organizations

The power behind the environment movement has been the domestic environmental lobby within the US which has a large funding base in the developed world and strong ties with environmental NGOs in developing countries. The domestic women’s movement is politically powerful but has made fewer linkages with international women’s issues. Possibly a more explicit connection has to be made between activist feminist organizations in the North and South. Such connections seem to have been made around reproductive issues as in Cairo, but there are Southern feminists who have been very critical of first world women’s organizations and

⁷ World Bank, 1994: 37.

their priorities.⁸ Success in incorporating gender will rest on what kinds of collaboration can be built on issues of resources and political power. One important tactic the environmental lobby used was to link the replenishment of Bank funds, such as for IDA, with compliance to environmental reform. Perhaps gender advocates must do that as well but this tactic would require wide domestic support among both Northern and Southern constituencies for gender reform. Because of the potential conflicts with borrower governments and the danger of a backlash if a gender perspective is perceived as externally driven, much depends on the relations between gender advocacy groups and borrower governments. A notable example is the violent reaction in Bangladesh against the feminist writer Taslima Nasrin, a reaction connected to her writings as well as the extensive programmes Bangladeshi NGOs have conducted for rural women.

6.3 Increasing effectiveness of Southern women's organizations

It is critical for NGOs to educate Southern women on how decisions are made on resource allocation within their own countries so they may target their advocacy more effectively. Because women have been historically excluded from formal political power, women are less knowledgeable of how economic policy is made. A staff member in the World Bank's Africa Region section who works on structural adjustment finds that women's organizations in Africa are less involved in economic policy issues than are mainstream NGOs. Still, because women's experience of adjustment has been so different from that of men, it is important for Bank and government officials to hear women. However, she fears that once women realize how little a role their concerns have played in these programmes, they will feel so disempowered as to refuse to work on institutional reform.

There is little connection between the gender work at the Bank and country operations where economic policy is developed. Women's organizations in the South need better access to their governments, their executive directors on the Board of the Bank, and Bank staff, so they may voice their concerns and apply pressure for change. They need to pressure their own Finance Ministers to make resource allocation decisions that do not cut what

is most politically expedient, often social sector spending.

6.4 Importance of rooting gender within specific policies

Like 'participation', 'gender' loses relevance as an issue if it is divorced from specific themes. NGO strategies must focus on the gender dimension of particular policy issues such as financial services, legal reform, education, environmental management and health. Without such a focus, the danger is that the debate would be so general that nothing concrete can be accomplished. Some Northern NGOs, such as Oxfam UK/I and Christian Aid have had a relatively long history with gender advocacy but efforts have been concentrated on economic reform and adjustment. There is now a need to broaden the issues beyond adjustment and campaign for changes in Bank practice in the implementation of gender policy.

Despite the important contributions of the voluntary sector to improving the sensitivity of the World Bank to poverty, it cannot be assumed that all NGOs are gender-sensitive, or even participatory. What is clear is that those NGOs which have been most effective in fostering female participation have experimented with alternative **processes** of working. It is these processes that can be useful to the World Bank and governments in working with poor women. PRA, group-based methodologies and public education campaigns are examples of NGO innovations which have improved women's participation. To improve the World Bank's approach towards gender, NGO advocates will need to address both sector-specific technical issues and processes within the Bank and their own governments.

(See following page for references.)

⁸ See Vandana Shiva's critique of Northern women's organizations during the Cairo conference.

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