

**A PAPER PREPARED BY THE
GENDER AND DEVELOPMENT NETWORK**

C/O WOMANKIND Worldwide
3rd Floor, 5-11 Worship Street, London EC2A 2BH, United Kingdom

Summary

This report has been written to help UK-based Gender and Development (GAD) advocates to develop effective strategies aimed at influencing the World Bank and the International Monetary Fund.

The World Bank and the International Monetary Fund are immensely powerful organisations. Their policies and programmes have huge and differing impacts on poor women and men in developing countries, and there is a strong argument that they affect women more adversely than men. The Beijing Platform for Action (BPFA) contains several recommendations aimed explicitly at the international financial institutions (IFIs). It is an important point of reference for advocacy aimed at these twin institutions, and a potentially powerful lobbying tool.

With the BPFA in mind, this report identifies three broad areas of the Bank and Fund's work that GAD advocates could consider addressing:

- Inherent pro-male gender bias in the conceptual framework that the Bank and Fund uses
- The need for the Bank and Fund to integrate gender issues into their work in a coherent and consistent manner
- The need to make sure that poor women's gender interests are addressed in the Poverty Reduction Strategy Papers (PRSPs), and that their voices are heard in civil society consultations

The PRSPs need to be addressed with particular urgency, due to the impact they will have on poor women and the speed with which they are being developed.

Rather than tackling the Bank and Fund directly, the best way GAD advocates in the UK can try to influence their work is through the Department for International Development (DFID). The report also suggests that GAD advocates work in partnership with Southern women's organisations in countries where Poverty Reduction Strategy Papers are being developed, assisting them to influence these processes themselves.

1. Overview

This report is intended to help UK-based Gender and Development (GAD) advocates to develop effective strategies to influence the World Bank and the International Monetary Fund. It does not contain a comprehensive gender analysis of the Bank and Fund's work, as this is well beyond its scope. Neither does it contain actual recommendations to the Bank and Fund; GAD advocates will want to formulate these for themselves. Instead, it tries to show how the Beijing Platform for Action (BPFA) can be used to lobby on key areas of the Bank and Fund's work, suggests broad strategies and identifies relevant targets.

The recommendations of the BPFA apply to IFIs as much as to governments. This includes the World Bank and the IMF. According to the UK's Department for International Development (DFID): "the Bank's strengths lie in the scale of its lending, its operations across the globe, the degree of influence it brings to bear on the policies and priorities of borrowing member countries, and its capacity to exercise intellectual leadership on global issues. Among the multilateral development institutions, the Bank therefore plays a lead role in setting and pursuing the international development agenda" (DFID 2000). As for the IMF, according to Oxfam Great Britain, it "enjoys a financial influence disproportionate to its financial stake. In low income countries, the economic policy environment is dominated by structural adjustment policies, which are in turn shaped by IMF stabilisation targets" (Oxfam 1999: 236).

Since the 1980s, the stabilisation and structural adjustment programmes that the Bank and Fund have imposed on developing countries have had devastating effects for poor women and men. All too often, they have deepened existing gender inequalities and impoverished poor women even further. Because of this, the two institutions have been the target of lobbying from women's organisations in North and South, as well as gender advocates in large international non-governmental organisations (INGOs). There have been some successes. These have been achieved in spite of the power structure and cognitive framework of the Bank and Fund and certain characteristics of women's movements themselves, both of which make it hard for women's organisations to influence Bank and Fund policies.

How to Challenge a Colossus: Engaging with the World Bank and the International Monetary Fund

This paper is mainly concerned with the gender interests of poor women in the poorest developing countries. This is not to deny that the Bank and the IMF have an impact on women in middle-income and rich countries. Also, although many of the areas covered here apply equally to the Bank and the Fund, the report tends to focus more on the Bank. This is a reflection of the Bank's higher profile, and the fact that the Bank is more transparent than the Fund. Nevertheless, the Fund's role is crucial and should not be overlooked.

The paper begins with a brief summary of the structures, strategies and activities of the twin institutions. Their recent shift in emphasis, to a stress on poverty reduction, is then examined. This is followed by a discussion of the Beijing Platform for Action (1995) and its relevance. The paper then looks at three different aspects of the Bank and Fund's work from a gender perspective. These are; gender bias in the orthodox economics that the Bank and Fund embody, the need for a coherent integration of gender issues into their work, and the recently introduced Poverty Reduction Strategy Papers (PRSPs). The paper ends by looking at some broad strategic options and targets for GAD advocates. A list of useful sources and contact details is contained in an Annex.

2. *Brief introduction to the Bank*

The Bank and the Fund are large and complex organisations. This and the next section are meant to be useful overviews, rather than a comprehensive survey of all their ramifications.

2.1 Main component organisations

The World Bank Group comprises four main organisations:

- International Development Authority (IDA), for concessional lending to the poorest countries
- International Bank for Reconstruction and Development (IBRD), for regular loans
- International Finance Corporation (IFC), for private sector commercial lending

How to Challenge a Colossus: Engaging with the World Bank and the International Monetary Fund

- Multilateral Investment Guarantee Agency (MIGA), which insures foreign direct investors against political risks in developing countries

The IFC and MIGA are not as well known as the Bank's other arms, and perhaps they deserve more attention from GAD advocates. This is the fastest-growing component of the Bank's lending. Yet Women's Eyes on the World Bank (WEWB) have pointed out that private sector firms that receive IFC funding are under no obligation to pay attention to any social or environmental standards, nor are there plans to address gender equity in this area of the Bank's work (WEWB 1997).

This paper concentrates on the Bank's work through the IBRD and IDA, which have received more attention from development advocates than the IFC or MIGA.

2.2 Current strategies

These are the Bank's current policy vehicles or "strategies", as it calls them, which set the parameters for its lending through the IBRD and the IDA:

- *Comprehensive Development Frameworks (CDF)*

These are national frameworks for deciding development priorities and co-ordinating donors, governments and private and civil society stakeholders. The emphasis is on coherent, poverty-focused development programmes. The general approach is participatory, with ownership by developing countries themselves. The idea is to overcome the fragmentation and duplication of previous development efforts. The CDF was launched in January 1999, but has been overshadowed by the PRSPs (see below).

According to a World Bank statement dated May 2000, in the previous twelve months the CDF was piloted in Bolivia, Côte d'Ivoire, the Dominican Republic, Eritrea, Ethiopia, Ghana, Jordan, Kyrgyz Republic, Morocco, Romania, Uganda, Vietnam, West Bank and Gaza. Several non-pilot countries (including El Salvador, Tanzania and Zambia) were also implementing the CDF approach. Following the pilot phase, the intention is that the CDF will be an overarching development framework for both low and middle-income countries.

How to Challenge a Colossus: Engaging with the World Bank and the International Monetary Fund

- *Poverty Reduction Strategy Papers (PRSPs)*

These are designed to put the principles of the CDF into practice. They are intended to be country-driven, and formulated through a participatory process involving governments, civil society and key donors, including of course the Bank and Fund. They should set out coherent macroeconomic, structural and social reforms focused on reducing poverty, as well as external financing needs and sources of financing. The poorest countries now have to produce PRSPs as a prerequisite both for debt relief within the enhanced Heavily Indebted Poor Countries (HIPC) framework and for IMF/World Bank concessional lending. From now on The Bank and Fund, as well as other donors, will co-ordinate their assistance around the PRSPs. PRSPs are a potentially important development for GAD advocates; more will be said about them below. At the time of writing, PRSPs apply only to the poorest countries, but their scope may be extended.

In order to prevent delays for countries seeking HIPC debt relief or assistance from the IMF, countries are allowed to produce interim PRSPs (I-PRSPs). These are meant to summarise the country's poverty situation, describe the existing poverty reduction strategy, and set out a participatory process for producing a full PRSP. By November 2000, the Bank and Fund Boards had considered seventeen Poverty Reduction Strategy Papers (two full PRSPs and fifteen I-PRSPs). Several other countries have either prepared I-PRSPs or are drafting them. According to Oxfam Great Britain, these plans have addressed gender "in variable ways, and in a weak manner" (Burdon 2000:4).

- *Country Assistance Strategies (CASs)*

These set out how the Bank will work with borrowing country governments to plan and deliver lending programmes. The development of CASs brings together the Bank's powerful Country Management Units and its "sector networks" such as the Poverty Reduction and Economic Sector Network (PREM), where many of the Bank's gender staff are based. More will be said about the internal structure of the Bank below. While CASs should now be based on the development plans set out in PRSPs, Bank staff will still play a big role through the linked economic and sectoral analyses.

- *Thematic and sector strategies*

These are concerned with crosscutting issues such as HIV/AIDS, health, nutrition, population and the role of participation in development. They are updated every three years on a rolling basis. The Bank is now reviewing the Environment, Urban Transport and Rural Strategies. The Bank uses thematic strategies to assess the appropriateness and impact of Bank policies, to build consensus within the Bank and to strengthen relationships with external partners.

Two important elements of the Bank's work are closely linked to these "strategies". The first is Economic and Sector Work (ESW), which provides the analysis underpinning policies, strategies and projects. The term ESW covers various different "building blocks" of the CAS, such as Public Expenditure Reviews and Sector Reviews. The second is project lending itself. Both of these areas of activity have large-scale and important gendered outcomes.

According to WEWB, "gender considerations are rarely integrated into ...ESW" (1997:15). The Bank's work on so-called "hard" sectors such as energy or transport is especially impervious to gender considerations. Transport, for example, is a sector where women and men often have very different needs, in part because of their different roles and responsibilities. But gender is much less likely to be included in ESW on the transport sector than on, say, the health sector, which is traditionally regarded as more of a women's area. However, it needs to be said that the way the Bank addresses gender in sectors such as health and population often leaves much for GAD advocates to desire. A common criticism is that the Bank tends to address gender in terms of economic efficiency, rather than equity.

Bank-funded projects are an outcome of negotiations between the Bank and borrower governments, and are financed through the Bank's various lending instruments. The Bank's current lending portfolio consists of several thousand projects, representing annual disbursements of approximately US\$25 billion. Most are "investment projects", ranging through urban poverty reduction, rural development, water and sanitation, natural resource management, post-conflict reconstruction, education and health. The Bank boasts that it is the single largest external source of funds for health, nutrition and population programmes in low and middle-income countries (World Bank 2000). It is also heavily involved in micro-finance programmes aimed at women. However, according to the Bank Information

How to Challenge a Colossus: Engaging with the World Bank and the International Monetary Fund

Centre, loans to the social sectors only represent a small part of the Bank's project lending (Chamberlain 1996). Most go to fund "adjustment projects". These are designed to put into practice the policy and institutional changes recommended by the Bank, in such areas as the financial sectors, social policy reform and public sector resource management. These policy reforms tend to have different impacts on women compared to men.

2.3 Structure and staffing

2.3.1 Boards and key departments

The Bank has a Board of Governors, on which the UK International Development Secretary sits. This only meets twice a year, and most decision-making is delegated to a 24-member Executive Board. The UK, as one of the five largest shareholders of the Bank, has its own Executive Director on this Board. This gives the UK considerable influence, although the US Treasury, as the largest contributor to Bank funds, wields the most power. Some Executive Directors, notably those for the UK, Germany and the Netherlands, have on occasion pressed the Bank to pay more attention to gender equity issues. Others (e.g. Saudi Arabia) have been hostile to women's gender interests.

Bank management and staff enjoy considerable autonomy in relation to the Executive Board. The most powerful sections of the Bank are the six Regional Departments and the individual Country Management Units. It is in the country-level units that loans and sectoral projects are developed and supervised.

2.3.2 Gender in the Bank's structure

Where does work on gender fit into this structure? At a high organisational level, the Gender Sector Board has a mandate to develop and oversee research, policy and operations related to gender issues across the Bank. Each regional department now has a gender co-ordinator, while some, such as the Latin American and Caribbean region, have a gender unit. There is also a group of gender professionals known as the "Gender Family", which is nested in one of the Bank's four thematic networks, the Poverty Reduction and Economic Management (PREM) network. PREM is an

important network in the Bank, but the technical networks have smaller budgets and less power than Operations, for instance the Country Management Units.

It is up to Country Management Units to request the assistance of the PREM gender specialists, who have to convince operational units that it is worth using their services. Usually they can only do this by making a strong “business case” for gender. In other words, they have to use the “efficiency” rather than the “gender equity” argument. There is no requirement for Country Management Units to comply with Bank guidelines on gender. This differs from policy on other issues, such as the environment or the treatment of indigenous peoples.

In any case, the gender post-holders are not necessarily the Bank’s best internal gender advocates. They have been criticised for defending the Bank’s policies rather than trying to bring about improvements. However, there are also “unofficial” gender champions scattered throughout the Bank’s structure, for instance in regional departments. These are professionals with a personal commitment to gender equity. In order to identify Bank staff who may be sympathetic, GAD advocates need to familiarise themselves with people in the regional departments and Country Management Units. One way of doing this is to keep abreast of Bank publications on gender and establish contact with their authors. However, although these internal gender champions may welcome contact with GAD advocates outside the Bank, they face constraints which external advocates have to recognise.

2.3.3 The External Gender Consultative Group

The Bank’s President, James Wolfensohn, was heavily lobbied during the UN Fourth World Conference on Women in Beijing, and established the Bank’s External Gender Consultative Group (EGCG) in response. The Bank’s senior managers consult this group, which is currently composed of eleven women from women’s organisations around the world, annually. However, according to some feminist organisations, e.g. WEWB, the EGCG is “a public relations exercise rather than a means of serious dialogue” (WEWB 1997:4). To justify this view, they point to the Group’s limited resources and its lack of specialist knowledge with regard to Bank operations. Despite its weaknesses though, the EGCG has pressurised the Bank on several issues, for instance the need for the IFC and MIGA to address gender. The names and biographical summaries of EGCG members are available on the Bank’s website.

No institution is a monolith, especially such a large one as the Bank. There is a tension between its role as a bank and its poverty reduction goals. Anne Marie Goetz (1999) points out that managers and operational staff have a certain amount of professional freedom, partly because of this tension and also because of their high status and relative independence from the Executive Board. This creates opportunities for GAD advocates. However, there is no denying that the form of masculine identity that characterises the Bank's institutional culture, namely technocratic elitism, presents a serious barrier.

3. *Brief introduction to the IMF*

The IMF was created to promote international monetary co-operation and trade. Its areas of activity include:

- *Surveillance*; appraising members' exchange rate policies in the context of the general economic situation
- *Financial assistance*, including concessional assistance to low-income countries. This concessional assistance comprises the Poverty Reduction and Growth Facility (PRGF) and loans within the Heavily Indebted Poor Countries (HIPC) framework. Lending under both these facilities now has to be underpinned by PRSPs.

Before they can obtain loans from the World Bank and other donors, poor countries have to conform to IMF macro-economic "benchmarks". The policies that governments adopt in order to satisfy IMF demands tend to have a negative impact on women's status and conditions, as well as on social development in general (see, for example, Sparr 1994).

For an example of the type of policies the IMF tends to impose on developing countries, see the box overleaf. The Cote d'Ivoire story, brief though it is, gives an idea of how IMF-imposed policies might be gendered in their impact. For instance, it seems likely that the health spending cuts mentioned will affect women

disproportionately compared to men. This is for a variety of reasons, including women's reproductive health needs and their responsibilities as carers.

IMF demands Cote d'Ivoire austerity

The IMF has told the transition government in Cote d'Ivoire that it should cut government spending after finding that spending was more than double the level agreed by the former president, who was overthrown in December 1999.

Among the measures the IMF proposed were:

- charging value-added tax at "normal rates", i.e. between 18 and 20 per cent;
- restricting spending on education and health care; and
- raising at least 1.2 billion CFA francs (1.8 million dollars) in taxes and holding wages in check.

*Item from Bretton Woods Update 17 June 2000
(www.brettonwoodsproject.org.update/17)*

The link between the IMF and gender-biased national policies is not always explicit. For instance, although the IMF does not publicly advocate cost-recovery policies in primary education, the fiscal targets it imposes often lead inexorably towards cost-recovery, because they deprive governments of other financing alternatives. Cost-recovery is a major factor underlying gender disparities in primary school enrolment and completion. In this case, the outcomes of the Fund's adjustment programmes are at odds with Bank policies that promote girls' education as a driver for growth and social development (Leach 2000).

The IMF came in for sharp criticism following the East Asian economic crisis of the late 1990s, when women bore the brunt of sudden mass unemployment and social unrest. The Fund tried to deal with the crisis by applying austerity measures such as public spending cuts and increased interest rates. But according to Joseph Stiglitz, a former World Bank chief economist, they were based on economic models that were out of touch with reality, and they actually made the situation worse (UNIFEM 2000:33). More generally, it is seen as a very opaque organisation; "The IMF has a history of making policy behind closed doors, not even consulting with World Bank

colleagues on many critical decisions” (UNIFEM 2000:144). On the face of it at least, the IMF presents a more formidable challenge to GAD advocates than the World Bank, even though its recent pronouncements on poverty indicate it is not immune to criticism.

4. *How genuine is the new poverty focus?*

In the last few years, both the Bank and the Fund have claimed to prioritise poverty reduction. This has come about mainly as a result of two converging developments. The first was the IMF’s mishandling of the East Asian economic crisis, and the resulting criticism. The second was the highly successful Jubilee 2000 movement, which pressed for debt relief for the world’s poorest countries. The Bank now states that its mission is “to reduce poverty and improve living standards through sustainable growth and investment in people” (www.worldbank.org), while the IMF announced in September 1999 that poverty reduction was to be a central objective of its lending to poor countries.

Many activists and NGOs are cynical about this new interest in poverty. They point out that the Bank has made similar declarations in the past. As for the involvement of the IMF in poverty reduction, what will this mean in practice? There is a fear that it will give the IMF a spurious justification for interfering in national decision-making. There is an apparent conflict here with the new rhetorical stress on increased country-ownership, according to which governments themselves will now formulate the PRSPs, with only technical support from Bank staff. But in the words of the Bretton Woods Project, “the new ownership approach is inherently in conflict with the paternalistic attitude of the international financial institutions and their major shareholders” (2000:6). The signs are that Bank and Fund staff will have a substantial influence on the development of PRSPs, because of their technical expertise.

5. The Beijing PFA and why it matters

The Beijing Platform for Action (BPFA) was agreed by 189 governments in 1995. It was an important step forward for women's rights across the globe. The BPFA recommends actions to be taken at all levels and across a wide range of sectors, in order to address gender inequality. The BPFA is aspirational in nature, but it has become a rallying cry for women's movements world-wide.

The IFIs are named among the actors to whom the BPFA applies. Paragraph 151 makes this clear; "women's participation and gender concerns... should be integrated in the policy formulation process of the multilateral institutions". In the Declaration, governments "urge the United Nations system, regional and *international financial institutions*, other relevant regional and international institutions and all women and men, as well as non-governmental organisations...to fully commit themselves and contribute to the implementation of this Platform for Action" (UN 1995:11, my emphasis).

The BPFA contains recommendations under twelve "Areas of Concern" or sections, and pays a good deal of attention to women's economic position world-wide. Sections A, "Women and Poverty" and F, "Women and the Economy" both contain paragraphs that can be cited when lobbying the Bank and Fund. For example, paragraph 59b calls upon multilateral financial institutions and others to "strengthen analytical capacity in order to more systematically strengthen gender perspectives and integrate them into the design and implementation of lending programmes, including structural adjustment and economic recovery programmes" (Ibid.: 42).

Explicit statements like this are useful. However GAD advocates should also bear in mind that the outcomes of IFI activities actually fall within all sections of the BPFA, not just the obviously relevant ones. This is because of the pervasive power they exert over national policy environments, especially in developing countries, and because what happens at the micro-level of communities and households is linked to the economic macro and meso-levels. For instance, there is evidence that stabilisation and structural adjustment programmes have led to an increase in violence against women, due to the financial pressures on poor households (Moser 1989). This runs counter to Section D of the Platform for Action, "Violence against

How to Challenge a Colossus: Engaging with the World Bank and the International Monetary Fund

Women". The effect of IMF policies on girls' access to education (covered in Section B) has already been mentioned.

Although the BPFA is a valuable document, it has its weaknesses, for example in the way it tries to address the feminization of poverty. UNIFEM's recent biennial report notes that "there is a basic disjuncture between what are identified as the causes of poverty and the solutions proposed. While governments accept that there is a need to restructure and reformulate macroeconomic policies for poverty eradication, the main solution put forward is microeconomic: enabling poor women to gain access to credit for entrepreneurial activities" (UNIFEM 2000:53). The BPFA also tends to put the onus on governments rather than the forces of globalisation, such as trans-national companies. GAD advocates need to bear such criticisms in mind when using the BPFA for advocacy purposes.

One women's network in particular has used the Beijing conference and its review process as a vehicle for advocacy aimed at the Bank. In 1995, the WEWB campaign put four basic demands to the President of the World Bank, James Wolfensohn. They included the opening up of negotiations between borrower governments and the Bank to civil society, and the institutionalising of a gender perspective in the Bank's Policies and projects. WEWB succeeded in drawing a response, notably through the establishment of the EGCG. However they recently produced a study of Bank-funded programmes and projects which concludes that, although there have been positive changes in the Bank's policies since 1995, these have yet to materialise at project level (WEWB 2000).

The study, launched at the Beijing+5 review in New York (Women 2000), includes analyses of eleven World-Bank funded programmes and projects in Latin America, assessing them against the commitments the Bank made at the Beijing conference. Using this method, WEWB finds that on a scale of 9, the average score of these programmes and projects is a dismal 2.09 (Ibid.: 114). WEWB in Latin America recently identified its long-term goal for the Bank's operations in the region as; promoting the development of a systematic approach for addressing gender disparities and inequality, including clear objectives, concrete activities, accountability mechanisms, procedures, appropriate staff, resources, incentives and evaluation mechanisms.

6. Areas of interest in the Bank and Fund's work

This section sets out three different aspects of the Bank and Fund's work that are of interest to GAD advocates.

6.1 Engaging with fundamentals: gender bias in the dominant economic model

Feminist economists such as Diane Elson, and women's organisations such as DAWN (Development Alternatives for Women in a New Era), have shown how the neo-liberal economic model imposed by the Bank and Fund on developing countries contains an inherent pro-male bias (e.g. Elson 1991). In this way, the cognitive framework of Bank and Fund staff presents a problem for GAD advocates. Two sections of the BPFA, Section A, "Women and Poverty" and F, "Women and the Economy", contain recommendations that are relevant to this point.

Neo-liberal economics is based on the assumption that individuals are free and rational, able to respond to market signals without being constrained by social relations. From a gender perspective, there are two crucial weaknesses in the thinking. First, this school of economics overlooks the way gender inequalities in a range of social institutions, including households, the market and the state, limit individual choices, especially women's. Gender segregation in labour markets is one example of this. Secondly, although women's unpaid and largely "invisible" care work, e.g. looking after children, has no explicit place in this model, it is in fact present in the form of hidden assumptions about gender roles and relations. In the words of Peggy Antrobus of DAWN, structural adjustment policies and the economic model underlying them "are actually grounded in a gender ideology which is deeply and fundamentally exploitative of women's time, work and sexuality" (cited in Dayal and Mukhopadhyay 1995).

These conceptual weaknesses have led to policies and programmes that have been highly damaging in social terms, as well as economically inefficient. Lourdes Beneria (1995) was one of the first to argue that the structural adjustment programmes of the 1980s both worsened gender relations and were hampered by them. In other words, she shows how they were both inequitable in terms of gender and inefficient in terms of economics. Such programmes were based, among other things, on the

How to Challenge a Colossus: Engaging with the World Bank and the International Monetary Fund

assumption that unpaid care work, such as looking after the ill, could be off-loaded onto women in the household without ill effect to households and society as a whole. Yet a study by Caroline Moser in Ecuador showed the pressures on women arising from structural adjustment had led to family breakdown in 15% of the households surveyed (Moser *ibid.*). Turning to the “efficiency argument”, studies have shown that women’s unequal access to markets, e.g. for credit, and their lack of control over assets such as land and income, mean that they often cannot respond to economic signals as planners intend. For instance, a study in Malawi shows how women did not take up the new opportunities presented by the export maize market in the early 1980s, because they had little access to credit and tended to work the poorest land (Due and Gladwin 1991). Such gender inequalities impede the effectiveness of Bank programmes, even on their own terms.

Diane Elson argues that little can be achieved by criticising mainstream economics from outside the discipline (Elson 1998). It is certainly true that advocacy on this fundamental conceptual level presents a huge challenge, partly because of Bank resistance and partly because few feminist activists are skilled in economic analysis. The challenge has to be taken up, though, since the alternative is to allow a narrow and gender-blind ideological discourse to continue to harm millions of women.

6.2 Calling for the coherent and consistent integration of gender

According to a recent review of the Bank’s approach to GAD, “the Bank still lacks a common, institution-wide rationale, common language, and clearly defined policy approach to gender and development” (Moser et al. 1999). Similarly, the WEWB’s recent study of World Bank funded projects in Latin America shows that gender issues have not been consistently addressed (WEWB *ibid.*). Both of these studies, as well as a post-Beijing assessment conducted by WEWB in 1997, contain recommendations that are useful for GAD advocates. For example, the review headed by Caroline Moser recommends that the Bank:

- defines a rationale and framework for gender and development
- ensures consensus in gender analysis
- agrees on common concepts and language
- defines the components of a gender analysis
- applies gender analysis in other networks (i.e. not only PREM).

How to Challenge a Colossus: Engaging with the World Bank and the International Monetary Fund

WEWB's report for the Women 2000 conference was based on eleven project reviews. It contains eight key recommendations, which are summarised as follows; "We recommend that the Bank incorporates gender equity into the concept of social equity that it promotes in its reform projects. This requires the development of a standard, well-founded, theoretical framework for gender issues; clear measures to support the advancement of women; and an increase in resources to achieve this. It also requires measures to ensure women's interactive and informed participation, as well as the creation of monitoring and evaluation mechanisms to ensure that governments comply with the Bank's recommendations on gender" (WEWB 2000: 122).

The two sets of recommendations are basically asking for a "coherent and consistent integration" of gender into the Bank's work. Although they have been formulated for the Bank, the general message applies to the Fund too, especially in view of its new involvement in poverty reduction.

WEWB sees accountability, or rather the lack of it, as a crucial factor. WEWB points out that as long as the Bank's country managers can get away with developing gender-blind projects, then there is no organisational incentive for them to integrate gender into their work. Even where Bank staff *do* incorporate gender objectives into programmes and policies, there is a failure in accountability at the next stage, as they have no way of making governments implement them. WEWB calls for "mandatory guidelines" so that project managers are forced to take gender relations into account in their work. Other commentators, though, feel that a "policing" approach would be counter-productive, and that the best way forward is to help develop models of good practice, which can then be used to influence senior managers.

Because there is no requirement for compliance on gender, it follows that guidelines and reports on good practice published under the World Bank imprint should not necessarily be regarded as expressions of official policy. Donor governments, especially in Scandinavia, sometimes fund gender-sensitive publications in an attempt to influence the Bank. However, internal documents such as the Policy Directive on gender and the recent Policy Research Report "Engendering Development" (World Bank 2000) are useful resources for GAD advocates.

How to Challenge a Colossus: Engaging with the World Bank and the International Monetary Fund

As with advocacy directed at the IFIs' economic model, Section A, "Women and Poverty" and F, "Women and the Economy", are probably the most relevant parts of the BPFA for advocacy on this theme.

6.3 Poverty Reduction Strategy Papers

PRSPs will probably be a crucial area for GAD advocacy from now on, because of their impact on poor women in the poorest countries. PRSP processes should involve mandatory consultation with civil society. However, because governments lead them, the extent to which civil society organisations, including women's organisations, can influence the PRSPs will depend on the national governance context, including government accountability and transparency. The BPFA section on "Women in Power and Decision-making" (Section G) is relevant to PRSPs, as well as Sections A, "Women and Poverty" and F, "Women and the Economy".

6.3.1 How have PRSP consultations gone so far?

There is little material available on gender and the PRSPs, but quite a lot that looks at the PRSPs from a general "participation" point of view. Overall, the picture looks gloomy, but there is an important exception, in the form of a case study from Kenya's Collaborative Centre for Gender and Development (CCGD).

Experience in several countries where the PRSP process has already begun, such as Bolivia and Mozambique, does not augur well. According to civil society representatives from both these countries, "even the minimal requirement of good information flows has not been met" (Christian Aid 2000:7). Other civil society representatives point out that most PRSP countries "have been so adjusted already that there are no policies left to reform, and that governments are not in a position to promote alternatives to State rollback, privatisation, efficiency, good governance and other elements of second-generation adjustment packages" (Ibid.).

A recent DFID-funded study of the PRSP process in Ghana and Zambia also reveals problems with PRSP consultation (Godfrey 2000). In Ghana, even where there has been consultation, there is no faith that it will affect government policies. According to the Ghanaian study, the World Bank has actually done more to encourage participation than the government. Even so, civil society representatives in these

How to Challenge a Colossus: Engaging with the World Bank and the International Monetary Fund

countries feel that the Bank is only prepared to accept participation within its own narrow policy parameters, ruling out challenges to neo-liberal economic orthodoxy. Also, rather than a single process involving the Bank, the government and civil society, in practice there are two bipartite processes going on, one involving the Bank and civil society and the other the Bank and the Ghanaian government. Consequently, one of the conclusions of this study is that civil society should give first priority to strengthening its dialogue with government, rather than with the Bank.

Specifically, Ghana's civil society organisations have expressed these criticisms of the way their government has handled previous civil society consultations on macro-economic policy:

- Lack of commitment to participation
- Little access to information either on the process itself or the economic analysis on which government policies are based
- Not enough time for meaningful consultation
- Poor co-ordination of the civil society contribution

Zambian CSOs have been better informed about the PRSP process than their Ghanaian counterparts. However, they feel the government has ignored their contributions to previous consultations. Zambian CSOs have identified the cost of information provision as a particular stumbling block to wider public participation (Godfrey *ibid.*).

One comment from a Ghanaian NGO representative strikes an ominous note for women's organisations; "the impact of dialogue ...is much greater if the civil society structures speak with a single voice" (Godfrey *ibid.*). While this may be true, it is not clear where it would leave women's organisations, which may be marginalised even within civil society. Male-dominated NGOs, trade unions or professional associations are unlikely to prioritise the gender interests of poor women. Instead, it is likely that "speaking with a single voice" would mean subordinating women's gender interests to men's. In contrast, civil society representatives from other parts of the world have criticised the Bank's naivete in expecting civil society to present a common agenda. They argue that the Bank needs to accept that civil society encompasses many different interests (Christian Aid 2000).

How to Challenge a Colossus: Engaging with the World Bank and the International Monetary Fund

Kenya's CCGD found that it was vital to maintain a distinct "women's agenda" during the I-PRSP consultation process, in order to prevent it being lost. This strategy paid off very well in that, during consultation events, "the women's voice ...was clearer than those of any other group" (Shiverenje 2000: 19). The Centre's experience of trying to influence the I-PRSP has resulted in several important achievements, such as the inclusion of gender equity issues in the I-PRSP and substantial budget allocations to gender mainstreaming measures and programmes addressing women's gender interests. It may be possible for women's organisations in other PRSP countries to benefit from CCGD's experience, which is recorded in detail in this valuable case study.

Ugandan women's organisations have also been participating in their PRSP. This builds on previous civil society involvement in poverty reduction planning. However, the resulting plan is weak on gender, especially in its sector analysis. This has led to the conclusion that "government should undertake proper analysis to understand female and male perspectives on current service delivery and other government action, and then ensure that policy design and practice is improved in sectoral plans" (Burdon *ibid.*: 5). There is an important lesson here. Even where women's organisations are able to express their views in consultations, there is no guarantee that governments will integrate their concerns into resulting policies and programmes. This suggests that GAD advocates should not restrict their attention to PRSP consultation processes, but maintain a steady focus on the policies and programmes that the PRSPs encapsulate.

World Vision has recently drawn attention to the inconsistency between the Bank's emphasis on participation in the PRSPs and their refusal to be involved in evaluating the consultation processes. They recommend that the Bank should take a more proactive role in PRSP processes, and further, that the Bank and Fund "must actively invest in the capacity of both governments and civil society to engage" (World Vision 2000:9). During the development of the Kenyan I-PRSP, World Bank and IMF officials did meet with GAD advocates such as the CCGD, and supported moves to make the national budget more gender-sensitive (Shiverenje *ibid.*). This is an example of good practice that should be replicated elsewhere.

6.3.2 *Specific problems facing women's organisations*

According to Anne-Marie Goetz (1999), women's CSOs have specific characteristics that make it particularly hard for them to participate in public consultations, including:

- their loose, flat structures (often networks rather than hierarchical organisations)
- their lack of resources compared with male-dominated organisations
- the difficulties women face in engaging with a process as time-consuming as the PRSPs, due to their care responsibilities
- the barriers to women trying to take part in macro-economic discourse, because of their generally lower levels of economic literacy and educational achievement compared with men
- general constraints due to unequal power relations between the genders

Access is not the same as participation. Ensuring that women's voices are heard in PRSP consultations involves simple practical measures such as choosing venues and meeting times with women's unpaid care work in mind, and giving plenty of notice of meetings. But on another level, it also involves longer-term work to improve women's capacity to make an effective contribution, for instance through information provision, skills training and confidence-building. The CCGD study in Kenya highlights the importance of capacity-building with a critical mass of women leaders and women's organisations "well in advance" (Shiverenje *ibid.*: 20).

6.3.3 *National ownership: the end of the "boomerang effect"?*

PRSPs may represent another, politically sensitive, problem for Southern women's organisations. The stress on national ownership in the PRSPs, although broadly-speaking a step in the right direction, may in fact deprive them of a useful manoeuvre. On occasion, some Southern women's CSOs have been able to bypass unsympathetic or repressive national regimes by influencing the Bank, either directly or through the mediation of Northern lobbyists (Goetz 1999). Through a "boomerang effect", the Bank has then put pressure on the government in question to address the women's demands. Unsatisfactory though this tactic might be in many ways, in some cases it has been the only recourse available, because of unsympathetic or repressive regimes.

6.3.4 What can GAD advocates do about PRSPs?

There are several ways GAD advocates can respond to the introduction of PRSPs:

- ensure that women's organisations have a voice in the development of the PRSPs. As a first step, the Bank could be asked to encourage and support governments to make information available to civil society, including women's CSOs, in appropriate language and format and in good time
- provide strategic support to women's organisations in PRSP countries, designed to assist their participation in these processes; more will be said about this in section 7.
- lobby for all PRSPs to be gender-sensitive in terms of poverty diagnoses, policies, monitoring and evaluation, even where domestic women's organisations have not been able to make their voices heard in the consultation.

The gender chapter of the "Poverty Reduction Source Book" (World Bank 2000) contains useful guidelines on integrating gender issues into PRSPs. It looks at four aspects or stages of the PRSPs, namely; the rationale and framework for incorporating gender issues, poverty diagnosis, defining policy implications and monitoring and evaluation. It sets out a step-by-step approach to integrating gender into each, and includes recommendations for policy-makers. The sourcebook can be found on the Bank's website (www.worldbank.org/poverty/strategies).

On the civil society consultation side, lessons can be learned from other examples of consultative macro-economic planning. For instance, a number of civil society groups have been involved in initiatives to influence, develop and monitor national budgets with a gendered perspective. The best known of these is the South African women's budget initiative (Budlender 2000). The Commonwealth Secretariat is also piloting women's budget projects in Sri Lanka, Barbados and possibly Fiji (Ibid.). The Gender Budget Initiative in Tanzania has addressed gender mainstreaming in national planning and budgeting processes. The International Budget Project of the Center on Budget and Policy Priorities in Washington D.C. has produced a "Guide to Budget Work", which includes a typology and guidelines for maximising advocacy

effectiveness. In order to succeed, this type of work requires long-term capacity building in macro-economic analysis.

7. Some strategic options for GAD advocates

Broadly speaking, there are two ways UK-based GAD advocates can help to influence the Bank and Fund. The first is by using their own leverage with intermediary targets in the UK and, to a lesser extent, Europe. The second is by assisting Southern women's organisations to carry out advocacy themselves. Of course, these are not mutually exclusive.

While the first approach can be effective in the short-term, it runs counter to the principle of partnership, which carries a commitment to support capacity building in the South. In addition, it may not be sustainable. In practice, even organisations that rely on their own political leverage owe their legitimacy to their ties with partners in developing countries, and the closer these are, the stronger their moral position. Also, supporting women's CSOs in the South to influence their own governments and World Bank Country Management Units is especially important since the advent of the country-owned PRSPs.

7.1 Developing an advocacy strategy

It is up to individual NGOs and women's organisations to identify their priorities and develop strategic plans for advocacy. These will be based on an analysis covering the issues, their positioning, their target groups and their organisation's own strengths and weaknesses. Areas of specialisation, resources, capacity, and the location, strengths and weaknesses of their Southern partner organisations will all be taken into account. Some lobbyists focus on a particular sector, e.g. health, while others may look at a particular geographical area or specialise in lobbying on key principles, such as participation. Many GAD advocates will combine different strategies in a single advocacy programme. A plan for an advocacy programme might contain the following elements:

- aims and objectives
- intended beneficiaries (as precisely as possible)

How to Challenge a Colossus: Engaging with the World Bank and the International Monetary Fund

- targets; primary (e.g. DFID) and secondary (e.g. the print media)
- activities (e.g. research, case-studies, publications, meetings, letter-writing campaigns)
- timeframe
- “hooks” e.g. key events such as conferences
- interim indicators (e.g. numbers of letters written)
- allies and partners
- allocation of tasks
- resources/budget

7.2 Supporting Southern women’s organisations to lobby

UK-based organisations with the required resources may want to consider supporting Southern women’s CSOs in these ways:

- *Working with individual Southern partners*

Women’s CSOs in low-income countries affected by Bank and Fund policies may welcome assistance to build their own capacity to influence them. This is likely to be especially true in PRSP countries, where Southern women’s organisations will need to consider targeting their own governments as part of the process. Because of the lack of even basic information about PRSPs in many affected countries, simply sharing relevant documents could well be useful. This should include information on the consultation process itself. Support aimed at building capacity to deal with technical aspects of macro-economic planning will need to be planned in the medium rather than the short term. As PRSPs are likely to be with us for some time, such investment is well justified, and in any case it would be useful in other contexts too. Northern-based NGOs will need to be hard-headed and strategic in their choice of partners. For instance, it is already clear that in some PRSP countries the potential for women’s effective participation may be highly constrained, despite the Bank and Fund’s declared intentions. This suggests that it might be better to invest scarce resources in countries where there is some “space” for influencing.

How to Challenge a Colossus: Engaging with the World Bank and the International Monetary Fund

- *Global and regional networking*

Involvement in North-South networks, as well as support to South-South alliances and coalitions, might involve funding as well as sharing information and technical expertise. This could help to build the knowledge bases and technical skills of women's movements in developing countries. Civil society organisations taking part in the Christian Aid workshop in Brasilia particularly asked for support for networks linking countries that share a single World Bank Executive Director (Ibid.) However, there are sensitivities surrounding such partnerships, due to the inequality in resources and access to information of Northern and Southern-based organisations. Some South-South networks may prefer to work independently of Northern NGOs, and this has to be respected.

There are several existing networks whose work GAD advocates could engage with. For instance, WEWB is an interesting model of an effective Southern women's coalition, whose experience GAD advocates could learn from. According to its regional co-ordinator, WEWB is strong in Latin America, while in central America, the Panama branch is still active (Laura Frade, personal communication). WIDE (Women in Development Europe) is a network of feminist activists from research institutions and development NGOs based in Europe. Although they are mainly concerned with European Union trade policies, their expertise in this field may offer useful lessons in relation to the Bank and Fund. Another important network that gender advocates should be aware of is PRSP-Watch, a programme run by the European Network on Debt and Development (Eurodad). Under this programme, Eurodad are facilitating information flow between civil society representatives in PRSP countries and Northern NGOs. According to the programme co-ordinator, Ted van Hees, Eurodad is very interested in helping to bring together organisations North and South around gender and the PRSPs (personal communication). This offer should be taken up.

- *Joint monitoring of PRSP processes*

At present, there seem to be no plans to monitor PRSPs and their outcomes from a gender perspective, although the Institute of Development Studies are involved in monitoring participation in general. For large NGOs who can muster the necessary resources, such a project might be a useful initiative, providing a case study to

strengthen lobbying. A gender-sensitive study of one or more PRSPs might limit itself to looking at the extent to which women's CSOs are involved in consultation, and the barriers they face. Alternatively, it might go further and analyse poverty diagnoses and policy formulations from the viewpoint of feminist economics, as well as monitoring the outcomes. This type of study would have to be sustainable over several years, and would require considerable resources. It would probably involve funding for Southern partners and buying in gender-aware macro-economic expertise and training.

Whatever strategy is adopted, GAD advocates should familiarise themselves with the BPFA, or at least its sections on poverty and economics, in order to use it as a lobbying tool in meetings, publications, letters etc. The central message is that its provisions apply to the Bank and Fund just as much as to governments. Other documents that make useful lobbying tools have already been mentioned, for instance, the various internal Bank documents on gender. More general documents, such as the Bank's "Principles of Good Practice in Social Policy" should also be used where they are relevant.

8. Targets

There are a number of NGOs based in Washington, for instance Oxfam International, that specialise in lobbying the World Bank and the IMF on poverty issues. Following pressure from their own internal gender advocates, some have begun to include gender issues in their advocacy. However, for UK-based INGOs, the most effective strategies will probably be directed at intermediary targets in the UK and, to a limited extent, Europe. In other words, it is not necessary to board a plane to Washington in order to carry out effective advocacy.

8.1 Department for International Development

DFID is likely to be the best target for UK-based GAD advocates. This is for two main reasons. First, it has influence on the Executive Boards of the Bank and Fund. Second, it is an important bilateral donor in its own right, and as such will be involved in PRSPs. DFID has published its own strategy for influencing the World Bank, and

How to Challenge a Colossus: Engaging with the World Bank and the International Monetary Fund

is discussing with both the World Bank and the IMF “how it might assist with the development of the PRSPs” (DFID 2000:5). It is also conducting consultations with UK-based NGOs on the PRSPs (see below).

- *DFID as an influence on the Executive Boards of the Bank and Fund*

The UK government is one of the World Bank’s largest shareholders (at about 5% of the total) and is a major contributor to its concessional lending arm, the International Development Association (IDA). The UK has its own Executive Director, who sits on the boards of both Bank and Fund. This makes the UK disproportionately influential; in some cases, over 20 developing countries have to share a single Executive Director between them.

- *DFID as a bilateral donor*

In countries where it is a major bilateral donor, DFID should be involved in the development of PRSPs in its own right. The new emphasis on effective co-ordination means that bilateral donors, as well as governments, the IFIs and civil society, will be working within a common framework. DFID staff will “increasingly work with counterparts in the Bank at the country and sectoral level” (Ibid.: 2000).

Who exactly within DFID should GAD advocates be talking to? First, there is the Secretary for International Development, at present Clare Short. The experience of development advocates in general has shown that here, tact and sensitivity are of the essence if the initiative is not to backfire. Second, there is the International Financial Institutions Department, whose remit includes the World Bank and the IMF, and who have been organising consultative meetings on the PRSPs. Third, there is the Senior Social Development Adviser specialising in gender, based in London. Fourth, there are the regional and national Social Development Advisers, based in London and in-country.

8.2 Houses of Parliament

It is commonly said that British parliamentarians have influence rather than power. MPs interested in development issues represent an important, though indirect, route to influencing DFID policy. As with all advocacy, GAD advocates need to invest time

How to Challenge a Colossus: Engaging with the World Bank and the International Monetary Fund

and effort in developing and sustaining relationships with key individuals, for instance MPs who sit on the International Development Select Committee. According to one development advocacy professional, members of this committee have a good understanding of GAD issues. Sympathetic backbench MPs can also be useful allies; for instance, they can be asked to put down questions on important issues.

8.3 *The European Commission*

The European Commission (EC) does not have a direct institutional link with the Boards of the Bank and Fund, although most of the individual member countries are represented on the Boards. However the EC is a major development aid donor, and as such is involved in the general move towards increased co-ordination of development efforts, through the CDF and the PRSPs. In November 2000, the EC launched a new development policy, which is part of this general trend towards better co-operation. At the programme level, the EC is producing country strategic papers, linked to the PRSPs.

As yet, the issue of CDFs/PRSPs does not have enough profile to interest Members of the European Parliament. GAD advocates interested in lobbying the EC would be better off establishing contact directly with the relevant directorates of the European Commission. These are the Directorate General for Development, which has Africa, the Caribbean and the Pacific regions in its remit, and the Directorate General for External Relations, which covers Latin America, Asia, the Middle East and the Balkans.

The EC is decentralising its development aid activities, with European Union country offices becoming more important. The EC also plans to employ more GAD specialists in the near future, but so far it is not clear where they will be situated organisationally.

One other possible intermediary target that should be mentioned is the World Bank-NGO Working Group. According to Goetz (Ibid.) and others, this group is rather weak at present, and does not tend to prioritise gender issues.

9. Conclusions

The BPFA represents the outcome of years of activism by women's movements world-wide, and it is up to GAD advocates to help keep it alive today. This is especially important as the *Women 2000* conference demonstrated that some governments would prefer to bury it if they could. The first step is to become familiar with the most relevant passages of the BPFA. The second is to use them as a matter of routine as part of our advocacy, for instance in letters, policy position papers, press statements and publications. We need to act "as if the Beijing for Platform for Action mattered". If we do not, who will?

Using the BPFA as a tool, what areas should GAD advocates prioritise? The PRSPs have to be addressed. They are very topical, and they will have an important impact on poor women, however the civil society consultations turn out in practice. Development networks and INGOs have been giving them a lot of attention. Yet in all the briefings, articles and policy documents to date, there are few references to the need for disadvantaged women's voices to be heard, or for poverty reduction strategies to be gender-aware. At the very least, GAD advocates could be monitoring what is happening and sharing information with each other. Moving beyond this, they could consider taking action to bring a gender perspective to the lobbying, working with partner organisations in affected countries. It is important not to become too preoccupied with the processes of the PRSPs, but to look beyond this to the gendered impact of the economic and social policies packaged within them.

While the PRSPs are of the moment, pressurising the Bank to institutionalise gender coherently into its work will continue to be highly strategic, because it applies to the entire spectrum of the Bank's work, including PRSPs. A similar call could also be made to the Fund, especially as it recently announced further changes and initiatives designed to increase its involvement in poverty reduction (Eurodad 2000). As far as the Bank is concerned, the review headed by Caroline Moser (1999) and the WEWB report (2000) are valuable resources. In combination with evidence derived from agencies' own experience, as well as that of their partner organisations, their recommendations would make effective lobbying tools.

How to Challenge a Colossus: Engaging with the World Bank and the International Monetary Fund

As a foundation to GAD advocacy aimed at the Bank and Fund, there is a need for more GAD advocates to get to grips with the technical and conceptual aspects of their work. On the technical side, jargon such as “economic and sector work”, “ESAF” and “enhanced HIPC” can be intimidating, and is sometimes used by specialists to discourage debate. Sadly, when it comes to the Bank and Fund, some of the mainstream development advocates themselves seem to have adopted the mind-set and tactics of their targets, which can be off-putting to GAD advocates. Some of these mainstream advocates do not have a gendered analysis of the Bank and Fund’s work, and can be unsupportive when gender considerations are raised. However, there is a wealth of information on the Internet, and even an hour or two looking at the Bank and Fund’s websites can pay off for GAD advocates, not least by helping to build confidence in debate.

Lastly, GAD advocates who have not already done so could consider familiarising themselves with the key arguments of feminist economists such as Diane Elson and Nilufer Cagatay. Up to a point, we need to be able to talk the same language as our targets, without allowing ourselves to be co-opted into their discourse.

This should be a good time for GAD advocacy aimed at the Bank and Fund. Of course, they are immensely powerful and, in the case of the Fund, not at all transparent. But they have had to cope with a growing groundswell of criticism in the last few years. In consequence, they are now trying to present a more human face to the world. Their new emphasis on poverty and social policy offers a discursive “space” for GAD advocates to raise their concerns. GAD advocates should take advantage of this, building on successes such as the Beijing 1995 conference and Jubilee 2000.

References

Beneria, L. (1995) "Toward a Greater Integration of Gender in Economics" in *World Development*, 23:11

Burdon, T. (2000) "Gender – the forgotten dimension in poverty reduction" in *Links*, November 2000, 4-5, Oxfam GB

Chamberlain, C. H. (1996) "A Citizens Guide to Gender and the World Bank" Bank Information Centre

Christian Aid (2000) "Civil Society Participation in National Development Planning" Report on workshop in Brasilia, Christian Aid, London

Dayal, A. and Mukhopadhyay, M. (1995) "Economic liberalisation and women: an overview of assumptions, theory and experience" AGRA South, Oxfam GB

DFID (2000) "Working in Partnership with the World Bank Group", Department for International Development, London

Godfrey, S. (2000) "Civil Society Participation in Poverty Reduction Strategy Papers", Report to the Department for International Development, SGTS & Associates, London (unpublished paper)

Goetz, A.M (1999) "The World Bank and Women's Movements" in O'Brien, R. et al. "Contesting Governance: Global Economic Institutions and Global Social Movements", Cambridge University Press, Cambridge

Leach, F. (2000) "Gender implications of development agency policies on education and training", in *International Journal of Educational Development*, vol. 20 pp 333-47

Moser, C., Tornqvist, A. and van Bronkhorst, B. (1999) "Mainstreaming Gender and Development in the World Bank: progress and recommendations", World Bank, Washington D.C.

Moser, C. (1989) "The impact of recession and structural adjustment policies at the micro-level: low income women and their households in Guayquil, Ecuador", in *Invisible Adjustment*, volume 2, UNICEF

Oxfam (1999) "Education Now; Break the Cycle of Poverty" Oxfam GB, Oxford

Shiverenje, H. (2000) "Engendering the Interim Poverty Reduction Strategy Paper and MTEF Processes; Participatory Policy-Making Approach – the Case of the Collaborative Centre for Gender and Development" (unpublished paper)

Sparr, P. (1994), ed., "Mortgaging Women's Lives: Feminist Critiques of Structural Adjustment", Zed Press, London

United Nations (1995) "Platform for Action, Fourth World Conference on Women", United Nations Department of Public Information, New York

How to Challenge a Colossus: Engaging with the World Bank and the International Monetary Fund

Whaites, A. (2000) "*PRSPs: Good News for the Poor? Social conditionality, participation and poverty reduction*" World Vision, Milton Keynes

Women's Eyes on the World Bank - U.S. (1997) "*Gender equity and the World Bank Group: a Post-Beijing Assessment*", Women's Eyes on the World Bank

Women's Eyes on the World Bank (2000) "*The World Bank at Beijing +5: Equity, Participation and Consistency*", Women's Eyes on the World Bank Campaign – Latin America, Mexico City

Wood, A. (2000) "*New Development Tools or Empty Acronyms?*" Bretton Woods Project Briefing, September

World Bank (2000) "*Advancing Gender Equality: World Bank Action since Beijing*", World Bank, Washington D.C.

Additional resources & contact details

PRSPs, participation

Bread for the World Institute “*The Poverty Reduction Strategy Papers: an initial NGO assessment*”, Debt and Development Dossier 3, Bread for the World Institute, Silver Spring, Email address: ncalexander@bread.org, website: www.bread.org

Collaborative Centre for Gender and Development, Kenya. E-mail address; ccgd@nbnet.co.ke

European Network on Debt and Development (2000) “*Poverty Reduction Strategies: what have we learned so far?*” (www.worldbank.org/poverty/strategies)
E-mail address: info@eurodad.ngonet.be

McGee, R. and Norton, A. (2000) “*Participation in Poverty Reduction Strategies: A synthesis of experience with participatory approaches to policy design, implementation and monitoring*” IDS Working Paper 109, Institute of Development Studies, Sussex. Website: www.ids.ac.uk/eldis

UNDP “*Budgets as if people mattered: Democratizing Macro-economic policies*”.
Website: www.undp.org/seped/publications

Richmond, J. and McGee, R. (1999) “*Who’s round the table? A review of civil society participation in aid co-ordination*”, Christian Aid, London, Email address: info@christian-aid.org

Wood, A. (2000) “*The ABC of the PRSP: An introduction to the new Bank and Fund Poverty Reduction Strategy Papers*”, April, Bretton Woods Project, London, Email address: info@brettonwoodsproject.org, website: www.brettonwoodsproject.org

The World Bank and IMF - general

Bread for the World Institute (1998) “*Who Shapes your Future? A guide to influencing the World Bank’s Country Assistance Strategies*”, Bread for the World Institute, Silver Springs. Email address: ncalexander@bread.org, website: www.bread.org

ELDIS (“gateway to information on development and the environment”). Website: www.ids.ac.uk/eldis

International Monetary Fund website: www.imf.org

Wood A. (2000) “*New Development Tools or Empty Acronyms? The reality behind the Comprehensive Development Framework and Poverty Reduction Strategy Papers*”, Bretton Woods Project, London. Email address info@brettonwoodsproject.org, website: www.brettonwoodsproject.org

World Bank website: www.worldbank.org

How to Challenge a Colossus: Engaging with the World Bank and the International Monetary Fund

The World Bank and IMF – gender issues

Miller, C. and Razavi, S. (1998) “*Missionaries and Mandarins: Feminist Engagement with Development Institutions*” Intermediate Technology Publications and UNRISD, London

Whitehead, A. and Lockwood, M (1999) “*Gender in the World Bank’s Poverty Assessments: six case studies from sub-Saharan Africa*”, UNRISD, Geneva

Women’s Eyes on the World Bank Campaign – Latin America, Regional Co-ordinator Laura Frade Rubio. Email address: alcadeco@infosel.net.mx

Gender and macroeconomics, gender budgets

Alexander, P. and Baden, s. (2000) “*Glossary on macroeconomics from a gender perspective*”, BRIDGE Report No. 48, Institute of Development Studies, Sussex

Baden, S. (1996) “*Gender issues in financial liberalization and financial sector reform: topic paper prepared for Directorate General for Development of the European Commission*”, BRIDGE Report No. 39, Institute of Development Studies, Sussex

Cagatay, N. Elson, D. and Grown, C. (1995) “*Gender, Adjustment and Economics: Introduction*”, in *World Development*, 23:11

DFID (2000) “Civil society involvement in policy and budgeting” in “*Civil Society and National Policy*”, special issue of Development Update. Email address di@devinit.org.

Elson, D. (1991) “Male bias in macroeconomics: the case of structural adjustment” in Elson, D. (ed.) “*Male Bias in the Development Process*”, Manchester University Press, Manchester

Elson, D. (1998) “Talking to the boys: gender and macroeconomic growth models” in Jackson, C. and Pearson, R. “*Feminist Visions of Development: Gender Analysis and Policy*” Routledge, London

Elson, D. (2000) “*Visions of alternative economics from a feminist perspective*” www.eurosur.org/wide/weng

Grown, C., Elson, D. and Cagatay, N. eds. (2000) “Growth, Trade, Finance and Gender Inequality”, Special edition of *World Development*, 28:7, July

International Budget Project, Center on Budget and Policy Priorities, Washington D.C. Director Isaac Shapiro. Email address: Shapiro@cbpp.org

Tanzanian Gender Budget Initiative. Email address: TGNP@muchs.ac.tz

Tsikata, D. and Kerr, J. (2000) “*Demanding Dignity: Women Confronting Economic Reforms in Africa*” North-South Institute

UNIFEM (2000) “*Progress of the World’s Women 2000: UNIFEM Biennial Report*” United Nations Development Fund for Women, New York (especially pages 111-121)

How to Challenge a Colossus: Engaging with the World Bank and the International Monetary Fund

Women's Environment and Development Organization (WEDO). Email address: wedo@igc.org, website: www.wedo.org

Women in Development Europe (WIDE). Website: www.eurosur.org/wide