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—Development—

# OUTREACH

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## Promoting Gender Equality

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WORLD BANK INSTITUTE  
*Promoting knowledge and learning for a better world*

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## What this issue is about....

Our guest editor for this issue, Jerri Dell, has aptly pointed to the long struggle to bring gender into the mainstream of development work. Although it seems an obvious dynamic, women and, in particular, their economic and political potential has rarely been incorporated into economic models of reform. Those among us who have worked at the grassroots level have known empirically of the vital roles women play in education, income generation, social protection and governance; it is now gratifying to see acknowledgment of women's participation as a crucial process for bringing about effective and efficient development—as defined by economists.

But more important is how to build on these latest findings to advance women's productivity even more. *Engendering Development*, the World Bank's new policy research report featured here, points to three main areas: rights, resources, and voice, which need to be strengthened to ensure the equality of women. In no region do women and men have equal social, economic and legal rights, a fact that constrains the choices available to women in all walks of life. Women continue to earn less than men in the labor market and to have less command over a range of productive resources. Limited political voice limits women's power to influence resource allocation and investment decisions both at home and in the public sphere.

*Engendering Development* calls for the development community and the world at large to continue to address the fact that women still do not operate on an equal playing field with men, and that leveling that field serves to benefit us all.

  
Mary McNeil  
Editor

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# What Our Readers Think

*A reader from India reacts to an article on community empowerment, and the author responds.*

To the Editor,  
*Development OUTREACH*

Madam,

This is in reference to the article "Using Community Empowerment to Reduce Poverty," by Swaminathan S. A. Aiyar, which appeared in the Department "Voices from the Field." Mr. Aiyar is a well-known journalist in India where he writes in two of the major print publications—*The Times of India* and *Economic Times*. Mr. Aiyar's observations make interesting reading. They also bring to light what community empowerment can do to bring about well-rounded social and economic development of communities.

A few months ago, as a journalist for one of the mainstream Indian newspapers, I had the opportunity to witness first-hand the social and economic benefits brought about in a remote hill village in the northern Indian state of Uttar Pradesh. These were the results of a community empowerment project supported by the World Bank. On my visit to the Uttar Pradesh hills, I saw how a small village community had successfully adopted a water management initiative under the Swajal project. The success of the initiative came across even more convincingly as the village had emerged as one of the major suppliers of fresh vegetables to the cooperative-owned Mother Dairy retail vegetable outlets in New Delhi, some 600 km away. I reported the story in *The Indian Express*, where I worked until recently.

I have subsequently joined the National Foundation for India, a national-level funding agency for non-government organizations working on community development issues. The organization is headed by the eminent agriculture scientist Dr. M. S.



Swaminathan. It is here that I have realized that mainstream Indian newspapers do little to report on issues relating to community empowerment and gender development. While Mr. Aiyar has written a scholarly article on the subject in *Development OUTREACH*, I wonder why he has not been taking up these issues regularly in his more widely read column *Swaminomics* in *The Times of India* or even in his frequent writings in *Economic Times*. Would such articles find space in mainline newspapers? Mr. Aiyar is well-placed to use media as a pressure point to force governments to empower the community for development work so that such projects can be implemented faster and the financial resources spent by global funding agencies better utilized.

Nandita Roy  
Programme Officer  
Development Communications  
National Foundation for India

*The author's reply:*

I have written several times in my columns about the need for empowerment, including a full column on the Uttar Pradesh Sodic Soils project. But I find that this issue tends to attract the least feedback from readers. Nandita Roy is right: there is a widespread lack of interest in what should be a key subject.

Why? I can only hazard a few guesses. First, the urban middle-class readership of newspapers has very limited interest in grassroots issues of rural India. Sad, but true. Second, local empowerment is something everybody agrees with in principle, and therefore it does not spark the adversarial debates characteristic of other economic and social issues. The implementation of empowerment is very patchy, but fails to attract much attention since almost all government programs are poorly implemented.

The whole point of empowerment is, of course, to improve implementation. The Marxist government in West Bengal is the only one to have made local empowerment the central thrust of its policies, and this is the main reason why it has won five state elections in a row. Other states like Madhya Pradesh, Andhra Pradesh and Kerala are beginning to follow suit. That is a positive trend.

Yours truly,  
Swaminathan Aiyar

Send your views and comments on  
*Development OUTREACH* to:  
[devoutreach@worldbank.org](mailto:devoutreach@worldbank.org)

# Development News

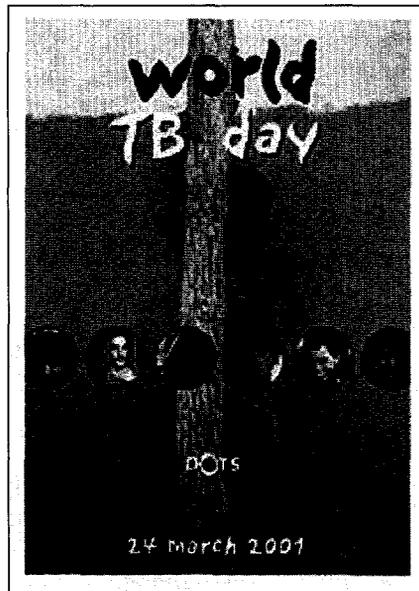
News highlights on development issues from around the world

## Justice in Bangladesh

The World Bank has approved a \$30.6 million credit to assist Bangladesh in making its civil justice system more efficient, effective and accountable. The Legal and Judicial Capacity Building Project is designed to address the most pressing problems of timeliness and accessibility while paving the way for subsequent reforms in other areas. A Consultative Group, comprised of a broad spectrum of Bangladesh civil society, will meet at least once a year to receive and provide input on broad issues. For more information see the World Bank's Bangladesh Country Office website, at <http://worldbank-bangladesh.org/>.

## Philippines: Helping Out-of-School Youth

The Philippines new president, Gloria Macapagal-Arroyo, launched a business, civil society, and government partnership to share and complement funds and resources that will change the lives of the Filipino youth. The World Bank Office in Manila has strongly supported the project since its inception. The project is also part of the Global Partnership for Youth Development (GPYD), under the Business Partners for Development (BPD). GPYD partners strengthen and scale up best practices in youth development. The project has received close to \$1 million through the Asia Europe Meeting Fund and another \$1 million from the Japan Social Development Fund. For more information on South Asia programs see [www.worldbank.org/epa](http://www.worldbank.org/epa)



## 'Virtual' Research Group to Focus on TB Cure

A "virtual" research organization combining the resources of charitable foundations, academia and the pharmaceuticals industry is to begin funding projects aimed at discovering desperately needed new drugs for tuberculosis (TB). The Global Alliance on Tuberculosis Drug Development was founded last October with initial funding of about \$45 million from the Gates and Rockefeller foundations and others. The alliance describes itself as a "lean, virtual research and development (R&D) organizations that outsources R&D projects to its partners or to industry." All contracts it signs contain clauses that any drugs developed are affordable in the developing world.

The World Bank has been a principal financier of TB programs since the early 1990s and has committed more than \$350 million in TB control efforts worldwide. That cumulative figure is expected to grow by a third within the next fiscal year, with new large-scale investment expected in the European and African regions and ongoing investment in other regions. For more information on the Bank's work in TB control,

visit [www.worldbank.org/tuberculosis](http://www.worldbank.org/tuberculosis). For information on World TB Day and related activities go to [www.stoptb.org](http://www.stoptb.org)

## Abbott to Cut African AIDS-Drug Prices, and UNDP to Help India's AIDS Prevention

In the latest response to the growing public outcry over international AIDS-drug pricing, Abbott Laboratories is planning to sell its two AIDS drugs and its HIV diagnostic test at "no profit" in sub-Saharan Africa. Abbott's decision comes amid a striking round of price cuts for AIDS drugs in Africa by several major drug companies and two generic-drug makers. At the same time, however, several other companies, most notably Pfizer Inc. and Roche Holding Ltd., have yet to reduce the prices of their AIDS-related medicines as sharply.

In India, the AIDS program that is financed by the Indian government, the World Bank and UNAIDS, provides money to local governments, which in turn give much of it to hundreds of nongovernmental groups. India is an example of the perils of starting late. Although the first AIDS cases were seen in 1986, in 1993 the country spent less than a million dollars on AIDS prevention. Generic manufacturers in India are negotiating to sell a cocktail of AIDS medicines to African governments for \$600 a year. But India's government does not buy these drugs. It claims that even \$600 a year is too much and would drain health budgets. UNDP pledged \$1.5 million to India's drive for the prevention and control of the deadly AIDS virus. The UNDP-supported project is a joint initiative between the government, NGOs, UNAIDS and the Indian corporate sector. Visit: [www.worldbank.org/aids](http://www.worldbank.org/aids) and [www.unaids.org](http://www.unaids.org)

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# Gender Equality and Social Inclusion

In 1913, a young American author and avid supporter of women's suffrage in his country, wrote a book entitled *Women as World Builders*, in which he said: "The idealism of women is one that works itself out through the materials of workaday life, and which seeks to break or remake those materials by way of fulfilling that idealism. . . woman as re-creator of economics, woman as political agent of enormous potency, woman as worker, woman as organizer of the forces of labor—the real women of today and tomorrow." This author was my grandfather, Floyd Dell, a novelist, a poet, literary and social critic.

Growing up with this man, and my father who agreed with him, I took for granted that men thought like this. So it came as a great surprise to me in 1974 when I first joined the World Bank to find that very little attention was paid to women as contributors to their countries' growth. A few years later, then Bank President Robert S. McNamara told me he had been struck by the same thing, and was just as puzzled as I was about it. Twenty years later, in discussions with the Bank's current president, Jim Wolfensohn, I learned that he too was baffled as to why gender equality has seemed such an elusive goal over the years.

Therefore, it has given me enormous pleasure as guest editor of this issue of *Development Outreach* to celebrate a turning of the tide where gender and the Bank are concerned. This issue features a special report on problems highlighted in a recent World Bank publication, *Engendering Development*, which makes a compelling case for economists to focus on gender as a normal part of their analytical work.

Perhaps I was naïve twenty seven years ago to believe that social critics and economists ought to agree about this even then. But perhaps not. Perhaps it has taken econometricians some time to prove what observation has suggested all along, that women *are* world builders, and the world will suffer if it doesn't give these women the tools and resources they need to do the job right.

*Jerri Dell, guest editor*



# ENGENDERING DEVELOPMENT THROUGH GENDER EQUALITY

BY ELIZABETH M. KING  
AND ANDREW D. MASON

**A** great deal of evidence from around the world indicates that gender inequalities undermine the effectiveness of development policies—in fundamental ways. Yet gender issues are often absent from policy dialogue and policymaking. In a new World Bank Policy Research Report, *Engendering Development—Through Gender Equality in Rights, Resources, and Voice*, published in

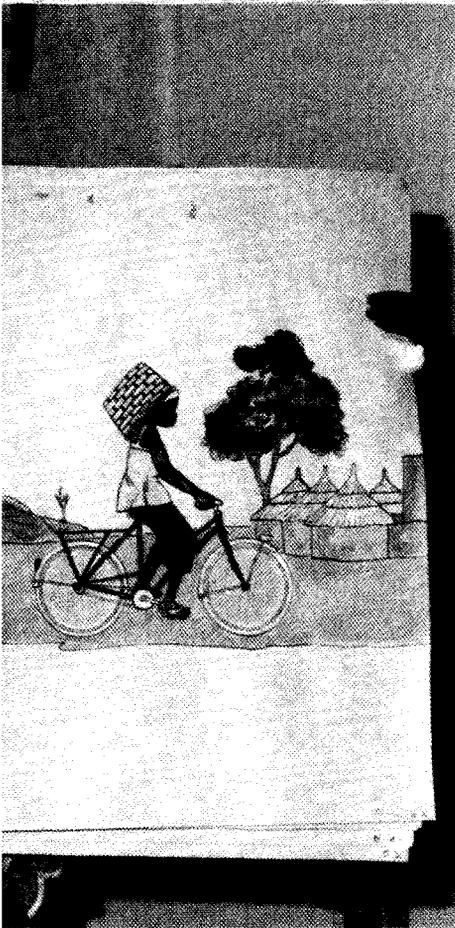
January, we examine the many links between gender inequality and public policy and conclude that promoting gender equality is good development policy. Here are some of the key findings and conclusions of that report.

## Despite progress, gender disparities persist

The last half of the 20th century saw great improvement in the absolute status of women and in gender equality in many parts of the world—with respect to schooling, health status, labor force participation, and wages. Despite the progress, however, significant gender inequalities in rights, resources, and voice persist in all developing countries. For example:

- In no region do women and men have equal rights. In a number of countries women still lack independent rights to own land, manage property, conduct business, or even travel without their husbands' consent.
- Women continue to have systematically poorer command over a range of productive resources, including land, information, and financial resources.
- Despite considerable increases in women's education relative to men, women continue to have limited opportunities and earn less than men in the labor market—even when they have the same education and work experience as men.
- Women remain vastly underrepresented in politics and policymaking. They hold less than 10 percent of the seats in parliaments in most regions and less than 8 percent of government ministerial positions.

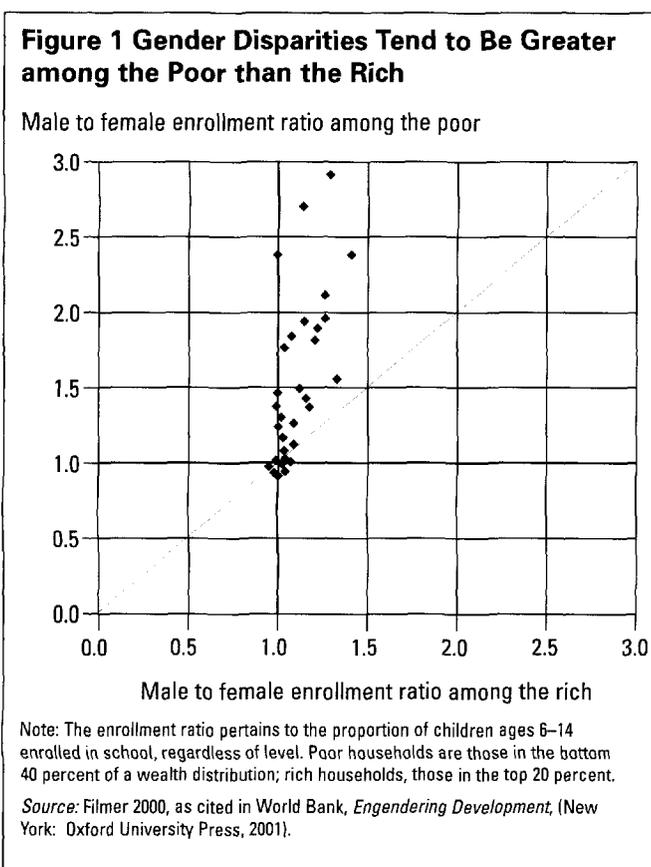
While women and girls bear the most direct and severe costs of these inequalities, the costs cut more broadly across societies, ultimately harming everyone.



Among the poor, these disparities contribute to significant risk and vulnerability in the face of personal or family crises and during economic shocks.

### Gender inequalities tend to be greater among the poor

One of the striking patterns from data across countries is that gender disparities, especially in basic indicators of well-being and development, are greatest on average in poorer countries. And within countries, these disparities tend to be greatest among the poorest households (figure 1).



Does poverty cause larger gender disparities, or does gender inequality lead to poverty? This is a question that the report addresses. And the evidence suggests that the relationship goes both ways. Reducing poverty will go some way towards reducing harmful gender disparities. But neither gender disparities nor poverty can be eliminated without addressing gender issues directly. Recognizing that poverty and gender inequality are intertwined can help us formulate more effective development strategies.

### Gender inequalities harm well-being, hinder development

A large body of evidence from a range of countries demonstrates that societies that discriminate on the basis of gender pay a significant price in terms of higher poverty and lower quality of life, slower economic growth and development, and weaker governance. The costs of gender inequality are particularly large in low-income countries—and within countries the costs are largest for the poor. Let us consider a few examples.

*Well-being.* Young children are disadvantaged directly by their mothers' illiteracy and lack of schooling. Lack of schooling means poor quality of care, which means more illness, more malnutrition, and higher child mortality. Mothers with more education are more likely to adopt appropriate health-promoting behaviors, such as having young children immunized, which translates into better health and well-being for their children.

Raising household income improves child survival rates and nutritional status. But who controls this additional income also matters. In the hands of women within the household, it has a larger positive impact. This is the conclusion of studies from a number of countries, including Bangladesh, Brazil, and Côte d'Ivoire, and underscores the fact that the balance of power between women and men within the home is important. Why? Because women are more likely than men to spend the additional household income for schooling, health expenditures, and food.

Gender inequality can harm adults in drastic ways. One case in point: A recent cross-country study indicates that countries with the largest gender gaps in schooling and urban employment have experienced the fastest growth of HIV infection rates—a relationship that holds even after controlling for many other factors that explain HIV prevalence. Unchecked, the AIDS epidemic will spread rapidly over the next decade—until up to one in four women and one in five men become infected, already the case in several countries of Sub-Saharan Africa.

*Productivity and economic growth.* Gender inequalities also reduce output and productivity in farms and enterprises. These losses result from inefficiencies that arise from systematically excluding women or men from access to productive resources, public services, and employment.

One study estimates that if the countries in South Asia, Sub-Saharan Africa, and the Middle East and North

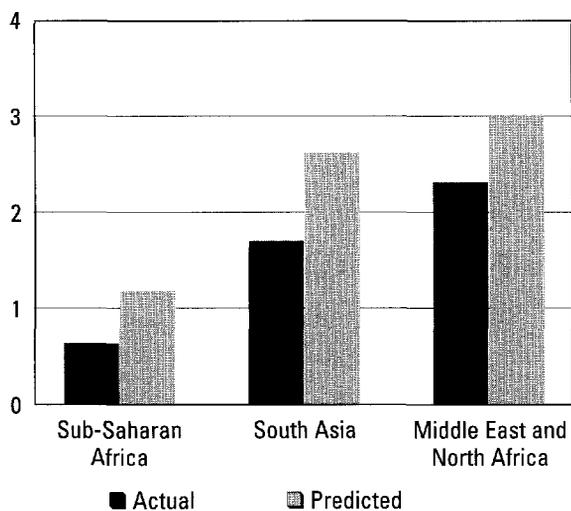
Africa had started with the gender gap in schooling that East Asia had in 1960 and had closed that gender gap at the rate achieved by East Asia from 1960 to 1992, their income per capita could have grown 0.5-0.9 percentage points faster per year—substantial increases over actual growth rates (Figure 2). Even for middle and upper income countries with higher initial education levels, an increase of one percentage point in the share of women with secondary education is associated with an increase in per-capita income of 0.3 percentage points.

*Governance.* Finally, evidence suggests that gender inequality weakens a country's quality of governance—and thus the effectiveness of its development policies.

**Figure 2 Faster Progress in Closing Gender Gaps in Schooling Would Accelerate Economic Growth**

Average annual growth in per capita GNP, 1960-92

Percent



Note: "Predicted" represents the average predicted GNP growth rate for a region if its gender gap in education had narrowed as fast as East Asia's did in 1960-92. Source: World Bank, *Engendering Development*, (New York: Oxford University Press, 2001)

Several recent studies find that in countries where women have more equal rights or greater participation in public life, corruption is lower. The findings hold even when comparing countries with the same income, civil liberties, education, and legal institutions.

A study of 350 firms in the republic of Georgia concludes that women in business are less likely to pay bribes to government officials. Firms owned or managed by men are 10 percent more likely to make unofficial payments to

government officials than those owned or managed by women. As with the other studies, this result holds regardless of the characteristics of the firm and the characteristics of the owner or manager. While these findings are still only suggestive, they argue for a larger presence of women in the labor force and in politics—since they can be an effective force for rule of law and good government.

### Public policy matters to gender equality

Because gender inequalities exact high human costs and high costs to development—and because the factors that cause gender inequalities to persist are difficult for individuals alone to change—there is a strong case for public action to promote gender equality. In this context, *Engendering Development* outlines a three-part strategy to promote gender equality.

- *Reform institutions* to provide equal rights and equal opportunities for women and men
- *Foster economic development* to strengthen incentives for more equal resources and participation
- *Take active measures* to redress persistent disparities in command of resources and political voice

Establishing a level institutional “playing field” for women and men will promote gender equality. Legal, social, and economic rights provide an enabling environment in which women and men can participate productively in society, attain a basic quality of life, and take advantage of the new opportunities that development affords.

At the same time, when economic development raises incomes and reduces the number of people who are poor, gender inequalities often narrow. For example, by expanding employment opportunities and returns to work, economic development strengthens incentives for families to invest in girls' health and education and for women to participate in the labor force. And when development results in better infrastructure—say for safe water and fuel in rural areas—this reduces the time required to carry out household chores (often considered female tasks), enabling girls to go to school and women to participate more in income-generating activities.

It is now well accepted that strengthening institutions and promoting economic development are critical elements

of any long-term strategy for sustainable development. In the context of promoting gender equality, however, to be effective it is important that institutional reforms and development policy take account of existing gender differences and disparities.

Because institutional reforms and economic development can take some time to implement and to have their impact felt, active measures to redress persistent gender disparities in the command of resources and political voice are often needed in the short- to medium-term. Active measures are concrete (often targeted) steps aimed at redressing specific forms of gender discrimination and exclusion—whether in the home, the community, or the workplace.

The available policy “levers” are many. Some examples: (a) reducing the costs of schooling, addressing parental concerns about girls’ modesty or safety, and improving school quality to increase the returns to families from investing in girls’ education; (b) designing financial institutions in ways that account for gender-specific constraints, such as women’s lack of collateral or constraints on women’s travel; (c) enacting land reforms that provide for joint titling of husband and wife or that enable women to hold independent land titles; and (d) making selected investments in water, fuel, or other time-saving infrastructure—or providing public support for out-of-home child care—that can reduce women’s and girls’ time on domestic chores.

Women and men also often face different risks during economic shocks or policy reforms. To better protect both women and men, social protection programs ought to account for factors that can result in gender inequalities in program participation and benefits. For example, safety net programs have frequently, if inadvertently, excluded women by failing to account for gender differences in labor supply behavior, access to information, or the types of work that women and men consider appropriate. Similarly, old-age security programs that do not account for gender differences in employment, earnings, and life expectancy leave women—especially widows—particularly vulnerable to poverty in old age.

There is no “one-size-fits-all” approach to implementing active measures. To be effective, decisions about specific policies and programs need to be based on a clear understanding of gender systems and gender inequalities at the

local level. And because policymakers must make their decisions in the face of limited budget and administrative resources, it is important they be strategic, selecting those interventions that provide the largest benefits both in terms of gender equality and development more broadly.

Together, the evidence in our report makes clear that there is considerable scope for both increasing gender equality and development effectiveness by taking gender considerations into account in the design of public interventions—on a wide range of issues. Indeed, the evidence makes a compelling case for policymakers to integrate gender considerations into mainstream policy analysis as well as into the design of policies and programs, and in doing so, capturing the significant benefits associated with greater equality between women and men.

*Elizabeth M. King is lead economist in the Development Research Group of the World Bank; Andrew D. Mason is senior economist in the Gender and Development Group of the Poverty Reduction and Economic Management Network of the World Bank.*

*Elizabeth M. King and Andrew D. Mason are co-authors of Engendering Development—Through Gender Equality in Rights, Resources, and Voice. Engendering Development, a co-publication of the World Bank and Oxford University Press. To order, call 800-645-7247 or 705-661-1580. Or you can order the report online at [www.worldbank.org/publications](http://www.worldbank.org/publications). (Prices in developing countries may be lower than the listed price. For more information, please check with local distributors listed on the publications website.) A complete summary of the report, as well as some of the background papers prepared for the report, are available on the website [www.worldbank.org/gender/prr](http://www.worldbank.org/gender/prr).*

# Engendering Development: A comment

by Nicholas H. Stern

**P**hilosophically, one can approach the issue of gender in development from at least three perspectives: equality, empowerment, and development effectiveness. The first view stresses equality as the basis of the social contract: everybody, male or female, should be treated equally in the economy, in politics, under the law, and in society. This is a powerful argument drawn from the field of political philosophy. The second argument is derived from the

notion of empowerment and the concept of “development as freedom.”

Development is about expanding the choices and control that people have over their own lives. From this perspective, stressing gender means emphasizing that empowering women, as well as men, is central to development.

The third approach—the one that I will focus on here—argues that gender concerns have an impact on development effectiveness. Although narrower than the other two perspectives, this argument may serve to persuade those who are skeptical about the role of gender in development policymaking.

If we look across key aspects of development and focus on the role of women—as the World Bank has just done in its Policy Research Report *Engendering Development*—we learn a very powerful lesson: the active participation of women, whether in education, income generation, social protection, or governance, contributes consistently to more effective development.

The impact of women’s education on the nutritional status, life expectancy, and general welfare of children is already well documented. More recently, as more results from longitudinal studies have become available, we have learned that many of these effects are long-last-



ing: a mother’s education appears to affect the age-specific mortality rates of her children into their 30s, 40s, and beyond. In fact, a woman’s education improves not only her children’s health, but also her own health and that of other adults in the family. As *Engendering Development* highlights, HIV infection rates are lower where gender gaps in education are smaller—a finding with important implications for our fight against the spread of HIV/AIDS.

It is equally important to take gender into account in the field of social protection and the design of public transfers. Consider an example from South Africa, where the government recently extended pension rights (previously enjoyed only by whites) to the black population as well. Careful study of household survey data shows that expenditures by grandmothers do more to increase family welfare, and particularly the welfare of grandchildren, than do expenditures by grandfathers. On average, grandmothers spend a higher share on clothes, food and schooling, while grandfathers spend more on goods for their own consumption (such as alcohol or cigarettes). Therefore, the effect on the family welfare is very different if the government transfers pension benefits to older women rather than older men.

This should not come as a surprise, since micro studies from a number of countries, including Bangladesh, Brazil, Côte d'Ivoire, Ethiopia, and Indonesia, show similar patterns. Increases in household income are always expected to have a positive effect on child welfare—on their education, health, and nutrition. However, the effect on the child welfare is stronger if the additional income is controlled by—or channeled through—the mother.

Note that this is an area where different philosophical approaches to gender sometimes cut different ways. For example, the evidence on social protection may not argue for equality between women and men. Rather, there may actually be a case, from a development effectiveness perspective, for targeting larger transfers towards women.

In the area of microcredit, studies show that women repay more reliably than men do. And evidence from Bangladesh indicates that lending to women has greater positive impacts on household income than does lending to men. Women use the resources more productively and sensibly; women's borrowing is more strongly associated with child schooling and nutritional status than is men's borrowing; and there is evidence that households more successfully "smooth" their consumption in the face of economic shocks when women borrow.

When we look at productivity in agriculture, we find similarly strong evidence. If we evaluate how inputs, such as fertilizer or labor, are used on a particular plot of land, we find that the agricultural productivity for a given level of inputs is not affected by the farmer's gender. The difference comes in the level of inputs that are actually used. If a woman is farming a plot, then fewer household resources are used on inputs than if a man is farming the same plot. In many cases, these unequal allocations of productive resources by gender are inefficient. Total household production and income could be increased by shifting over some resources from those

plots that are managed by men to those plots that are managed by women.

The economics of this is pretty straightforward. The level of inputs being used on female farmers' plots is lower, so the marginal productivity of additional inputs is higher. Productivity and development effectiveness can therefore be increased by improving women's access to productive resources. The evidence suggests further that such gains in productivity and income at the household and farm levels would translate into higher growth rates in many countries.

Finally, as *Engendering Development* discusses, there is new evidence that greater involvement of women in the labor market, in business, and in politics is associated with lower levels of corruption and better governance. These relationships are strong, even controlling for other factors that help to explain corruption. Although we need to do more policy research to understand the causal mechanisms underlying these relationships, the finding is certainly intriguing.

All of this evidence adds up to an overwhelming argument for greater gender awareness in development policymaking. Gender should be incorporated into the way we think about and approach development, from project design to methods of work and statistics.

Gender awareness is central to the work of the World Bank, and to the way we think about the whole spectrum of development problems. In this context, *Engendering Development* is a very important publication for the World Bank. It provides staff, policy makers, other donors, and members of civil society with powerful ammunition—and tools—to make development more equitable and more effective.

*Nicholas H. Stern is chief economist, The World Bank*

# VIOLENCE AGAINST WOMEN:

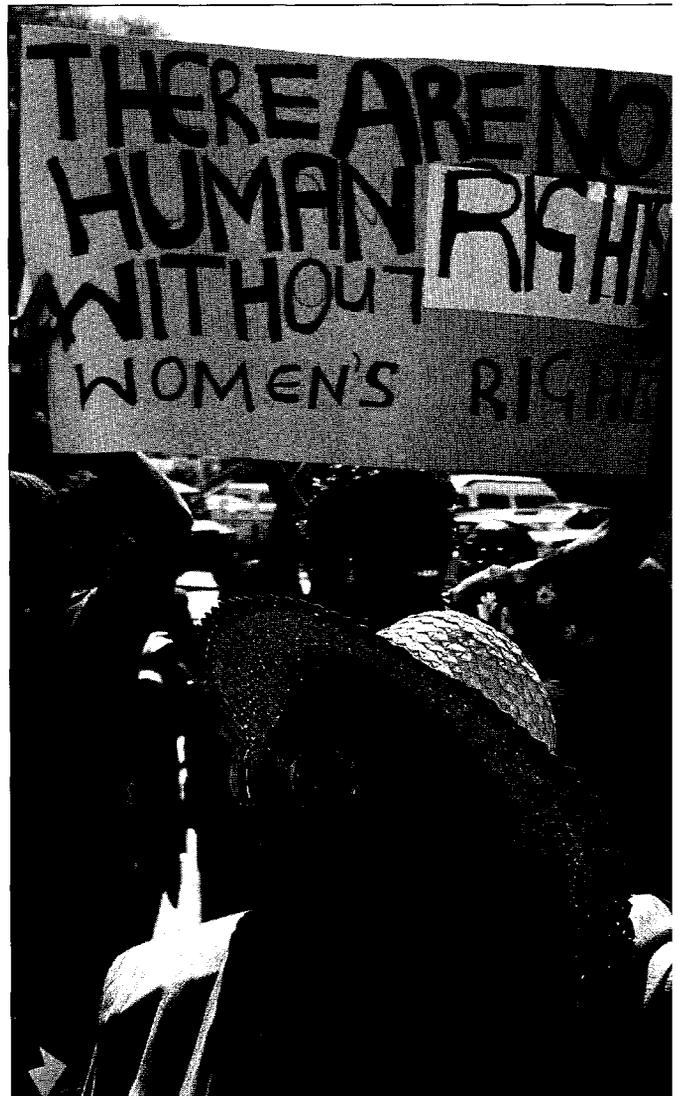
# WITH AN END IN SIGHT

BY NOELEN HEYZER

**G**ENDER VIOLENCE IS A DAILY, AND OFTEN DEADLY, fact of life for millions of women and girls around the world. Women are attacked on the street, in the workplace, in the home, in war and armed conflict, and while in state custody. The actual and human costs of this violence are tremendous; violence devastates lives, fractures communities and inhibits development in every nation.

The facts and numbers are shocking: 60 million women who should be alive today are 'missing' because of gender discrimination. Each year 2 million girls between ages 5 and 15 are introduced into the commercial sex market; more than 130 million girls and women, mostly in Africa, have undergone female genital mutilation; between 20,000 and 50,000 women and girls were raped in Bosnia-Herzegovina during the war in the Balkans; in 9 Latin American countries, a rapist who marries his victim stays out of jail; and studies suggest that one-fourth to one-third of the 170 million women and girls currently living in the European Union are subjected to male violence.

Women everywhere live with the risk of physical harm in ways that have no direct parallels for men. In every nation, violence or the threat of violence, shrinks the range of choices open to women and girls, narrowing their options in almost every sphere of life – public and private. It limits their choices directly by destroying their health, disrupting their lives, constricting the scope of their activity; and indirectly, by eroding their self-confidence and self-esteem. For those who are concerned with the development of societies, this is an inescapable and urgent challenge that must be addressed systematically in all areas of work. As long as gender violence continues to hinder women's participation in development, the full potential of development will never



be realized. Gender-based violence must be addressed as a pervasive human rights violation as well as significant health and development issues, with powerful implications for coming generations.

Research findings from studies done both in the Northern and the Southern hemispheres, show that

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"Women of The W  
Unite Together



50th Anniversary of the Universal Declaration of Human Rights  
WORLDWIDE WOMEN'S STRIKE  
King of Women  
Womens Strike

the phenomena of violence against women affects women throughout their lives – extending from prebirth and infancy (sex-selected abortion and infanticide) through to old age (violence against widows and elder abuse); affects women of every nationality, class, race and ethnic group; and is exacerbated by poverty but cannot be solved exclusively through economic remedies.

It is a bleak and daunting picture, and yet, when I was recently asked by a journalist if I really believed that a problem as common and as widespread as violence against women could be ended, my response was an unequivocal "Yes." We are not helpless in the face of this scourge. It is a matter of changing attitudes and refusing to sustain and/or collude with a cruel construct of tolerated violence. Gender violence devastates lives and fractures communities, impeding development in every nation. If we are to understand the causes of this epidemic of violence and how to eradicate it, we must view violent acts not only in terms of individual culpability but in the structural and cultural context of families and institutions—gender violence threatens to shred the entire social fabric. Women everywhere have come together and committed themselves to creating a safer, more humane future for generations to come. I have witnessed heroism at work, in the extraordinary efforts of women the world over to turn back the tide of violence against them. The courage and indomitable work of women and women's groups to combat gender violence has brought them repeatedly to the corridors of the United Nations conferences to provide testimony to the pervasiveness and range of abuses, to demand action with an end in sight.

### The emergence of violence against women on the world agenda

At the beginning of the Decade for Women (1976-1985), the issue of violence

against women was not on the agenda which called for Equality, Development and Peace. Yet as women have sought full and equal participation in their societies, the problem of gender violence has surfaced in every country as one of the major obstacles to all three of the goals of the decade.

At the Fourth World Conference on Violence against Women in Beijing in 1995, women's groups insisted that the roots, causes and consequences of gender-based violence be further articulated, and commitments to concrete action included. At the 5-year review of the Beijing Conference (June, 2000), the Beijing +5 Outcomes Document included recommendations aimed at aspects of violence against women not included in the 1995 Beijing Platform for Action, such as recommendations on dowry-related violence and deaths, violence against widows and indigenous women, racially motivated violence, and marital rape. It also urged governments to eliminate discriminatory legislation by 2005 and reaffirm their commitments to adopt measures to end traditional or customary practices affecting women and girls.

### The next step: response strategies and actions

In the shorter term, the overarching priority is to put in place protection mechanisms that ensure women's safety and respond appropriately to cases of abuse by bringing perpetrators to justice and offering medical and legal remedies to survivors. In the longer term, the challenge must be to reverse entrenched attitudes, gender stereotypes and power structures that lie at the root of the pandemic.

In 1995, the UN General Assembly established a Trust Fund in Support of Actions to Eliminate Violence against Women, under the auspices of UNIFEM. The Trust Fund is the only small grant mechanism of its kind on gender violence in the UN system, and has supported 106 projects in over 66 countries. It has become a kind of small grants 'laboratory' for testing strategies and exploring successful approaches in the struggle to end gender violence. Strategies used by projects supported by the Trust Fund range from awareness-raising campaigns and community based activities on human rights education and legal literacy to training programs directed at key government personnel, law enforcement officials, members of the judiciary and health care agencies. Although Trust Fund grants have been relatively small financially, they have supported innovative approaches to eradication of violence, and shown that supporting indigenous efforts to combat gender violence will yield results and good practices that can be adapted and multiplied on a larger scale.

### Lessons learned from innovative projects

In the year 2000, UNIFEM published *With an End in Sight*, which culled lessons learned from the experiences of innovative projects funded by the Trust Fund. The stories are inspiring and thought provoking, and pave the way for further gains in the struggle to end violence against women.

Projects in Kenya, Nigeria and Honduras illustrate how community responsibility is key to ending the cycle of violence. In Cambodia and India, women's groups focused on building partnerships with police and judges to strengthen their commitment to take action to defend women's rights. In Bosnia-Herzegovina and the West Bank and Gaza, emphasis was placed on research and data collection to document and expose the problem of so-called honor crimes and domestic violence. In Honduras, sports were used as a tool to encourage men to discuss the problem of domestic violence. In order to participate in a local soccer tournament, men in the district of Comayagua had to attend weekly training sessions on peace in the family, machismo and violence against women.

As a result of the project, police in Cambodia now work more closely with village chiefs, and they have men who exhibit violence towards their wives sign a contract stating that they will discontinue this behavior. The contract can be used against the man in court if the violence persists. In Kenya, an alternative rights of passage project was developed to create new coming-of-age ceremonies without the practice of female genital mutilation (FGM). As a result of the project, one community abolished FGM and the alternative rights project will now be expanded throughout Kenya.

In 1998 UNIFEM launched a major advocacy effort to set in motion a series of UN Inter-Agency Regional Campaigns, on ending violence against women. In Latin America and the Caribbean, Africa, Asia and Pacific regions, Eastern Europe and Central Asia the campaigns worked to create a favorable environment for breaking the silence on gender-based violence, for engaging men in ending this violence, for initiating changes in policies and legislation, and for providing protection, services, and justice where violence has occurred.

### Violence against women and human security

On February 22, 2001, the International Criminal Tribunal for Former Yugoslavia (ICTY) issued its first convictions for rape as a crime against humanity (in the Kunarac, Kovac and Vukovic Case). Judge Florence Mumba read out the judgment, which found that rape was "used by members of the Bosnian Serb armed forces as an instrument of terror". These were also the first convictions for enslavement as a crime against humanity. In addressing the accused, Judge Mumba said that they were "not ordinary soldiers, whose morals were merely loosened by the hardships of war." "These are men with no known criminal past," she said. "However, they thrived in the dark atmosphere of the dehumanization of those believed to be enemies, when one would not even ask, in the words of Eleanor Roosevelt, 'Where, after all, do universal human rights begin? In small places, close to home...' ... You were a soldier with courage in the field, somebody whom your men undisputedly are said to have held in high esteem. By this natural authority you could easily have put an end to the women's suffering. Your active participation in this nightmarish scheme of sexual exploitation is therefore even more repugnant."

This ground-breaking judgment illustrates the gains that have been made internationally in the recognition of the atrocities committed against women as weapons of war. However, it also, tragically, illustrates the enormity and severity of these persisting violations. In a time when war and strife and ethnic conflicts are proliferating around the globe, women continue to be targeted. Rape and sexual violence continue to be used as weapons of war. Many victims become infected with sexually transmitted diseases and, increasingly, HIV/AIDS. The vast majority of all refugees and displaced people, doubly vulnerable to violence, are women and children. In addition, women and girls are forced into sex for safe passage, food and other protection. Women are seldom protected from these threats, and too seldom are their aggressors brought to justice. What kind of sadly ambiguous message does this send to the predators who continue to rape, exploit, torture and mutilate?

At the same time, it is essential that the international community recognizes that this critical resource – women – is at the foundation of all efforts to build peace and resolve conflicts. For almost ten years, UNIFEM has provided assistance to women in crises and has supported their participation in the peace processes. UNIFEM shapes its activities for women in conflict situations around five fundamental points:

*1) Understanding the impact of armed conflict on women and girls*

We know, without question, that insensitivity to gender issues can have severe consequences. This was the case in Kosovo last year. Thousands of displaced men, women and children had gathered together in a stadium. With a megaphone, an official made an announcement for all women who had been raped to report to a particular area. Not a single woman came forward. Not a single woman was prepared to risk the stigma or the potential repercussions of having identified herself publicly in this way. As a result, survivors lost the chance of holding their aggressors accountable and of receiving life-saving support. Understanding the way conflict affects women and girls is crucial to ensuring their protection and to designing gender-responsive policies and programs.

*2) Improving protection and assistance for women and girls*

International protection and assistance systematically neglects women and girls. In my visits to war-torn countries, I have seen these gaps with painful clarity. I have heard about the unanswered fate of the mothers and the thousands of children born of rape and forced impregnation. I have met mothers of the disappeared, and walked through the valleys of widows – huge communities of women left alone to fend for themselves and their families. As if this strife were not enough, they are also struggling to claim their property, their inheritance, and their land. Protection and humanitarian assistance for women is glaring in its inadequacy.

*3) Supporting women's leadership in peace-building*

In conflicts, women are activists, caretakers, providers and survivors. We know that some women participate actively in conflicts. But the vast majority have held their families and communities together. Ending conflict is a key component in eradicating gender-based violence. From the grass roots level to the peace table, UNIFEM supports women's participation in peace-building. We try to leverage political, financial and technical support so that women can have an impact on peace efforts nationally and regionally.

*4) Bringing a gender perspective to inter-governmental peace and security initiatives*

Peace support operations establish the framework for international and regional action. Women's concerns will only be addressed when women with gender expertise, in

significant numbers, are there to represent them. Gender expertise must inform the planning of these operations from the very beginning. For instance, disarmament, demobilization and reintegration must be designed to meet the special needs of women combatants, and of the girls and women who have been abducted; civilian police must address the issues of trafficking and sexual violence which are associated with conflict.

*5) Supporting gender justice in post-conflict reconstruction*

After conflicts, resources are depleted, infrastructure is destroyed, and social, economic and political relationships are strained. Women, who have held social and economic fragments together, represent the most precious and under-utilized of these resources. Unless a country's constitutional, legal, judicial and electoral frameworks deal with gender equality, no matter what happens after the conflict, no matter how peaceful a transition, the entire country will never have a fair chance at development, and violence against women will continue to inhibit its progress.

Finally, women in every region are taking action, using innovative strategies and approaches to end the scourge of gender-based violence, and they have created a powerful momentum for change. UNIFEM is proud of its role in supporting, and even, at times, igniting this momentum. Over the past 25 years UNIFEM has sought to facilitate the inclusion of women's voices and concerns into the halls of the United Nations. There are successes, and progress has been made in raising awareness and fighting violence against women in all its forms. However, UNIFEM will not rest, and will not consider our task complete until every woman knows the joy and freedom of living a life free from the threat of violence – until shame and silences break into joyful melodies, where women and men gain the power and the courage to live their lives to their full potential.

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Visit: [www.undf.org/unifem](http://www.undf.org/unifem)

# WOMEN AND POWER

Five years ago in Beijing, the NGO Forum on Women organized a series of panels around five themes that were identified as the global forces with the greatest impact on the human community, especially women. These forces were the globalization of the economy, including the impact of the technological revolution on work; threats to peace and human security, including the effects

of militarization, violence and poverty; approaches to governance, including questions of citizenship and political participation; the rise of conservatism in its various forms - religious, nationalist, racial/ethnic and homophobic; and the globalization of the media, culture and communication. Panelists spoke of the erosion of such rights resulting from the wide range of negative circumstances now facing women: unregulated labor markets; the failure of development policies to provide sustainable livelihoods; the ascendance of repressive politics which threaten women's reproductive rights and access to health care; the rise of homophobic, racist, and nationalistic assaults which target the most vulnerable; violence against women, including that resulting from warfare and ethnic conflict, domestic abuse, and sex trafficking across national borders; and, last but not



BY IRENE M. SANTIAGO

least, the commodification of women in the media. Emerging from the plenary presentations and discussions were certain cross-cutting themes with broad implications for the future of the women's movement. These included issues of identity; human rights; the respective roles of the state, civil society, the private sector, international organizations and NGOs; and institutional transformation. Five and a half years after Beijing, we must admit that the global forces discussed at the NGO Forum are still at work.

### **The effects of war**

My country is now in the process of reconstruction after two and a half years of inept and corrupt leadership. To raise his sagging popularity, the former President waged a war in Mindanao, in southern Philippines. It was a war we could not afford. Our island-economy was still reeling from the economic and social havoc wrought by the Asian financial turmoil and the El Nino phenomenon. The poor, especially women and children, bore the brunt of this double whammy.

The human costs and economic losses arising from this civil strife stem from the fact that the war is an affront to the most disadvantaged members of Philippine society and the least progressive regions of the country. Mindanao is home to half of the country's poor, with a majority of the poorest among the poor residing in the conflict-ridden areas. The unstable peace and the precarious order situation exacerbated the underdevelopment of the island-economy. Aggravating the situation was globalization moving at breakneck speed. While global integration opens many opportunities, the gains are unevenly distributed. They accrue to economies that are equipped with the technology and capabilities that make their tradable goods and services more attractive to the world's consumers. In other words, not everyone can become full-fledged citizens and beneficiaries of the global village.

This scenario is not an uncommon one in many developing countries today. Unable to isolate themselves from globalization and the forces they unleash, they reel from one crisis to another. Sometimes the military solution is the most attractive, in the vain notion that it will "finish off" the problem of local discontent. Women and children suffer most in situations of conflict. But women are also showing that they are leaders in peacemaking, bringing

with them the listening and negotiating skills so necessary to pave the road to peace.

### **Rights, resources, participation**

It is therefore very interesting to note that the Bank's policy research report on gender and development has chosen rights, resources, and participation as the three areas of focus to enhance gender equality in the world. The choice of these three areas is strategic. Rights, resources and participation form the cornerstone of power, one reinforcing the other, all three forming a synergy for structural change. Because of their ability to bring about a profound change in structures, it is important to focus our attention on understanding them and analyzing what works.

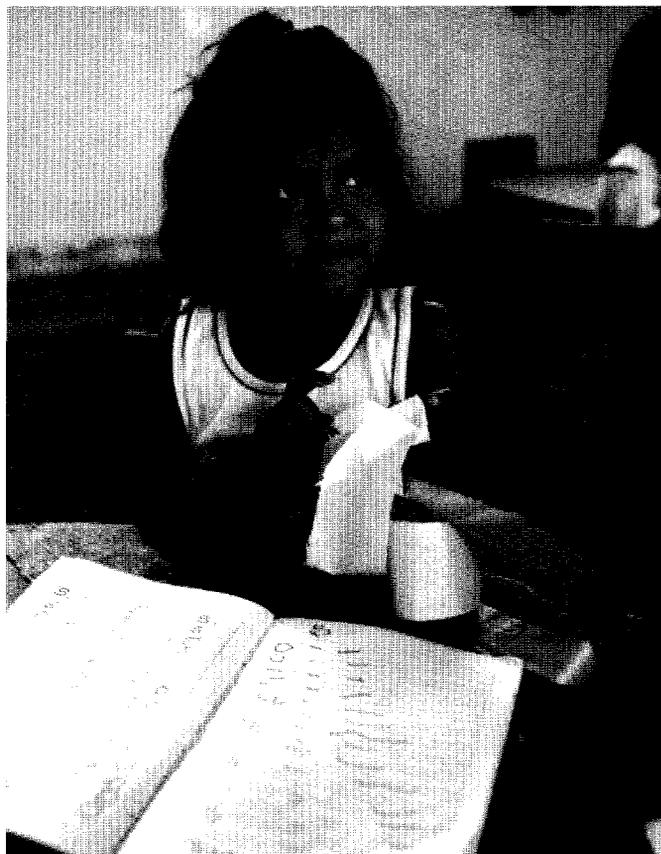
Underdevelopment as well as gender inequality is the story of power and powerlessness: who has it, who wields it, how, and for what purpose. The goal of our work is to equalize power between women and men in the home, at work, under the law, in public office, in public policy, and in every other area of life that matters. But precisely because of its potential to equalize power relationships and to transform structures, there will be tremendous resistance. The Bank's report gives compelling evidence about the benefits to the entire society when it pursues gender equality. There is a mountain of evidence that proves our contention that investment in girls' education, enhancement of women's reproductive rights, improving women's access to micro-finance, and giving women land rights, do redound to the benefit not only of the girl or the woman herself but of her community and society as well. But why is it that in this new millennium we are still compelled to make our case?

I contend that it is because women's political voice is still weak in most parts of the world, especially in developing countries. I believe, therefore, that this is one of the most significant areas for intervention not only because the numbers on women's political representation are dismal but also because of the high impact to society of an improvement in women's political participation. In public representation, Dr. Pippa Norris of Harvard University has a starkly simple statistic that tells it all. She says that since 1975 or the year the UN declared International Women's Year, there has been a one percent increase every decade in the numbers of women in positions of public leadership.

## Redefining power

But it is more than a numbers game. The goal is to transform politics and leadership so that many of the deleterious decisions that have brought us inequality, injustice, and even war would be diminished if not totally eradicated.

The contribution of women in the redefinition of power is probably going to be their most transformative contribution. It has something to do with bringing about a just



and harmonious social order, exercising democratic leadership, promoting a participatory process, and protecting the rights of the minority. As Mary Robinson, has said it so eloquently, "As women lead, they are changing leadership; as they organize, they are changing organization. Women have fresh and imaginative skills of dialogue and are setting a more open, flexible and compassionate style of leadership." There is evidence in many countries that women's political leadership and participation have led not only to changes in style but most especially to priorities with the accompanying changes in budget allocations. And as has already been pointed out in the Bank's report, there is a decrease in the level of corruption as the number of women in public office increases. Do we dare name the strategy as transformative politics? Much as we named "women's rights" as "human rights" or "gender", naming the strategy is important. Transformative politics calls for new rules, not just new numbers; new goals, not just new actors. From the likes of Mary Robinson to the Panchayat Raj women leaders in India, there is much evidence that in positions of power, women want to make the world "less brutish, less dangerous, less ungenerous, less unreasonable", as someone once wrote about Mary Robinson's goals.

Lastly, the continued breakout of ethnic violence and subsequent militarization in many parts of the world, including in my own country, challenges us to consider

peace-making and peace-building strategies as integral pre-requisites of development. It is therefore important to continue to emphasize the significant role of women in periods of crisis, including economic crisis, and in situations of violent conflict.

It is likewise important to acknowledge that, indeed, rights are intertwined with emotional aspects of identity whether these be based on gender, race, ethnicity, or religion. With the rise of conservatism, the politics of identity have become particularly important, as the NGO

Forum on Women pointed out. With a rights-based approach, people will not be forced into increasingly narrow definitions of self with characteristics assumed to be essential to them rather than being the political, social, and cultural constructs of a given historical time and place. The prevention of the marginalization and stigmatization of women based on their other multiple identities as lesbians, indigenous women, women with disabilities and others will have to be an integral part of any action for women.

Women have shied away from power because it has always meant control, domination and manipulation. Power needs to be redefined in order for women to claim it. Power, I believe, is the potency to act for what is good. When power is based on women's vision and values, it is transformative. Politics and governance will change when women engage in public discourse and play a significant part in decision-making. As we continue to search for development that is humanly meaningful and ultimately sustainable, the political space opened by women from the grassroots to the highest reaches of the UN is the one space where women must belong.

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# GENDER-SENSITIVE LOCAL AUDITING

## INITIATIVES FROM INDIA TO BUILD ACCOUNTABILITY TO WOMEN

BY ANNE MARIE GOETZ AND ROB JENKINS

Participatory planning and budgeting, which are key elements of progressive decentralization programs today, provide opportunities for better local accountability to the poor. But the only way of verifying that both national and local-level budgetary commitments, such as spending in areas of particular concern to women, are actually implemented is through direct auditing by poor communities and service users.

Participatory auditing measures, however, are almost never included in public-sector accountability reforms. As a result, poor people, and particularly poor women, do not normally closely scrutinize government spending at the local level. Financial auditing is seen as the preserve of skilled officials. Equally unusual is the engagement of poor service users in 'social audits' that involve detailed monitoring of public-service delivery and the use of official mechanisms for actionable complaint. And yet, experience suggests that the most effective means of improving the quality of public spending from the point of view of poor women is to ensure that they engage in gender-sensitive processes of monitoring and auditing public services.

Several current state- and civil society-initiated efforts in

India are engaging the poor, particularly women, in closer scrutiny of local spending and policy implementation.

What is notable about these initiatives is that they are neither cosmetic gestures towards 'consultation' with the poor, nor do they substitute for poor public services by replacing them with NGO-run alternatives. They are efforts to hold the state accountable for its commitments to gender equity and anti-poverty measures. Ultimately, they aim to enhance public-sector accountability.

The two important arenas in which women and the poor are trying to engage in local budgeting and auditing are decentralized government and the implementation of centrally funded safety-net programs such as food-subsidy



systems and employment-generation schemes. Auditing government spending at the local level enables citizens to witness and comment upon the direct links between revenue generation and expenditure, and between planning and the actual implementation of public policies. Local-level auditing contributes to more gender- and poverty-sensitive planning and policy implementation in that it makes it easier to pin-point both poorly targeted spending and outright corruption.

### Monitoring gender-sensitive budgets

Following the passage of the 73rd amendment to India's Constitution in 1993, state governments have not only created multi-tiered systems of elected local government, but some have gone even further, vesting village assemblies with powers to both plan and audit local spending. Kerala, Madhya Pradesh, and lately Rajasthan have gone furthest in legislating for people's audits of local planning and spending, and have also enacted measures to ensure women's participation in these processes. All three states have 'right-to-information' provisions through which villagers can, in theory, have access to documents detailing official expenditures. All three states not only have provisions ensuring that one-third of elected representatives on village councils are women, but also that a minimum

proportion of village assembly participants must be women for the (required) public meeting to constitute a quorum. For instance, Kerala has earmarked 10% of local planning funds for women's development, and women-only sub-committees within the village assembly decide on how this should be spent. This last provision gives women a direct interest in seeing that spending plans are implemented properly.

It is too early to judge the effectiveness of any of these novel measures. Early evidence however, suggests that women's engagement in local accountability systems cannot simply be

legislated into existence. In Kerala women's groups have been rebuffed by local politicians and government officials when they tried to follow up on how the earmarked funds for women's development have been spent. Local power relations obstruct effective use of such provisions, even in Kerala, where the poor and women enjoy comparatively high degrees of literacy and social welfare. When poor people challenge local decision-making and spending patterns, the interests of local elites and officials are profoundly threatened.

### Verifying anti-poverty spending in Rajasthan

Given the risks this implies for the poor, as well as the technical difficulties of effective monitoring of public spending, civil society mobilization or social movement support for accountability struggles is critical. Two examples from elsewhere in India reinforce this point. In Rajasthan, a small organization, the Mazdoor Kisan Shakti Sangathan (literally, the Workers and Peasants Power Association) has pioneered methods for the participatory audit of local spending. Women represent about 60% of the approximately 1000-strong membership of this group, and the MKSS has focused on challenging official corruption on public works programs that provide women with employment during the dry season. These women are routinely denied the statutory minimum wage for their work on rural roads, culverts, and drains, often on the grounds that they were not moving the minimum quantum of earth per day. The MKSS's own research indicated that the actual quantity of work being done by the women was routinely under-measured. False entries in employment registers enabled project foremen to underpay women, and thereby to pad the registers with bogus names whose payments the supervisors then pocket. Other malpractices include inflated estimates for public-works projects, the use of poor-quality materials, and over-billing by suppliers. To combat these forms of fraud, the MKSS sought (and sometimes obtained) access to official expenditure documents – such as employment registers and receipts for the purchase of materials – that could be verified by MKSS workers investigating each of the recorded transactions.

The MKSS's struggle to obtain such documentation became the basis for a national campaign for legislation granting citizens a right to information. Government



accounts are thus submitted to a process of collective verification by the villagers – the very people most likely to know whether funds have been spent as claimed. At public hearings, employment registers are read aloud, and women who were underpaid come forward to contradict official accounts showing them to have been paid the minimum wage.

### **Surveillance of subsidized food distribution in Mumbai**

In the city of Mumbai a coalition of 40 community-based organizations of women from low-income neighborhoods has worked since 1992 to make the government's network of fair-price shops – the Public Distribution System (PDS) – more responsive to the poor. Though a critical resource for the food security of the poor – and women, who manage household food supplies – the PDS suffers from a number of management problems, but above all, from a 'leakage' of subsidized grains by the licensed PDS shopkeepers to the open market, where they are sold illegally at higher prices. The Rationing Kruti Samiti (RKS), or Action Committee for Rationing, sought originally to cut these leakages by working closely with concerned state officials. The PDS is, in theory, monitored and 'performance-audited' by citizens' vigilance committees. In practice, these are controlled by local politicians who, for a fee, shield crooked shopkeepers from prosecution. The RKS has formed parallel informal Vigilance Committees composed of five women consumers for each PDS shop. The women attempt to track the amount and quality of subsidized commodities that arrive in the shops from government warehouses, and to monitor their sale by constantly checking shop ledgers. This system, which flourished in the early to mid 1990s broke down in the latter part of the decade, largely because it relied upon the support of one high level bureaucrat, who was ultimately transferred to another department. The RKS experience showed that women's illiteracy was not necessarily an obstacle to scrutinizing policy implementation. The RKS's bureaucratically had required the shopkeepers to attach sealed samples of the displayed bulk products, such as foodgrain. This allowed the women monitors to compare the quality of the product delivered from the government warehouse, as seen in the sealed transparent bag, against what was on sale for PDS consumers. Any adulteration could be visu-

ally detected, thus providing prima facie evidence for an investigation by the ration inspectors into whether the cause of the discrepancy was 'leakage' of some portion of the original consignment onto the open market.

However, even before the departure of their high-level bureaucratic patron, the women in the vigilance committees lacked another important resource – the time needed for effective monitoring. Keeping track of the arrival and 'leakage' of commodities required constant surveillance over the shops. Although women deployed children to keep an eye on the shops, they could not get around shopkeepers' tactics, like arranging deliveries in the middle of the night to avoid inspection.

Citizens' efforts to audit directly the activities of development programs are an important complement to official monitoring or auditing mechanisms. Our examples show that social movement support is critical in overcoming gender-related constraints (such as illiteracy or intimidation by officials) to women's efforts to improve the functioning of official accountability processes. But, in India and elsewhere, citizens' efforts to hold officials accountable can trigger significant resistance. The MKSS has encountered obstruction from the local administration. The RKS has been forced into retreat. These experiences suggest the importance of seeking public-sector allies for citizen-based monitoring and auditing.

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# Gender and Growth:

## Africa's Missed Potential

In the study *Can Africa Claim the 21st Century?*,<sup>1</sup>

we made the argument

that Africa has enormous unexploited potential.

It has hidden growth reserves in its people, especially its women, who now provide more than half the region's labor but lack equal access to education and factors of production. We concluded that gender equality can be a potent force for accelerated poverty reduction in Africa.

There is increased recognition of the relevance of gender for development work in Africa. In this region, we addressed the linkages between gender, growth, and poverty in the 1998 Poverty Status Report prepared for the Strategic Partnership with Africa (SPA)<sup>2</sup> This helped to frame the gender debate in terms of economic growth and productivity, i.e. in terms of development effectiveness, and not just in terms of social equity— although equity considerations are important, too.

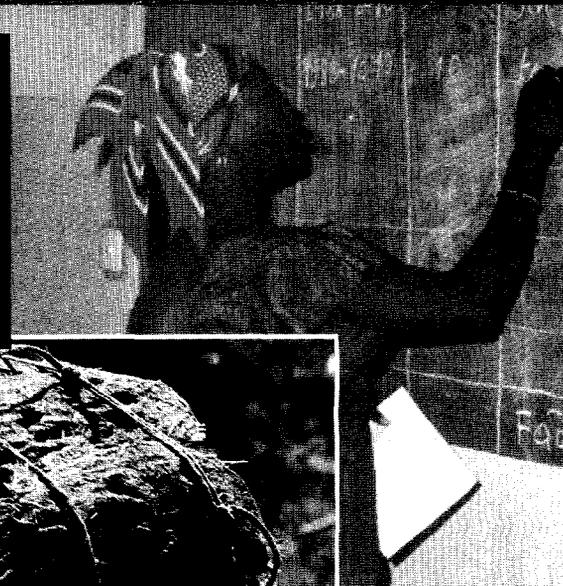
### Men and women in African economies

A distinguishing characteristic of Sub-Saharan African economies is that both men and women play substantial economic roles. Much of African economies is in the hands of women—agriculture and the informal sector in particular. But women in Africa have less access to productive assets, including land, and to such complementary

factors of production as credit, fertilizer, and education. Women farmers receive only 1 percent of total credits to agriculture. Women are less likely

to control the product of their labor than men, reducing their incentives to pursue productive, income-earning opportunities, despite the increasing evidence that income earned by women is more likely to be used productively for family needs: food, clothing, health, and education.

African women work far longer hours than men. On average, their workdays may be 50 percent longer, and their work is closely integrated with household production systems. Indeed, the boundary between economic and household activity is less well drawn in Africa than in other regions. In addition to their prominence in agriculture, women bear the brunt of domestic tasks: processing food crops, providing water and firewood, and caring for the elderly and the sick, this latter activity assuming much





greater significance in the face of the HIV/AIDS pandemic. The time and effort required for these tasks, in the almost total absence of even rudimentary domestic technology, is staggering. Surveys of rural travel and transport patterns in villages in Burkina Faso, Uganda, and Zambia have found that African women move, on average, usually via headloading, 26 metric ton-kilometers a year (especially water and fuel wood), compared with less than 7 metric ton-kilometers for men. This, combined with women's contribution to agriculture, has led to estimates that women contribute about 2/3 of the total rural transport effort.

### **Gender inequality limits growth**

Country case studies throughout Africa—and emerging macroeconomic analysis—consistently show that gender-based inequality acts as a constraint to growth and poverty reduction. They point to patterns of disadvantage women face, compared with men, in accessing the basic assets and resources needed to participate fully in realizing SSA's growth potential. Gender differences in access to assets limit the options of women farmers; differences in labor remuneration lead to conflict and to sub-optimal labor allocation at the household level; and differences in labor (and other factor) productivity limit economic efficiency and output. These gender-based differences affect supply response, resource allocation within the household, and labor productivity. They have implications for the flexibility, responsiveness, and dynamism of African economies, and directly limit growth (see Box). These differences are too important to ignore, and their impacts too

severe, especially given Africa's chronic food insecurity and vulnerability.

### **Gender-inclusive growth**

Africa is losing out on the productive potential of more than half its effective workforce. Measures to increase gender equality in Africa, in addition to their social and distributional implications, have considerable potential to accelerate growth and poverty reduction. More needs to be done to ensure gender equality in access to productive assets and services. In addition, patterns of capital formation tend to be biased against investments, such as wells and fuel-efficient stoves, which have the potential to unlock more female time for high-productivity activities and education.

Public policy has a key role to play in promoting gender-inclusive growth and poverty reduction. Key policy measures to promote gender-inclusive economic growth in Africa include the following:

*Promoting the increased participation of poor men and women in economic decision-making.* One promising approach, related to economic management and priority-setting, is the development of "gender budget initiatives." South Africa has gone far in pioneering this work. Gender budgets examine the efficiency and equity implications of budget allocations and the policies and programs that lie behind them. This would encourage public spending priorities to focus on investment in rural infrastructure and labor-saving technologies, as indicated below.

*Investment in gender-inclusive growth.* Agricultural growth strategies, especially policy, research, extension, and technology development, need to support the livelihood strategies of smallholder households. The key policy priority is to break through the asset poverty of women farmers. Agricultural institutions need to treat women farmers as priority clients, and develop outreach systems to them. The right mix of assets, including land, labor, technology, and financial services, is critical to ensure that women can fully contribute to Africa's growth and development. Policy needs to focus on the food crop sector where there is an urgent need for more women-focused integrated packages. This would give a different dimension to what agricultural technologies are developed, what crops/tasks are prioritized, what extension

messages are created and delivered and by whom, what research priorities are pursued, and, most importantly, how all of these will be done in ways that really reach Africa's women farmers.

*Investment in the household economy and in raising labor productivity.* Efforts could include giving much higher priority in national poverty reduction strategies to investments which reduce the acute time burdens on African women. This could be done through providing clean, accessible water and fuel wood, and prioritizing labor-saving technology, to reduce the time burden of domestic work. Time savings in these activities will benefit women most. Transport interventions need to reflect the different needs of men and women, to improve women's access to transport services (including intermediate means of transport), commensurate with their load-carrying responsibilities. Improvements in rural infrastructure can raise the incomes of the poor, particularly women, through several mechanisms: *a) Reducing the time spent collecting water and fuel wood.* The time freed can be used for leisure or for productive purposes such as education or agricultural activities. There is evidence that a significant portion of time saved is used productively. *b) Increasing crop production.* Agricultural output can benefit, particularly where bulky, low-value crops are involved. For example, trucks can be hired to move

bulk harvests, fertilizer can be moved to villages and stored in local facilities, and hired farm labor can move more readily to the fields. *c) Improving marketing opportunities.* Isolated rural communities have great difficulty marketing their crops. Crops can be moved in bulk by trucks, but also in smaller quantities by cart or bicycle if adequate roads or paths are available. *d) Expanding access to social services and non-agricultural income-generating activities.* These include health clinics, for which travel time can be reduced, and travel from peri-urban locations to work in services and construction in the urban informal sector.

In parallel, it is critical to invest in girls' education, to ensure gender-inclusive land policy and legislation, and to build women's skills and capabilities aimed at enabling their greater participation in household, community, and national decision-making, where investment priorities and resource allocations are defined. At present, only one in four rural girls attends primary school, let alone completes it.

*Making gender issues visible in data and analysis.* Statistics and indicators on the situation of women and men in all spheres of society are an important tool in promoting gender-inclusive growth. Gender statistics have an essential role in eliminating stereotypes, in formulating policies, and in monitoring progress. Key tasks are the systematic sex-disaggregation of data, including economic production data, integration of intra-household and gender modules in statistical surveys and poverty analysis, expanded use of gender budget initiatives, greater use of country-focused time budget surveys, and the inclusion of the household economy and home-based work in national accounts.

*Alan Gelb is chief economist, Africa Region, The World Bank*

1. *Can Africa Claim the 21st Century?* 2000. Report prepared jointly by the African Development Bank, African Economic Research Consortium, Global Coalition for Africa, Economic Commission for Africa, and the World Bank. Washington, DC.
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## **GENDER AND GROWTH: MISSED POTENTIAL**

**Burkina Faso:** Shifting existing resources between men's and women's plots within the same household could increase output by 10-20 percent.

**Kenya:** Giving women farmers the same level of agricultural inputs and education as men could increase yields obtained by women by more than 20 percent.

**Tanzania:** Reducing time burdens of women could increase household cash incomes for smallholder coffee and banana growers by 10 percent, labor productivity by 15 percent, and capital productivity by 44 percent.

**Zambia:** If women enjoyed the same overall degree of capital investment in agricultural inputs, including land, as their male counterparts, output could increase by up to 15 percent.

**Macroeconomy:** Gender inequality in education and employment is estimated to have reduced SSA's per capita growth during 1960-92 by 0.8 percentage points per year.

Source: Various studies, cited in Blackden and Bhanu, 1999.

# Gender and

# *Transition*

THE CASE OF  
EASTERN EUROPE  
AND THE  
COMMONWEALTH  
OF INDEPENDENT  
STATES (CIS)

BY DANUTA HÜBNER



**T**ransition is a process of a grand change which brings dramatic challenges to all dimensions of economic, social and human development. On the one hand, it generates the rise of job insecurity, unemployment and poverty. On the other, new opportunities emerge that are related to democratization, development of entrepreneurship and the private sector. Today we know that those risks and opportunities are distributed in a very uneven way, of which gender is a major dimension.

The gender impact of transition differs by country and regions. In general, there is evidence that in most countries women take over a disproportionately high share of costs of systemic changes while their access to opportunities remains low. However, the lack of opportunities has also devastating effects on many men, especially those



*Self-employment and entrepreneurship have become important avenues to improve women's chances on the labor market.*

with narrow technical skills. In many declining regions, including one company towns and rural areas, jobs are difficult to find even for young men, leading to anti-social behaviors such as drinking, drug use, crime and domestic violence.

In transition economies, women have limited impact on establishing new laws, institutions and policies as they remain vastly underrepresented in new decision making structures, especially at national level. The share of women in parliaments varies, with few exceptions, between 1.5 percent to 15 percent of all seats. Women's losses in the labor market have been very high in a number of countries and the erosion of the welfare system of the past has required that women play a much bigger role in performing caring functions. Although the full extent of female poverty is difficult to evaluate due to the lack of data, deep cuts in women's employment and income, lower wages, dependency on shrinking family benefits and increasing costs of living and raising a family strongly suggest that poverty among women is widespread. The reversal of these negative trends in gender equality is crucial in

terms of respecting human rights of individuals.

Engendering transition policies is also necessary to fully use human potential which is a key factor in economic growth. Gender equality is thus a priority for improving economic efficiency and development prospects.

### **Women's losses in the labor market**

Economic recession, the closure of plants, restructuring and the financial squeeze have had especially negative effects on women's jobs and participation in the labor market. According to the Economic Survey for Europe 1999, issued by the United Nations Economic Commission for Europe (ECE), the longer term trends indicate that the female labor force and employment shrank in all countries for which data are available. Between 1985 and 1997 the female labor force in Hungary fell by over one third and in Latvia by nearly one fourth. It declined even in those countries where the male labor force remained stable, such

as Estonia and Poland, or where it increased, as in the Czech Republic, Lithuania and the Russian Federation. Women's share in employment also declined more than men's share, with the exception of Slovenia where employment cuts were proportional for men and women. Twelve percent cut in female employment in the Czech Republic, though one of the smallest, was more than 10 times larger than the cut in male employment.

Women were hurt more than men by employment cuts in agriculture and industry. Female jobs cuts in industry were related to the shedding of clerical positions and the restructuring of light industries, such as textiles, which had already lost state support in the early phase of transition as opposed to male-dominated heavy industry. Women were also affected by large cuts in employment in the feminized public service sector and lost many jobs in transport and communication. This was not balanced by any meaningful increase in women's employment in expanding market-related services. In most transition economies, women's position in these services has deteriorated, such as in the increasingly well paid financial sector. Between 1993 and 1997 women's share in the financial sector has declined by 24 percentage points in Latvia and by 10-14 percentage points in Hungary, Lithuania and Russia. At the same time women's share in employment in underpaid public services such education and health has increased.

### **Discrimination and labor market policies**

The deterioration in the position of women in the labor market is also explained by discriminatory practices and labor market policies. Discriminatory practices are seen especially in the private sector and reflect de facto discrimination in hiring and employment. Such discrimination is often difficult to quantify and is possible due to gaps in legislation and the lack of law enforcement mechanisms. It is based on claims that women are less able to work under pressure and less available to work overtime which is required by firms in the private sector, and that they increase labor costs due to maternity and child benefits. In reality, however, many welfare benefits remain in force only on paper and are no longer observed. This puts women at a double disadvantage. Working mothers are less competitive on the labor market, and at the same time, do not benefit from social protection.

In many transition economies, women were encouraged to leave the labor market through early retirement policies (the Czech Republic and Poland) and more attractive parental leave schemes (Belarus and Ukraine). Women's withdrawal from the labor force has been seen as a remedy for massive male unemployment and cuts in childcare provided by the state.

### **Self-employment and entrepreneurship**

Self-employment and entrepreneurship have become important avenues to improve women's chances on the labor market. In all countries with economies in transition, there are success stories of women entrepreneurs, and many are related to opening of new markets. The number of successful female entrepreneurs is, however, relatively small. The instability of the tax system and other regulations in the private sector, the lack of access to credit, weak institutional networks of information and business support services limit development of new companies. Women face also gender specific barriers. Most networks, such as trade and business associations as well as informal "old-boys" networks, do not include women. Women are thus in a worse position than men in terms of getting important information on credit, training opportunities, finding business partners and markets. They have also less access to collateral as privatization has given men more access to assets than women. Finally, the social climate in many countries and stereotype views of gender roles translate into a negative public attitude towards women entrepreneurs, unequal treatment by the state administration and/or discrimination in connection with bank loans. In many countries, women are also more vulnerable as victims of new forms of criminal offense, widespread in a number of transition economies.

Clearly entrepreneurship is not an option open to all women looking for employment. For many of them, the only option is to accept low pay and insecure jobs in a private sector where their jobs are seen as a way to lower operating costs. Women most often find labor-intensive and low paid jobs in small firms, partly in the "grey economy", while men get better paid managerial positions in larger companies. Private employers tend to offer short-term contracts or casual work to women to avoid costs which might arise from maternity and childcare. Part-time and other less secure work contracts are on the rise and in

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time. Decentralization and the transfer of enterprise-managed childcare facilities to municipalities has cut many services, especially in rural communities and in small towns. Kindergarten enrollment declined in all countries, but especially in the Russian Federation and some other former Soviet republics. Though some countries, such as Belarus and Lithuania, increased the length of maternal and parental leave, the value of compensation declined. At the same time, women spend more time with children to compensate for the deterioration in public education and health care. In many countries school programs have been reduced. Schools also lost the ability to carry out their social functions such as the provision of free medical services, after-school care, sport and cultural activities. These functions played an important role in ensuring equal opportunities for children from poorer families. Many health establishments cut back on services that were free of charge and reduced the length of stay at hospitals. Home care for children and the elderly have added to women's caring functions.

### Key challenges and policy directions

Problems of the deterioration of women's position in the economy in Eastern Europe and in the CIS countries were discussed during the ECE Regional Preparatory Meeting for

Beijing +5, held in Geneva in January 2000. The Meeting stressed the weakness of policies addressing these problems and emphasized that the majority of women were therefore confined to immediate coping strategies, consisting in getting a job at any price. In case of younger women, many of them have adjusted to the new situation in the labor market through cutting on caring functions

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a number of countries there is a trend towards feminization of this segment of the labor market.

### Increase of caring functions

In the countries of Eastern Europe and the CIS, the family support system has weakened substantially during transition. In the past, this system was guaranteed by the labor code, enabling women to raise a family while working full

and delaying marriage and having less children.

Against this background, the main message from the ECE Meeting was that active gender equality policies are indispensable for minimizing the risks and maximizing the opportunities which are created for women by the transition and globalization processes. Along this line, four major policy directions have been debated by ECE member States and NGOs, and subsequently adopted as part of the agreed conclusions of the Meeting dealing with women in the economy. These are:

- Eliminating discrimination against women in the labor market through further developing and applying legislation, eliminating gender-based vertical and horizontal segregation and establishing a sound system of monitoring and evaluation;
- Increasing employment opportunities for women through developing the employability of women and fostering women's access to entrepreneurship;
- Promoting gender equality in social protection (unemployment, health and pension benefits) through a new approach responding to the rise in atypical jobs and changing need for dependent care;
- Empowering women through access to and control over resources and mainstreaming the gender perspective in macro-economic and social policies.

For each of these directions, a number of specific policies and measures have been designed, identifying the various actors to be involved in their effective implementation.

### **The need for more dialogue at national and regional levels**

There is a need for strengthening dialogue at the national and regional levels to further discuss these policies aimed at engendering key areas of the transition process. At both levels the dialogue should involve all stakeholders - policy makers, women's NGOs and private sector.

In this context the role of the regional perspective needs to be emphasized. It is especially relevant to a region such as the ECE where countries differ substantially in institutional arrangements, cultural norms and political commitment to gender equality. The differences between the Nordic countries and countries in eastern Europe and in the CIS illustrate the case. A regional dialogue on mainstreaming gender into the economy is also important for another reason: the linkages between gender

and the economy are still little acknowledged and not well understood at policy level in many countries. The advantages of a regional dialogue include: (i) exchanging of views and experiences among countries; (ii) forging partnership among governments and civil society movements at national and international levels; (iii) facilitating the process of policy convergence based on best practices.

In view of these advantages, joining forces among the international organizations active on promoting gender equality in the region can substantially increase the efficiency of the policies and measures aimed at addressing the major problems faced by women in transition economies.

*Danuta Hübner is executive secretary of the United Nations Economic Commission for Europe (ECE).*

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# Is HIPC Debt Relief *Working?*

BY AXEL VAN TROTSENBURG

**D**ebt relief for the world's poorest, most heavily indebted countries (HIPCs) has attracted more public attention than any development issue in recent years.

Religious leaders, celebrities, non-governmental organizations (NGOs) and civil society in virtually every part of the world have not only advocated poor country debt relief, but have become integral contributors to the process through dialogue and close participation.

In the process, debt relief campaigners have galvanized attention in industrialized countries to the crisis of poverty throughout much of the world. And they have passionately, and rightly, argued that unsustainable levels of external debt have constrained development in some of the world's neediest countries.

World Bank research underscores this picture. Over the past two decades, economic and social indicators in HIPCs have declined sharply, even as many other poor countries, particularly those which have pursued sound economic and social investment policies, have seen significant improvement. At roughly US\$300, the average per capita GNP in HIPCs is



now roughly half that of other low income countries. Illiteracy is significantly higher, as is infant mortality. There are fewer paved roads and telephones, doctors and teachers. By almost every measurement of development, HIPC countries have fallen tragically behind the rest of the developing world.

As poverty increased in these countries, so has external debt. Some financing was taken on appropriate terms for well intentioned development investments. Much was not. Either way, by the middle of the 1990s, notwithstanding increasingly concessional debt rescheduling carried out through traditional mechanisms, namely the Paris Club of bilateral creditors, it became clear that in addition to improved economic management, poverty reduction in

most HIPC countries would also require substantial debt cancellation.

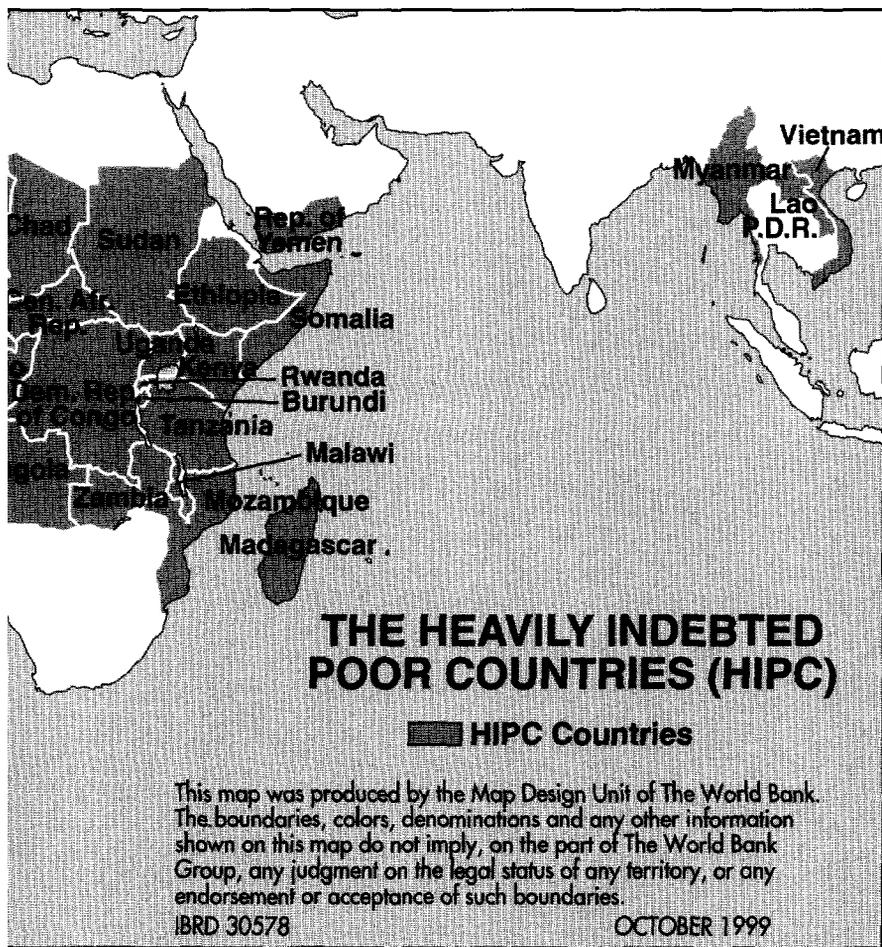
In 1996, the World Bank and IMF launched the HIPC Initiative as the first comprehensive response to the poor country debt crisis. It brought all creditors—bilateral, multilateral, and commercial lenders—within the same coordinated framework. It also, for the first time, placed debt relief within an overall context of poverty reduction. The goal was debt sustainability, and the process was straightforward: for HIPC countries which demonstrated commitment to reform, creditors would cancel all debt above a threshold which inhibited economic growth—*no matter the amount*.

This was a major breakthrough, and in 1999 the

Initiative was enhanced to make the relief “deeper, broader, and faster,” providing increased protection against external shocks. In addition, reflecting the innovative programs being pioneered in a number of HIPC countries, the new framework strengthened the relationship between debt relief and development by linking relief directly to anti-poverty programs (called Poverty Reduction Strategy Papers, or PRSPs), designed within countries by governments and the people whose lives will be affected by such strategies. The enhanced HIPC Initiative signaled not just a bigger debt reduction program but a new way of providing support to developing countries.

### What has been done?

A little more than one year after moving forward with the enhanced HIPC framework, it is important to take stock of what has been accomplished, and anticipate the challenges ahead. To date, agreements are in place for 22 countries for debt service relief—now being delivered—which will amount to about US\$34 billion over time. This relief (which translates into more than US\$20 billion in net present value, or NPV, terms) equals about one-half of the outstanding stock of debt of these countries after traditional relief. Overall, with combined relief from traditional mechanisms and new bilateral commitments, the outstanding debt in these countries will be cut by about *two-thirds*.



Some have expressed concern that because many of the HIPCs were not servicing their full debt obligations the debt stock relief indicated above would not be reflected in real cash savings. In fact, the debt service savings are substantial. For the 22 HIPCs that have reached their decision points<sup>1</sup> overall debt service requirements (compared with actual annual payments prior to HIPC relief) are cut by one-third, or about US\$1.1 billion annually during the 2001-2003 period. This translates into savings per country equal to 1.2 percent of GDP.

The impact can be seen in other critical indicators as well. Debt service as a percentage of GDP is cut from around 3.7 percent to 2 percent; and as a percentage of exports from about 17 percent to an average of about 8 percent—less than half the average for developing countries. Perhaps more important, debt service as a percentage of government revenue is expected to fall from 27 percent to about 12 percent in the coming few years, and by 2005 to below 10 percent. These ratios are close to or below the targets identified by many influential NGOs as a robust indication of debt sustainability.

Moreover, debt relief should be seen in a dynamic con-

text. As HIPCs continue to expand their economies through better economic management and sustained human investments, the burden of debt as a percentage of government revenue is expected to decrease substantially. Increasing revenue, along with debt relief, will widen fiscal space for poverty reduction expenditures and other development priorities (see chart 2 above for a hypothetical illustration of this effect).

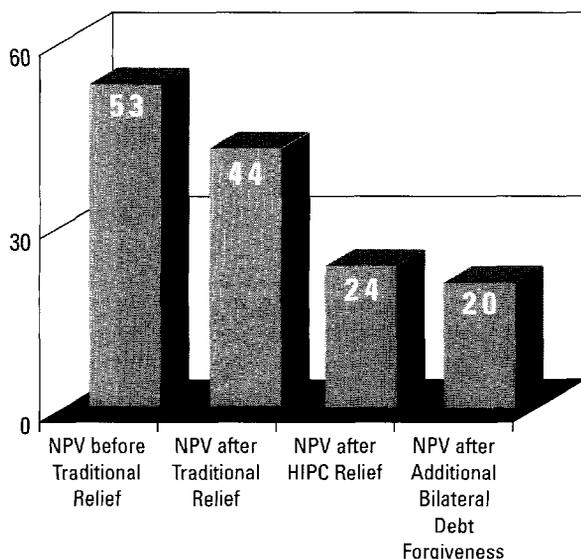
### More money for social expenditures

For too long in too many countries, unsustainable debt frustrated the capacity of governments to make desperately needed social and human investments. This is changing. After HIPC relief, social expenditures in the first 22 countries are projected to increase by an average of some US\$1.7 billion per year during 2001-2002. Boosted spending in education and health is expected to account for about two-thirds of the total. Other priority sectors include HIV-AIDS, where almost every HIPC is creating or strengthening education and treatment programs, rural development and water supply, governance and institution building, and road construction.

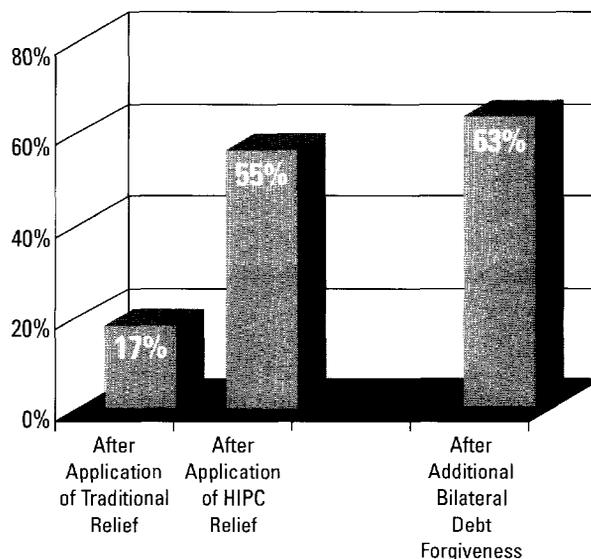
**Chart 1 Enhanced HIPC Initiative  
Debt Reduction for 22 Decision Point Countries**

Status as of end-December 2000

The NPV Trend of the 22 Countries that Reached their Decision Points by end-December 2000 (US\$ billions, in decision point terms)

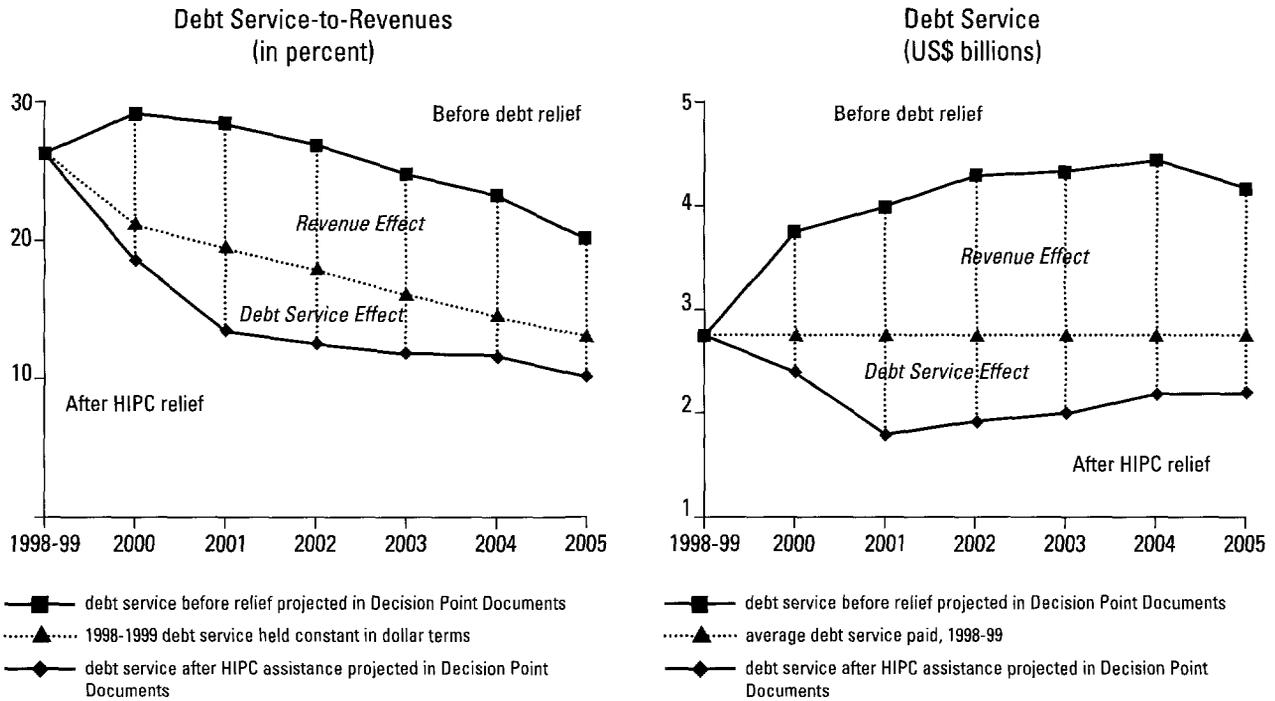


Cumulative Reduction of the NPV of the 22 Countries that Reached their Decision Points by end-December 2000



Source: HIPC Documents

**Chart 2 HIPC Debt Relief and the Creation of Fiscal Space**



Source: HIPC Documents

1. Note: 1998-99 averages are based on a paid basis. Includes debt service on projected new borrowing.

This is an important start, but the ability of HIPC assistance to truly catalyze poverty reduction and development depends on how effectively countries use not just HIPC relief but all public resources. Systems that track overall government spending on poverty-related programs will become more important as governments, in cooperation with civil society, work to increase transparency and improve results by identifying the actual impact of spending on social outcomes.

**Looking forward: immediate challenges**

The past year has been one of significant progress. But 2001 presents its own challenges, with new countries coming forward for debt relief, and countries now receiving relief preparing for completion points. The first challenge will be to move as swiftly as practicable to bring new countries to their decision points. At the same time, a number of other HIPCs will be con-

cluding the preparation of their PRSPs and approaching their completion points.

It is expected that about 35 countries could ultimately qualify for assistance under the HIPC Initiative. However, roughly a dozen of the countries which have yet to qualify for HIPC debt relief are either currently

**Table 1 Enhanced HIPC Initiative  
Average Social Expenditure by HIPCs, 1999 to 2002**

	Africa	Latin America	TOTAL
(in billions of US dollars)			
Average Annual Social Spending			
before HIPC 1/	2.5	1.8	4.3
after HIPC 2/	3.4	2.6	6.0
Social Spending Indicators			
(in Percent)			
Average Social Spending as a % of GDP			
before HIPC 1/	4.4	10.8	5.8
after HIPC 2/	5.1	13.5	7.0
Average Social Spending as a % of Revenue			
before HIPC 1/	29.6	48.0	35.4
after HIPC 2/	32.4	56.4	39.8

Source: HIPC Documents

1/ 1999 data.

2/ Average for 2001 to 2002

engaged in, or have recently ended, internal or cross-border armed conflict, or are struggling with severe governance problems which have made it impossible to move forward with HIPC assistance. Under the right conditions, including a commitment to peace and a stable political environment, HIPC relief can complement efforts supporting the transition from conflict to sustainable development.

### Longer-Term Challenges

The HIPC Initiative is providing significant debt relief, which is supporting higher social spending. This is a critical step forward. But debt relief alone, though necessary, is not by itself sufficient to reclaim the development agenda in HIPCs.

Long term debt sustainability can only be assured by building an environment which supports durable, widely

shared economic growth. Qualifying HIPCs are working toward this end, and early PRSPs are focusing on key aspects of the overall policy framework, including macro-economic and structural reform; improved governance, including legal and judicial functions; and a stronger focus on social inclusion by expanding access to public services to all people.

For its part, the developed world could also provide support. Perhaps most critically by reducing barriers to poor country exports. HIPCs' share of international trade has eroded severely, down from 2.2 percent of world exports in the early 1970s to only 0.7 percent in 1999. Poor economic management within HIPCs and their narrow export base have often contributed to this collapse. But trade barriers to poor country exports have also exacerbated the problem. Improved market access in industrialized countries could make a key difference in the capaci-

### Grouping of the Heavily Indebted Poor Countries Status as of February 2001

41 HIPC Countries					
Angola*	Republic*	Guinea	Madagascar	Rwanda*	Tanzania
Benin	Chad	Guinea-Bissau*	Malawi	Sierra Leone*	Togo
Bolivia	Congo, Rep.*	Guyana	Mauritania	São Tomé and	Uganda
Burkina Faso	Côte d'Ivoire	Honduras	Mozambique	Príncipe	Vietnam
Burundi*	Ethiopia**	Kenya	Myanmar*	Senegal	Yemen, Rep. of
Cameroon	The Gambia	Lao PDR	Nicaragua	Somalia	Zambia
Central African	Ghana	Liberia*	Niger	Sudan*	
of which:					
Decision Points (22)		Future Decision Point (13)	Sustainable Cases (4) <sup>1/</sup>	Not Seeking Relief (2)	
Benin	Mauritania	Burundi	Angola	Ghana 2/ Lao PDR	
Bolivia	Mozambique	Central African Republic	Kenya		
Burkina Faso	Nicaragua	Chad	Vietnam		
Cameroon	Niger	Congo, Dem. Rep of	Yemen, Rep. of		
The Gambia	Rwanda	Congo, Rep. of			
Guinea	Senegal	Cote d'Ivoire			
Guinea-Bissau	São Tomé and	Ethiopia**			
Guyana	Príncipe	Liberia			
Honduras	Tanzania	Myanmar			
Madagascar	Uganda	Sierra Leone			
Malawi	Zambia	Somalia			
Mali		Sudan			
		Togo			

Source: HIPC Documents

\* Conflict affected. \*\* Cessation of hostilities signed on June 18, 2000. A peace agreement was signed on December 12, 2000.

<sup>1/</sup> These countries are expected to achieve debt sustainability after receiving debt relief provided under traditional mechanisms.

<sup>2/</sup> Ghanaian authorities have indicated their intention to request HIPC debt relief.

ty of qualifying HIPCs to move beyond severe indebtedness to long term growth.

Finally, borrowers and creditors need to remain vigilant about borrowing. HIPCs will continue to require external financing for basic development needs long into the future. Fortunately, net transfers to HIPCs remain overwhelmingly positive. But it is imperative that new flows remain on appropriately concessional terms. The World Bank's International Development Association has maintained large net flows of long-term, interest-free credits to HIPCs for many years. This situation will improve even further after HIPC relief, with net transfers in the coming few years likely to increase by one-third for the first 22 countries.

These concessional resources, however, are not without limit. Debt campaigns that propose schemes which would endanger these resources should understand the implications for the poor, in HIPCs and non-HIPCs alike. The total cost of the Initiative is projected at some \$29 billion in NPV Terms, divided roughly evenly between bilateral and multilateral creditors. The challenge will be to ensure that this relief is provided in addition to—and not simply replace—sustained aid flows and concessional resources. This way debt relief can actually make a real difference.

*Axel van Trotsenburg is manager, HIPC Implementation Unit, The World Bank*

Under the HIPC Initiative, the "decision point" is when the debt relief is approved and interim relief begins. The "completion point" is when the remaining amount of relief is committed irrevocably.

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## Opportunity for Women in Energy Technology in Bangladesh

By Nilufar Ahmad

"When I first started work in the Women's DC Lamp Enterprise, the conservative local elite group wanted to close us down in the pretext that we women are breaking the religious/social norms by going out of the household and working in a public space. Now they are the ones who are buying our lamps and energy services. Through our work, we were able to demonstrate that women need not be passive beneficiaries, rather they are the change agents for social transformation; and with access to technology and energy, they will be able to increase capabilities and economic opportunities for the households and communities." This is the remark of Ms. Razia Begum, president of the 35 member women's cooperative managing the Women's DC Lamp Enterprise, situated in Char Montaz, a tiny island of 2,000 households in the Bay of Bengal.

Bangladesh faces an electricity supply crisis, as indicated by low coverage and frequent power outage in electrified areas. Nationwide, only 18 percent of the Bangladesh population have access to electricity, and the coverage rate in rural areas is only about 10 percent. The quality of



supply to those served is poor.

A recent World Bank study has found that a significant number of the twenty million un-electrified households can afford electrification, but cannot be economically connected to the national power supply grid in the near term. The Government's objective is to achieve universal electrification by the year 2020, but given the financial and institutional constraints, this seems to be an unrealistically ambitious objective. In order to meet the unmet demand, alternative technologies for off-grid electrification such as renewable energy and modes of service delivery through community participation need to be explored. A blend of private-public joint service delivery modes needs to be developed to expand access to electricity by harnessing the potential for non-conventional energy in many rural areas until the national grid system reaches them. A recent market assessment of the potential for the application of solar photo-voltaic technology in Bangladesh concluded that half a million rural households could afford solar home systems as a source of electric power. Ways have to be found to create

an awareness of the potential of solar home systems and disseminate the information.

The Government's development strategy emphasizes the importance of a comprehensive,

integrated approach to reduce poverty in rural areas. Improved access to rural electrification will be essential to accelerate and broaden rural economic growth and thus reduce poverty. Power facilitates many productive and service activities and also makes an important contribution to human development. Families can work and study longer and more efficiently in electrified environments, and the substitution of clean electricity for firewood and kerosene reduces indoor pollution, which is a serious health hazard.

The World Bank's Energy Sector Management Assistance Program has financed an action-research project "Opportunity for Women in Renewable Energy Technology in Bangladesh", which has been implemented by Prokaushali Sangshad Ltd (PSL) since 1999. This project relies on community driven development activities, pursuing poverty reduction and gender equity by targeting the rural poor and disseminating technologies which can enhance the quality of their lives. The World Bank encourages community driven modes of development because they are usually the

most effective way to improve local service delivery and empower the poor, thus strengthening the accountability of local governance. In this process funds are channeled to communities which are supported in their development efforts through an effective support system.

The project components include support for women's micro-enterprises which employ renewable energy technology and capacity building. Today thirty-five rural women of Char Montaz, are engaged in a micro-enterprise which assembles and sells DC lamps. These are efficient fluorescent lamps which can be operated with 12 or 8 volt direct current batteries. Within two months of project initiation, more than five hundred lamps are being used with small batteries for lighting residences, shops, a mosque and fishing boats. The project has demonstrated that with proper training, rural women are capable of assembling electric lamps which meet their needs. Women hold the title of the manufacturing facility, which is certified by the local government as a business co-operative. The women's daily household income has increased by an average of 100 Taka (\$1 = Taka 50) with the manufacturing and sales of two lamps a day. More significantly, this activity has enabled women to have a significant role in improving their lives. About 54 percent of women have education of grade 6-8 level and the rest have completed up to grade 5. None of these women had prior employment opportunity or experience. The women also have a highly profitable battery charging station in the local market for providing lights to 150 shops.

The second outcome of the project has been the establishment of a sales network for low-cost, affordable off-grid lighting devices in markets in six different islands. The project has enabled women to master lamp construction, quality control, business development and marketing. The national rural electrification program will not serve these remote islands in the foreseeable future, mainly due to the prohibitive cost of service across the rivers. Hence, this project has introduced and given access to modern lighting at an affordable price through decentralized electrification of rural households.

The third prominent feature of the project is the participation of rural women and the rural entrepreneurs in implementing the project. In rural Bangladesh electricity is normally supplied by a public utility from the national grid. In contrast, the project has created a niche in which the private sector can make a significant contribution to rural development even before linkage with the national grid. It is the first model of its kind in Bangladesh.

Based on the lessons learned, a draft guideline for the incorporation of renewable energy technology in different kinds of projects has been developed and incorporated in the national plan of the government. Furthermore, thirty-five women professionals belonging to government and NGOs were trained. A network of professional women has thus been established to develop the institutional capacity and disseminate the knowledge gained more widely.

The Opportunity for Women in Renewable Energy Technology Project is an example of a community-driven project, which in this case is exploring at an affordable price the possibility of energy service delivery by rural women. By shifting away from the traditional unskilled farm labor to skilled off-farm labor-creating employment in rural energy services, the project has elevated the knowledge base of rural women and developed new opportunities for their empowerment. Additionally, the project has identified a low-cost solution for improving the quality of indoor

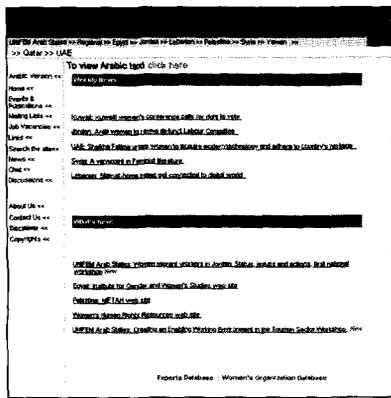


lighting, which also reduces pollution and health hazards for rural households, by replacing the traditional kerosene lamps by modern electric lamps. The next challenge is to see how such successful activities can be scaled up economically and efficiently.

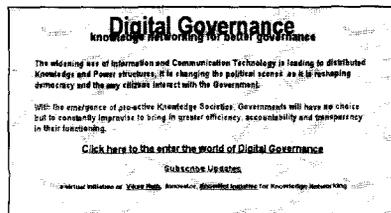
*Nilufar Ahmad is senior social scientist, The World Bank, Bangladesh*  
*nilufarahmad@worldbank.org*  
[www.worldbank-bangladesh.org](http://www.worldbank-bangladesh.org)

# Knowledge Resources

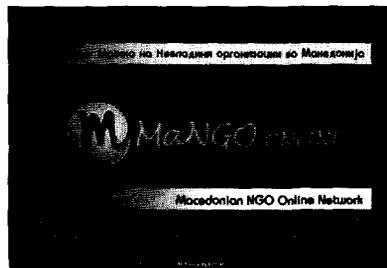
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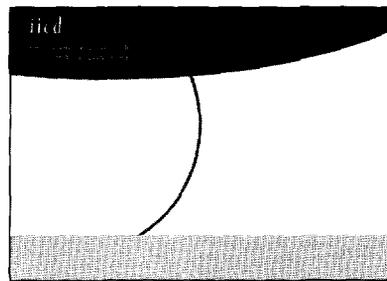
**Arab Women Connect** website was launched by UNIFEM Western Asia. AWC website is a bilingual clearinghouse providing easy access to online information, analyses and resources about Arab women's issues, which may be of interest to policymakers, researchers, NGOs, government agencies, donors, and UN agencies. AWC is part of a comprehensive Internet networking and training strategy formulated by UNIFEM Western Asia to encourage and facilitate the use of new ICTs by Arab women. For more information, [www.arabwomenconnect.org/english/main.html](http://www.arabwomenconnect.org/english/main.html) or email [info@arabwomenconnect.org](mailto:info@arabwomenconnect.org)



**Digital Governance** website was developed by KnowNet Initiative. Digital Governance is based on the belief that good digital governance can help ensure that citizens have equal opportunities in decision-making processes that affect them. The site explores various models of electronic forms of governance. It provides descriptions of programs based on these models, along with relevant electronic governance case studies, articles, publications, and upcoming events. [www.digitalgovernance.org](http://www.digitalgovernance.org)

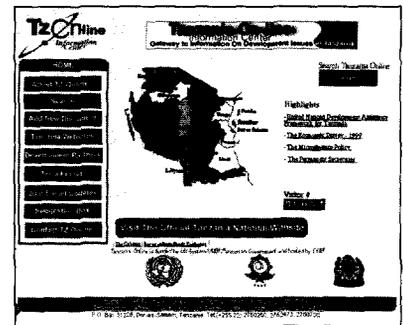


**MaNGO Online** is a web-based service produced both by and for all NGOs active in Macedonia. The website, available in Macedonian and English, features, among other things, fortnightly news, an events calendar, and an e-Bulletin service. [www.mango.org.mk](http://www.mango.org.mk)



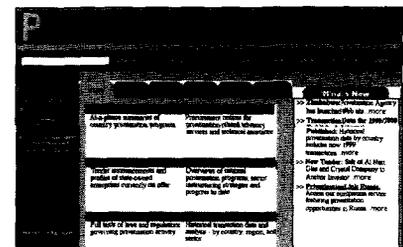
**The International Institute for Communication and Development (IICD)** has officially launched its new website. The site, which has a new design and an improved navigation structure, features valuable information on all IICD's activities in the area of ICT for development. The homepage offers an overview of IICD's core activities, including links to the Global Teenager project, as well as links to stories on best practice in ICTs. The website also provides easy access to recent information on IICD's Country Programmes. [www.iicd.org](http://www.iicd.org)

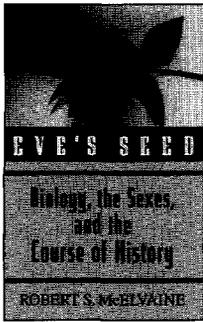
**Tanzania Online Information Center** is a gateway to information on development issues in Tanzania. A UNDP/UN, Government of Tanzania and Economic and Social Research Foundation (ESRF) initiative, the website will benefit government officials, policymakers, members of the private sector, civil society



and the donor community, as well as researchers and academicians who are searching for information on development in the country. [www.tzonline.org](http://www.tzonline.org)

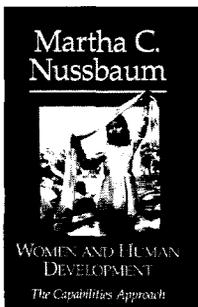
**The Multilateral Investment Guarantee Agency (MIGA)** has revamped PrivatizationLink, its free online service on privatization investment opportunities in emerging markets. The new version features significant content and function upgrades, as well as enhanced design and navigation. The site furnishes contact information on over 8,000 privatization professionals and potential investors through a searchable online directory. PrivatizationLink works with privatization agencies in more than 70 developing countries to provide hundreds of profiles of enterprises being offered for sale to domestic and foreign investors. This content comes bundled with links to relevant resources. [www.privatizationlink.com](http://www.privatizationlink.com) For more information, contact Birgit Braunwieser at [bbraunwieser@worldbank.org](mailto:bbraunwieser@worldbank.org).





*Eve's Seed: Biology, the Sexes and the Course of History*, by Robert S. McElvaine. McGraw-Hill Professional Publishing, 2000

In this provocative reinterpretation of the human experience, Robert S. McElvaine works from the assumption that among the most basic and obvious aspects of our evolutionary heritage are the biological differences between the sexes and the psychological disparities they engender. McElvaine develops a startlingly fresh thesis: that misperceptions about sexual difference and procreative power have, along with misleading sexual metaphors, been the major forces in history. Drawing on a wide range of sources, from biology, anthropology, archeology, mythology, religion, and popular culture, McElvaine shows how the interplay between our evolutionary heritage and changing environments and between the sexes have shaped the course of history, from hunter-gatherers to the contemporary world.



*Women and Human Development: The Capabilities Approach (The John Robert Seeley Lectures)*, by Martha Craven Nussbaum. Cambridge University Press, 2000.

The book advocates global feminism to address the conditions of women in developing countries. Nussbaum illustrates her argument with case histories and personal anecdotes, and considers the challenge of introducing

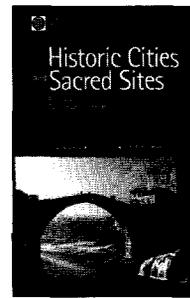
Western morals and legal standards in entrenched patriarchal societies. Nussbaum shows that, even when women in developing countries defend the discriminatory practices of their culture, both men and women can be very resourceful in adapting the religion's moral understanding to a changing reality. The author sends out a warning that there must be a global effort to help the millions of women suffering from malnutrition, drudgery, bad marriages, and illiteracy.



*Making Waves: Stories of Participatory Communication for Social Change*, by Alfonso Gumucio Dagron. The Rockefeller Foundation, 2001

Making Waves is a report of the Rockefeller

Foundation, which examines the role of participatory communication in development programs worldwide. Through 50 case studies, the book examines innovative communication for social change projects from African, Latin American and Asian regions. With useful information on the background and context of issues addressed, the book provides insightful analyses on aspects of social change, the medium and methods used as well as their constraint. Data are organized by year, medium and country and are informative to academics and practitioners alike. "Making Waves is not meant to be the definitive resource," said Denise Gray-Felder, vice president for communication and administration, "but is an excellent guide to participatory communication strategies used in the field."



*Historic Cities and Sacred Sites: Cultural Roots for Urban Futures*, by Ismail Serageldin, Ephim Shluger, Joan Martin-Brown, eds. The World Bank, 2000

This book brings fresh contributions to the debate on the preservation management of built heritage in this period of economic globalization. It contributes to a better understanding of why historic cities and sacred sites are important, and how cultural roots may influence and improve urban futures. It emphasizes the necessity for including the social and cultural dimensions in economic development and offers cases of best practice. The focus is on ways to strengthen local preservation capacity, and reuse historic buildings. The book also provides examples of how to enhance local economies by building on cultural roots, generate employment opportunities in the inner-city historic districts, and develop sustainable financing policies for preservation of cultural heritage.

*Culture, Citizenship, and Community: A Contextual Exploration of Justice as Evenhandedness*, by Joseph H. Carens. Oxford University Press, 2000.

This book contributes to contemporary debates about multiculturalism and democratic theory by reflecting upon the ways in which claims about culture and identity are actually advanced by immigrants, national minorities, aboriginals and other groups in a number of different societies.

# Calendar of Events

## May 2001

- 1-2 13th Annual Bank Conference on Development Economics (ABCDE)  
Washington, DC
- 2-11 Infrastructure Forum  
Washington, DC  
Contact: Samia Benidir  
202-458-0063  
sbenidir@worldbank.org
- 6-12 Reform Strategies and Private Participation In the Oil and Gas Sector  
Rueil Malmaison, Paris-France  
Contact : Josee Foucault  
josee.foucault@enspmfi.com
- 9-11 Annual Meeting of the Asian Development Bank  
Honolulu, Hawaii  
Contact: annualmeeting@adb.org
- 14-20 Third UN Conference on the Least Developed Countries  
Brussels, Belgium
- 16-17 Lawyers' Forum III  
Meeting the New Challenges of the Legal Profession through Partnership  
Alexandria, VA, USA  
Contact: Julie Bockarie  
202-473-2345  
juzuegbu@worldbank.org

- 21-25 CGIAR Mid-Term Meeting 2001  
Durban, South Africa
- 29-31 Annual Meeting of the African Development Bank  
Valencia, Spain  
Contact: valenciapress@afdb.org

## June 2001

- 6-8 World Free Zone Convention  
London, UK  
Contact: icn@eventbookings.com  
Tel : 44-1730-231809
- 6-8 Implementation of the Outcome on the UN Conference On Human Settlements (Habitats II)  
Visit: [www.unchs.org](http://www.unchs.org)
- 11-14 The Third Asia Development Forum:  
Asia's Future Economy  
Bangkok, Thailand
- 23-26 Sixth Annual International Conference on Transition Economics  
Portoroz, Slovenia  
Visit: [www.wdi.bus.umich.edu](http://www.wdi.bus.umich.edu)
- 24-26 Africa Energy Forum  
Lyon, France  
Contact: Rod Cargill  
rod@energy.net.co.uk

- 25-27 Annual Bank Conference on Development Economics (ABCDE) Europe  
Barcelona, Spain
- 27-29 8th Conflict Prevention and Post Conflict Reconstruction Network (CPR) Meeting  
Kyoto, Japan

## July 2001

- 9-11 Empowerment, Opportunity, Security through Law and Justice.  
The second Global Conference on Legal and Judicial Reform, co-hosted by the World Bank and the Government of the Russian Federation  
St. Petersburg, Russia
- 18-19 Project Finance for Emerging Markets  
Warsaw, Poland  
Contact: SMI Conferences  
customerservices@smiconferences.co.uk
- 20-22 G8 Summit  
Genoa, Italy

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**2nd International Workshop on  
"Innovative Marketing Communications (IMC-2):  
Promoting and Selling Training in a Competitive Global Market"**  
Cairo, Egypt: May 14-21, 2001



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Through "state-of-the-art" presentations, peer-based learning methods, and case-method analysis, participants are expected to improve their conceptual know-how and practical skills in developing creative and cost-effective marketing communication approaches, including publicity and sales promotional techniques, especially for fee-based training courses and learning materials.

For further information on this Workshop, please contact:

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