

TABLE OF CONTENTS

The World Bank External Gender Consultative Group	1
Highlights of the First Annual Meeting, April 29-30, 1996	5
Monday, April 29	5
Meeting with Mr. James D. Wolfensohn	5
The Role of the Country Assistance Strategy in Integrating Gender into Country Assistance Programs	7
The Zambia Country Assistance Strategy	9
Economic Reform and Its Impact on Women: The Experience of Europe and Central Asia	11
Integrating Gender into Agricultural Adjustment Programs	13
Tuesday, April 30	19
The Impact of Adjustment on the Health and Education Sectors	19
Promoting Economic Opportunities for Women through Credit and Microenterprises	21
Meeting with the Regional Vice-Presidents	23
Highlights from Each Region	
Africa	24
South Asia	24
East Asia and the Pacific	25
Europe and Central Asia	25
Latin America and the Caribbean	25
Middle East and North Africa	26
Key Messages from the Meeting	
Messages from the Consultative Group	26
Messages from the Bank	28
Annex 1: The Members of the External Gender Consultative Group	29
Annex 2: Program of the First Annual Meeting of the External Gender Consultative Group April 29-30, 1996	37
Annex 3: Letter from the EGCG to Mr. James D. Wolfensohn, August 28, 1996	41
Annex 4: Letter from Mr. James D. Wolfensohn to the EGCG, September 4, 1996	49

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The World Bank External Gender Consultative Group

The United Nations Fourth World Conference on Women in Beijing in September 1995 provided an important impetus to the World Bank's ongoing efforts to achieve gender equality and to strengthen the participation of women in development. To honor its commitment to the Beijing Platform for Action, the Bank established the *External Gender Consultative Group* (EGCG). The following objectives for the Group were proposed in the World Bank's letter of invitation to the first meeting:

- to provide a mechanism for disseminating information and discussing progress in implementing the Bank's gender policies and in responding to the Beijing Platform for Action
- to provide a forum for discussing the concerns of the different sectors of civil society about the Bank's approaches to gender
- to provide feedback to the Bank on lessons from NGOs and other organizations on promising approaches to gender
- to promote and strengthen NGO-Bank cooperation on gender issues at the regional and country levels.

The objectives and functions of the Group will be discussed further in the second annual meeting (scheduled for May 1997), and revised objectives were included in the recommendations sent by the Group to Mr. Wolfensohn in August 1996 (see Annex 3).

The Group currently has 14 members selected for their experience on gender issues at the operational, policy and research levels; for their extensive contacts with organizations working in this field; and for their familiarity with international development. The Group includes experts on a wide range of development topics, encompassing economic development; the promotion of economic opportunities for women; health, education; and legal and human rights. When forming the group, there was a concerted effort to include representatives from all regions. The Group represents a broad spectrum of civil society, including NGOs, women's organizations and academic and research institutions in Asia, Africa, Latin America, the Middle East, Europe and Central Asia and the OECD countries. Biographical data on the Group's members is given in Annex 1.



The first Annual Meeting

The first annual meeting of the Group was held in Washington on April 29-30 1996. This was the first time that the Group had met among themselves or with the Bank, and the purpose of the meeting was to provide an orientation on the Bank's approach to gender and to permit an exchange of views on the key areas and issues the Group should address in its future meetings.

The meeting was attended by 13 of the Group's 14 members. The Bank was represented by its President **Mr. James D. Wolfensohn**; the Regional Vice Presidents, Chief Economists, and Gender Coordinators; and staff from most sectors of the Bank. The meeting was coordinated by the Human Capital Development Vice Presidency. The program is given in Annex 2 and the conclusions are summarized below.

Follow-up to the first meeting

During the final session of the meeting the Group presented their initial recommendations. These were expanded in a letter sent to **Mr. Wolfensohn** on August 28 1996 (Annex 3) in which the Group identified four sets of priority issues for their future dialogue with the Bank:



- ◇ engendering macro-economic policy
- ◇ prioritizing and engendering social development and poverty eradication
- ◇ the involvement of NGOs, women's organizations and wider civil society in the design of policies and projects, and
- ◇ increasing gender sensitivity of Bank personnel.

The letter also identified five objectives and functions for the Group:

- ◇ monitor policy implementation against agreed objectives and indicators
- ◇ support the full integration of gender in the Bank's operations and internal organization
- ◇ sensitize the Bank to the gendered implications of structural reform policies and programs as well as of economic globalization in general
- ◇ strengthen the World Bank's dialogue with civil society and NGOs on the gendered impact of the Bank's lending
- ◇ identify policy issues in relation to gender.

Mr. Wolfensohn responded to these recommendations in a letter sent to the Group on September 4, 1996 (see Annex 4).

The Group appointed a four-person coordinating committee to work with the Bank on the organization of the second annual meeting (scheduled for May 1997) and to propose the agenda.

Highlights of the First Annual Meeting April 29-30 1996

Monday, April 29

9:30 - 10:00	Opening
10:00 - 11:00	Meeting with Mr. James D. Wolfensohn
11:20 - 1:00	Integrating gender into World Bank Country Assistance Strategies
2:15 - 3:45	Economic Reform and its impact on women: the experience of Europe and Central Asia
4:15 - 5:45	Integrating gender into agricultural adjustment policies

Meeting with Mr. James D. Wolfensohn

Chair: *Armeane Choksi, Vice President for Human Capital Development*

Mr. Wolfensohn opened his remarks to the Group with recollections of his first meeting with NGOs in Beijing. He noted that he had returned to Washington with the intention of being in the center of what was happening on gender issues. He was with the Group now to reconfirm his dedication to seeing that progress continues to be made by the World Bank on the gender front—particularly on the four points identified as crucial in the petition he received from 900 NGOs in Beijing (*discussed below*).

Mr. Wolfensohn was pleased that he could point to significant steps forward that the Bank had taken in responding to the Beijing petition—as set forth in the “Progress Report on Implementing World Bank Gender Policies (March 1996)”¹. He promised that the Bank would prepare yearly progress reports, so that those not at the meetings would “get a chance to see what the Bank is doing and decide whether our progress is cosmetic or real.” He stressed the importance of making the economic, and not just the moral, argument for gender equality. **Mr. Wolfensohn** said that he and his colleagues were charged with the task of making “sure that the Bank thinks instinctively about gender. It shouldn’t be an add-on. It shouldn’t be a token. It should be absolutely central.”

¹ Available on the World Wide Web at <http://www.worldbank.org/html/hcovp/gender/contents.html>.

Mr. Wolfensohn then summarized progress on the four points listed in the Beijing petition:

- ◇ *To promote the participation of grassroots women's groups in policy formulation*, Resident Missions in Latin America and Africa now have an officer whose sole responsibility is to deal with issues that relate to NGOs. Gender is high on that agenda.
- ◇ The Bank has a poverty and gender monitoring unit to help *institutionalize a gender perspective in the design and implementation of projects*. The Bank is developing a framework and set of screening procedures to be applied to all projects. Within this framework, how projects address gender should become as essential to a project as its financial return.
- ◇ *Priority has also been given to protecting lending for basic education, health and credit programs*. These expenditures have gone from \$200 million per year to \$1.2 billion in recent years. Education lending has increased from \$940 million to \$2.5 billion, with \$900 million earmarked for girls' education in primary schools. And the Bank has contributed \$300 million to CGAP—the Consultative Group to Assist the Poorest, to provide funding for women entrepreneurs.
- ◇ As for *increasing the number of women in senior management positions*, the Bank now has its first female Managing Director, three newly appointed female vice presidents, and a recently appointed female Vice President for Human Resources.

Mr. Wolfensohn stressed that these steps are just the beginning and that he needed help from the Group. “What I’m looking for is good, hard-edged advice, but hard-edged in terms of being constructive. ... What I need is for you to keep the Bank accountable, but I also need a sense of partnership and realism in what we’re doing.”

Following **Mr. Wolfensohn's** presentation, the Group gave him a letter containing their initial recommendations. During the question and answer period, several points were raised by members of the EGCG. Funding for NGOs was one. **Mr. Wolfensohn** said that he was trying to reach an agreement with the Board to provide funds, on an annual basis, that regional offices could use with NGOs. He said he felt strongly that, “in today's times, it's really important ... to be able to establish with the Board that one of the ways of making our lending more effective is to help NGOs in selected areas.”

Concerning training, **Mr. Wolfensohn** reported that a major new training initiative for Bank managers had been launched. Over 65 people would be going to graduate business schools in 1996, and 240 managers would be going through the Bank's internal training programs. Approximately half of these will be women. And measures are being taken to ensure that gender issues will be fully addressed in training programs.

Mr. Wolfensohn concluded his remarks by thanking the Group and stressing how much he valued the contributions of the EGCG. "... This is not just a first meeting. It is the beginning, I hope, of a very, very strong relationship, which means a lot to the Bank. It means a lot to me personally, and I hope very much that we'll be able to work together constructively for the issues that unite us."

The Role of the Country Assistance Strategy in Integrating Gender into Country Programs

Chair: *Ravi Kanbur, Chief Economist for Africa*

Speakers: *Joanne Salop, Senior Adviser in the Office of the Managing Directors, Operations*

Phyllis Pomerantz, Country Operations Manager for Zambia and Mozambique

Joanne Salop began with background on the Country Assistance Strategy (CAS) process and how it relates to the Bank's work. The CAS evaluation process includes a review of the country strategy by the Managing Directors for Operations before the document goes to the Board. **Ms. Salop** prepares the agenda for these review meetings and said she would like to have a better sense of how the Bank could be treating gender issues in the CAS—and that this, actually, was her personal agenda for participating in the meeting.

She then briefly described what the CAS is and why it is important to ensure that gender issues are included. The CAS is basically the definition of priorities for the Bank in a country, as presented in a management document. Since it is really the summation, the embodiment, of the Bank's priorities, if you want an issue on the table, it's an issue that needs to be in the CAS.

The 1990 World Development Report signaled a change in the Bank's focus: poverty reduction became clearly enshrined in the Bank's policy framework as the number one priority. Therefore, the CAS must support and complement country efforts to reduce poverty. Since women make up such a large percentage of the poor, the CAS can clearly, within the framework of poverty reduction, very directly address the questions of gender.

Ms. Salop said that, in her own personal view, analysis was key to making gender a priority in the Bank. She noted that the Bank is an organization of ideas and analysis and, for gender to really influence the CAS, gender assessments, in terms of what are the issues for gender in a particular country, are essential. "But, for me, the focus would be very much on trying to encourage the Bank to invest more in studying, understanding gender issues, the constraints that gender issues present—the constraints in the laws, the constraints in economic issues—and from that will flow inclusion in the CAS."

Questions and discussion

Bank management then responded to questions from the EGCG.

Q: Although the Bank has, in some cases, very solid and good quality poverty assessments, why are many of these not consistently incorporated in the CAS, not sufficiently taken on board in the development of key priorities for core lending, and, particularly, why are they not consistently used as triggers for lending and for continuing lending?

A: Ms. Salop: “We obviously do have a disconnect, if we have the poverty assessment on the one hand, which is supposed to do the analysis part—and the design is really supposed to flow from that—but the assessment doesn’t influence the CAS. We have to make sure that those links are there between the analysis and the design. Otherwise, it’s just not working. A couple of things that are actually going on the ground within the Bank are promising, I think, for the future of these issues. There is now what we’re calling a social policy task group that ... is very much focused on moving the Bank more into the social underpinnings, to understand these things. And, of course, on the gender issue, without that, where are we—since gender is central in terms of the social analysis questions.”

Ishrat Husain, Director of the Poverty and Social Policy Department, added some historical perspective on this point: “We have to keep in mind that the whole poverty assessment process started only three years ago. Therefore, the quality of the first generation of poverty assessments was highly questionable in the sense that they did not provide a sufficient analytical basis either to influence the country assistance strategy or the lending programs. ... Over the last five years, there has been a tremendous improvement in the collection of the basic statistical information. ... Therefore, the linkage in the new generation of the CASs between the poverty assessments, which are done quite well, and the country assistance strategy is much better than if you look at cohorts for 1994, 1993 or 1992.”

Q: Are the criteria for the CAS standard for all countries—or are there some country-specific criteria that enter into the discussion?

A: John Page, Chief Economist in MENA (Middle East and North Africa Region), said that the poverty assessment often results in quite different CASs for countries in the same region, as was the case for Morocco and Jordan. “What we found in Morocco, basically, is that you might characterize poverty as structural. We have a social priorities program that we’ve been negotiating with the government, which includes very carefully constructed gender-specific work ... Whether it will be successful or not, I don’t know ... Jordan, on the other hand, is a country with a very different poverty problem because the evidence doesn’t suggest that there is a problem of women’s access to education; it doesn’t suggest that there’s a problem with access to health; it doesn’t suggest that there’s a specific gender bias in society, at least by Middle Eastern standards, that one can identify

and quickly address with a lending instrument. To be frank with you, I think we're less successful in having tools to deal with the issues in Jordan where it's a very different poverty and gender problem."

Ishrat Husain: "One has to go to the country level in order to find what the linkages between poverty and gender issues are. ... So I think it has to be a very country-specific situation. ... We're still not there, but there is a great deal of linkage in using the evidence about poverty in the country assistance strategy and in the lending program, and it is a process that we are monitoring. But the emphasis I want to place before you is that, unless the countries themselves are committed, both the governments as well as the civil society, the role of the Bank is not going to be very effective."

Q: What goes into a poverty assessment?

A: Ishrat Husain: "A great deal of our attention is now on participatory poverty assessments. We have just completed 13 poverty assessments where the poor themselves were able to identify their problems, which are all of a qualitative nature and have nothing to do with household surveys. And this, I think, is a very rich source of information that now informs our interventions as far as the Bank is concerned. ... We are learning from them, and we are encouraging our other colleagues to go into that direction."

The Zambia Country Assistance Strategy

Phyllis Pomerantz continued the discussion with an overview of the Zambia CAS, which offers some pointers on how the Bank can do a better job of integrating gender. One of the reasons the Bank has been able to have a coherent country assistance strategy in Zambia is that a fairly thorough poverty assessment was done, one that included participatory assessments. The most prevailing challenge in Zambia is poverty. Nearly 70 percent of the population is poor. In rural areas, female family headship is an absolute predictor of poverty. There's nearly 100 percent coincidence between female-headed households and households that are poor. The poverty challenge in Zambia shows itself clearly in the social indicators, which are deteriorating.

Ms. Pomerantz described how the poverty assessment for Zambia provided the basis for a poverty action plan. "It's really become clear to me, having done a couple of other CASs, that where we don't have a detailed poverty assessment, the strategy cannot be refined enough to tackle the problems in a very country-specific sense. So I have seen clearly, in the process of doing the Zambia CAS, the value of starting out with the data, and I think that data and analysis are really where we need much more help, particularly on gender-related issues."

She outlined the steps that the team followed in preparing the CAS for Zambia:

- ◇ a country team retreat for all Bank staff working on the country, as poverty issues are multi-sectoral
- ◇ a retreat with the Government
- ◇ meetings with the private sector
- ◇ meetings with NGOs at a very early stage of CAS preparation
- ◇ follow-up meetings with NGOs.

Ms. Pomerantz said that the NGOs generally endorsed the CAS and agreed with its emphasis on human resource development. They also agreed with its basic strategy of trying to diversify the economy and increase the role of agriculture. The Zambia team felt it was important to have a continuing contact with NGOs, but that the most important element of this ongoing relationship was the monitoring of results. **Ms. Pomerantz** said that the Zambia CAS shows that a tripartite partnership (Bank-government-NGOs) can be concretely realized in terms of the implementation of the assistance strategy so that the CAS doesn't remain just an administrative document but actually begins to produce results in the field.

Questions and discussion

Ms. Pomerantz then answered questions from the EGCG.

Q: Was there a political consensus on the program?

A: “There is consensus with the Government on the country assistance strategy, and we felt, in fact, that there was a great deal of support for the strategy from the NGOs and from certain parts of the private sector. But, clearly, there are other elements in Zambia who see this as a complete reversal of the economic policies of the ‘70s and ‘80s and who think that the good old days were somehow better. ... So I can't say that this assistance strategy reflects a complete political consensus.”

Q: What sorts of help and information is the Bank seeking from NGOs?

A: The process of receiving information on what is going on is very, very important, but the work doesn't stop there. “What we're looking for is really a lot more partnership and implementation—specific ways that NGOs at the community level can actually help implement some of the programs we've been discussing. ... So we think that it's very important not only to get NGOs more involved, but to get the private sector much more involved, to really get all the elements of society contributing. And, so, what we're trying to do is facilitate a framework and a dialogue—with the Government, among NGOs themselves, and with NGOs and the Bank.”

Q: In the Zambia CAS discussions, who brought up gender?

A: The poverty assessment was, first of all, very much a Zambian effort. It was carried out with Zambian researchers, and a lot of effort went into it. Social recovery programs and social fund programs included research, which helped to raise the consciousness of policy-makers. The poverty assessment was also taken to the regional and district level to discuss how the recommendations of the poverty assessment could be made concrete. So, even before the CAS was started, there was a lot of consciousness-raising. “I think it was a process that happened. ... It’s an imperfect process, though. It’s by no means something that is automatic all the time.”

Q: *How did you manage in Zambia to insert gender into the dialogue—and what does this imply for other countries?*

A: Addressing women’s concerns is not “going to happen because a World Bank official is interested in these topics. It only is going to happen because of groups themselves, civil society becoming interested and becoming represented. So I think it’s really grassroots initiatives that are the key.”

EGCG suggestions for future sessions

The EGCG was interested in learning how the Bank could institutionalize the process in other countries. The meeting ended with a suggestion for future sessions. While it is useful to learn what works, it is perhaps even more useful to learn what doesn’t work. They wanted to know what problems the Bank encounters; where the Bank doesn’t meet its expectations; and where the Bank feels things are going too slowly. This is the way to move ahead more positively.

<p>Economic Reform and its Impact on Women: The Experience of Europe and Central Asia</p>
<p>Chair: <i>Kathie Krumm, Principal Economist, Europe and Central Asia (ECA)</i></p>
<p>Speakers: <i>Jean-Jacques Dethier, Country Operations, ECA II</i></p>
<p><i>Jeni Klugman, Human Resources, ECA III</i></p>
<p><i>Louise Fox, Municipal and Social Services, ECA IV</i></p>

The Bank staff raised the following issues:

- ◇ The Europe and Central Asia (ECA) Region is vast, with great divergence in social and economic indicators, ethnicity and religion.
- ◇ The key economic issue is the low growth rate.
- ◇ There is an inherited view from the old centrally planned system that only labor creates value and only what is done in the formal sector counts, not what is done at home.

- ◇ There have been negative outcomes of the transition for women: declining labor market participation; rising unemployment, which has affected women disproportionately; poor remuneration, especially for women; and reduced child-care provisions. However, women have traditionally been employed in the service sectors, which are likely to expand.
- ◇ Given government deficits and the current decentralization, one needs to recognize the trade-off between investing in social sectors versus giving money directly to people.

Issues raised by the EGCG:

- ◇ People living in the ECA region have not planned for a life without pensions.
- ◇ The proposal to equalize retirement ages does not take into account the hardships endured by people working in certain sectors of the economy. Feminist organizations support the equalization of the retirement age, but propose a more flexible system that takes into account the type of work performed.
- ◇ It might be interesting to see which groups ended up benefiting from the privatization process in order to address the problems women face in terms of access to resources.
- ◇ An important issue not mentioned by the Bank is how sustainable development impacts on the environment and on health.
- ◇ Another area where the Bank could do more concerns democracy and participation. Participation of local stakeholders in identifying and in decision-making with regard to projects was seen as a useful tool for promoting democracy-building.
- ◇ Further research was suggested in the area of law reform and the impact on equity.
- ◇ Commonalties were seen between ECA and other Regions, leading to the suggestion that the Bank study how their projects and other interventions are impacting poverty.
- ◇ There was discussion about social reproduction and the need to ensure that this does not again become an additional burden placed on women. This was highlighted as being of particular concern given that in the ECA Region the responsibility for delivering the social safety net was increasingly being moved to local governments, which face severe budgetary problems, while in other regions this responsibility was being moved from local governments back to the private sector. The Group stressed how important it is to ensure that projects include measures that safeguard against placing the major burden of changes on women.
- ◇ Inadequate attention was being paid to the type of institutions being put in place and that the Bank should pay more attention to capacity, staffing issues, etc.

Questions for future discussion:

- ◇ Is there a need for gender-specific interventions in ECA?
- ◇ How should the Bank help women to take advantage of privatization and financial sector development programs?
- ◇ How should the Bank address the issues of labor market and social protection?
- ◇ How should the Bank reach out to work with local NGOs?

Integrating Gender into Agricultural Adjustment Programs

Chair: *Virginia Vargas Valente, Director Entre Mujeres Fundacion Flora Tristan, Lima, Peru.*

Speaker: *Margaret Samuriwo, Oxfam America, Zimbabwe*

Discussants: *Maria Correia, Natural Resource Management and Rural Privatization, Latin American and the Caribbean Region (LAC)*

Katrine Saito, Agriculture and Environment, West Africa

Margaret Samuriwo opened the discussion with an overview of land policies in her home country of Zimbabwe, as the integration of gender into agricultural programs is very directly tied to the land reform program there. She noted that gender inequities and the distribution of resources in Zimbabwe predates structural adjustment and independence—although the structural adjustment program in the 1990s exacerbated the situation. Harsh conditions in the rural areas, including lack of access to resources like water and sanitation, caused environmental exploitation. The scarcity of resources contributed to poverty and unsustainable development, with land degradation arising from population and livestock pressure singled out today as the major environmental problem in Zimbabwe.

Following independence, the Government of Zimbabwe tried to provide social services to the underprivileged in the rural areas. When the farming output increased, maternal mortality and access to education improved. Both, however, declined after the introduction of the structural adjustment program in 1991. Although it is difficult to assess how much of the decline was due to the economic reform program and how much to the drought in the 1991/92 season, structural adjustment impacted negatively on education and health, where there were budgetary cuts as the government tried to meet its debt obligations.

Ms. Samuriwo went on to make several recommendations for integrating gender into agriculture programs:

- ◇ A consultative process that includes grassroots beneficiaries in the development program is needed if there is to be economic reform in agriculture. She noted

that consultations involving grassroots organizations would also help to bring an element of transparency to Bank operations in the eyes of civil society. Many people feel Bank programs have caused a great deal of suffering, and this impression may be changed through a more consultative process.

- ◇ She said that the Bank also needs to support a more holistic approach to development. For instance, in tackling overpopulation, the Bank normally emphasizes family planning, which may not be the answer to the population question, especially in a country like Zimbabwe. The Bank needs to look at the social aspects of family planning, which have more to do with the economic aspects of human development.
- ◇ The whole land issue has to be rationalized and discussed in more depth so that the rural areas are made more viable.
- ◇ Greater access to education, health services, extension services, and other social services would foster the development of the human resource base.
- ◇ Gender-disaggregated data needs to be collected in rural areas, as it is vital to any agrarian reform. A monitoring framework involving all development players—with action plans and a checklist for the prioritization of programs—is also essential.
- ◇ Finally, the CAS as a planning tool should be made available to development networks and be subject to periodic review. This would assist in making governments and the Bank more transparent and accountable in their operations.

Institutional development and gender: Maria Correia

Maria Correia continued the discussion with a look at institutional development and gender. She noted that establishing conditionalities for support to women's agricultural activities is more clear-cut in the case of Africa, where women's involvement in agricultural production is highly recognized. This is less so in Latin America, where, although women do play an important, sometimes critical, role in agriculture, their participation is less visible.

This means that in Latin America the Bank is often at the very preliminary stage of trying to convince government agencies to treat gender issues in agricultural production in a serious manner; to convince them that women are not merely secondary producers; that women's crops and livestock contribute significantly to household nutrition and income; and, thus, that women deserve to have the same access to improved technology and extension services as do male farmers.

The strategy in natural resources environment operations in Central America and Mexico has been to promote gender responsiveness and accountability with the client. This refers to the capacity of institutions to respond to the differentiated needs and priorities of both male and female clientele. It is an institutional development approach.

The Bank encourages governments to respond to the needs of all farmers, be they men or women, when providing agricultural services. And, thus, as these governments modernize their institutions, it is also their duty to determine what the gender roles are in agriculture and the corollary differentiated needs of men and women. This institutional development approach has the advantage of being less threatening to cultural sensitivities and, hence, creating less resistance to its acceptability, as compared to the equity approach.

Integrating gender into agricultural programs

Ms. Correia made the following recommendations for integrating gender into agricultural programs.

- ◇ *Differentiate between the demand and the supply side of institutional development.* Improvements can be made to the supply side of an institution through changing the internal procedures of an agricultural agency so that it better responds to women's as well as men's needs. However, experience has shown that this strategy is not enough. It needs to be supplemented by demand-based actions in which beneficiaries or the clients of the institution are empowered to demand institutional accountability. In the context of gender, this means giving women the tools to demand their own services from public sector institutions by helping them to improve their organizational capacity, helping them to articulate their needs, and providing them with the information that they need to constitute a pressure group.
- ◇ *Integrate women in the mainstream services of agricultural agencies.*
- ◇ *Begin gender-based interventions where the highest degree of energy and initiative with regard to gender are present in an institution, while simultaneously attempting to neutralize those levels where opposition and resistance may exist.*
- ◇ *Generate gender-disaggregated statistics.* Often the institutions that we tend to work with are weak and have difficulties generating any sort of data, be it gender-disaggregated or not. This suggests that we have to include gender as an element of institutional reform so that as agricultural agencies are strengthened and modernized to improve their information systems, gender is included as a key variable.

- ◇ *Tackle the incentive systems that affect staff behavior.* While training is essential in creating awareness of gender issues and reducing stereotypes and misinformation, experience indicates that sensitization on gender is not enough. We cannot assume that once staff are aware of gender-based differences and problems they will automatically behave differently.

Public expenditures, parastatals and opening markets: **Katrine Saito**

The session continued with **Katrine Saito**, who posed the following questions on which she wanted “to pick the brains” of the EGCG:

Public expenditures:

Is it the Bank’s responsibility to get involved in the allocation of expenditures? Given that the overall financial envelope needs to be reduced, should the Bank intervene in how much is spent in the social sectors specifically? If so, how do we do that?

One response to Ms. Saito’s question was that the Bank’s becoming involved in the allocation of resources should depend on the objectives of the loan. Although the Bank does not have absolute say as to how a government can use a loan, it could indicate that it would like women to be consulted and involved in the preparation of the project.

Irene Santiago added that the Bank is already interventionist “so what is the problem with being interventionist in favor of women? I think that this is an area where you shouldn’t be timid.” If structural adjustment is supposed to lead to economic well-being or economic health, then health and education are critical elements. “These things are not expendable, and if you just keep insisting on that, then I think the governments will get the message.” If the NGOs and people’s organizations and agricultural organizations get behind the Bank, then the Bank will have to think about how its staff can work with some other groups that can build up some of that credibility to do this. “But then, at the same time, you have to work on your macro level policies in order to get that credibility on the ground.”

Breaking down parastatals and opening up markets:

Is breaking down the monopolies, breaking down the parastatals, opening up trade, and privatizing going to ensure that women have a piece of the action?

Ms. Saito made the case that if women are to take advantage of the opening up of markets, they need better access to credit, which means looking at collateral requirements and institutional arrangements. Women also need control of assets

and better access to market and pricing information in the agricultural sector, as well as basic education (numeracy and functional literacy).

The consensus from the Group was that encouraging countries to privatize shouldn't lead to suffering and more poverty. A human face has to be maintained as an integral part of any privatization policy because this will help limit the negative social consequences of privatization.

Monitoring indicators:

What kind of indicators are appropriate and feasible for monitoring progress?

Maria Correia noted that, although there is clearly a problem with the lack of gender-disaggregated data in some countries, for example, The Gambia, there already is a great deal of gender-disaggregated agricultural data. However, it is not enough. She believes that the Bank might need to be more interventionist and insist on having gender-disaggregated monitorable indicators when implementing adjustment operations. Then people will get into the process of collecting it, and the machinery will start working.

EGCG recommendations

Finally, the EGCG presented some recommendations “from the field” for integrating gender into agricultural adjustment programs:

- ◇ Women's contribution to agriculture needs to be recognized, and actions to enhance women's skills and capabilities in the farming world should be promoted.
- ◇ The fact that children have no rights and are very often exploited on farms needs to be addressed.
- ◇ A social fund could be set up for women.
- ◇ Markets could be created, not just markets at the international level, but markets at the regional and sub-regional levels, which could lead to the creation of income and in some cases foreign exchange.
- ◇ It would help to see how the feedback from the micro level gets to the policy level.
- ◇ It would also be useful to identify how to link the initiatives the Bank is trying to promote with counterparts—governments and agricultural institutions.
- ◇ The discussions the EGCG has with the Bank should be fully integrated with the discussions that NGOs are having with the Bank in all regions.
- ◇ As a start, a checklist should be used to look at the potential impact of different forms of adjustment on participation, access to health and education, control of resources and markets, employment, trade liberalization and export promotion, fiscal policy, public investment and privatization.

- ◇ Programs should be designed to link growth with equity and empowerment, particularly of women. Looking at impact indicators from the point of view of women offers a good way of analyzing how adjustment programs can be redesigned or shifted.

◇ Tuesday April 30

Program

9:00 - 10:30	The impact of adjustment on the health and education sectors
11:00 - 12:30	Promoting economic opportunities for women through credit and microenterprises
3:45 - 5:30	Presentation and discussion of the EGCG's recommendations
5:30 - 6:00	Closing session

The Impact of Adjustment on the Health and Education Sectors

Chair: *Jacques van der Gaag, Advisor, Office of the Director, Human Development Department (HDD)*

Speaker: *Carl Jayarajah, Country Policy, Industry and Finance Division, Operations Evaluation Department (OED)*

Carl Jayarajah, in the Country Policy, Industry and Finance Division of the Operations Evaluation Department (OED) presented the findings from the OED study, “The Social Impact of Adjustment Operations: An Overview”. This study focused predominantly on how early (pre 1985) adjustment programs affected public spending on social sectors. The key findings **Mr. Jayarajah** presented were that:

- ◇ In about 60 percent of the cases, real per capita social spending declined in adjusting countries.
- ◇ Changes in expenditure patterns generally favored the non-poor over the poor.
- ◇ Adjusting countries that “did well” (i.e., those that were considered successful adjusters) did not cut social expenditures as much as those that did not “adjust well.”

Mr. Jayarajah said that social sector conditionalities were “very modest” relative to other conditionalities. He also noted that the Bank did not impose adjustment on countries, and that the countries themselves had to be responsible for their policy choices, including expenditure allocations.

Comments from the EGCG

Gita Sen said that she was “actually very pleased to hear about this study as it is the first one—that I know of, at least—in the Bank that in a way seems to analytically, on the basis of your own information and data, pretty much corroborate what the NGO sector has been saying for quite some time about what is happening in the social sectors.” She said she was happy because finally it seems that the Bank is really beginning to come to terms with the fact that not everything can be explained away, or seen, as a short-term phenomenon that may go away over the medium or longer-terms in this area.

Gita Sen also raised the issue of the political economy of reforms and, in particular, how the health and education sectors commonly have little power to maintain social sector expenditures in the face of strong finance ministries committed to reducing budget deficits. She also noted that in India, reductions in subsidies increased drug prices, having serious deleterious affects on the poor. Issues were also raised about the impact of publicly provided services on women’s time-use and on female and family welfare.

Other comments focused on broader concerns about potentially harmful affects of adjustment on the poor and on women, on the role and effectiveness of conditionalities, on the importance of developing country context-specific adjustment policies, and on the impact of adjustment (especially resulting increases in foreign investment) on national identity and well-being in a broad sense.

Several group members raised concerns that the OED study ignored the gender dimensions of adjustment. This was perceived to be a considerable drawback of the report. **Eugenia Piza-Lopez** also called for more research on the impacts of adjustment on women in productive sectors (e.g., in agriculture or in the labor market) and for greater sharing of gender analysis across units within the Bank.

Comments from the World Bank

Other World Bank staff made comments during the discussion. The moderator, **Jacques van der Gaag**, made two main points. First, he stated the importance of focusing on private, as well as public, expenditures on social services in the discussion about adjustment, since half of all spending in health and education is private spending. Second, he cautioned against blaming all the problems of the health sector on adjustment. He noted that the health sectors in many countries were already in trouble—with highly inequitable outcomes—prior to the introduction of adjustment programs.

Armeane Choksi concurred with **Gita Sen’s** assessment of the political economy of reforms and the difficulties of tackling problems of political economy in development and in the Bank’s work. He acknowledged, for example, that health and education ministries are often weak and at a disadvantage when it comes to budget cutting. In terms of the Bank’s work, **Mr. Choksi** urged the participants to focus on the Bank’s total assistance package (including sectoral lending operations) and not solely on adjustment when trying

to assess the impact of the Bank's program in a given country. He noted that the Bank itself is increasingly viewing its country assistance program in the context of a total assistance package (as opposed to looking one-by-one at individual operations or programs). Moreover, he highlighted that the Bank's record on poverty and social sectors work has improved markedly since the early adjustment programs, noting recent increases in lending for poverty reduction and for the health and education sectors.

Ishrat Husain stressed that where adjustment was successfully implemented poverty has declined and social sector expenditures were maintained. **Mr. Husain** also noted his concern that many of the Bank's critics appear to believe the "negative" findings in World Bank reports on adjustment, while tending to dismiss the "good news" as propaganda. He also indicated that an important way the Group could help the Bank was to promote the collection of gender-disaggregated data in their respective countries.

Promoting Economic Opportunities for Women through Credit and Micro-enterprises

Chair: *Maria Otero, Executive Vice President, Accion International*

Speakers: *Lynn Bennett, Human Resources Division, Asia Technical Department*

Mohini Malhotra, Operations Manager, Consultative Group to Assist the Poorest (CGAP)

Reaching women through Micro-finance: Lynn Bennett

Lynn Bennett made the following points during her presentation:

- ◇ Micro-finance is a critical element in women's economic empowerment. Lessons from the Asia Technical Department's recent Sustainable Banking for the Poor (SBP) project will be worked into a sourcebook of best practices. The SBP study of 5 NGOs in South Asia found that self-help groups (SHGs) offer great promise. They reduce the costs and risks of lending to the poor, since they are based on pooled savings, lent internally, often at high interest rates (24-36 percent). There is growing evidence that for many women, especially in situations of gender segregation, SHGs increased women's empowerment and bargaining power.
- ◇ How successful financial institutions are in achieving the twin goals of efficiency and empowerment depends on their accessibility to the poor. However, they also need to be financially self-sustainable. If they are not, they remain dependent on donor or government subsidies. Successful institutions are also client-oriented.

- ◇ Financial intermediation through the traditional formal banking system, where physical and socioeconomic barriers to access are addressed, is not enough. To most bankers, the rural poor are not creditworthy. Banks must, therefore, provide social intermediation, not just social services, but also the willingness to invest in human resources and local institutional structures in order to promote self-reliance. Through this process, beneficiaries become customers.
- ◇ The lessons from the SHG study are influencing the design of new projects in the region, including the International Fund for Agricultural Development (IFAD) /World Bank-supported National Women's Development Project and the Rural Finance Reform Project, both in India.

◇ CGAP: Mohini Malhotra

- ◇ **Mohini Malhotra** then described the characteristics of a typical women entrepreneur. She is the mother of five, an urban slum-dweller and self-employed in the informal sector. Her productivity and access to capital are both low. **Ms. Malhotra** said that the last two decades have given us several examples of successful NGO initiatives for providing financial services to poor entrepreneurs, including ACCION International, FINCA, SEWA, the Grameen Bank, and Banco Solidaridad. The Consultative Group to Assist the Poorest (CGAP) is also helping to provide sustainable financial services to women, who constitute a large proportion of the world's poorest. Typically, financial services that have been the most successful means for empowering women economically and increasing their bargaining power:

- ◇ have women as 80 percent or more of their clients
- ◇ view customers as clients rather than beneficiaries
- ◇ give small, short-term loans, typically for working capital
- ◇ do not rely on traditional collateral, but on peer group/self help group (SHG) guarantees or use the collateral that women do have
- ◇ often provide savings services
- ◇ have found ways to lower transaction costs, simplify procedures and processing time
- ◇ actively seek out clients and assist them in filling out applications
- ◇ keep working hours convenient to women
- ◇ define sustainability, within an appropriate time-frame, as a goal
- ◇ provide an array of services
- ◇ want to outlive donor subsidies and dependence.

◇ Questions and discussion

- ◇ The following questions and issues were raised during the discussions:

- ◇ There is a need to ensure that financial sector reform addresses the needs of women. Lessons about legal and regulatory reform should be operationalized so as to promote women’s access to credit.
- ◇ We must be cautious of the tendency to import models like the Grameen Bank that may be unsuitable to local conditions in other countries. Their relevance to other contexts must be judged first. Often the principles underlying such models are widely applicable, while their specific form may need to be adapted to local circumstances.
- ◇ It is important to think how initiatives like CGAP can be used to promote a central aim of the Beijing Platform for Action: namely, strengthening and helping in the professionalization of women’s groups, so as to increase women’s participation in micro- and macro-economic decision-making.
- ◇ The Bank judges the efficiency of micro-credit programs on the basis of their financial sustainability. How about judging their efficiency on the basis of women’s empowerment? A program’s success should be judged by how successful it is at empowering women—not just its financial sustainability.
- ◇ The World Bank tends to push the self-help group model because it is less dependent on subsidy and seems to combine efficiency and equity, seeing them as compatible goals rather than as trade-offs. However, subsidies may not always be undesirable; in some situations, they may be warranted—especially where micro-credit programs function under difficult local conditions or in their early gestation period. Even Grameen Bank and SEWA relied on subsidies in their early days.
- ◇ Ideally, the price of credit should never be subsidized. However, subsidies will be needed when groups are used to expand access to existing social services. And time-bound subsidies may be required for building self-reliant groups, through training and skill development. Groups should also be supported in their outreach efforts.
- ◇ The cost/benefit of social intermediation should be analyzed in the same way as the cost/benefit of financial intermediation. Only then will it be known whether there is a case for full, or even partial, subsidization of social intermediation efforts.

Meeting with the Regional Vice Presidents

Chair: *Armeane Choksi, Vice President, Human Capital Development*

Speakers: *Regional Vice Presidents and Directors*

A panel comprising Regional Vice Presidents and Directors met on the last day of the meeting to respond to recommendations from the EGCG on how the Bank can improve its

strategy for addressing gender issues. The panelists talked about how their respective regions were addressing the challenge of incorporating gender more systematically in their programs and lending operations. What follows are the priority issues highlighted for each region by senior management.

Africa

Jean-Louis Sarbib, Vice President Africa:

“It’s clear that the mission we see for the World Bank in Africa, even more than elsewhere, is poverty reduction ... However, poverty is defined so that the issue of gender and poverty is clearly central, even though we still have some way to go to operationalize this concern to give results on the ground.”

Priority issues for Africa

- ◇ improve the access of girls to education and health services
- ◇ improve the delivery of agricultural services to women
- ◇ improve the access of women to financial services and collateral and, a bit more tentatively, to land rights
- ◇ develop batteries of development indicators disaggregated by gender
- ◇ develop greater sensitivity to gender issues within the Africa Region
- ◇ increase the representation of women on the management teams of the Region.

South Asia

Heinz Vergin, Director, South Asia 2:

“When it comes to gender disparities, we are dealing in South Asia with one of the Regions with the most pronounced disparities in the World.”

Priority issues for South Asia

- ◇ make gender central to country assistance strategies and poverty assessments
- ◇ integrate gender country-specific action plans into a regional plan
- ◇ give priority to gender analysis in Economic and Sector Work (ESW)
- ◇ continue to promote gender in primary education, health and nutrition projects
- ◇ consider the possible adverse impact of projects on women and proactively redress any negative impact
- ◇ bring gender issues into policy dialogue with governments
- ◇ forge strategic alliances with NGOs
- ◇ disseminate information
- ◇ appoint gender specialists in resident missions

- ◇ sensitize task managers to gender issues and analysis.

East Asia and the Pacific

Harold Messenger, Director, Asia Technical Department:

“The country departments in the Region have committed themselves to engage in dialogue with the borrowers on gender issues and action programs. And this has to do with creating policies for gender and also for incorporating women’s issues and gender issues in the country assistance strategies.”

Priority issues for East Asia and the Pacific

- ◇ integrate the results of these dialogues in economic and sector work programs and operational support
- ◇ review all new projects for their gender agenda
- ◇ monitor women’s activities using gender-sensitive indicators
- ◇ fund special efforts for gender and women
- ◇ reach out to other groups.

Europe and Central Asia (ECA)

Johannes Linn, Vice President, ECA:

“I have the impression that what we’re doing is still quite ad hoc in most cases, and I think the challenge that I face over the next few months and years is to ensure that we do it more systematically. ... So I see this as an area for growth, if you wish, and added work.”

Priority issues for Europe and Central Asia

- ◇ create employment opportunities to resume growth
- ◇ improve the legal and regulatory framework
- ◇ restructure the pension and welfare systems
- ◇ help municipal governments facilitate social asset divestiture
- ◇ help develop civil society.

Latin America and the Caribbean (LAC)

Shahid Javed Burki, Vice President, LAC:

“We have a population of 490 million people in the Region, and we estimate that something like a third live in absolute poverty ... Now, absolute poverty is highly concentrated among women and female children. Our very rough estimate is that something like 70 million of the absolute poor are women ... ”

Priority issues for Latin America and the Caribbean

- ◇ focus on poverty reduction, as women will naturally benefit
- ◇ improve the skills of women to increase their earning capacity
- ◇ open up job opportunities for women, especially indigenous women and those in mega-cities
- ◇ concentrate on the CAS, as this is the most effective instrument for defining medium-term objectives.

Middle East and North Africa (MENA)

Inder Sud, Director, MENA 2:

“Fundamentally, I think that we are aware of the problems; we know what we are going to try to do; but we are still a little ways off from where we want to get to”.

Priority issues for MENA

- ◇ address demand and supply side problems relating to women’s access to services in the social sectors
- ◇ focus more systematically on women’s employment, where some success has been achieved in providing micro-credit to women
- ◇ improve data collection and research, including building local capacity for this purpose.

Key Messages from the Meeting

Chair: Armeane Choksi, Vice President, Human Capital Development

Messages from the EGCG

It was agreed to change the agenda for the second day to allow time for the EGCG to draft a set of preliminary recommendations to the Bank for moving the gender agenda forward. Now that the Consultative Group has been established, it will be actively involved in setting the agenda for future meetings. The Group will also be working

together with the Bank between meetings to follow up on many of the issues discussed during this first meeting.

What follows are some suggestions the Group made to Bank senior management in the last session of the meeting.

A. Strengthening the Bank's dialogue with civil society

- ◇ share information among the different organizations and groups working on gender
- ◇ include participation by women's groups in the CAS process, at the earliest stages
- ◇ ensure each region has a full-time regular Bank staff dedicated to gender; each resident mission, a gender specialist; and regional meetings of gender coordinators take place on a regular basis
- ◇ allocate resources to gender activities primarily from core budgets rather than from trust funds
- ◇ promote financial mechanisms for women entrepreneurs at all levels.

B. Identifying priority gender issues

- ◇ develop a framework to look at gender in the context of macro-economic and social policy
- ◇ take gender into account in all program planning
- ◇ develop gender-focused indicators, (in addition to income), which reflect the quality of life for projects, programs and lending activities
- ◇ gender performance indicators should be developed for all 12 priority areas defined in the Beijing plan of action.
- ◇ push for more gender-disaggregated quantitative and qualitative data
- ◇ note the legal and financial constraints women may face when collecting data
- ◇ improve the CAS process, ensuring uniform quality across regions
- ◇ focus not only on economic issues, but also on women's political and civil empowerment.

C. Sharing and disseminating the Bank's approaches on gender

- ◇ make information regarding planned activities, research findings, implementation strategies, etc. ... accessible to women's groups and other sectors of civil society in-country
- ◇ make all public information available electronically
- ◇ consider publishing a World Development Report on gender to give gender a higher profile in the Bank
- ◇ publish the problems the Bank encounters in integrating gender—not just the successes.

D. Continuing the dialogue on the impact of Bank lending on women

- ◇ move the Bank towards discussing growth with equity
- ◇ insist that all relevant line ministries be involved in negotiations, not just the Ministry of Finance
- ◇ take a proactive role in the implementation of international agreements on instruments to promote gender equity
- ◇ ensure uniformity in regional commitments to gender
- ◇ implement gender action plans and gender policies on a regional level
- ◇ analyze research and introduce the gender impact of adjustment into the dialogue.

E. Exposing senior management to a gender perspective

- ◇ promote institutional change and give gender a higher priority in the Bank
- ◇ institute systematic training on gender for staff, at different levels of management and task managers, including the relationship between gender, macro-economic policies and program and project design
- ◇ institute an incentives system to encourage managers to focus on gender.

Messages from the World Bank

Armeane Choksi closed the two-day meeting by thanking the Group for the very useful and helpful recommendations they presented. He noted that many of the recommendations are already being implemented in different regions of the Bank, albeit not consistently. He fully supported the notion that “best practices” should be made standard practices in all regions—and that these best practices could be, and would be, made even better. To accomplish this would, he noted, take the help and guidance of the Group. The Bank wanted to learn from the experiences of each of the organizations represented by the Group and, particularly, to know their success stories. **Mr. Choksi** said that the objectives presented by the Group were in the spirit of what the Bank itself wants to do. “I think the objectives that we want to achieve are very much the same objectives. I think some things may be a little more difficult for us. Others may be a lot easier than we anticipate.”

He cautioned that what the Bank can accomplish depends a great deal upon the governments it works with—governments that can, and do, tell the Bank, unambiguously, to stay out of certain realms. And that this is important for the Group to recognize. **Mr. Choksi** went on to say, however, that “essentially, the sets of recommendations ... made in terms of the CAS, the partnership with organizations, facilitating debate with multi-stakeholders are being undertaken by the Bank in different forms and different ways. But we can do better. We can do much better. And I think that’s the spirit in which we would like to proceed.”

Annex 1

The Members of the External Gender Consultative Group

The Group currently has 14 members, although only 13 were able to attend this first meeting. Mme. **Fedulova**, from Russia, could not participate this time but plans to attend the second meeting. Members were invited for their experience working on gender issues at the operational, policy and research levels, for their extensive contacts with organizations or individuals working in this field, and for their familiarity with international development. The Group includes experts on a wide range of development topics, encompassing macro-economic development; the promotion of economic opportunities for women; health; education; and legal and human rights.

There was a concerted effort made, when forming the Group, to include representatives from all regions. The Group represents a broad spectrum of civil society, including NGOs, women's organizations and academic and research institutions in Asia, Africa, Latin America, the Middle East, Europe and Central Asia and the OECD countries.

Dr. Hoda Badran. Egypt

Chairperson, Alliance for Arab Women



Dr. Badran is Professor of Community Organization and Social Research at the University of Helwan in Cairo, Egypt. She is a member of the Committee on the Rights of the Child (CRC) at the Center of Human Rights, United Nations, in Geneva. Dr. Badran was the Regional Coordinator for NGO preparations for the NGO Forum on Women, Beijing '95; the Secretary General of the National Council for Childhood and Motherhood in Egypt; the Regional Advisor for Women's Programs in the Arab Region, UNICEF, Lebanon; and the Urban Development Advisor for UNICEF, Egypt. Dr. Badran has a Ph.D. in Social Welfare from Case Western Reserve University, in Cleveland, Ohio; an MA in Social Administration from the University of Louisville in Kentucky; and a BS from the American University in Cairo.

Ms. Ewa Charkiewicz. Poland

Coordinator, Alliance of Northern People for the Environment and Sustainable Development and Production Working Group



Ms. Charkiewicz has been the coordinator of the international working group on changing consumption and production patterns with the Netherlands Committee for IUCN (International Union for Conservation of Nature and Natural Resources) since 1993. She has lectured on ecologically sustainable development, gender and the environment at the Institute of Social Studies in the Hague. Ms. Charkiewicz founded "I Prefer to Be," a national network of 24 grassroots environmental

activist groups in Poland. Since 1991, she has worked with the Alliance of Northern People for the Environment and Sustainable Development to integrate women's, environmental and citizens' organizations. Ms. Charkiewicz contributed to the activities organized by the Women, Environment and Development Organization and the Eastern European Women's Caucus at the 1995 NGO Forum in Huairou, China. She has a B.A. in Applied Linguistics from the University of Warsaw and is working on her Ph.D. at the University of Amsterdam.

Ms. Jocelyn Dow. Guyana

President Red Thread Women's Employment Collective, Guyana



Ms. Dow is co-chair of the Women's Environment and Development Organization (WEDO). Red Thread helps Guyanese women apply a skill that nearly all possess—the ability to sew—for economic empowerment. Ms. Dow is a member of the Caribbean Association for Feminist Research and Action and is currently serving her second term on Guyana's Elections Commission. She is the Vice President of the Guyana Manufacturer's Association and a past board member of the Caribbean Conservation Association.



Alevtina Fedulova. Russian Federation

Chairperson, Women's Union of Russia

As Chair of the Women's Union of Russia, Madame Fedulova organized some 20 conferences, seminars and round tables. Under her guidance, the WUR organized more than 10 job fairs for unemployed women, set up the Centre for Social Support of Women, conducted a number of training and retraining courses for jobless women, and for women willing to start their own business. The WUR is now a coordinator of the International Alliance of Women which unites 25 women's organizations from 12 Commonwealth of Independent States (CIS) countries. She is one of the founders of the political movement "Women of Russia". After its victory at the parliamentary elections of 1993, she became a member of the State Duma (Parliament of Russia) and was elected Deputy Speaker of the Duma. Madame Fedulova participates in the women's movement for the sake of promoting women's status in society, encouraging society to develop in the interests of both women and men, and harmonizing government policies towards both sexes.



Ms. Inji Islam. New York

Program Coordinator, Women’s Environment and Development Organization (WEDO)

Ms. Islam was one of the core organizers of the “Women’s Eyes on the World Bank” campaign after the Beijing conference. Since joining WEDO in 1995, Ms. Islam has managed education and advocacy programs with over 100 organizations from around the world focusing on environmental and economic issues. Ms. Islam was an Associate with the Environmental and Energy Study Institute in Washington, D.C.; has assisted the U.S. Agency for International Development’s efforts to integrate gender considerations into its programs; and has worked as a consultant at the World Bank. Ms. Islam holds an M.A. in Public Policy from Harvard University and a B.A. in Electrical Engineering from Brown University. She holds dual citizenship with the United States and Bangladesh.



Mme. Kaudjhis-Offoumou. Côte d’Ivoire

Lawyer, Founder, and President of “Association pour la Democratie en Afrique” (AID-Africa)

Mme. Kaudjhis-Offoumou, a practicing lawyer in the Côte d’Ivoire, has also been teaching law courses since 1983 and was a foreign magistrate in France. She was in charge of Legal Affairs in the Ministry of Women from 1982-1987 and has been active in the fight for women’s rights, human rights and sustainable development. She is the founder and President of the NGO “International Association for Democracy in Africa” (AID-Africa). Mme. Kaudjhis-Offoumou is a founding member and was Vice President of the Association of Women Lawyers in the Côte d’Ivoire (1984-95); founding member and Vice President of the International Movement of Women for Democracy (1993-95); and a member of the Côte d’Ivoire League of the Rights of Man (1990-95). Her books include *The Legal Rights of Women in Côte d’Ivoire*. Mme. Kaudjhis-Offoumou has a Master’s Degree in law from the University of Abidjan and holds a Certificat d’Aptitude in law.



Mme. Faiza Kefi. Tunisia

Presidente Union Nationale de la Femme Tunisienne and Vice-Présidente de l'Union Générale des Femmes Arabes

Mme. Kefi has been President of the National Union of Tunisian Women and Vice President of the General Union of Arab Women since 1992. Since 1994, she has been a member of the Chamber of Deputies. From 1988 until 1992, she was Director General of Human Resources in the Ministry of Planning and Regional Development and Director of the Institute of Research and Studies in Population. Mme. Kefi previously held positions as Director of Population and the Family in the Ministry of Planning and Finances and Director of Studies and of Planning in the Ministry of the Family and the Promotion of Women. Mme. Kefi has a law degree; a diploma from UNESCO, with a specialization in Planning; and a diploma from the National Defense Institute.



Ms. Maria Otero. U.S.A

Executive Vice President. Accion International

Ms. Otero was Accion's Program Director in Honduras for six years. During the past three years, she has been the Director of the Washington office of Accion. She has served as Chair of the Board of Bread for the World and, in 1994, was appointed by President Clinton as Chair of the Board of the InterAmerican Foundation. Ms. Otero has worked with the InterAmerican Foundation; with CEPDA, an NGO designing management training programs for women; and as an economist with USAID, focusing on entrepreneurial development. Born and raised in Bolivia, Ms. Otero has an M.A. in Literature from the University of Maryland and an M.A. in Economic Development and International Studies from the Johns Hopkins School for Advanced International Studies (SAIS).



Ms. Eugenia Piza-Lopez. U.K.

Policy and Advocacy Manager, International Alert

At the time of the first meeting, Ms. Piza-Lopez worked with OXFAM U.K as Team Leader for Gender. She joined International Alert in August 1996, where she manages a program aimed at promoting the de-escalation of violent conflict and conflict resolution. Her program works with IGOs, governments and NGOs on: small arms transfers and containment; early warning and early action; the role of the European Union and its institutions in conflict prevention; development; humanitarian assistance; women and gender issues in the peace building process and, reconstruction of war-torn economies. She has had extensive experience in macro-economic policy, producing six position papers for the Beijing Conference and four for the European Union. As Chair of EUROSTEP, a

gender advocacy group, she led the development and implementation of a three-year advocacy strategy and achieved the European Union resolution on Gender. Ms. Piza-Lopez was a member of the Steering Committee Beijing Forum U.K. and has done extensive advocacy work with the World Bank. She has a Master's Degree in Mass Communication with Distinction from the University of Leicester; an Honors Degree in Social Communication from the University of Costa Rica; and a Diploma in the History of Art from the Royal School of Art, London University.

Ms. Margaret Samuriwo. Zimbabwe

Program Officer, Oxfam America, Zimbabwe



Ms. Samuriwo has worked with NGOs for almost 20 years. Before joining OXFAM in February 1996, she was Projects Manager for the Southern African Research and Documentation Centre (SARDC) where she introduced a gender awareness project for Southern African. This project collected research on women and gender in the region for purposes of analysis and development of regional gender advocacy strategies. She was the first Director of the Zimbabwe Women's Bureau, one of the largest women's NGOs in Zimbabwe, in 1978. The Bureau aimed to prepare women to lobby for changes in the laws adversely affecting female status in society. Women successfully lobbied for the Legal Age of Majority Act in 1982, which recognized women as legal adults. Ms. Samuriwo was also instrumental in founding the Zimbabwe Women's Finance Trust, an affiliate of Women's World Banking. She has a Bachelor of Science Degree and a Diploma in Social Work from the University of Zimbabwe.

Ms. Irene Santiago. The Philippines

Executive Director of the NGO Forum on Women '95, Huairou, China

[photograph not available]

Ms. Santiago has extensive experience in international development. Starting as a grassroots organizer, political activist and consumer rights activist in the Philippines, she worked with, and was a founding member of, a number of national and international NGOs. She was Chief of the Asia/Pacific Section of the United Nations Women's Fund (UNIFEM). In this capacity, she was responsible for UNIFEM strategies to provide direct support to innovative and experimental projects and to act as a catalyst to mainstream women in development. Ms. Santiago holds an M.A. in Journalism from Columbia University, where she was a Fulbright/Smith-Mundt scholar. She received her B.A. from the Philippine Women's College of Davao, summa cum laude.



Ms. Gita Sen. India

Professor at the Indian Institute of Management, Bangalore and founding member of DAWN (Development Alternatives with Women for a New Era)

Ms. Sen is a Visiting Professor at the Center for Population and Development Studies, Harvard University. She has been a Fellow of the Centre for Development Studies in Trivandrum, India. Her recent work includes research and policy advocacy on the gender implications of globalization and economic liberalization, the gender dimensions of population policies and the linkages between population and the environment. Ms. Sen is coeditor of studies on population and development and coauthor of Development, Crises and Alternative Visions: Third World Women's Perspectives. She is currently the research coordinator of a DAWN project on alternative economic frameworks. (Dawn is a network of Third World researchers, activists and policymakers committed to alternative development and gender justice.) Ms Sen received her B.A. in economics from the University of Poona; her M.A. from the Delhi School of Economics, and her Ph.D. from Stanford University.



Ms. Ruth Rempel. Canada

Inter-Church Coalition on Africa (ICCAF)

Ms. Rempel taught English and African history and geography in Uganda. She has worked in the program of economic literacy training established by the Women's Desk of the All-Africa Conference of Churches and wrote scripts for two films about the impact of economic reform on women in Africa. Ms. Rempel currently works with ICCAF, one of several organizations established by Canadian churches to carry out advocacy and public education on issues of national and international concern. ICCAF focuses on the issues of economic justice, human rights, and the popular image of Africa. ICCAF is the Canadian representative on the NGO Working Group of the World Bank. Ms. Rempel has been the convenor of the gender subgroup of the Bank-NGO committee. She is now completing her Ph.D. studies in African history at the University of Toronto.



Ms. Virginia Vargas Valente. Peru

Director, Centro de la Mujer Peruana, Flora Tristan

Ms. Vargas was Latin American Coordinator for the NGO preparatory forum for Beijing. She is also Regional Coordinator of Social Watch, a civil society initiative to follow-up on the implementation of international agreements by governments. Ms. Vargas is a sociologist, founder and presently director of the Center for Peruvian Women Flora Tristan - a Peruvian NGO that focuses on analyzing policy issues and preventing violence against women. She

is editor and author of a number of publications on women and development issues, and also a professor for the Women and Development program at the Social Studies Institute in the Netherlands. She is a member of the Advisory Council on Women and Development Unit of the InterAmerican Development Bank.

Annex 2

Program for First Annual Meeting of the External Gender Consultative Group

April 29-30 1996

Monday, April 29, 1996

- 8:00 - 9:00 **Breakfast for participants:** *Briefing on the meeting and an opportunity for participants to meet each other.*
- 9:30 - 10:00 **Opening session**
Chair: Ishrat Husain (Director, Poverty and Social Policy Department)
Welcome and presentation of participants
- 10:00 - 11:00 **Presentation by the World Bank President Mr. James D. Wolfensohn**

Chair: Mr. Armeane M. Choksi (Vice President for Human Capital Development)
Presentation by Mr. Wolfensohn followed by discussion with participants
- 11:00 - 11:20 **Break**
- 11:20 - 1:00 **Integrating Gender into World Bank Country Assistance Strategies**
Overview of the Country Assistance Strategy (CAS) process and how it can be used to integrate gender concerns into the Bank's country programs. An example of a recent CAS. The Regional Chief Economists participate in the discussions and answer questions.

Chair: Ravi Kanbur (Chief Economist for Africa)

Speakers:
Joanne Salop. (Senior Adviser in the Office of the Managing Directors, Operations).
The purpose and organization of the country assistance strategy and how it can be used to integrate gender into World Bank country programs.
Phyllis Pomerantz (Country Operations Manager, Southern Africa Department). *The Zambia Country Assistance Strategy. An example of how gender issues were addressed in a recent CAS.*

General discussion

- 1:00 - 2:15 **Lunch**
- 2:15 - 3:45 **Economic Reform and its Impacts on Women: the Experience of Europe and Central Asia**
The experience of economic reform and its impacts on women. Introductory presentation by the Bank followed by a general discussion on how to assess impacts and practical measures to enhance the participation of women in these reform programs and to eliminate any gender biases in the way the programs are implemented.
- Chair: Kathie Krumm** (Principal Economist, Europe and Central Asia Region)
- Speakers:**
Overview - Jean Jacques Dethier (Country Operations Division, Country Department III)
Labor Market Issues - Jeni Klugman (Human Resources Division, Country Department III)
Social Protection and Pension Issues - Louise Fox (Municipal and Social Services Division, Country Department IV)
- General Discussion**
- 3:45 - 4:15 **Break**
- 4:15 - 5:45 **Integrating Gender into Agricultural Adjustment Programs**
- Chair: Virginia Vargas Valente** (Centro de la Mujer Peruana “Flora Tristan”)
- Speaker:**
Margaret Samuriwo (Oxfam America, Zimbabwe)
- Discussants:**
Maria Correia (Natural Resource Management and Rural Privatization Division, Central America Department)
Katrine Saito (Agriculture and Environment Division, Western Africa Department)
- 6:00 - 7:00 **Reception (hosted by Human Capital Development Vice Presidency)**

Tuesday, April 30, 1996

- 9:00 - 10:30 **The Impact of Adjustment on the Health and Education Sectors**
How adjustment can affect the social sectors (conditionality, public expenditure cuts, the general impact of public sector reform and economic growth); difficulties assessing impact; evidence from the health and education sectors (changes in expenditure levels at different stages of adjustment; expenditure patterns within each sector, impact on women)
- Chair: Jacques van der Gaag** (Adviser, Office of the Director, Human Development Department)
- Speaker:**
Carl Jayarajah (Country Policy, Industry and Finance Division, Operations Evaluation Department)
- General Discussion**
- 10:30 - 11:00 **Break**
- 11:00 - 12:30 **Promoting Economic Opportunities for Women through Credit and Micro-enterprises**
- Chair: Maria Otero** (Executive Vice President, Accion International)
- Presentation:*
Lynn Bennett: (Gender and Poverty Team, Human Resources Division, Asia Technical Department). *Key issues and promising approaches in the promotion of economic opportunities for women through financial intermediation and the promotion of micro-enterprises.*
Mohini Malhotra (Operations Manager, Consultative Group to Assist the Poorest - CGAP, Private Sector Development Department)
The role of CGAP and cooperation between the World Bank and NGOs in the promotion of economic opportunities for women.
- General discussion**
- 12:30 - 2:00 Lunch
- 2:00 - 3:30 **Planning Session.** *EGCG members meet to prepare their recommendations for presentation in the final session.*
- 3:30 - 3:45 **Break**

3:45 - 5:30

Presentation and Discussion of Findings and Recommendations of the Meeting

The Group presents their recommendations on ways to strengthen the Bank's approach to gender issues and how to promote stronger cooperation with civil society on gender issues. A panel comprising regional vice presidents to respond to the recommendations and relate them to the Bank's evolving gender strategies in each region.

Chair: Armeane M. Choksi

Presenters:

Consultative Group

Panel: Regional Vice Presidents

5:30 - 6:00

Closing session: Proposed follow-up and evaluation of the meeting.

Participants ideas on follow-up activities and how future meetings should be organized. Feedback on the meeting.

Chair: Ishrat Husain (Director, Poverty and Social Policy Department).

Annex 3

Letter from the External Gender Consultative
Group to Mr. James D. Wolfensohn

August 28 1996

Mr. James D. Wolfensohn
President,
The World Bank,
1818 H Street NW,
Washington DC 20433
USA

28th August 1996

Dear Mr. Wolfensohn,

**RECOMMENDATIONS OF THE EXTERNAL GENDER CONSULTATIVE
GROUP**

As members of the External Gender Consultative Group (EGCG) we were very pleased to meet you and your colleagues in Washington on 29th April/May 1st 1996. The meeting gave us an opportunity to learn about the Bank's experience on gender issues and to appreciate the progress made so far. It was a useful opportunity to present our initial ideas and begin what we hope will be an honest and fruitful dialogue to support the mainstreaming of gender in the Bank's policies and operations.

Enclosed is a set of general priorities around which we would like to structure the EGCG's interaction with the Bank. We are aware that the recommendations resulting from this first meeting are comprehensive and ambitious. However, we believe that together they represent proposals that, if accepted by the Bank, they will go a long way to achieving a fuller integration of gender issues in the medium term. While we recognize the practical and financial challenge that implementing our proposals pose, we feel that this program of action can be gradually phased in over a three year period.

The overall concern of the EGCG group is the empowerment of women and elimination of women's poverty. To that extent, our overarching priority is placing gender equity at the heart of the Bank's operations. In our view, this will require time and resources, institutional changes, increased transparency to all sectors of society, and commitment to gender from staff at many levels. We are providing a framework to address the above and will discuss how best to phase in the implementation of our proposals in our next meeting.

We hope that in our next meeting we will be able to jointly agree on priorities and a program, including a time table for their implementation. We would like to work with both the Gender and Policy Group and regional gender experts on the development of indicators to monitor progress.

We would welcome in your response to this letter an indication of how the Bank plans to act on our recommendations and what the priorities in each region might be. This feedback on the big picture will enable us to have a more informed dialogue with managers and specialists.

As you know, one of our major concerns is to ensure that the recommendations and discussions of the EGCG reach the widest possible audience in the Bank, including policy

and operation sections. As a result, we are glad that the regional vice-presidents were able to attend a key session of the meeting. We hope this level of commitment and participation will continue in future meetings, and will extend to the Bank's regional and country offices.

We also feel that there can be considerable synergy between the functioning of the ECGC and other groups (such as the NGO Working Group) as well as other initiatives currently under way. We are pleased that a member of the ECGC is now part of the group working on the evaluation of impact of Adjustment programs. We hope that mechanisms for collaboration between different groups can be worked out.

Part of our agenda for the next meeting should be the role and Terms of Reference of the ECGC. In our view, the effectiveness of the group and its capacity to play an important role vis-à-vis the Bank will very much depend on its function. While we acknowledge the contribution of a consultative group which can provide inputs on a periodic basis, we feel this group should have an Advisory status, actively involved in policy implementation and with a clear mandate for monitoring.

Once again, we would like to thank you for this initiative and congratulate you for your efforts to put gender on the World Bank's agenda. We believe this is the beginning of the a promising dialogue between women's organizations, NGOs, and the Bank and look forward to working with you.

Yours sincerely,

Hoda Badran
Ewa Charkeiwicz
Jocelyn Dow
Alevtina Fedulova
Inji Zeba Islam
Francoise Kaudjhis-Offomou
Faiza Kefi
Maria Otero
Eugenia Piza Lopez
Ruth Remple
Margaret Samuriwo
Irene Santiago
Gita Sen
Virginia Vargas Valente

RECOMMENDATIONS TO THE WORLD BANK BY THE EXTERNAL GENDER CONSULTATIVE GROUP

The recommendations of the External Gender Consultative Group (EGCG) have been set up in two parts. Firstly, the priority issues which are essential to fully integrate a gender perspective into the Bank's programs and, secondly proposals on the role and future of the External Gender Consultative group.

The group identified four substantive priorities to be pursued by the Bank over the next 3 years. These are: engendering macro-economic policy; prioritizing social development and poverty eradication; increasing transparency and accountability to civil society; and increasing gender sensitivity and skills of Bank staff.

A. PRIORITY ISSUES FOR THE EXTERNAL GENDER CONSULTATIVE GROUP

1. Engendering macro-economic policy:

The lack of attention given to gender issues and to women, in particular, in social analysis and policy is one of the underlying reasons for the lack of attention to gender in the design and implementation of development policy. The effects of this oversight has been apparent in the field of economics. The World Bank, as a leading international institution in both development analysis and policy should take the lead in changing this, both because of the significant impact of its lending operations and the power that a good example can have on other international institutions.

Recommendations:

- Development of a conceptual gender sensitive macro-economic framework to serve as a guide for understanding the gendered implications of different economic packages.
- Supporting systematic **gender disaggregated data collection** (both qualitative and quantitative) through case studies, surveys, etc. that will feed into the macro-economic and sectoral policy development process.
- Identifying **time-specific mechanisms** to address the gender insensitivity of existing policy processes at the country level.

2. Prioritizing and engendering social development and poverty eradication:

Gender equity is a critical component in achieving the Bank's goals of promoting development and reducing poverty. A large percentage of the world's poor are women. Sustainable economic growth is imperative for poverty reduction. However, macro and sectoral policies that promote economic growth but fail to seriously address equity issues do more harm than good, inter alia, by:

- increasing insecurity for women's access, and the poor in general, to resources, incomes and sustainable livelihoods.
- marginalizing women as economic agents and food producers by failing to provide the credit, education and training that will enable them to respond positively to structural economic changes,
- increasing workloads for women and careers through shifting the burden of previously public-funded services in health and education, public distribution, etc. on to their uncompensated labor,
- limiting choices by forcing women to enter insecure and exploitative forms of income earning.

Some of the above result from the fact that women are poor and current policies have not been sufficiently sensitive to the needs of the poor. However, women predominate amongst the poor because of their gender; the needs and concerns of poor women overlap with but go beyond those of poor men. Women must be equal and effective economic agents and develop their human potential for the future. Efforts to increase women's empowerment and protect their fundamental rights must go hand-in-hand with economic reform initiatives that take account their needs and ensure they are excluded. Women are a force for development, they participate in production and consumption, play a central role in the reproduction of the work force and the families, and have a stake in the protection of non-renewable resources. Ensuring the development of their full potential is thus central to the Bank's operations.

However, a major problem with the Bank's structural reform is that sectors such as health, education, sanitation and housing suffer disproportionate resource cuts, particularly during stabilization. Women are often more severely affected by this, both as consumers of services and as workers whose additional domestic labor is increased. Compounding this, anti-poverty programs lack gender sensitivity in many countries. Poverty assessments are themselves not well integrated into the development of Country Assistance Strategies.

Recommendations:

- Develop a **time-specific plan** to ensure that governments and donors (including the Bank itself!) **increase and protect resources to social sectors** in reform packages.
- Strengthen the provision and effectiveness of micro-finance for poor women by developing plans to provide extension services and technology access.
- Engender Poverty Assessments through greater use of participatory methods, time use studies, case studies on how the poor respond to crisis situations, and quantitative data on the gender dimension of poverty.
- Develop gender-focused lending.
- Extend to all regions the Africa initiative to include at least three strategic gender objectives in all Country Assistance Strategies.

3. Involvement of NGOs, women's organizations and wider civil society should become standard practice in the design of policies and projects.

Participation of women's organizations and other sectors of civil society should be a standard practice in the design of Poverty Assessments, Country Assistance Strategies, development projects and evaluations. Open, broad consultation will lead to better quality programs and greater, broader ownership of reform. At the moment there is a concern amongst many women's organizations that participation is being seen as consultation mostly at the micro level of social sector lending. Genuine consultation will both ensure adequate assessment of gender needs and a place at the table for women's organizations to provide a variety of inputs for policy design and implementation on both macro-economic and a full range of sectoral policies.

We very much welcome the present moves toward greater information disclosure. However, there is still a strong need to ensure timely access to key documents such as the Country Assistance Strategy. While we recognize the difficulties facing the Bank, which must respect the wishes of national governments, and thus finds it difficult to disseminate many documents or involve civil society in their review, we nevertheless feel it is essential to ensure a medium term educational effort in some countries.

Recommendations:

- **Clear mechanisms for women to engage** with Bank staff at country **and** headquarters level. Wherever possible, to establish direct links **between** Bank staff and women's organizations, gender research centers and institutes **as well** as organizations working directly with poor women.
- Develop participatory methodologies and use facilitation from national/local NGOs to ensure efficient participation from grass roots-based women—particularly in the rural areas.

4. Increasing gender sensitivity of Bank personnel

As much of the literature and review of practice stresses, the full integration of gender into policies and programs depends, to a large extent, on the institutions themselves. Thus, changes in personnel procedures for recruitment and incentives and efforts to create a more gender-sensitive working culture are preconditions to achieving objectives 1–3.

Recommendations:

- Each region should have a full time, regular Bank staff dedicated to gender, as Asia and Africa currently do. Specialist staff will support managers in the integration of social policy with economic reform, undertake research, and enhance staff capacity.
- Gender specialists should be hired in Resident missions; as has already happened in some countries.
- Resources should be allocated for at least 1 meeting a year of gender staff in headquarters and country offices in each region in order to promote institutional learning and sharing of experiences. Managers should attend such meetings.
- Resources for gender work should come from the Bank's central budget, not solely from voluntary contributions from bilateral and donor agencies.
- We welcome the initiative to develop a gender training strategy amongst Bank staff. There should be regular gender training for economists.
- Training alone will not achieve significant changes without the management accountability on gender performance. We would like to see further development of internal mechanisms to reward staff's integration of gender at the policy and operational levels.

B. ROLE AND PURPOSE OF THE EXTERNAL GENDER

CONSULTATIVE GROUP

In our view, the main objectives and function of the EGCG should be to:

- Monitor policy implementation against agreed objectives and indicators
- Support the full integration of gender in the Bank's operations and internal organization
- Sensitize the bank to the gendered implications of structural reform policies and programs, as well as of economic globalization in general.
- Strengthen the World Bank's dialog with civil society and NGOs on the gendered impact of the Bank's lending;
- Identify priority issues in relation to gender.

Recommendations:

- The External Gender Consultative Group should have an advisory role to the World Bank Senior Management.

- The EGCG group should meet twice a year.
- In the interim members of the EGCG should be invited to support the development of indicators or benchmarks and to further the objectives.

In order to facilitate coordination and dialogue between the Bank and the EGCG, four members will be responsible for coordination with the Secretariat.

External Gender Consultative Group

Hoda Badran
Eva Charkeiwics
Jocelyn Dow
Alevtina Fedulova
Inji Zeba Islam
Francoise Kaudjhis-Offomou
Faiza Kefi
Maria Otero
Eugenia Piza Lopez
Ruth Remple
Margaret Samuriwo
Irene Santiago
Gita Sen
Virginia Vargas Valente

August 1996

Annex 4

Reply by Mr. James D. Wolfensohn to the External
Gender Consultative Group

September 4 1996

**The World Bank
Washington, D.C. 20433
U.S.A**

JAMES D. WOLFENSOHN

President

September 4, 1996

Dear Members of the External Gender Consultative Group.

I would like to thank you for your letter of August 28, 1996, and to congratulate the External Gender Consultative Group (EGCG) on creating a workable framework that will allow us to carry our dialogue forward. My staff will carefully examine your proposals to see how we can take many of these sensible recommendations into account in our policy and work program. I am pleased, in fact, to announce that we are already on the way to implementing a number of the points proposed by the EGCG, such as developing a comprehensive methodology for generating gender-disaggregated data; identifying specific country and regional plans to address the gender sensitivity of the country assistance strategy; developing impact indicators for program and project lending; ensuring the participation of grassroots women and NGOs in poverty assessments; and creating an enabling environment for a gender-sensitive culture, through the recruitment and promotion of World Bank staff.

Your letter has already been sent to all Vice Presidents. I have also asked the Gender Analysis and Policy group to discuss these recommendations with operational staff and to report progress to me on a regular basis. With regard to regional priorities, staff are in the middle of preparing specific action plans. We will make these plans available to the EGCG once they are discussed and approved.

I have looked into your request to meet twice a year. I am sure you would agree that a great deal of preparation, particularly regarding the agenda, must go into organizing these meetings—if we are to ensure that our dialogues continue to be substantive and productive. For this practical reason, a yearly meeting is more desirable. However, I would encourage contact between the Bank and individual members of the EGCG throughout the year to ensure that the momentum we have already established is not lost.

In our efforts to reach out to civil society, we would like to work with the EGCG on a collaborative, rather than advisory, basis. The status issue should not impede the spirit of collaboration that has been the hallmark of our efforts to date. We have also developed an internal, as well as an independent, monitoring mechanism through the Operational Evaluation Department to ensure that both our commitment and our progress remain on track. I do, however, always welcome the active participation of the EGCG- to appraise the work we are doing and to alert us to issues you think we should be looking into.

Once again, I would like to thank you for your contribution to the Bank's work on gender. I look forward to seeing you next April.

Sincerely yours,

James D. Wolfensohn