In the Bank, as in corporate America, stress is the No. 1 health hazard—but it can be beat

BY LAUREN PTITO

Stress, write health professionals Kenneth Pelletier and Robert Lutz, "is widely recognized by health professionals, public policy makers, and corporate medical planners as a significant health factor. Some studies suggest 60-90 percent of visits to health care professionals are for stress-related disorders."

Healthy...

World Bank staff are a healthy bunch: Compared to the U.S. population, we have lower levels of morbidity from most acute and chronic disorders such as heart disease, diabetes, high blood pressure, asthma, and bronchitis. Although we spend 250,000 days in the field every year, the vast majority of us come home disease-free thanks to the vaccination and travel medicine programs. We have cost-free access to cholesterol tests, mammograms, prostate cancer screenings, and blood pressure monitoring; an excellent onsite health center with lab facilities; and a fitness center.

...but happy?

But Bank staff are stressed out. "The most significant occupational health problem is stress," says HSD's Staff Health: A Report. Over the past few years, the number of staff treated for stress-related psychological disorders (depression, acute anxiety) has increased by 22 percent. Self-reports of high stress have quadrupled over the last decade. HSD also reports that depending on the department, 5 to 40 percent of staff complain of stress.

"I've gained weight; I know I need to go to the gym but I can't find time because of my workload, which stresses me even more. It's affecting my relationship with my husband. I've started grinding my teeth in my sleep; I didn't realize it until I went to the dentist because of the pain in my jaw. He told me that I would need a special protective apparatus because I had already started wearing off my tooth enamel," said one staff member at a brown-bag lunch on stress.

"I drink way too much coffee because I'm always exhausted, but still need to keep up my momentum. I've started smoking again, and I end up drinking more in social situations, trying to relax," said another, who indeed had a cup of coffee in front of him (but no lunch). "I also have terrible nightmares. It hasn't helped my relationship at home, either—it's hard to get results in bed when you're constantly worried about getting results on the ground."

Continued on Page 4

Bank's World Interviews

Mark Baird on Corporate Strategy

Mark Baird, Director of Development Policy in DEC, has served in the Bank for more than 20 years, including 6 in India and Indonesia. Over the past six months, Baird has been working part-time with Moises Naim (Senior Adviser to Mr. Wolfensohn) on the Bank's corporate strategy. A small strategy team—including staff seconded temporarily from across the Bank Group and external consultants—has been supporting this effort. Baird has now been asked to work full-time on this task over the next three months, to complete the strategy work and link it to a number of resource management initiatives. Ann Walsh and Ted Howard talked to Baird about the status of his work program and how it could impact the direction of the Bank in coming years.

BW: What is your mandate?

Baird: Well, let's start with what we weren't asked to do. We were not asked to rewrite the 1994 mission statement of the Bank. While we may end up refining it, that was not the objective of the exercise. The objective of the exercise was given the mission and the type of world we're now working in, how should the Bank position itself for moving into the next century?

BW: Isn't developing a corporate strategy at the end of 1996 a little bit like closing the barn door after the horse has

Continued on Page 3

INSIDE...

• Three Days in Huehuetenango 2
• Staff Association Forum 6
• Bank Issues Wake-up Call at Food Summit 8
• Executive Development Program: An Outsider's Inside View
• View from the Field
• More Lingua Banka
• The Crystal Globe 13
• Community Connection 14

and more
Three Days in Huehuetenango
Bank meets Mayan culture in Guatemala

BY TED HOWARD

“I CAME TO THE BANK 16 YEARS AGO, and this is by far the most moving experience I’ve had since I’ve been here,” says Ian Bannon, a lead economist with LACDN. Bannon has recently returned from a three-day consultation involving 20 indigenous groups, one non-Mayan group, and assorted NGOs and government agencies. The experience, Bannon says, “reminded me, and everyone on our team, why we had come to the Bank in the first place.”

The outdoor meeting took place in Huehuetenango, six hours by road from the capital. Nearby stand the ancient pyramids and temples at Zaculeu, rising from the lush forest of the country’s highlands. The traditional setting, Bannon says, was appropriate to the spirit of the consultation. Members of the Mayan Council of Elders did most of the talking, offering a context for development in harmony with Mayan culture and norms—respect for age, environmental conservation, local governance, consensus building, use of vernacular languages, and reconstruction of the Mayan tradition. The consultation was the first time the entire council, usually scattered throughout the country, had ever come together as a body—a testament to its significance.

Mayan Elders and Bank staff celebrate the autumnal equinox at the ancient temples of Zaculeu, near Huehuetenango.

“Our team decided that we were there to listen and learn,” Bannon says. “We never talked to the Guatemalans about studies, lending allocations, Bank procedures, or project cycles. When we spoke, we did so not as representatives of a powerful and distant financial institution, but as people, touched by what we heard and at the same time energized for creative ways for our organization to help.”

The consultation came about when Cora Shaw began preparing a land registration project that needed an Indigenous Peoples Development Plan. When she joined forces with LATEN staff, it soon became clear that it would make more sense to have an indigenous peoples development strategy for the country as a whole, rather than project by project. To kick off the process, the country team began working with FONAPAZ, a government social fund, to help organize a consultation. According to Bannon, “We responded favorably but explained we had to check with our own Council of Elders back at the Bank.” Plans are under way for the next round of meetings in early 1997.

Shelton Davis, a member of the team, sounded a note of caution. “Guatemala is a country whose social fabric has been torn apart by years of violence. As a nation, it does not have a long history of a strong civic sector. The diversity of actors and those who represent their interests in the development process—not only Mayan Elders and more than 20 indigenous ethnic groups, but NGOs, local mayors, the government—makes this an enormously complex process. On top of it all, we in the Bank don’t have much experience with designing projects like this.” But, he says, if every journey of a thousand miles must begin with a single step, “this is an excellent first step. We’ve built up a lot of good will that we must now nurture and build upon.”

Jose Roberto Lopez Calle (Guatemala Resident Representative), Cora Shaw (Agricultural Economist), Jerome Veil (European Union), and some 200 Guatemalans participated in the consultation.

September 21, for a ceremony led by the Elders in celebration of the autumnal equinox, followed by discourses on Mayan cosmology and offerings of candles and incense. That afternoon, the Bank team learned that most of the participants had returned home for their Sunday markets. Given the Mayan culture of consensus, the remaining Elders felt they could not present their recommendations to the Bank, and so requested a follow-up consultation. According to Bannon, “We responded favorably but explained we had to check with our own Council of Elders back at the Bank.” Plans are under way for the next round of meetings in early 1997.

Josefina (Maya) has returned home for her Sunday markets.
escaped? Some would say this work should have happened a year ago, before all of the change initiatives were launched. Wouldn't that have made more sense?

**Baird: I think it was Brian Wilson [ICD VP] who said you never get the se­

queencing, the timing of major change programs right. One option is to put everything on hold and wait until you get your strategy right. But then you'd never do anything.

The process of change began before the corporate strategy was in place. What we are trying to do now is to put them to­

gather into a coherent framework and link it to resource management. Maybe it should have been done earlier, but cer­

tainly it's important to do it now.

**BW: As you conduct your analysis, you must have an underlying assumption about what makes the most sense for the Bank's future direction.

**Baird: Well, I think there are basically two choices. You can decide that the World Bank is an adaptive, reactive in­

stitution, for which you don't really need a lot of long-term strategic thought. When an issue arises you re­

spond, which is often what we have done in the past.

**BW: The downside of that approach is that you tend to react late. The classic example is the Bank's work on the environ­

ment. Look at what we've achieved in the environment sector over the past decade. If only we had started earlier with the kind of enthusiasm we now have, we could have avoided a lot of criticism.

So, there is great advantage in being proactive rather than just reacting. But you need to develop the capacity to be proactive. Since you can't have the capa­

city to do everything, you have to make choices.

**BW: What more can you tell us about the elements of the strategy?

**Baird: If you want to know what will be the framework for the Bank's corporate strategy, I would advise you to look carefully at Mr. Wolfensohn's Annual Meetings speech because it lays out the keys to the future of the institution. He has set very clear strategic priorities on rural development, the financial sector, corruption, and so forth. He's given a very clear sense of direction to the change management program, why we need renewal, why we need new skills, why we need new products.

And with these themes comes a need for a whole new approach to re­

source management that looks at in­

come and expenditures together. Mr. Wolfensohn's move was very clear: reduce costs of the institution, and at the pric­ing of the Bank's products. That to me is strategy.

**BW: People are talking about the reposi­tioning of the Bank to take into account new business realities and the creation of a compact, which Mr. Wolfensohn pro­

posed at the October Development Committee meeting. What can you tell us about that?

**Baird: Well, as you know Mr. Wolfensohn's position is clear: we must reposition the Bank. And he has said, quite frankly, that this is an expen­sive process to do. If we try to take all of that expense out of the existing budget, the impact is clear: front-line services will be hurt. We see that already. We've had to fund an expansion of the Learning Center, for example, a very impor­tant program with tremendous long­

term payoff for increasing management skills, but where will that money come from if there is additional funding? It will come out of front-line services.

And we are hearing now from oper­

ational staff, from task managers, some from clients that front-line ser­

vices are suffering. So, there is a much bigger issue here than whether the bud­
get goes up by 2 percent or down by 2 percent. This is a major investment in the institution.

Mr. Wolfensohn is arguing two things: first, that we should be ready to spend money on training, etc., and sec­

ond, that we should also be prepared to commit to changing the institution in a way that our stakeholders would like the institution to be changed.

What is the compact? The compact is essentially what Mr. Wolfensohn's argu­

ment that we need to invest now to change the institution. And in return for this special investment, over the next 30 months, Bank management will commit to delivering a more results-oriented, cost-effective institution.

**BW: What's the relationship, then, of the repositioned Bank to resource management?

**Baird: If this work is going to be of any use to the Bank, it has to be main­streamed into the functions of the insti­

tution. One of those functions is re­

source management. We have to allocate resources more in line with where we're trying to go and to make the decision was made to link the strategy work very directly to the learning groups on budget reform and on measuring performance to come up with a coherent approach to manage­

ment at the management in the institution.

The specific proposal that Mr. Wolfensohn has made is a cost review for the institution. One of the clearest messages so far coming out of the strat­

ey work and out of the feedback we are getting is that the most moving re­

sources to front-line services is a high priority for the institution. That will be one of the key themes over the next bud­
get round.

**BW: On products, haven't we already begun to make some changes in what we offer to our clients?

**Baird: Yes, stuff are making innova­

tions. The institution needs to build on

that rather than the other way around. It's almost like selling products under the counter, but you'd think the Bank would be more of a marketing and the pric­ing of the Bank's products. "Unbundling of products" is one of the key challenges for the Bank. Why we have many of the components of what the clients want, but they often don't want it in the standard brown-pa­

per wrapper.

**BW: But don't we give it to them in a standard brown wrapper because it's the most efficient way of getting it to them? If you're changing the product mix and tailoring it to different constituencies for various needs, won't this require more resources?

**Baird: The point you just made is one of the themes of the strategic work. Our clients' needs are much more diversified and differentiated than they used to be. You've got countries coming out of con­

flict, you've got highly successful, economically in Asia, you've got the poor countries of Africa, and so on. And the Bank cannot respond to all of those with the same product mix. They all need different combinations of money, ideas, certification.

There is no free money in this. There are ways to make the institution more effective and more efficient and that's what we should look for. And a large part of that may be from shifting resources to front-line services.

We would like to open up the dis­

cussion of how best to develop and package those products. There will be many cases where packaging them to­

together makes a lot of sense. There will be other cases where a country has access to private capital, and in such cases it may simply be more efficient to charge directly for advisory services or certifica­tion and not necessarily for a project loan. It's a matter of offering the range of options, which is more of a continuum than the standard packaging of the Bank. That, I think, is the key to being client­

responsive.

**BW: There has been a lot of talk about a cost-cutting process. How does that fit in?

**Baird: If you follow the logic of this process, the cost review comes at the end of a sequence that takes us from strategy, to priorities, to change manage­

ment, to resource management, and as part of that resource management process, cost review.

A very key element of the compact is, if we're going to spend money now in investing in the institution, where do we go and say, quid pro quo? The answer is, a more ef­

cfective and a more efficient institution down the road.

**BW: Where will the cost-cutting hit?

**Baird: There is no free money in this. There are ways to make the institution combination of both. But we will clearly have a need for skills in the future which we don't have now.

**BW: So how does the Bank change this skills mix? Training? Redundancies?

**Baird: I think that a large part of that is the budget for training. Some part of it may also be the budget for redundancies for people who may not, even after training, fit within that new structure.

There are really two things at play. The first involves people who may have been here, or thought they were, for tenure and now find they face a difficult transition. We need to ensure they are treated fairly in every respect.

And we're probably going to see a more one human resource strategy—how do you continue to rejuvenate our people over the long term? That has to do with con­

stant training, constantly bringing in people from outside. And I think there we have an agenda that is still to be fully works.

**BW: What effect will this have on the size of the Bank?

**Baird: I would make this very important point: we draw no conclusion on whether the future Bank will be bigger or smaller or the same as it is now. If you think the Bank having good

Continued on Page 12
Stress can be beat
Continued from Page 1

Out of control
It's clear that stress is a problem—but what is stress, exactly? There seems to be a general consensus that stress is not so much what happens to you; it's how you react to it.

"All stress originates from the fact that we feel we are not in control of a situation, that we are somehow unable to feel this way? According to the HSD's Jim Striker, Manager of the Counseling and Consultation Service, elaborates on the Bank's culture: "There is no question that the Bank is a place of high stress. We work in a culture that encourages hard work and long hours. Bank staff are committed and intense about their work, with high expectations of self, colleagues, and managers. This results in a great deal of energy and creativity, but can also lead to 'too much of a good thing.' There is a risk of fatigue, neglect of physical and emotional health, and a lack of balance between work, personal time, and family time."

The brown-bag lunches agreed, though some felt that not all Bank staff were equally committed. "I just have too much work. I work all the time, I work weekends, I work at home, trying to do a good job. And if I do a good job, I'm assigned more work. I know that we have less staff now, and at least as much work. I don't mind working hard. But it seems to happen anytime soon," said a long-term consultant.

Mumbling mantras
How can people cope? Experts recommend a whole gamut of techniques for individuals, ranging from the commonplace—exercise, meditation, relaxation techniques—to the more unusual—biofeedback, assertiveness training, cognitive restructuring.

These suggestions were received with cynicism from some staff: "I'm having serious marriage problems because of my workload. I am trying very hard to have a life outside the Bank. Why should I spend my precious free time mumbling mantras in a darkened room because the Bank can't manage itself properly?" said one woman to nods of assent from around the table. Someone else echoed the sentiment: "Why are we expected to spend time and money on psychotherapy, hypnotherapy, aromatherapy? What about changing things at the Bank so that not everyone is so stressed?"

Change for the better?
Many wonder whether the current change initiative will accomplish that. There is hope that greater efficiency and streamlining of procedures will lead to a healthier, more productive, and more relaxed atmosphere. But, writes former FCD staff member, Poise Richardson on the Bank's Values Web page, the process of change is as important as the changes themselves: "If the changes are expected to be sound, they can, if well managed, generate above-average enthusiasm—but only after an interim period of stress and strains while the changes are being designed, approved, and communicated." That interim period is now. Says Fitness Center Manager Michael James, who along with his staff sees up to 500 people...
Over the past six months or so, staff have been talking about their jobs. “There has been a clear mood shift demonstrating commitment to fairness,” Richardson adds. 

While consultation is important in reducing stress, it can increase it when not managed carefully enough. Staff have been asked to participate in focus groups, advisory committees, steering committees, etc., in their “spare” time, with speedy results expected. The added workload and implicit mixed signal—the problem is very important, but not important enough to deserve full-time resources or adequate time—mean more stress.

Staff are also calling for increased openness. “We need greater transparency about how work programs are allocated and what the budgets for redundancies and training are,” says the Staff Association’s Fred Wright. “Don’t leave us in the dark.”

So far, at least one innovation in the Bank has proven to be a stress-buster: the Alternative Work Schedule (AWS), whereby a staff member works nine-hour days from Monday to Thursday.

Relaxation technique

- Set aside 10 minutes of quiet time.
- Sit down, get comfortable, let yourself begin to relax.
- Breathe in deeply through your nose to the count of four, and exhale slowly through your mouth; repeat two or three times.
- Close your eyes, let your muscles go limp, and relax your body.
- Imagine yourself resting by a calm lake, the rays of the sun warming you to the soothing sounds of a gentle breeze.
- Allow yourself to fully experience all the sights and sounds of that calm place for a few minutes.
- When you’re ready, take a deep breath, open your eyes, and let yourself feel energized and refreshed.

Source: HSD

When not managed carefully enough, staff feel that they have more time to work creatively and complete assignments in a thoughtful way. AWS is about working smarter. It is leading-edge management practice.”

HSD Director Bernhard Liese agrees that stress prevention and reduction efforts need to reach beyond the individual. “Many of the stress symptoms people have also show up in groups—among task forces or country teams or divisions, for example. We need to address stress on three levels; while we already have many resources for individuals, we still need to work on the organizational culture and on workgroup approaches.” Wright adds, “We have to work in an atmosphere other than that of a pressure cooker, where we feel like we could blow up if we don’t meet a deadline.”

Between midnight and 6 a.m., 20–30 staff are at the Bank.

Liese and his team are working hard to reduce the pressure. They are talking to senior management about stress, its effect on staff at all levels (including VPs and MDs), and how to minimize it, and are providing educational materials, workshops, and consultations to managers and workgroups. “Senior management is very concerned about this issue and committed to addressing it,” he says.

Express yourself

One thing managers can do is acknowledge their own stress and increase open communication with staff. Managers at all levels report high stress, yet contribute to others’ stress levels: “When your manager is working seven days a week and staying at the office until 10 p.m., you feel obligated to do the same to prove your worth and dedication. I’m not about to take time for yoga in the middle of the day when my boss won’t even leave her desk to get lunch,” said one staff member.

Stress levels in FPD have fallen more than 20–30 percent since staff feel that they have more time to work creatively and complete assignments in a thoughtful way. AWS is about working smarter. It is leading-edge management practice.”

Resources

Counseling and Consultation Service

Trained counselors to talk to individuals about problems at work and/or at home, and to make presentations to workgroups. Call x84457 for more information.

Fitness Center

Open weekdays 7 a.m.–8 p.m. Offers periodic fitness assessments, personal trainers, and a full range of equipment and classes, including yoga on Mondays and Fridays at 6 p.m. and yoga stretching on Fridays at 12:15 p.m. Membership fee: $10/month. Takes just minutes to sign up. Call x33339 or drop by H-B1-030.

Lunchtime Lectures

Next lecture: Friday, December 6 at 1 p.m., room J-B1-080. David Charney, MD, Medical Director of Roundhouse Square Counseling Center, will speak on “World Class Staff … World-Class Anxiety?”

Community Resources

The Counseling and Consultation Service also keeps track of classes and activities offered by various organizations in the metro area. Check out the latest issue of “Balance Your World” for details; it’s available at the CCS (x85703) or in All-in-One under IS/15/52.

Health Kiosks

(H lobby, I-B1, J lobby) Each kiosk provides a self-operated blood pressure machine as well as pamphlets on various health issues, the HealthBeat newsletter, and announcements.

Health Awareness Room (MC-C2-380)

Take a few moments to sit down and relax. A tape plays continuously, helping you relax with deep-breathing and mental imagery techniques.

For further information on HSD’s health promotion programs, call Chetlyne Bennett at x81354.

Other

Workshops

Learn coping skills and explore stress-reducing techniques. For details, see All-in-One: RSL/LLC/ Course Descriptions/ Communications.

Spiritual Unfoldment Society

Meets every Wednesday from 1 p.m.–2 p.m. in room S-6-001. The Values Circle—a discussion forum for the integration of new values into the Bank’s culture—meets Mondays, 12:30 p.m.–2 p.m. The SUS also sponsors meditation classes. For more information call Richard Barrett at x37100.

Ted Howard contributed to this report.
Stressed out? Again?

Staff report to us that they are required to take longer and more frequent missions. They've lost rest stops. Two and sometimes more missions are linked together to save money. Staff in grades 11-17 are particularly concerned about what they see as managerial indifference to them.

Temporary students and consultants have their hours cut off without prior notice and money. All of these are welcome. They do help. But we think much more can and must be done.

The Bank Group needs to expand the following: telecommuting; in-house stress reduction and fitness programs; incentives for managers to reduce stress, e.g., incentives for achieving consensus and promoting teamwork, as opposed to relying on control or fear; and reasonable work programs with sufficient resources to deliver the quality our clients rely on us for.

What your SA is doing

We've already blown our own horn a little regarding AWS. We've of course done other things to reduce stress: the compensation system we collaborated on works and works well—try to remember the last time we went to the Tribunal about compensation. That's one less source of hassle and stress. We've published a survival guide for redundant staff and a booklet of issues and answers for non-regular staff. (Copies are available from our office or on our Website: http://www.sa.worldbank.org.) We will keep pressing for clarity and fair treatment for all staff so that we all will have more control over our work lives. That will be a great stress reducer.

In the meantime, send us examples of what causes stress for you and what might help to relieve it and we'll communicate your ideas to management.

Send your e-mail to SA Newsletter.

Tailor-Made Training:
Professional Development Grants program continues

"THE PROFESSIONAL DEVELOPMENT
Grants (PDG) program presented a unique opportunity for me," says Sabrina Huffman, an operations analyst in the Central and Southern Europe Department. "It's a wonderful feeling, after receiving the grant, to be able to step away and research and grow with colleagues. On some days, there's no time even for lunch.

PDGs are used to finance programs of up to four months' duration, that substantially enhance grantees' sector-relevant knowledge and skills. Last year, staff received grants to cover attendance at short courses, brief internships in other organizations, study tours, and project visits. Awards are made by a Networkwide committee with broad representation from all three HD Network families (Education, Health, and Social Protection).

In this, its second year, the PDG program will disburse $250,000 in grants of up to $30,000 each. The first round of awards will be made by January 31, 1997. The deadline for submission of proposals is December 10, 1996.

For more information about this and other HD Network learning events, contact Dona McLeod at +87296.
Balloons in Budapest

BY TED HOWARD

FOR THE FIRST TIME IN ECA'S history, 35 national staff from 18 Bank offices in Eastern and Central Europe and the former Soviet Union met together in October. By all accounts, the two-week-long gathering was about as unorthodox as meetings ever get in the Bank. Each day local staff described their offices, programs, and cities using photographs taken with disposable cameras sent from Headquarters. The first ground rule was that participants had to raise their hands whenever they heard a Bank acronym they didn't understand. Staff participated in team-building exercises—"Castles in the Air" and "Arctic Survival," among others—to explore the dynamics of creative work and group interrelationships. On the last day participants videotaped less-than-flattering role-play portrayals of Headquarters staff visiting the field. The video was then delivered to Johannes Linn (ECA VP) in response to his request for feedback from the meeting.

Paul Cadario (ECA CAO), who convened the meeting, characterizes the Budapest session as an opportunity for "team building, morale boosting, learning from one another, and developing a sense that we are all in this together. One goal of the exercise was to create relationships and networking among field staff in the region. Another was to send a clear message that everyone in the Bank has expertise, that the technical skills and country knowledge of field staff are critical to the success of our programs, and that Headquarters needs feedback from our men and women in the field." Cadario feels the primary accomplishment of the meeting was creating an atmosphere of openness and participation: "If ECA is going to work, it needs to be a learning community in which we all learn from one another." That learning needs to take place both between offices in the field and between the field and Headquarters. Staff in the Azerbaijan field office, for example, learned from their Bosnian colleagues about what it takes to rebuild a society that has been under intense conflict. For his part, Cadario discovered that one CAS, widely regarded as one of the country staff as something of a debacle and a source of great irritation for the client government. Why, then, did they think the CAS was poorly written? Cadario asked. Because, the participants suggested, it had followed B.P. 2.11 to the letter, and it was very well written. Out of this exchange, Cadario says, everyone gained new insight into the distinction between the written CAS and a country assistance strategy in which real dialogue with the client occurs.

Another eye-opener was the impromptu discussion of corruption that followed a viewing of Mr. Wolfensohn's Annual Meetings speech. Local staff, more than most, know which procurement and disbursement arrangements are prone to corruption because they have firsthand experience with the people involved, the local practices, and attendent pitfalls. Cadario came away convinced that if the anticorruption drive of the Bank is to move ahead, the staff will be essential agents in making it happen.

By Ted Howard

Both Cadario and Charlotte Mandel, a Human Resources Officer who facilitated the team-building and feedback processes with John Lavelle of the ECA/MNA Human Resources Team, were deeply impressed by the caliber of the field staff. Says Mandel, "They are very young, energetic, willing to learn, and eager to be involved. These are the people who are really the daily interface between the Bank and the government. If we decentralize more work to the field, it will be critical that we really are one team in the Bank, encompassing both Headquarters and the Resident Mission staff in our task teams."

Sarina Turgunaliyeva from Kyrgyz Republic puts it this way: "After I came back from Budapest I started working with several missions immediately. I discussed with several task managers my role in and contribution to the mission's work. I began providing them feedback—something I learned in Budapest and am now trying to use in practice. It works!"

Castles in the Air: Bank staff from Eastern and Central Europe and the former Soviet Union participate in team-building exercises at their Budapest meeting. Each team had an hour in which to build a "castle" made of balloons and other materials, which was then rated for imaginative effort.
In a statement prepared for the Summit, the Bank characterized itself as a "conditional optimist" concerning the global food situation: "We believe that food security for all is achievable in the medium and long run if the necessary actions are taken by individuals and families, nations, and the international community. But there can be absolutely no complacency about the need for action, now."

The statement pledges that the Bank will make "major efforts to improve the performance of the projects it has already approved. It will work with countries to develop holistic rural development strategies. And it will use the international arena to strengthen global commitment to agriculture and rural development."
Early-morning and late-evening discussion groups offered an opportunity to observe in closer detail the Bank at work. I was left with a number of initial impressions and open questions. First, there seemed to be little familiarity or sense of common purpose between the different Bank businesses—IBRD/IDA, IFC, MIGA. Was this one organization with a single mission, or a number of separate businesses? Second, despite their undoubted “smartness,” Bank staff sometimes revealed a tendency to dissect the detail of the case at the expense of defining the problem and imaginatively seeking a solution. Could smart people sometimes miss the point? Third, group discussions sometimes gave the impression of talented individuals in competition with each other. In an organization short of team players, how can the whole become more than the sum of its parts?

Straight talk

Clearly, there was no room for complacency and no shortage of professors to challenge the Bank’s past performance. George Lodge of Harvard’s Graduate School of Business suggested the Bank had failed to draw upon and scale up the successes of nongovernmental initiatives at the grass roots. Shirley Williams, Professor of Electoral Politics at the Kennedy School of Government, argued that the Bank needed to be more sensitive to the social and political dimensions of economic development if the “third wave of democracy” is not to be blunted by cynicism. In contrast, Bruce Scott (also of the Business School) accused the Bank of willfully ignoring the unacceptable lessons of the “East Asian miracle”: that savings and investment, the motor of rapid economic growth, had been forcibly accumulated. Jeffrey Sachs, Director of the Harvard Institute for International Development and perhaps the critic who inspired the greatest fear among staff and yet gained strong echoes of approval, asserted that the Bank had become too complicated and formulaic for the second module eager to see some answers unfold.

Different worlds

Twenty of the program’s 80 participants were "outsiders," although most were from closely related businesses such as regional development banks. Managers from the private and nonprofit sectors were less well represented. The program had clearly been carefully designed to introduce the group to a number of analytical frameworks relevant to the challenges facing the Bank. In case study after case study the program’s professors relentlessly advanced, as if in some pincer movement on the mind, to evoke key lessons across the public, private, and nonprofit sectors. Whenser it be the World Bank or Oxfam, we ignore our competitive positioning at our peril. We may need to form strategic alliances to develop a "sustainable competitive advantage." To develop a successful strategy we need to elicit political support from key stakeholders; to find the appropriate mix of resources, tangible and intangible, that reflects our mission and values; and to make the customer the heart of our enterprise (although who the customer is a subject of debate). Perhaps our worlds are not so different as we make them out to be.
CONGRATULATIONS TO THE EDITOR

15,000 JOIN IN ANNUAL MEETINGS MARATHON

Congratulations on an excellent issue. I was particularly interested in the interview with Jim Wolfensohn. Also found the "Annual Meetings Superlatives" and the "Overheard at the Meetings" sections very amusing. Thanks!

-- Ismail Sanni

CONGRATULATIONS! Beautiful layout, interesting contents, more informative than before! Is there any way to subscribe to this publication? I find a very interesting way to stay in touch.

--Cori Siddiqua

THANKS for jazzing up Bank's World and making it more readable. More grease to your elbow!

-- Bago Oyoowe

Very interesting and informative. But it's SO BIG. I would like to keep this issue for a while, but it's very difficult due to size anywhere.

--Eileen Fredriksen

BRING BACK THE OLD BW

The new Bank's World is a real disappointment. Its newspaper feel is neither fresh nor immediate. The first issue was full of news reports of meetings and issues most staff had heard about from many other sources. [It appears to be simply a company sheet giving the "institution line" once again. What's new and fresh about that? Nothing new, nothing human, not worth saving or reading.

-- Nancy Mattson

I do not like it. The format does not permit saving copies for life away from the Bank as did the old format. In addition, this edition was not worth saving.

Heavy on stuff, light on substance, and extremely hokey on back-patting.

-- Robert Tilman

It simply is not good enough as compared to what it replaced. Well, change is not always improvement. Sorry.

--Name Withheld

We were gratified by the response to our first issue, both positive and negative. Our commitment is to build on the former and learn from the latter. Bank's World strives to be a voice of the whole Bank, representing the views of the women and men who have come here to make a difference—i.e., no easy task. We hope our issue is a step forward in our intention to represent the diversity and breadth of the World Bank Group. We continue to welcome and encourage your input into this process.

--Editor

HOW ABOUT ADDING... Congratulations on the fine paper you have produced. As time goes on, I'm sure that you will expand the types of articles you publish. In this light, I would like to offer a humble suggestion: a column that solicits opinions from the staff, e.g., "a man on the street" or a column of things, or "what does the staff think?" Would generate a lot of interest. Select a topic and interview staff for their opinions. The type of questions should be those that do not relate to annual meetings or IDA replenishments but down-to-earth questions regarding pay increases, parking, cafes, security, etc. Believe me, this kind of thing can really get the attention of management.

-- Leo Grothe

Help to staff—you have ads and classifieds—but where is the information Bank staff need, like how to avoid "killing themselves on projects" (to quote Mr. Wolfensohn) while still doing a good job? How about articles explaining the management concepts of "Teams" and "Networking," showing the concepts being put into practice? How about frank discussion of the stresses of mission travel and suggestions for ways to cope? Or articles on work-family issues or on working in a multicultural environment; on alcoholism, AIDS, family crises? On the whole, I like your new publication. However, it feels more heart to combat the rancor and cynicism Mr. Wolfensohn referred to in his interview.

-- Claire Ford

I was sorry to see the old Bank's World go, and happy to see the new one come. I like this format better. It is much easier for you to afford to keep it up. One request: can you resume publishing the "mug shots" of recent manager appointments, or at least of newly promoted managers? My wife was a great fan of that page, and usually commented that it was nice to know that however promotions may be handled in the Bank, at least it won't be on the basis of looks.

-- David Hughat

Great suggestions. We've tackled the staff stress problem in this issue. Look for articles and features like those suggested.

--Editor

LINGUA BANKA

I've noticed this sort of stuff for a while, but I've never come across anything as colorful as Guy's collection, and few perspectives of Headquarters and field; consultants, staff, and management; and our clients, as well. Striking the right balance—including the balance between the institutional voice and direction of the Bank, and the working lives and experiences of the women and men who have come here to make a difference—is no easy task. We hope our issue is a step forward in our intention to represent the diversity and breadth of the World Bank Group. We continue to welcome and encourage your input into this process.

--Bruce Fitzgerald

Physicians, heal yourselves! In the column right next to the first "Lingua Banka" piece, Tim Callens refers to a "shell-shocked" building. Shell shock is a type of neurosis that stems from seeing or thinking about war in warfare. It may also mean combat fatigue. People may become shell-shocked, but I don't think a building may!

--Madeline Devlin

Enjoyed your "Lingua Banka" very much. I don't expect you will publish the following; but it is worth a chuckle.

Once a gray cover report was issued and it referred to the "pubsect." What a rush for the most part of your paper. A new run a sheet, and we all, regardless of rank or status, worked that day tearing out the page and inserting the new page referring, correctly, to the "public sector."

--Raquel Pitten Owen

LINGUA BANKA proved to be our most popular feature—just as the volume of new submissions. A sample is found on page 11.

--Editor

ANSWERLINE

THE VERY POPULAR ANSWERLINE column and service will return as a regular column in Bank's World. The purpose of this column is to answer questions of broad interest concerning the World Bank Group's policies and procedures. Your questions will be handled by one staff member and your confidentiality will be protected.

When questions come in, they will be forwarded to a manager who can provide an appropriate response. Your name will not be submitted to the manage r. After a response is received, it will be returned to the person who submitted the question. If the question is of broader interest, it will be handled by one staff member and your confidentiality will be protected.

We welcome your questions to Dorothy Berry, AnswerLine, Room 4-1122. We recommend that you use a sealed envelope with a "Confidential" sticker on it (please include your name and room number). However, if the question is not confidential, you may send it as an e-m to BanksWorld, using "AnswerLine" as the subject line.

Back from Kenya:
Bank Without Borders

STEVE O'BRIEN and JOAN SCHULTZ are Bank "lifers." O'Brien came to the Bank 23 years ago, Schultz 2 years earlier. Both have recently returned to Headquarters from five years in the regional mission for East Africa in Nairobi (O'Brien was the Resident Representative, Schultz the Manager for Administration). Ted Howard spoke with them about their role at Headquarters from the field.

BW: Give us your impressions of what you have found since returning to Headquarters after half a decade in the field.

Schultz: Two years ago, when my three-year assignment was up, I started testing the waters about coming back to Headquarters. I heard nearly unanimously: "Don't do it. It's a nightmare. You're enjoying your work in Nairobi; you're making a contribution." This time, I found a different sense among my friends. Everyone has home change and a little of it is good," they told me. "We're optimistic, but nervous and also weary in some areas. It seems to me there's a desire to move forward. I get a sense there needs to be more real change—not just talk or new words, or we lose some of the energy that is developing."

I'm also finding much more openness. Before, we talked about it, but a lot of people were quite wed to their own ideas. Now, there's much more of a sense that we don't have all the answers, so we listen and collaborate more, which I think is a healthy sign.

BW: How has the change process affected life in the field?

O'Brien: The past five years we've been in the field have been a period of pretty much continuous change, or at least talk of change, at Headquarters. That consumed a lot of attention of people here, but I think much less so in the field. A lot of what we went on here over the last five years didn't really impact Headquarters-field interaction very much although that is changing now. But if I were asked how much my job changed during that time, I'd say I don't think it changed very much.

Schultz: What's going on now, though, especially with the scope of the Networks and the focus on maintaining technical excellence, can have a big impact in the field. The Networks explicitly include national staff who can now receive training under the Networks budget. There will be equal emphasis on improving their skills and thus their potential to contribute. The people responsible for the technical families will need to support not just their own staff—including those in the field—have the opportunity to update their skills.

BW: Say some more about the Headquarters-field relationship.

Schultz: In [HRS VP] Dorothy Berry's first weeks at the Bank she visited us in Kenya. In a meeting with national staff, the head of the Staff Association, on behalf of the group, told her: "We ac...
Kenyans. Kenya is our country and its future is our future. We do not want to be passengers on the bus; we want to be guides.” We have an incredible group of very competent and committed staff in Kenya who want to contribute to the work of the Bank and to their future. All we want is to level the ground for staff in the field. Let’s get the learning opportunities out there and easily accessible for staff in the field. After all, they are involved in daily dialogue with their counterparts at the ministries, and answer questions and concerns in the community about the Bank and what we are doing.

O’Brien: When you’re in the field, you’re facing your client every day. It’s not that we’re more committed to the client, or anything like that, but just that it’s our job to be there interfacing with the client continuously. A task manager from Headquarters comes to the field and may have to look at several projects in three weeks; mainly he has to be focused on tracking the implementation details and writing the supervision reports. But when you have people who are based in the field all the time, they can go up-country as much as three weeks out of a month and work directly with the clients. Getting a real understanding of the dynamics of the society and why one project may work and another won’t, can’t always be done from 8,000 miles away—or at least not as effectively.

O’Brien: We’ll both be working on a whole variety of strategic issues in Human Resources. In particular, we’ll be focused on human resource policies that can support changes in the Headquarters-field relationship, like relocating work to the field.

Schady: I think this is a good time to try and make a contribution from Headquarters. There’s interest—even excitement—in strengthening the field offices. Kenya will be a pilot, with the country director based there. That’s an incredible opportunity for change. We’ve never been able to integrate the field as part of the Bank overall, as part of a group without borders. That’s something that the Bank might be able to change, and perhaps we can contribute to that.

BW: What do you find to be the greatest difference between working from Headquarters and working in the field?

O’Brien: When you’re in the field, you’re facing your client every day. It’s not that we’re more committed to the client, or anything like that, but just that it’s our job to be there interfacing with the client continuously. A task manager from Headquarters comes to the field and may have to look at several projects in three weeks; mainly he has to be focused on tracking the implementation details and writing the supervision reports. But when you have people who are based in the field all the time, they can go up-country as much as three weeks out of a month and work directly with the clients. Getting a real understanding of the dynamics of the society and why one project may work and another won’t, can’t always be done from 8,000 miles away—or at least not as effectively.

BW: So when we talk about a new focus on the client, what does that mean to you?

O’Brien: We’ll both be working on a whole variety of strategic issues in Human Resources. In particular, we’ll be focused on human resource policies that can support changes in the Headquarters-field relationship, like relocating work to the field.

Schady: I think this is a good time to try and make a contribution from Headquarters. There’s interest—even excitement—in strengthening the field offices. Kenya will be a pilot, with the country director based there. That’s an incredible opportunity for change. We’ve never been able to integrate the field as part of the Bank overall, as part of a group without borders. That’s something that the Bank might be able to change, and perhaps we can contribute to that.

BW: What do you find to be the greatest difference between working from Headquarters and working in the field?

O’Brien: When you’re in the field, you’re facing your client every day. It’s not that we’re more committed to the client, or anything like that, but just that it’s our job to be there interfacing with the client continuously. A task manager from Headquarters comes to the field and may have to look at several projects in three weeks; mainly he has to be focused on tracking the implementation details and writing the supervision reports. But when you have people who are based in the field all the time, they can go up-country as much as three weeks out of a month and work directly with the clients. Getting a real understanding of the dynamics of the society and why one project may work and another won’t, can’t always be done from 8,000 miles away—or at least not as effectively.

BW: So when we talk about a new focus on the client, what does that mean to you?
We draw no conclusion on whether the future Bank will be bigger or smaller or the same as it is now.

Baird: I would say that the only way that you can judge this, in the end, is in the Bank. If this is judged to be successful, it will be because you start to see the Bank acting more strategically. I'm confident from the sort of response we've had to date that this is happening and will happen. But staff should judge it by what they see, not from what they hear and read.

BW: There seems to be a lot of secrecy surrounding the strategy process. Why hasn't this been more public?

Baird: There are two answers. First, the process hasn't been as public as some would like because it has been deliberately designed to put the onus on senior management to take ownership of it. Otherwise, there is a risk of falling into the Bank's tendency to set up task forces and then write a report, which gets ticked off when it's done. But the work is not done, because working strategically must become part of the way we do business day to day.

The second thing I'd say is that we, in fact, done a number of things to reach out and include people. We've met with senior management and the vice presidents. I have made a point of speaking to as many staff groups as are interested in listening about what we're doing. We had a series of sessions under the auspices of the change management program with directors and division chiefs. I've had separate sessions with the Resident Representatives. I had lunch last week with Young Professionals and I'll be talking to the Staff Association as well. We are trying as much as possible to reach out. We are getting feedback from focus groups with staff.

BW: How can staff get a clearer sense of what's going on with this?

Baird: Invite me to a staff meeting. But be prepared to give me some feedback and some ideas because it's a quick pro

There's still time.

The Credit Union's special offer on new and refinanced mortgages is still in effect. But time is running out.

Through December 31, we're waiving all appraisal and credit report fees on our first mortgage programs (fixed or adjustable rates). In addition, if you find a lower rate/point combination (APR) on a one-year or three-year adjustable rate mortgage from another institution, we'll match it.

All this with a turn-around time of as little as one day. For more information, give our Mortgage Loan officers a call at (202) 458-5809, 8:30 a.m. - 3:30 p.m. weekdays.

Holiday Help for the Homeless

The HOLIDAYS ARE FAST APPROACHING, and while most of us will be enjoying family, friends, food, and fireplace, thousands on our doorstep face a lonely, cold, and hungry festive season. To try to make this difficult time happier for the less fortunate, EXC and EXT are holding a raffle to raise funds for five local charities—Martha's Table, McKenna's Wagon, the Bethany Women's Shelter, Miriam's Kitchen, and the Coalition for the Homeless—whose combined efforts feed more than 11,000 people a week.

For more information contact Rachel McColgan, x85299.

Staff Exchange Program

The Staff Exchange Program was launched under Mr. Wolfensohn's initiatives with four objectives in mind: re-staffing the Bank; fostering closer partnership with the private sector; and enhancing in-house appreciation of expertise from a more diverse group of countries.

Leading companies from France, Germany, Italy, Japan, Sweden, and Spain are now participating in the program. Two representatives from the Bank have been identified by their managers, the Network/sector staffing groups, HR teams, and by direct application. For more information, contact Ms Kei Kawabata, Program Manager, x84742.

VPs Strategize

The VP's met on November 8 to consider options and next steps for moving forward on the Bank's corporate strategic analysis (see interview, p. 1). Drawing upon their analysis of external trends, participants discussed potential areas of strategic focus for Bank activities, possibilities for unbundling existing products and services to better meet the needs of our increasingly diverse clientele, and proposals for improving the management of overall Bank resources.

Values Can Be More Than a Point-Points and List

To support facilitators undertaking work on values, behaviors, and incentives in the Bank, the Institutional Change and Strategy Department sponsored a values workshop on October 16. Thirteen Bank and 12 external facilitators familiarized themselves with the Values in Action Toolkit and discussed strategies for integrating the work of the Values Task Force into the Bank. For information on upcoming values workshops, contact Mary Jane Bulgren, x30442. For more on values, visit the Website at http://www.worldbank.org/html/sci/df.

Change in the ECA Region

On October 29, the ECA transition team set up shop in the H Mezzanine to gather input from staff on proposed regional changes. More than 200 staff stopped by the Open House to discuss a range of proposed areas for change in the region: a new mission and values statement; business strategy; a scorecard; 11-17 staff; contracting; and structuring country management units, sector management units, and teams. ECA's transition team and other groups are developing these proposals further, based on input from the Open House and continuing reviews with Johannes Linn (ECA VP) and the regional management team. For more information, contact Anil Sood, x32580.

Contracting

Contracting has been the topic of much discussion of late among operations staff. Regional change leaders, CAOs, and representatives from PBD and HRS met on November 4 to take stock of recent experience on the subject, particularly in the Africa and LAC Regions. Work continues toward defining some common principles and systems for Bankwide use. For more information, contact Anil Sood, x32580.

Improving Your Country Portfolio

The Quality Assurance Group is now up and running. The group has launched the Portfolio Improvement Program to focus management's attention on projects, sectors, and countries where the potential payoffs are greatest. An associated Quality at Entry Assessment Program, which reviews sample projects as they enter the portfolio, has also been launched. To learn more, contact Prem Garg, x32532.

The HOLIDAYS ARE FAST APPROACHING, and while most of us will be enjoying family, friends, food, and fireplace, thousands on our doorstep face a lonely, cold, and hungry festive season. To try to make this difficult time happier for the less fortunate, EXC and EXT are holding a raffle to raise funds for five local charities—Martha's Table, McKenna's Wagon, the Bethany Women's Shelter, Miriam's Kitchen, and the Coalition for the Homeless—whose combined efforts feed more than 11,000 people a week.

For more information contact Rachel McColgan, x85299.

Tickets will be on sale from December 3 to 16; the fantastic prizes to be won include hotel stays in London, New York, and Baltimore, lunches and dinners at popular area restaurants, theater tickets, and much more. Each ticket will cost just $5, and all proceeds will go toward making the holidays a little merrier for those in need.

With the Values in Action Toolkit and discussed strategies for integrating the work of the Values Task Force into the Bank. For information on upcoming values workshops, contact Mary Jane Bulgren, x30442. For more on values, visit the Website at http://www.worldbank.org/html/sci/df.

On October 29, the ECA transition team set up shop in the H Mezzanine to gather input from staff on proposed regional changes. More than 200 staff stopped by the Open House to discuss a range of proposed areas for change in the region: a new mission and values statement; business strategy; a scorecard; 11-17 staff; contracting; and structuring country management units, sector management units, and teams. ECA's transition team and other groups are developing these proposals further, based on input from the Open House and continuing reviews with Johannes Linn (ECA VP) and the regional management team. For more information, contact Anil Sood, x32580.

Contracting

Contracting has been the topic of much discussion of late among operations staff. Regional change leaders, CAOs, and representatives from PBD and HRS met on November 4 to take stock of recent experience on the subject, particularly in the Africa and LAC Regions. Work continues toward defining some common principles and systems for Bankwide use. For more information, contact Anil Sood, x32580.

Improving Your Country Portfolio

The Quality Assurance Group is now up and running. The group has launched the Portfolio Improvement Program to focus management's attention on projects, sectors, and countries where the potential payoffs are greatest. An associated Quality at Entry Assessment Program, which reviews sample projects as they enter the portfolio, has also been launched. To learn more, contact Prem Garg, x32532.

The HOLIDAYS ARE FAST APPROACHING, and while most of us will be enjoying family, friends, food, and fireplace, thousands on our doorstep face a lonely, cold, and hungry festive season. To try to make this difficult time happier for the less fortunate, EXC and EXT are holding a raffle to raise funds for five local charities—Martha's Table, McKenna's Wagon, the Bethany Women's Shelter, Miriam's Kitchen, and the Coalition for the Homeless—whose combined efforts feed more than 11,000 people a week.

For more information contact Rachel McColgan, x85299.
Aries (Mar. 21–Apr. 19)
Pleasant surprises are in store this week for the lucky Ram... as well as some unpleasant ones. Your CAO proves your new PC with CD-ROM, but what exactly was in that "Texas Market Chowder" you had for lunch at the H cafeteria?

Taurus (Apr. 20–May 20)
November is not a good month for long-term commitments, at home or at work. Edgy Bulls may be a bit beligerent, causing some friction in relationships. December may be a good time to put those spouse points to use.

Gemini (May 21–June 21)
Deadline! Don’t leave that ESW for the last minute, as the unpredictable Twin may need to go on mission sooner than planned. And don’t forget to take those malaria pills! Also, romance could bloom at a concert or at a brown-bag lunch on either sanitation or infectious diseases.

Cancer (June 22–July 22)
The moon exerts a particularly powerful influence on you this week—you may find yourself unusually moody. Try to stay positive; if you find that you can’t control your negative mood swings, adjust your work schedule so that you minimize contact with colleagues. Now would be a good time to try a yoga class at the Fitness Center.

Leo (July 23–Aug. 22)
Kindness to strangers is always rewarding, but this month it could be very profitable in the long run. Take a moment to slow down and give someone a hand. How about filling out that United Way envelope before logging in to All-In-One tomorrow morning?

Virgo (Aug. 23–Sept. 22)
People around you are telling you things, either consciously or unconsciously. Tuning in to their signals will help you greatly. You should also stay on top of the news, reading kiosk announcements, Development News, and at least one newspaper daily.

Libra (Sept. 23–Oct. 23)
Don’t burn the candle at both ends—a Libra needs balance. Leave the laptop at the office, exercise, spend time with loved ones. It’s important to disconnect and recharge to face the busy weeks coming up. But bear in mind that avoiding that BTO run won’t make it go away!

Scorpio (Oct. 24–Nov. 21)
Communication is key this month. Check your voice mails and e-mails often, and answer them promptly. You will be handsomely rewarded. On the home front, get those minor repairs and chores done before the full moon on December 24th, or you could be sorry.

Sagittarius (Nov. 22–Dec. 21)
November means housekeeping for Sagittarians. Get your budget together, finish that SOE, balance your checkbook, and make sure your PIDs are up to date, put in those leave slips. Clearing your desk will help you clear your mind and set priorities.

Capricorn (Dec. 22–Jan. 19)
Change is in the air. This could mean a job shift, a change of address, or a change in marital status; but don’t be afraid. Even seemingly negative changes will prove to be good. Looking through your old files may result in a pleasant surprise.

Aquarius (Jan. 20–Feb. 18)
Scenario highlights professional success, admiration of superiors. Now is a good time for your PMP. BUT the impending full moon means that you need to be extra careful with your All-In-One correspondence. Have you e’d everyone?

Pisces (Feb. 19–Mar. 20)
Friendly Fish are in full gear this month. Chatting at the gym, sipping cappuccino at Cup’a Cup’a, mingling at the Friday Happy Hour. But as the weather cools down, so does your social life. Use the extra time to get some training, whether it’s upgrading a skill or learning a totally new one.

VIEW FROM OUTSIDE

"She can do it!"
Muhammad Yunus at State of the World Forum

Muhammad Yunus is the founder and Managing Director of the Grameen Bank in Bangladesh—94 percent of whose borrowers are women—and an organizer of the Micro-Credit Summit, which will be held in Washington, DC in February 1997. Last month, at the State of the World Forum in San Francisco, he offered the following insight into credit from a woman’s perspective as part of a longer speech.

"IT’S NOT EASY IN BANGLADESH to reach out to women because men are not even allowed to go and address the women in the village. We tried many round-about ways to communicate to the women. The usual response was, ‘No, I don’t need money. Why should I need money? Give it to my husband.’ That was our beginning, and it was repeated village after village, person after person. It takes a long time for a woman to believe that she can take money, and use it, and earn it.

[In order to borrow from the Grameen Bank] the first thing [a woman] has to do is find four friends who will join her in a group of five... Finally, she prepares herself. All is set... But the day when she will be receiving the money is not a day of excitement. She spends a sleepless night tossing and turning, debating with herself whether she should go through with it. She has created a lot of problems for the family already, just by being a girl, being a woman. She doesn’t want to add any more trouble in the family by borrowing and not being able to pay back.

"In the morning, her friends come over and encourage her because they have decided to go through it together, and if she drops out, everything collapses. So she will finally agree to go along and receive the first loan, which is about twelve to fifteen dollars. What a treasure! She cannot believe that somebody would trust her with such an enormous amount of money. She will tremble. Water will roll down her cheeks. And she will promise to herself that she can do it. Now, she can do it! When she pays her first installment payment, what an enormous amount of money. She will tremble. Water will roll down her cheeks. And she will promise to herself that whoever trusted her with such an enormous amount of money, she will not let them down. She will work very hard to make sure that she will pay back every penny of it.

"And she does. Starting from that point she has to make weekly payments—tiny amounts. Within one year, she is supposed to pay back the entire amount with interest. When she makes her first installment payment, what an excitement—it really came true! She can do it! Even she didn’t believe that she can do it. Now, she can do it! When she pays her second installment, that’s another jubilation. By the time she finishes her loan she is completely different person. She has explored herself. She has found herself. Everybody said she was not good, she was nobody. Today she feels she is somebody. She can do things. She can take care of herself and her family."

We know the name of the press guy.

You have a project to do. It needs photography, maps, layout, and a cover design. And you need it printed. Why trust your job to five different places with people you don’t even know when you can come to us?

From concept to distribution we’ll take care of everything. We work as a team to make sure that you get the finished piece you’ve always wanted. We know the name of the press guy so you don’t have to.

call x31122 or visit http://gsd.worldbank.org

GSD. Always ready to serve you better.

GRAPHIC DESIGN, DISTRIBUTION, MAP DESIGN, PHOTOGRAPHY, PRINTING, TYPESETTING & WEB DESIGN
United Way Kickoff/Poster Contest

APPROXIMATELY 150 STAFF MEMBERS—UW volunteers and departmental coordinators—joined Mr. and Mrs. Wolfensohn at the United Way Kickoff on the evening of November 6. Mr. Wolfensohn spoke briefly, expressing his appreciation to the staff for their time, energy, and dedication in serving this year’s United Way Campaign. He was followed by two speakers from the community: Todd Chapman, head of the DC Central Kitchen—one of the primary beneficiaries of UW funds; and William Freeman, CEO of Bell Atlantic and this year’s Chairman of the UW Campaign for the DC Capital Area.

The event, which was held in the E building’s 12th-floor gallery, also hosted the winners of last year’s children’s poster contest and their proud parents. The 18 winners—4 from each age group—received U.S. savings bonds and T-shirts featuring their own drawings (see photo). The “Best of Show” prize went to the winner of next year’s United Way Campaign poster. For a copy of the application form and rules/guidelines, contact your United Way Coordinator/volunteer or Kathy Rosen at x31531.

Bank Staff Walk for AIDS

A SMALL BUT LIVELY WORLD BANK team participated in the 10th annual AIDS Walk Washington on Sunday afternoon, October 6. Altogether, more than 20,000 people walked in the event and raised $2,136,000 to support the Whitman-Walker Clinic. The Bank team raised $2,900. The Community Relations Office contributed a new, blue “World Bank” banner for the occasion, which is available to staff upon request for other such events.

United Way/Halloween Walk

STAFF MEMBERS WARM UP IN FRONT of the H building before heading out for the United Way/Halloween Walk around the reflecting pool on the Mall. The 45-minute walk was jointly coordinated by Community Relations, Health Services, and the Fitness Center to raise awareness for the United Way Campaign.
**Comedy Raises Dollars for Scholars**

"LAUGHTER IS THE BEST MEDICINE," goes the old saying, but Sue O'Neill Johnson will attest that it is also a money-making process. "People like to pay good money for a few minutes of light-hearted entertainment. Something different. Something that helps them forget the cares of the day. Something to laugh about," she says.

And that's exactly what they did at the comedy show and contest in late September at a local club. "We had a large audience, and just had loads of fun," says Johnson. The first and second prizes, by Hexagon and the British Embassy performers, were donated back to the scholarship. The second prize went to the Mighty Merry Music Makers.

"But we couldn't have done it without all the help, support, and willingness of the participants who gave so freely of their time."

**WB Volunteer Services Events**

WBVS HELPS THE FAMILIES OF THE World Bank Group find friends and integrate into the community, both inside and outside the Bank. WBVS organizes many activities to inform, educate, support, and entertain spouses. You or your spouse are welcome to drop by the WBVS Office, room G-1000 or call x38751 to get more information.

Listed below are some activities scheduled for December:

**Elaine Wolfensohn's Newcomers Reception**

Mr. Wolfensohn will speak on "Vision of the World Bank Group" at the next reception, scheduled for Monday, December 9, at 10:15 a.m. in the H Auditorium. Registration is necessary: please send your name, address, telephone number, and the name(s) of any guest(s) to WBVS, room G-1000, by November 29.

**Virginia Holiday Potluck Luncheon**

All spouses, friends, and relatives in Virginia, DC, and Maryland are welcome to attend this festive luncheon to be held Tuesday, December 10, from 11:30 a.m. to 2 p.m. at the Trinity United Methodist Church (1205 Dolly Madison Boulevard, McLean, VA). Entertainment will be provided by the Langley High School Orchestra. If you plan to attend, please contact Maha Oeteif, (703) 860-8873, or Lilian Silveira, (703) 866-1347.

**Children's Christmas Party**

All children (ages 4–10) of Bank Group staff are invited to come and have fun at this Christmas Party on Sunday, December 14, from 2 p.m. to 4 p.m. in room J-108. Bring a wrapped present (marked with the age and sex of intended recipient) with you. These gifts will be given to needy children in the Washington area. Volunteers to help set up the room are needed. Call the WBVS office, x38751, for a reservation form.

**Holiday Bash**

The Foreign Service Youth Foundation is sponsoring a Holiday Bash for teens at the International Student House in Washington, DC, on Saturday, December 21, from 7 p.m. to 11 p.m. The dance, hosted by "Around the World in a Lifetime" (the teen club), is a great opportunity for teens and college students from Bank Group families to meet their peers from U.S. Foreign Service families. A light buffet will be served. No jeans. Cost: $10 per person; $8 for 2 or more; $5 for active-duty military. For more information, contact WBVS, x38751.
Soup's On

This Thanksgiving we celebrate the 36th anniversary of the first meal served at a World Bank cafeteria. (No record of who the lucky first customer was!) From its humble beginning on the 11th floor of the old B building, the Bank's food service has grown into an $8 million annual enterprise, employing 150 staff "slinging hash"—and serving 2 million meals—in five separate cafeterias. How much do 10,000 staff consume in a year? Enough spaghetti to reach from Washington, DC to Mexico City and back, 44,000 pizzas, and 70,000 cups of coffee, for openers.

The following excerpts and accompanying photograph were taken from the November 1964 issue of Bank Notes (the staff magazine). They appeared in an article entitled, appropriately enough, "Your Cafeteria."

"On November 23, 1960, the first meal was served in the cafeteria to Bank and IFC staff (actually a full-course Thanksgiving dinner). Now, four years later, approximately 550 people are served lunch daily, not to mention the 1,200 cups of coffee and tea and dozens of pastries that disappear during the mid-morning and afternoon breaks. The cash register rings up receipts of $12,000 during a good month.

"[The staff of 20 includes] a baker and baker's helper, a chef, a second cook, a salad girl and helper, a coffee girl and a dessert girl, counter service girls, bus boys and girls, dishwashing-machine operators, pot washers, and last but far from least, the cashier assistant manager. Very little turnover occurs because restaurant workers appreciate the five-day week, a rare phenomenon in the food industry.

"The chef, Charles Tillman... gets particular praise for his soups—Austrian Potato, Chicken Pimento, and Old English Cheese proving the most popular. Emmanuel White, the master baker, is quite diversified and able to turn out anything from luxurious wedding cakes to special bombs ordered for a recent political rally attended by President Johnson, which he prepared after hours. Given 24 hours' notice, the baker will fill any staff member's special order except for German chocolate cake.

"Hazel Payton, the friendly coffee girl, is probably the most popular person in the serving line. She serves coffee and practically everything else within a four-mile radius. Once you come through the line, she will always remember what you want and how you like it. Gertrude Price, cashier and assistant manager, is capable of handling almost any job as well but she is all business when the trays come flying by. Incidentally, she is a fine tenpin bowler in two leagues. Queenie Williamson is the salad girl and her concoctions are made practically to order to ensure their crispness.

"The 'daily specials' are the most popular items on the menu, as everyone loves a bargain. The World Bank steak, a six-ounce, top butt cut, has become very popular since its introduction in 1963, as has the veal cutlet served with spaghetti. Lamb dishes of any type sell well and national dishes such as sukiyaki, chicken Cantonese, Italian stew, burritos, and Milanesa rice are fairly well accepted. Of course there are always skeptics who state emphatically that 'it's not authentic,' even when they pick up an apple or an orange.

"The coffee, made fresh before the morning and afternoon breaks as well as before lunch, is Swing's hotel blend with an occasional switch to Chase and Sanborn for variety. Admittedly our coffee carry-out system leaves much to be desired but it is the best scheme we can devise for the present.

"The biggest problem the cafeteria faces is not pleasing its customers but keeping enough china and silverware on hand to serve them! Hundreds of dollars are spent annually for replacements in spite of repeated requests not to take dishes, cups and saucers, and glassware out of the cafeteria. Even if it is 'for your boss,' he'll have to eat off paper plates and drink out of paper cups outside the cafeteria."

WDR on CD-ROM


For the first time, the entire World Development Report series, from its beginning in 1978 through the 1996 edition, is available on CD-ROM. Thanks to an easy-to-use yet powerful Windows-based search engine, the evolution of the Bank's leadership role in the development debate can be researched, studied, and analyzed. World Development Report 1978-1996 also contains selected World Development Indicators 1996, which can be selected, tabulated, and displayed as full-color graphics. The WDR CD-ROM will be used annually as new Reports are published. Purchasers of the edition of the CD-ROM will be able to purchase the subsequent edition at a substantial discount. Published for the World Bank by Oxford University Press. Stock no. 31590. $375.00 ($262.50 for Bank programs and staff).

For additional information on this and other Bank publications, visit the Bank bookstores in Washington or Paris, or the online Publications Catalog on our internal site or at http://www.worldbank.org (click on "Publications").