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Despite the fact that one of the World Bank's objectives is to reduce poverty by promoting development through stepped-up economic growth, its policies have not achieved that goal. On the contrary, the structural adjustment programs fostered by the Bank together with the International Monetary Fund and the regional banks have increased the burden of poverty on women. The contradiction between its policies and its goals is evident.

Thus, at the Fourth World Conference on Women, it was recognized that: «Macro- and microeconomic policies must be rethought and reformulated».¹

Given these contradictions, the women meeting at the Fourth International Conference in Beijing decided to launch a campaign in which NGOs and social and women's organizations worldwide would be able to monitor, follow up on and influence the policies designed by those institutions, especially the World Bank, with a view to: «Increasing the participation of grassroots women in the design of macroeconomic policies, institutionalizing the perspective of gender as a standard practice in its policies and programs, increasing the bank's investments in the sectors of education, health, agriculture, land ownership, employment and financial services for women», and finally, «fully implementing the recommendations of the Stern Report, in order to increase the number and the racial diversity of women in management positions within the bank». In conclusion, we are seeking the transformation of the institution so that it responds to our needs.

These objectives were set forth in a letter signed by 900 women's organizations from around the globe, which was personally delivered to John Wolfensohn, president of the World Bank, during his visit to the Fourth Conference in Beijing. During that visit he committed to meeting our demands.

Over this past year since the Conference, the Bank has tried to implement a series of activities that respond to our letter. To understand their impact we will analyze how the Bank has been working from a gender perspective over recent years, not only at

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the level of structural adjustment programs whose impacts we are aware of, but also in terms of its other programs and projects.

THE «MAINSTREAMING GENDER» STRATEGY

The Bank's main strategy in relation to gender has in practice translated into «mainstreaming gender», which means considering the gender perspective a priority within the activities being undertaken by the Bank at all levels, from the Task managers who design investment projects to the Vice Presidents and Executive Directors. This implies that gender is to be incorporated as a perspective for all other sectors under the Bank's attention, rather than as a separate issue. Under this guideline, gender specialists have recently been assigned to the regional offices, in addition to having a gender unit within the development department, with a view to maintaining a participatory methodology in its projects, implying that the NGOs are taken into account in that process.

According to the Bank, the most significant increase in investment in gender-related projects took place from 1967 to 1985, amounting to 7% and affecting one-third of the projects it financed. 41% of the projects having a gender component were in Africa, while only 15% were in Latin America. Yet, if we look into the project portfolio for Africa we realize that the realities are not so uneven, since only 16% of all projects in Africa have a gender component, while in Latin America the investment is only 9% of the portfolio total.²

What is more interesting, however, is precisely how the gender policies translate in the projects implemented in the countries. We should note that in carrying out an internal review of action on this subject, the Bank's gender unit ranked them, giving a 2 to projects having a substantial gender component, implying that a direct amount of the funds granted are directed at women,

¹ United Nations, Action Platform for the Fourth World Conference on Women, Beijing 1995.

² Durant, Valerie, «Gender in Latin America», University of Maryland, 1995.

1 to those making some reference to women as direct or indirect beneficiaries of the project, and 0 to those who do not do so.³ It should be mentioned that the loans for structural adjustment are not considered projects, so that they are not taken into account in this ranking, as though they had no consequences for women, and the investment sectors in which the Bank works most, from the gender perspective, are women's health, population and, primarily, education. Nevertheless, the Bank's heaviest disbursements continue to be to the so-called «hard sectors», i.e., highways, dams, electrification, industrialization, which is to say those which from the Bank's standpoint directly promote economic development.

Yet when a project is ranked a 2 it does not mean that the funds are specifically devoted to the problems generated by gender inequality, but instead to any matter related to women.

HOW IS THE BANK'S STRATEGY IMPLEMENTED?

To exemplify the Bank's gender practices, we can analyze Mexico, since according to the Gender Unit⁴ 51% of the total project portfolio having this component in the Latin American region has been granted to Mexico, as reflected in a specific paragraph that speaks to the benefits that women will receive due to implementation of a particular project, as mentioned above.

Nevertheless, one would have to ask: what exactly is a gender component? This is the case of the Second Primary Education Project, whose objective is to improve the quality and efficiency of primary education in 10 of the country's states with high poverty indexes and low schooling, as well as to decrease deficiencies and bring them up to national educational standards.⁵ Among the benefits and risks, mention is made of the impact on women, saying that approximately half of the beneficiaries will be the girls attending school, whose opportunity to access higher levels of education and work will be increased by the mere fact of improving the quality of the education service. It adds that more benefits will be expected, since research indicates that the educational level of women has positive effects on their own and their children's health, as well as lowering fertility indexes. It also indicates that the impact will be especially significant for indigenous girls, since they will be able to attend school.

The basic activities of the project are as follows: development of human resources by training of teachers and principals, acquisition of teaching materials for students and teachers, reading corners, texts and educational materials for the indigenous population, remodeling and construction of classrooms, and institutional strengthening through assistance to state governments in the decentralization process.

According to the Bank's definition, this project has a strong gender component; however, we would have to see whether our perspective is truly incorporated in the projects, since, starting with their design, the indicators on which they are based do not have data deaggregated by sex. There would seem to be an enormous gap between theory and practice, given that their own research shows that with a higher educational level women increase their possibilities for working in the future, that women's increased income directly benefits boys and girls, that women's literacy reduces infant mortality more than better access to general health services, that investments in women's education are extended to the next generation, that the investment in obstetrics and family planning services decreases maternal mortality, etc. But all this marvelous research, in the majority of cases, does not translate into practice, not only because projects are not being designed and implemented from a gender perspective, but also because the initial diagnoses fail to incorporate data deaggregated by sex, and are based on the general situation, in studies where official institutions provide the bulk of the data.

Additionally, there is no adequate methodology for implementing the gender policies they claim will be put into effect in the projects, and thus there is a huge gap between the components and the practice. It is as if the results of their findings would suffice for the design and implementation of their policies and programs to take place without establishing their own procedures and activities, in order to achieve the supposed benefits they say they will bring us. For example, will girls enter school only because the quality of education is improved by preparing textbooks in indigenous languages? Or will it be necessary to foster specific activities so that some very deep-rooted traditions will be modified and thereby permit their real access to education?

Moreover, the Bank starts with a mercantilist conception of gender, where within the reference frame of the neo-liberal development model women are useful, since our incorporation in the workforce yields big profits. The Bank's projects or research on gender always make reference to the profit obtained if one action or the other is performed by women. This means that the reasons for the Bank's investment in women are always based on what can be obtained. For example: the more highly educated women are, the fewer children they have, hence let us invest in education. While it is true that the Bank is a bank and cannot remove itself from an economic context that guarantees its investments, it is also true that functionality is not always a guarantee for achieving those objectives. For example, do investments in teaching materials ensure that the cultural problems generated by gender inequality will be eradicated? Or, given that the educational contents have a certain degree of patriarchal elements, will increasing the investment in this type of

³ Ibid.

⁴ Ibid.

⁵ World Bank, «Second Basic Education Project», August 30, 1995, World Bank, Washington, D.C.

material contribute to strengthening a society that blocks girls' access to education and, thus, to development?

This type of clearly mercantile gender perspective also influences macroeconomic policy design, specifically in the legislative amendments promoted by the structural adjustment programs of a country. For example, in the World Bank's publication called «Mujeres trabajadoras en Latinoamérica: Brechas de participación, remuneración y política pública» («Women Workers in Latin America: Gaps in participation, remuneration and public policy»),⁶ the author mentions that: «Some laws, and particularly protection laws, do in fact discriminate against women. In many cases, they impose unnecessary restrictions on women's employment opportunities. Few would deny the need for laws to protect and provide special benefits for women during pregnancy and childbirth. However, a review of these laws shows that they frequently have the effect of encouraging employers to discriminate against women workers, and later she concludes that «amendment and reform of protection laws are evidently a first step in the elimination of obstacles to participation and higher remuneration among women».

While it is true that some countries have certain legal impediments to full labor participation of women, such as not being able to work nights, or to work with certain machinery and chemicals, etc., it is also a fact that many of these laws are the result of the historical process of our struggle against discrimination, like laws providing maternity, childbirth and post-childbirth leave. Nevertheless, instead of analyzing this fact from a more social and anthropological standpoint, a purely economic reason is attributed to a situation basically rooted to a patriarchal society that is not capable of meeting the economic-social needs of its population, particularly women.

THE ANSWERS

In light of all this, and as a response to our demands in Beijing, John Wolfensohn has taken certain steps. First he formed a consultative group on gender, to which he invited 16 women from NGOs and networks in different parts of the world, some of whom are active members in our campaign. And he initiated consultative activities with them during the month of April of last year. The participants have on various occasions indicated that the main difficulty and challenge to be overcome is their being allowed to work not only on «gender matters» as the Bank understands them, but that they also be allowed to enter the discussion on macroeconomic policy issues, to which the Bank showed some initial resistance. However, under the pressure of all the women it finally accepted. At present they have made a series of recommendations for achieving «gender equity at the heart of operations» of the Bank, including modifications of an

institutional, labor and operating type, as well as the design of macroeconomic policy, fundamentally in relation to structural adjustment programs. John Wolfensohn, in response, has said that many of these suggestions are being implemented; particularly, the inclusion of the development of a methodology to generate statistical data deaggregated by sex, identification of specific regional and country plans to deal with country Assistance Strategies with particular sensitivity; and at the same time developing program and project impact indicators.

Similarly, the Bank published a first report on its activities at all levels and sectors in relation to gender issues, called «Implementing the Bank's gender policies», which we feel contains the same frame of reference, relating economic growth with a decrease in the poverty of women, which obviously has been very much questioned by us, given its structural and patriarchal roots, in addition to the description of how certain objectives are implemented within the Bank.

As a result of the activities of women's organization, in some countries there have been specific responses to their proposals. In Tanzania, as an achievement of the groups, an agreement was reached with the Bank to hire gender specialists, train its staff, and increase opportunities for women in high-level positions. In India, Indu Capoor of Chetna/Healthwatch reports that thanks to the work being done the Bank and the government have been convinced to perform an analysis and, subsequently, to carry out a dialogue, with a view to the health programs responding more efficiently to women's needs.

Additionally, as part of the Campaign, various Latin American NGOs have been sending letters to put pressure on the Bank's Vice President for the region, Javed Burki, asking him to establish a gender unit in his department, with a view to improving institutionalization of the gender perspective. John Wolfensohn supported this initiative and called for a meeting in which we were able to discuss the proposal more fully with Javed Burki.

This took place during October. According to him, establishment of a gender unit is unnecessary, since the other regions that work this way are not any more effective in this sense, and he feels he is doing a better job than the others by hiring a gender specialist in one of the departments (Mexico and Central America), promoting involvement of this perspective in all labor sectors. After a discussion as to the two ways of institutionalizing this vision, either through a unit separate from the Bank's everyday business or incorporation in all spheres, we proposed that specialists be hired by department to guarantee inclusion of gender analysis in all areas. In addition we feel a regional coordinator should be appointed to articulate, foster, promote and institutionalize this perspective, given that if everyone is responsible for an activity, ultimately no one is, and thus such a coordinator is necessary. He responded by saying that we would evaluate the progress every six months at other meetings.

⁶ Winter, Carolyn, «Mujeres Trabajadoras en Latinoamérica: Brechas en participación, remuneración y política pública», World Bank, Latin America and Caribbean Region, Technical Department, Washington, D.C., 1994.

CONCLUSIONS AND PROSPECTS

While the Bank managers have shown good will in hearing our demands and taking them into account, and although we have seen evidence of actions promoting certain objectives, there is still much to be done to attain them. In reality we could say that efforts have been made at the level of consultation, promotion among personnel, and discourse, but not yet at the level of real participation of women, allocating resources for this purpose, and, above all, of a real change in its policies and programs. Decisions are being made at the highest managerial levels with enormous approval on our part, but they are not yet being translated into tangible modifications in the Bank's operations and negotiations at its lower levels. This process, given the size of the institution and the interests involved, will be very slow.

In order to truly transform the Bank with a view to coherence, transparency and accountability, several specific actions are required:

- a change in the economics-oriented and mercantilist conception of gender, to a more human and anthropological vision and conception, which undoubtedly implies modification of its frame of reference in which economic growth leads ipso facto to eradication of poverty, and proposing alternative development models.
- creation of a series of clear institutional, as well as operating and administrative mechanisms, whereby through implementation of a series of appropriate instruments and tools, using data deaggregated by sex, the bank can undertake a process of review of its projects and policies from the perspective of gender, thus ridding itself of the procedures and programs that truly promote poverty in women, and implementing new policies that can satisfy the demands of both sectors: the investing governments and the poor population they seek to

serve. This necessarily requires allocation of resources, in addition to incorporating gender equality and equity in all the process of analysis, projection, negotiation and implementation between the bank and the governments of the countries.

- Installation of participation mechanisms (not only consultation) for civil society, primarily women who are the most affected by its policies.
- Opening up the negotiation processes between governments and the Bank to civil society, especially women, with a view to truly responding to the needs of the population, without conditions that endanger country sovereignty, by creating three-way dialogues and establishing clear mechanisms for follow-up and evaluation of agreements.

Nevertheless, all these transformations can only take place in the framework of follow-up, monitoring, pressuring and demands by civil society, particularly by women vis-a-vis governments and multilateral organizations, for fulfillment of the agreements made by them. John Wolfensohn acknowledged during a meeting with over 200 women that: «Although there has been progress in many countries there must be mass reeducation to step up the staff's handling of gender. The key to institutionalizing this perspective is follow-up, follow-up, examples, and only then, rewards».

As we have seen, as regards poverty and its eradication, «spontaneous generation» only takes place within the very mercantilist parameters that shape the Bank, and the change that we all seek requires more than good will, consultations and committed management; it requires our constant mobilization until reaching the objective, it requires upwards feedback, and real participation of the persons affected.

- Member of the International «Campaign Women's Eyes on the WB».