The World Bank and Women's Sustainable A Beautiful Marriage or a

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Cet article examine l'impact des statégies « Développement et genres » annoncées par la Banque mondiale, sur le développement économique dans les nations en voie de développement.

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Récemment arrivée aux concepts « genre et développement » et développement durable », l'auteure se questionne :« est-ce que les politiques actuelles de la Banque mondiale permettent aux femmes d'envisager un développement durable? »

The World Bank (WB) boldly declares "Our dream is a world free of poverty"; there are, however, a number of parties (i.e., Bello; Lopez; Whitehead and Lockwood) who would beg to differ. Despite its critics, the WB states that in the last two decades, it has increased its focus on women and, more recently, on gender. In its approach to gender, the WB has adopted a "Gender and Development" or "GAD" model as a means of reducing gender disparities and increasing women's participation in economic development (WB Group 1999). However, in the following pages, I will argue that, despite its convincing rhetoric, current WB strategies for women's sustainable economic development in developing nations cannot achieve their stated objectives even with the WB's "progressive" GAD approach.

Terminology

There are a number of definitions for the terms "GAD" and "sustainable development." For the purpose of this article, and for the sake of clarity, the terms will be interpreted in the following ways. GAD will be considered a development model, which focuses not on women per se but on gender relations (Young 1997a). Borrowing from Kate Young, GAD has a holistic perspective that explores economic, social, and political factors in order to understand how aspects of society are shaped. GAD views women as active agents, not passive recipients, of develop-

ment (1997a). Much like Young, the World Bank defines GAD as an approach that:

Focuses on social, economic, political, and cultural forces that determine how men and women participate in, benefit from and control project resources and activities.... This approach shifts the focus from women as a group to the socially determined relations between men and women. (WB Group 2001a)

The definition for sustainable development (SD) in this article has been borrowed from a number of sources, the first of which is the 1987 World Conference on the Environment and Development (WCED). The WCED defined SD as "development that meets the needs of the present generations without compromising the ability of future generations to meet their own needs" (WEDO 1). Much of the time, SD is thought of purely in terms of environmental protection. However, SD occurs within a dynamic set of interconnected systems, which include ecological, economic, and social systems (Warren). The Operations Evaluation Department (OED) of the World Bank looks at sustainability in terms of "resilience to risk" (OED 2001a: 1) of net benefits. The focus of this discussion will be on sustainable economic development, with the understanding that economic sustainability interconnects with numerous other systems.

The World Bank and GAD

Many pieces of the Beijing Platform, established at the 1995 UN Fourth World Conference on Women, are visible in the Bank's GAD approach. The Beijing Platform recommends that steps be taken to: promote women's economic rights and independence; to facilitate women's access to resources employment, and trade; to strengthen women's economic capacity and commercial networks; and to eliminate occupational and all forms of employment discrimination (UNFPA). At the Fourth United Nations World Conference held in Beijing, World Bank President James Wolfensohn declared, "empowering women means ensuring their full participation in every aspect of development" (2).

The stated objective of the World Bank, with respect to gender, is the reduction of gender disparities and the enhancement of women's participation in the economic

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development of their countries (WB Group 1999). In describing its GAD approach to development, the Bank frequently discusses "mainstreaming," the idea of which is to bring women to the centre of development institutions, particularly with macro-level issues (Razavi and Miller). The WB states that mainstreaming gender concerns (not specifically "women's" concerns) in national strategies and WB projects is necessary to ensure gender equality and the full participation of women in economic development (WB Group 2001b). What the Bank does not clearly indicate is whether this notion of "mainstreaming" simply means bringing gender considerations into a neo-liberal development agenda.

The two key words that the Bank associates with GAD are "equity" and "efficiency," the latter of which is commonly used in Bank strategies. There are two primary documents reflecting the WB's gender policies: Operational Policy 4.20 and the Operational Manual Statement (OMS) 2.20 (OED 2001b). Together, these documents commit the WB to an analysis of WB investment projects' (design and implementation) impact on women, the integration of gender considerations into country programs, and the establishment of systems to evaluate and monitor the impact of Bank interventions at various levels (OED 2001b).

The Bigger Picture: External Forces and World Bank GAD Policy

It goes largely unspoken, likely because of the apparent size and power of the WB itself, that external factors and forces do affect the WB's functioning. These forces shape all areas of WB practice, both positively and negatively, including its GAD policies and programs. As Gambir Bhatta says, "Mainstreaming gender is both a technical and a political process" (23) and the WB's actions certainly are political in nature and, in turn, are politically influenced. And Andres Rigo advises, "The Bank ought not be seen as a social engineering machine that can achieve social change by itself" (12).

A powerful neo-liberal agenda currently guides global economics. This agenda is of the belief that [economic] development is best achieved through deregulated capitalist markets and privatization. The principle being that economic gains made by those people with the most resources in a society will eventually trickle-down to those

people in greatest need. Multi and transnational corporations have both promoted and gained substantial power via this "trickle-down" model (Wilson and Whitmore).

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However, this neo-liberal approach to development seems to have failed those people who are the most vulnerable. The WB's Structural Adjustment Policies (SAPs), a cornerstone of the neo-liberal approach, have been implicated in the increased poverty of many world citizens—an implication with which the Bank has agreed (Sadasivm).

When attempting to conceptualize the influence of a neo-liberal agenda on WB GAD programs, the argument quickly becomes circular. Is the WB a passive victim to these neo-liberal forces which retard women's sustainable economic development or has the WB been an active agent, through its non-GAD policies, in the creation of the current neo-liberal agenda? It appears in some respects that the strong arm of the Bank is wrestling with a much less fortified one.

Another force that WB GAD programs must contend with is the United Nations System of National Accounts. This System of Accounts does not acknowledge as "productive" non-wage generating activities, such as childcare or the gathering of firewood or water, which engage much of the time of many women in developing countries. The World Bank only "supports" countries that abide by the System of National Accounts (Waring). Because many women are not counted in their national statistics, their contribution to "production" is neglected or minimized (Bhatta). According to Lordes Arizpe, 79.9 percent of women in Mexico appear to be "economically inactive" (232). Of course, this is not because these percentages of women are idly sitting at home. Rather, it is because, as Marilyn Waring discusses, women are toiling at activities that do not earn an income in the formal wage economy. By engaging only with countries who abide by the System of Accounts, the Bank makes itself party to the weight of the accounts and maintains barriers to a paradigm shift in gender development strategies.

The WB itself identifies external barriers to GAD and women's SD. According to James Wolfensohn,

governments have a critical role to play in promoting equal opportunities and a civil ... and civilized ... society in which laws and institutions do not discriminate against women. (2)

He also implicates governments who withdraw funds from the International Development Association (IDA), an arm of the Bank that provides development assistance.

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F. Douglas Muschett is less euphemistic when discussing the impact of governments on SD:

The wealthier countries do not know about the "sustainable" part and most of the rest of the world does not know about the "development" part. (2)

However, senior figures at the World Bank must look to themselves when considering the impact that governments have on Bank GAD policies and programs. More specifically, the Bank must examine its own membership and regulations. Shahra Razavi and Carol Miller identify that nations' voting power in the World Bank is determined by their capital contributions to WB lending operations. It is an accurate assumption that the most industrialized nations, nations belonging to the Organization for Economic Cooperation and Development (OECD), contribute the most funds to, and therefore have the most voting power, in the WB. It is interesting then to note that in the OECD Policies to Enhance Sustainable Development, a document of several pages, there is no mention of gender or women. This is a simple but clear indication of where the most powerful nations in the world and in the World Bank stand on women's sustainable economic development and GAD.

The United Nations (UN) suggests that engendering development depends on the universal acceptance of political, economic, social, and legal rights; women being regarded as change agents, not as passive recipients; and an absence of predetermination on how different cultures exercise choice for women and men (Bhatta). These seem to be reasonable suggestions for change and nations have agreed to many of them via the signing of international

declarations and covenants. However, as Si Duk Lee and Victor Lee indicate with respect to the United Nations Conference on Environment and Development (UNCED) Agenda 21,¹ all UN agreements signed by nations are non-binding. Thus, if the World Bank itself was prepared to abide by these declarations and covenants in all of its work, there is nothing in place to ensure that governments will agree with or maintain change.

How are the developing world's women actually faring, economically speaking? One statistic identifies women as making up 70 per cent of the world's "absolute" poor (Bhatta). Right now, it is apparent that the world's most resource-poor women have the fewest development rights. This is evident in Africa, where women are producing 80 per cent of the food but receiving less than one per cent of the total agricultural credit (Wolfensohn). The shortcomings of World Bank GAD interventions for women's sustainable economic development are also visible in Colombia. In the Colombian cut-flower industry, where most of the workers are women, the Bank describes one of its programs as a "textbook story of how a market economy works" (Meier 273). In reality, this program has resulted in overwork, health problems, and absenteeism that "lead to a downward spiral of less work security, lower incomes and worsening social and environmental conditions" (Meier 284).

Future Directions for Women's Sustainable Economic Development: Bank or Not?

Romanticism about women is good for love but not for development.

---Cecilia Lopez (78)

In this section of the article, I explore some potential future directions for women's sustainable economic development. A part of the discussion will revolve around the possibility for such development in concert with the World Bank. As well, in this section, I will explore alternatives for women's sustainable development external to the World Bank. What must be clear, however, is that "there are no universally applicable solutions" (O'Hara 539).

Internal Directions

This discussion on alternatives will begin with policy. Numerous parties (Piercy; Carvalho) have voiced opinions that the WB is not doing enough work with women and men in their countries to make changes to oppressive policies. The WB, in comparison to many other national and international bodies, has a relatively large amount of influence in terms of both assets and bargaining power. Use of this power to shift oppressive policies presents a potentially awkward situation, in that oppressive forces themselves grant a certain degree of power to the World Bank. Although Georgia Carvalho questions whether

international actors would take positions that would increase their vulnerability in the name of SD, since such forces do have a mutual investment in an amicable relationship with the WB.

Many of the critiques noted in the previous section inferred that the Bank talks the gender talk, but does not walk the gender walk. There is a general sense that the WB has fallen short in its commitment to gender, particularly in the broader areas of policymaking within and external to the Bank. Policy dialogue with developing nations on gender issues could lead to real results and potentially be a catalyst for change (Kanbur). If the WB is truly interested in development, it should have an interest in lessening the legal and political constraints placed on women in some developing (and developed) countries. The WB has often alluded to the notion that what is good for women is good for development. By assisting to reduce constraints on women, the WB would be enhancing "women's capacity to benefit from and contribute to long-run development" and thus, such efforts should be high on the Bank's agenda (Squire 38).

It is difficult to speak of the World Bank and its policies without mentioning SAPs. Even the Bank has acknowledged that SAPs have harmed the world's marginalized women. It is necessary then, in any work that the Bank does, to ensure that women are not hurt by SAPs. To ensure that SAPs do not hurt women, often the most disadvantaged citizens in developing (and developed) nations, means to ensure that SAPs hurt no one. This is a tall order. What this essentially means is divorcing Bank funds from conditionality (Kanbur) or shifting the definition of conditionality. Rhima Khalaf Huneidi discusses the reality that Bank financing is expensive. She suggests that since gender issues are not a top priority for many developing nations, the Bank must make borrowing for gender related issues and sustainable development more attractive.

What all of the above suggestions require is an evaluation of the "deep structures in the Bank" (Rao 32). This is where I begin to question whether World Bank strategies can facilitate women's sustainable economic development. The Bank has made changes in recent years (i.e. the creation of a GAD Board and External Gender Consultative Group), which give me some hope. However, with all of its rhetoric, it is difficult to know if the WB would or could be able to see that shortcomings in its GAD programs are not just superficial in nature. Currently, the Bank continues to see SAPs as the cornerstone of poverty alleviation (Sadasivam). That the WB continues to see SAPs in this light causes me to wonder if the Bank could ever behold how much damage this cornerstone has done to the structure it apparently supports. Even if the WB places more women in senior management positions, I will continue to wonder whether the institution as a whole would be prepared to engage in a deep and detailed structural gendered analysis of its own functioning. It

would seem to me that Carvalho's apprehension regarding international actors" willingness to make themselves vulnerable in the name of sustainable development applies as much to the WB as to any other body.

External Directions

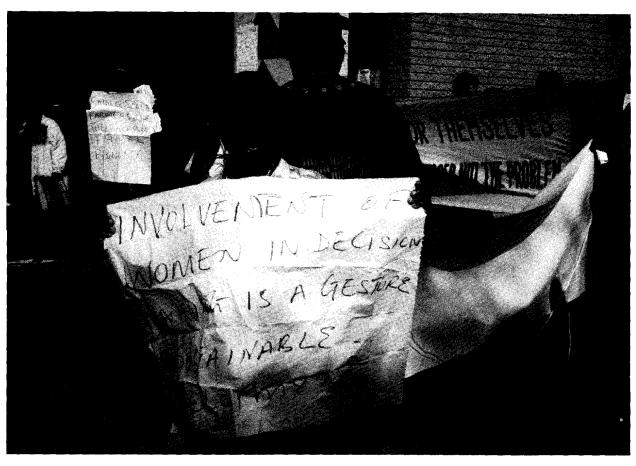
For all the criticisms of the World Bank and its GAD programs, there exist an equal number of proposed alternatives for women's sustainable economic development. Two words that often appear in the literature on GAD and women's sustainable economic development are "transformation" and "transformatory." Young (1997b) discusses the notion of "transformatory potential," which

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she identifies as the interrogation of practical needs, by women, to see how they can be transformed into strategic concerns. She defines strategic concerns as interests arising from the fact that women as a social category have unequal access to resources and power. Essentially, what such transformation means is changing what societies value and consider "productive." As both Kate Young (1997b) and Andrea Cornwall emphasize, abiding by current gendered categories or simply altering the division of labour will not bring about transformation for women or men. What this essentially means is shifting from integration to an agenda-setting approach (Razavi and Miller).

Gambir Bhatta advises that the starting point when considering gendered development is an awareness that there are fundamental differences in the realities of women and men. However, this alone seems inadequate. Not only are there differences between the understandings and experiences of women and men, there are vast differences among women. A vision of women as a homogeneous group is obvious in much of the WB's work. However, we cannot presume that individual women will necessarily represent other women's gender interests (Cornwall). It is essential that concerted efforts be made to seek the opinions of women, not as tokens and not as representatives, but as citizens.

As mentioned in the previous section, it is not clear that the World Bank will take the steps necessary for evaluating its own and other's policies from a gender perspective. There is great potential for non-governmental organizations (NGOs), some of whom already play an integral role in women's sustainable economic development, to take on a greater role not only programming, but in policy-



Participant at the Earth Summit in Johannesburg, South Africa, 2002. Photo: Brenda Cranney

making. Veena Siddarth indicates, "NGOs have not taken major steps to affect gender practices at the Bank" (35). NGOs could devote more energy to influencing both the World Bank and national bodies. Although many NGOs are sorely lacking of resources and time, the gains from macro-level lobbying are potentially huge.

One of the most powerful steps that NGOs could take is assisting women in gaining access to the policy makers in their own countries and at the World Bank, rather than speaking on behalf of the women. For NGOs to take these measures, a necessary first step is conducting an analysis of their own internal attitudes towards gender analysis. Arturo Escobar advises, "one of the main obstacles in this struggle [against patriarchal consciousness] has been the unexamined identities of development agencies" (cited in Rodriguez 490).

Alternatively, Walden Bello suggests devoting energies towards working to preserve the legitimacy of the United Nations, the originator of many declarations and covenants on human rights (as well as the originator of the System of National Accounts—quite a contradiction). He is of the belief that "change at this time means not wasting time trying to enlarge areas of reform within the World Bank" (87). A plausible avenue for promoting women's sustainable economic development is a United Nations with the ability to ensure that its declarations are adhered

to, not only by signatory nations, but by international bodies as well.

Lastly, any alternative measures for women's sustainable economic development must ensure that "gender" and "GAD" are defined and acted upon in their entireties. We must continue to challenge ourselves to think of gender not in terms of women, but in terms of women and men together. Although this article has focused primarily on women's sustainable economic development, it is clear that for such development to occur, relationships between men and women and the interests of both genders must be considered. Both women and men must undergo a reflective and transformative process (Young 1997b) in order to avoid "a zero-sum game in which women-in-general are pitted against men-in-general" (Cornwall 24). It is clear that women's sustainable economic development cannot and will not occur in a vacuum. Rather, sustainable alternatives must include aspects of social equity, sustainable livelihoods, social justice, and ecological awareness (Bhatta).

Conclusion

Discussing the real or potential role of the World Bank in women's sustainable economic development is difficult, considering that there are people who question whether sustainable development itself is possible (i.e., Carvalho). I would agree with those who question whether sustainable development is possible, particularly within the current global economic climate. The existing economic climate, one that is focused on mass production for profit, provides the potential for economic development but not in any sustainable or equitable fashion. However, such scepticism must not cripple our efforts directed at working towards a sustainable future. This scepticism, which borders on fatalism, creates the great potential for a self-fulfilling prophecy.

Throughout this article, I have discussed various aspects of the World Bank's GAD program and its relation to women's sustainable economic development. I will conclude by stating that given all of the apparent inadequacies within its current approaches, GAD and otherwise, I do not believe that the World Bank, as it currently exists, can notably influence women's sustainable development. In an ideal world, the Bank would recognize its shortcomings and make the structural changes necessary to pursue a GAD approach. Given the current powerful neo-liberal forces within and external to the WB, I have difficulty imagining the WB undertaking the transformative actions needed to foster a true GAD approach. Perhaps this is possible, someday, somehow. Presently though, we cannot rely on the faulty policies and programs of the World Bank to make progress in the area of women's sustainable economic development. Although current Bank strategies may not be wholly counter-productive to women's sustainable economic development, they certainly are not productive on their own.

Audre Lorde speaks about what she calls "the master's tools" and says,

The master's tools will never dismantle the master's house. They may allow us temporarily to beat him at his own game, but they will never enable us to bring about genuine change. (112)

Lorde is referring to women overcoming the oppressive forces of racism, patriarchy, and heterosexism-a sentiment that is equally applicable to women's sustainable economic development. Indeed, racism, patriarchy, and heterosexism are deeply engrained in women's economic positions around the world. In many respects, the World Bank is a "master," a master who has used its tools, tools such as racism, patriarchy and SAPs, to create and maintain a development agenda that is seen by many as oppressive. I have difficulty picturing the master destroying the very tools that have granted it power. Likewise, it is equally difficult to imagine the same tools being used by others to alter what the master has inflicted or to create sustainable changes. It is necessary then, that NGOs, local feminist groups, and citizens work collectively and individually with tools of their own design, not relying on the master, to put a gendered platform on the world's table. Beth Collison is a recent graduate of Carleton University's Master of Social Work Program. It was during this program that she developed an awareness and excitement for issues related to women and international development. Her previous work has been in the areas of HIV, health care and families.

¹At the June 1992 UN Conference on Environment and Development held in Rio de Janeiro, Brazil, more than 178 governments adopted *Agenda 21. Agenda 21* was developed as a comprehensive plan of action to be taken at local, national, and global levels by UN organizations, governments, and major groups. It resolved that action would be taken in all areas that humans impact on the environment (United Nations Department of Economic and Social Affairs).

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