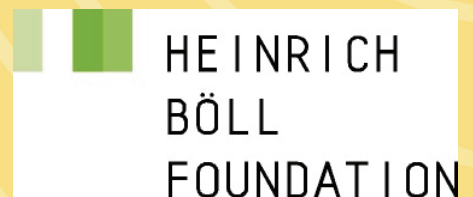




# **Gender Guide to World Bank and IMF Policy-Based Lending**

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December 2006**

**Supported by**



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### **About Gender Action**

Gender Action's mission is to promote women's rights and gender equality and ensure women and men equally participate in and benefit from International Financial Institution investments in developing countries.

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## ***List of Acronyms***

ADMARC	State Marketing Board (Malawi)
CAL	Capital Account Liberalization
DAWASA	Dar es Salaam Urban Water and Sewerage Authority (Tanzania)
EPZ	Export Processing Zone
GBIs	Gender Budget Initiatives
IBRD	International Bank for Reconstruction and Development
IDA	International Development Association
IFIs	International Financial Institutions
IGTN	International Gender and Trade Network
IMF	International Monetary Fund
MDGs	Millennium Development Goals
OPEC	Organization of the Petroleum Exporting Countries
PCR	Post-Conflict Reconstruction
PRGF	Poverty Reduction Growth Facility
PRSP	Poverty Reduction Strategy Paper
PRSC	Poverty Reduction Support Credit
SAL	Structural Adjustment Loan
SGR	Strategic Grain Reserve (Malawi)
US	United States of America
VAT	Value-added Tax
WB	World Bank
WTO	World Trade Organization

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## **1. INTRODUCTION**

Seventy percent of the world's poor are women,<sup>1</sup> although women make up about 50 percent of the world's population. Women and girls in Africa are living increasingly shorter lives than men<sup>2</sup> due to their higher rates of HIV/AIDS infection.<sup>3</sup> In South Asia, one-third less women can read than men.<sup>4</sup> Women's declining economic and social condition (relative to men's) is referred to as the feminization of poverty. Any policies that aim to reduce poverty must address the female face of poverty today.

This Guide describes the impact on people's lives, especially on women, of World Bank and International Monetary Fund (IMF) policy-based loans: loans to developing countries that require governments to reform economic, financial and trade policies. These "reforms"—also known as loan conditionalities—generally bypass local democratic processes and contribute to the feminization of poverty. Policy-based loans often help creditors more than women and men in developing countries. Governments are forced to use these loans to repay old debts incurred under dubious circumstances. Loan conditionalities tend to benefit foreign companies by opening up markets at the expense of local industries and working women and men. The World Bank and IMF claim they reduced conditionalities but research demonstrates they actually increased (Alexander 2006; Khor 2006). To change this situation and create a more just world, this Guide provides ideas for actions and advocacy campaigns.

The Guide highlights four reforms often tied to World Bank and IMF policy-based loans that intensify gender inequality and undermine the ability of women and girls to break out of poverty. They are: (1) privatization; (2) decreased government spending; (3) trade and labor market reforms, and; (4) financial sector reforms. Annex 4 explains why we chose these specific reforms.

The Guide provides a number of resources. Relevant topics and ideas for further action are highlighted in boxes throughout the Guide. Annex 1 provides a glossary of terms commonly used in discussing gender, the World Bank and the IMF. Annex 2 contains a list of websites for the reader who wishes to further investigate some of the issues raised in the Guide. Annex 3 is a "Checklist to Engender Country Strategies & Economic Frameworks" developed by Gender Action over the last three years in collaboration with partners around the globe.

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<sup>1</sup> UNDP 1995

<sup>2</sup> Genderstats Sub-Saharan Africa

<sup>3</sup> Lewis 2005A

<sup>4</sup> Genderstats South Asia

## **2. GENDER MATTERS**

### **What is Gender?**

The seemingly natural concepts of femininity and masculinity shape the lives of women and girls, and men and boys. But notions of femininity and masculinity are not determined by nature. Gender is the social meaning—such as appropriate behavior for girls and boys—given by societies to males and females. Males and females inherit biological differences but gender roles are constructed by society, change over time and vary by culture. In all societies gender relations are unequal to varying extents. Aside from a handful of exceptional cases, around the world women and girls have fewer opportunities and resources, and less decision-making power than men.<sup>5</sup>

### **Women, Men and Gender**

In most societies men have more power than women simply because they are men.<sup>6</sup> Advocates of gender equality focus on women's needs to elevate their social and economic status and bring about gender equality.

Women's and men's experiences in multi-ethnic societies are also shaped by class, ethnicity, race, religion, and other factors.<sup>7</sup> In most societies women and men from dominant social groups have a higher standard of living and more power and access to resources than women and men from less powerful groups.

A gender perspective makes the differences in power between women and men from different communities visible. This requires highlighting the experiences of women because, relative to men's experiences, they have been largely invisible.

### **Masculinity**

Across all societies there are dominant forms of masculinity. Men are taught to aspire to and are judged against these ideal models of manhood. But for many men a range of factors such as poverty, inequality, and social exclusion, make them unable to fulfill expectations of what it is 'to be a man.' The pressures of proving their manhood without any means often leads men to destructive and sometimes violent behavior against themselves and their families.<sup>8</sup>

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<sup>5</sup> DAC 1998:33

<sup>6</sup> Ibid

<sup>7</sup> AWID 2004:1

<sup>8</sup> Correia & Bannon 2006

### **3. GENDER, THE WORLD BANK & IMF**

#### **Women, Men and Conditionalities**

The failure of the World Bank, IMF and country policymakers to recognize women's unpaid labor in the home, the agricultural sector and the informal sector has increased gender inequality.<sup>9</sup> Standard World Bank and IMF policy-based loans that require public health expenditure cutbacks increase women's home care for sick family members and reduce their time available for paid work; public sector and enterprise restructuring eliminates many jobs and benefits—women are often the first to lose jobs and last to be rehired because they are assumed to be secondary breadwinners; developing country tariff reductions threaten the livelihood of manufacturing and agricultural workers, the majority of whom are women in the poorest countries; financial sector reforms decrease women's access to financial services while increasing their risk of financial crisis.

#### **Box 1. Feminist Economics**

Beginning in the 1970s pioneering feminist economists highlighted the contributions of women's unpaid labor to the economy. They showed how women's unpaid 'reproductive' and subsistence labor frees up men's time for 'productive,' income-generating labor. They highlighted how unequal power relations and the gender division of labor translate into different impacts of development and economic policies on women and men.

More recent work by feminist economists—including Lourdes Benería, Nilufer Çagatay, Diane Elson, Maria Floro and Caren Grown—has focused on macroeconomic policies and the effects of globalization on income distribution and gender inequality. Their research demonstrates how IMF and World Bank policy-based loans—which decrease government provided social services—have shifted the costs of caring for family members from the public sector to the household. They have also developed gender-sensitive models to replace supposedly gender neutral models. For a historical review of feminist economics, see Benería 1995.

#### **The Global Debt Crisis**

International Financial Institutions (IFIs), such as the World Bank and IMF, require low-income borrower countries to reform their policies in exchange for loans, grants and debt relief.<sup>10</sup> IFIs do this through policy-based loans, known by many other names including Structural Adjustment Loans (SALs) and development policy loans. They often require tight macroeconomic and fiscal policies, decreased government expenditure, downsizing the public sector, privatizing state owned enterprises and liberalizing trade.<sup>11</sup> This Guide shows how these often harmful policies<sup>12</sup> have contributed to the

<sup>9</sup> Tsikata & Kerr 2000:7

<sup>10</sup> Kahler 1992:89

<sup>11</sup> Weisbrot, Baker and Rosnick 2005:3

<sup>12</sup> See, for example, Cheru 1999:57-83; Chu, Dossani and Scolnik 2005; 50 Years 2003:16

impoverishment of hundreds of millions of people around the world<sup>13</sup> and the slowdown in economic growth over the last 25 years.<sup>14</sup>

In the late 1970s, developing countries fell into a debt crisis largely due to irresponsible lending. Western Banks—full of money from OPEC countries—recklessly lent huge sums of money without regard for the debtors' ability to repay the loans.<sup>15</sup> At the same time, the United States of America (US), Western European countries and the World Bank were racing with the Soviet Union to issue loans to non-aligned countries to ensure their allegiance during the Cold War. Newly independent countries in the global South borrowed money to fund schools, roads, hospitals and industries. Some Southern elites took advantage of easy access to loans. The US and World Bank lent billions of dollars to corrupt, repressive dictators such as Mobutu Sese Seko in Zaire, Nicaragua's Somoza regime, Augusto Pinochet in Chile and Imelda and Ferdinand Marcos in the Philippines.

The unsustainability of the debt system became obvious by the early 1980s with falling commodity prices and rising interest rates.<sup>16</sup> When Mexico could not service its debts in 1982, the World Bank and IMF stepped in with new loans.<sup>17</sup> Other countries followed suit, with the World Bank and IMF loaning countries money to repay old debts. Hundreds of billions of dollars have been lent to pay back old loans rather than contribute to development. The IMF and World Bank began requiring that countries implement policy reforms in exchange for rapidly disbursing loans that allegedly would improve their economic position. These often harsh conditionalities were supposed to help countries boost exports to earn foreign currency to repay debts.<sup>18</sup> In reality, they have slowed economic growth and increased poverty.<sup>19</sup>

Now, decades later, instead of rich countries generously pouring aid into 'poor countries' as is often assumed, the South is actually sending more resources to the North than it receives. Excluding grants and debt cancellation, between 2001 and 2004 the net flow from poor countries to rich countries amounted to \$174 billion, equal to \$35 for every man, woman and child in the South.<sup>20</sup> As we see below, the money debtor governments use to repay loans to the IFIs is desperately needed to help governments ensure the human rights of poor women and men,<sup>21</sup> such as the rights to development, health, education, food, and water.

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<sup>13</sup> Chossudovsky 2003:17

<sup>14</sup> Weisbrot, Baker and Rosnick 2005:3

<sup>15</sup> As Noreena Hertz puts it, "This...has been the store of reckless borrowing and of profligate lending, the antithesis of a rational process of lending and borrowing where a loan is requested and granted in circumstances where it is believed that the investment will produce enough money to pay off the debt and generate self-sustaining economic growth" (Hertz 2004:38)

<sup>16</sup> Ibid; Mandel 2006:7

<sup>17</sup> Jubilee USA Network

<sup>18</sup> Ibid

<sup>19</sup> Weisbrot, Baker and Rosnick 2005

<sup>20</sup> Mandel 2006:8

<sup>21</sup> As defined by the Universal Declaration of Human Rights, the International Covenant on Economic, Social and Cultural Rights and the International Covenant on Civil and Political Rights



## History of the World Bank and IMF<sup>22</sup>

The World Bank and the International Monetary Fund were founded in 1944 at the Bretton Woods Conference in New Hampshire. Established as part of the United Nations system, these government-run institutions have grown to be the most powerful official creditors in the world. Since voting power at the World Bank and IMF is based on member contributions, they are governed by their rich-country majority shareholders.

The World Bank's three lending arms are (1) the International Bank for Reconstruction and Development (IBRD) which primarily provides loans to middle-income countries;<sup>23</sup> (2) the International Development Association (IDA) which gives grants and loans to low-income countries;<sup>24</sup> and (3) the International Finance Corporation (IFC) which takes equity in and channels financing to private sector projects while also extending guarantees. IBRD loans are slightly more favorable than commercial bank loans and offer a longer repayment period; while IDA provides loans on much more favorable terms—40 to 50 year grace periods and extremely low interest rates.<sup>25</sup>

The Bank has two types of loans: (a) project loans which finance projects such as mines, dams, roads, and schools and; (b) policy-based loans, or quick-disbursing loans that require reforms in a sector or the overall economy.<sup>26</sup> Loans contain conditionalities countries must implement to receive funds.<sup>27</sup> Until recently, the World Bank had a 25 percent cap for policy-based loans as a proportion of total lending. It often exceeded this limit,<sup>28</sup> and then finally removed the cap.

The IMF was established to manage the global exchange rate system to prevent another financial crisis like the one that caused the worldwide depression in the 1930s. The IMF began providing short-term loans to countries with problems buying imports with insufficient earnings from their exports. The IMF has since expanded its role to include a strong surveillance function: it must approve a country's economic program in order for a government to access grants and loans from virtually all governmental and private financiers. The IMF also provides quick-disbursing policy-based loans called stabilization loans which help a country buy imports and finance reforms.<sup>29</sup> IMF loans, like those of the World Bank, also contain conditionalities. IMF loan conditionalities require that countries implement potentially harmful reforms such as cutting social spending and laying-off civil servants in the name of efficiency and productivity, which never seem to result.

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<sup>22</sup> For a more in-depth background of the IMF and World Bank see Chu, Dossani and Scolnik 2005

<sup>23</sup> According to the World Bank (World Bank 2003:73), a middle income country has per capita annual Gross National Product (GNP) of more than \$745 but less than \$9,206

<sup>24</sup> The World Bank 2003 cut-off for low income status is annual GNP per capita equal to \$745 or less (ibid)

<sup>25</sup> Bank Information Center. The repayment period for IBRD loans is typically 20-25 years. Both IBRD and IDA also give grants.

<sup>26</sup> World Bank 2003:49

<sup>27</sup> Although this Guide focuses on policy-based loans, World Bank project loans also carry similar conditionalities

<sup>28</sup> Vladisavljevic and Zuckerman 2004:2

<sup>29</sup> World Bank 2003:29

## **New Alphabet Soup—Same Ingredients**

In 1999 the IMF renamed its stabilization loans Poverty Reduction Growth Facilities (PRGFs) and the World Bank renamed its SALs Poverty Reduction Support Credits (PRSCs) to reflect a new-found emphasis on poverty reduction.<sup>30</sup> At the same time the two institutions jointly required that low-income country governments prepare Poverty Reduction Strategy Papers (PRSPs), national development plans written by countries to meet World Bank and IMF specifications. Despite rhetoric about reducing poverty, macroeconomic policies in PRSPs, PRSCs and PRGFs actually continue two decades of IMF and World Bank conditionalities that prioritize decreasing government spending and increasing government revenue to repay debts over reducing poverty and realizing human rights.<sup>31</sup> The World Bank and IMF fail to recognize the gendered consequences of PRSPs, PRSCs, and PRGFs and other policy-based loans that undermine empowering women and achieving gender equality and poverty reduction. In fact, the World Bank's Operational Policy on Gender and Development<sup>32</sup> that calls for World Bank loans to promote gender equality does not apply to policy-based loans. The remainder of this section examines the gender impacts of specific reforms.

### **3.1 PRIVATIZATION COSTS WOMEN AND GIRLS**

Access to services such as clean drinking water is a basic human right necessary for people's survival. In developing countries, these services have traditionally been provided by governments for free or at a low cost because they are seen as essential for people's well-being. In many cases developing country governments are cash-strapped because they are paying debts, and have been unable to deliver essential services in an affordable, dependable manner. In order to decrease government spending, the World Bank and IMF often require that debtor countries privatize ownership and/or operation of public utilities and services such as water, sanitation, telecommunications, electricity, health care, and education. Usually these services are purchased by privately owned transnational corporations based in Europe or North America. Since the market for utilities such as water and sanitation are natural monopolies, private companies lack competition necessary to bring prices down to affordable levels.

Usually the beneficiaries of privatization are private companies. Needing profits for their shareholders, corporations have focused on improving cost recovery and efficiency at the expense of poor people's access to services. Therefore privatization often results in price hikes which exclude the poor from access to services.<sup>33</sup> Many women and girls are forced to increase their unpaid labor when they cannot afford services. For

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<sup>30</sup> See IMF 2006 and World Bank 2004

<sup>31</sup> Focus on the Global South in 50 Years Is Enough 2003:21

<sup>32</sup> A policy which World Bank staff must adhere to in designing and implementing loan operations

<sup>33</sup> Joy and Hardstaff 2005:17

example, in response to increasing health care costs, women and girls are forced to drop out of school or quit their jobs to care for ailing family members.

### **Increased HIV/AIDS for Sex Workers in Malawi**

For years, the World Bank and IMF have been forcing Malawi to privatize ADMARC—the state marketing board—and the Strategic Grain Reserve (SGR), which are used to keep the price of maize affordable.<sup>34</sup> Privatization of ADMARC and the SGR, coupled with drought, flooding and government mismanagement, has resulted in an ongoing food crisis in Malawi.<sup>35</sup> Women, forced to wait into the night in long lines at ADMARC to buy maize, risk attack on their way home from the queue.<sup>36</sup> When they cannot buy maize, women must scavenge for leaves and boil tubers and roots to feed themselves and their families.

Chronic hunger has also forced desperate rural women and girls into sex work and early marriage, and increased their exposure to HIV/AIDS.<sup>37</sup> The excess supply of sex workers has glutted the market; workers claim that prior to the food crisis they could charge K1000 (US\$8) for unprotected sex and K200 for sex with a condom. Now the rates have plummeted to K100 or US\$0.81 without a condom. Workers would rather die in five or ten years from AIDS than die from hunger today.

Girls are particularly affected by privatization-induced famine in Malawi. Some parents sell their daughters into forced marriages in exchange for food, which causes them to drop out of school and exposes them to contact with the HIV virus.<sup>38</sup> Increased sexual activity from sex work and early marriage has also increased cases of obstetric fistula, a crippling condition induced by pregnancy at a young age. Fistula is one of the leading causes of the pervasive maternal mortality in Southern Africa.<sup>39</sup>

### **More Work for Women and Girls in Tanzania<sup>40</sup>**

In 2003 the Tanzanian government, complying with World Bank and IMF loan requirements, sold the management of the Dar es Salaam Urban Water and Sewerage Authority (DAWASA) to City Water, a joint venture between private companies based in Germany, Britain and Tanzania. After City Water took over, tariffs increased substantially but many houses experienced irregular service or did not have piped water. City Water bill collectors came whether or not the people had water so households often had to pay double for water: once to City Water to avoid getting their service disconnected and again to water vendors, generally young men, at much higher rates.

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<sup>34</sup> Bretton Woods Project 2004

<sup>35</sup> For more information about the causes of Malawi's food crisis, see Devereux 2002

<sup>36</sup> Phalula 2005

<sup>37</sup> Ibid

<sup>38</sup> Ibid

<sup>39</sup> UNFPA

<sup>40</sup> This section is adapted from Greenhill and Wekiya, 2004 except where otherwise indicated.

## **Box 2. Gender Impacts of Reforms on Yoruba Women in the Informal Sector<sup>41</sup>**

A study of the impacts of ten years of economic liberalization on Yoruba-speaking women in Nigeria's informal sector reveals that the costs of policy-based loans have far outweighed the benefits. These women—involved in soap making, textile production, tailoring, cloth weaving, garri (cassava) processing, food vending, and trading in agricultural and manufactured goods—reported that increases in the cost of imports drove up the prices they had to charge for goods. This generally hurt their businesses. The only reported benefits of liberalization were increased demand for locally produced textiles and soaps due to increasing import costs and an “increasing cultural reawakening.” However, the social costs of reforms far outweighed the positive impacts on these women, who stated that their responsibilities for providing food, shelter, clothing, education, health care services, and transportation increased due to liberalization. They report that men—formally responsible for a greater share of household income—had been unable to wholly assume their traditional role as providers due to lay-offs, falling incomes, rising import costs, and the decreased value of the local currency.

Although women were primarily responsible for getting water in Tanzania, an ActionAid report finds that the City Water privatization scheme utterly neglected to consider household gender relations or the needs of women and girls in the reform. The primary benefits of high water prices were reaped by City Water, ‘owners’ of private water wells, and young men that peddled water,<sup>42</sup> while poor women and girls continued to have to walk often long distances carrying water for no pay.<sup>43</sup> Women and girls who could not walk long distances for affordable water were forced to spend the majority of their household income on water instead of much-needed food and education. ActionAid found that the project “simply reflected the traditional household gender relations that place women in weaker and more subordinate positions in the division of labor.”<sup>44</sup> In 2005 the government of Tanzania was forced to cancel its contract with City Water due to public pressure.<sup>45</sup>

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<sup>41</sup> Adedokun et al. 2000:181-193

<sup>42</sup> Ibid

<sup>43</sup> Tanzania Gender Networking Programme B

<sup>44</sup> Greenhill and Wekiya 2004: 18

<sup>45</sup> Vidal 2005

### **Box 3. Women's Property Rights**

By Asal Esfahani

Adapted from Kameri-Mbote (2006) Human Rights Watch (2003) and Ikdahl et al. (2005)

Many World Bank and the IMF loans promote land titling for the landless poor as a way to alleviate poverty and stimulate economic growth. Formal land titles and registration supposedly give the poor the collateral necessary to qualify for loans, which can be used to invest in poverty-reducing activities. However, due to the failure of most land titling initiatives to consider discriminatory cultural and legal practices that inhibit women's ownership and control of land, land privatization often perpetuates inequality between men and women.

In many patrilineal societies in parts of Africa, for example, complex systems of customary and statutory laws prevent women's ability to inherit, own and manage land. Discriminatory customary laws allow women only to use land under the supervision of a male guardian such as their fathers or husbands.<sup>46</sup> In such cases, women's rights to own, inherit, manage, and control the land are not observed even though women are the main producers of food and cultivators of land. For instance, although women make up merely five percent of all registered landowners in Kenya, they constitute eighty percent of the agricultural labor force.<sup>47</sup>

Denying women their full property rights leads to dire social and economic consequences. Women who are denied the right to use land lose their main source of income generation. In Southern Africa where HIV/AIDS is prevalent, women's inability to own and manage land only exacerbates the problem. Poverty can force women to engage in dangerous activities such as prostitution and un-protected sex, thus contributing to the spread of HIV/AIDS. The consequences of such discriminatory property ownership are often pronounced in marriage. In the event of divorce or widowhood, women are often stripped of the right to use their husband's land, which they may have tended to for years. The cycle of poverty is intensified further when children of women who are expelled from their husband's land are obliged to drop out of school in order to find work, thus compromising their economic opportunities in the future.

Many countries have drafted legal statutes to address women's lack of land rights. However, these laws have been largely ineffective because they often defer to customary law. For example, Kenya's constitution outlaws discrimination based on sex, but it also contains provisions to uphold customary law with respect to marriage and inheritance.<sup>48</sup> Two Land Acts in Tanzania, proposed under a World Bank PRSC directive, prohibit customary laws that exclude women from property ownership. However, as elsewhere, Tanzania's laws are not fully implemented as women are not aware of their legal rights due to lack of information.<sup>49</sup>

Despite increasing legislative efforts to extend property rights to women, land reform policies require additional safeguards to ensure that laws are implemented. Without information campaigns that educate women and men of women's land rights and the benefits of equitable land ownership, land privatization policies further contribute to poverty and gender inequality.

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<sup>46</sup> Kameri-Mbote 2006: 11

<sup>47</sup> Human Rights Watch 2003: 10

<sup>48</sup> Human Rights Watch 2003: 32

<sup>49</sup> Ikdahl et al. 2005: 42

## **3.2 GOVERNMENT SPENDING AND REVENUE POLICIES**

### **IFI-Mandated Budget Cutbacks Hurt Women and Girls Most**

Years of IMF and World Bank imposed budget cutbacks in the global South have exacerbated poverty, particularly among women and girls. Due to persistent pressure by civil society, the World Bank and IMF now exempt social sectors from spending cuts after nearly decimating these sectors in some countries. As a result spending on health care and education has increased slightly in recent years.<sup>50</sup> But the institutions still promote cost-sharing measures such as user fees, except in primary education and health care. Continuing IMF-required budget cutbacks deepen poverty. In 2003, the IMF suspended loans to Nicaragua after the National Assembly revised the nation's budget upward to give more money to local governments for public services, slightly increasing the extremely low salaries of teachers, police officers, nurses and other public servants.<sup>51</sup>

Women and girls are more affected by budget cutbacks than men and boys because, in response to decreased public spending, women are forced to: (1) increase household income through working longer hours<sup>52</sup> usually in lowest-earning informal sector jobs; and (2) increase their unpaid work to make up for shortfalls in public services like health care.<sup>53</sup> Strategies households use to cope with less public services result in girls being taken out of school to supplement family income, increased prostitution, trafficking of women and girls, HIV/AIDS, and other violations of women's human rights. For example, of the estimated 150 million children currently enrolled in primary school who will drop out before completion, at least 100 million are girls.<sup>54</sup> Parents who pull girls out of school jeopardize their children's chances to break the cycle of poverty.

### **Public Sector Downsizing: First Fired, Last Rehired**

Policy-based loans commonly require governments to decrease spending on public sector employees, including freezing the 'wage bill,' laying off employees, and decentralizing service to local governments. Due to a global 'male breadwinner bias,'<sup>55</sup> women are generally the first to be fired and the last to be rehired during public sector and industry downsizing because they are assumed to be secondary breadwinners in a household. This is a false assumption. Today most households rely on multiple sources of income and many women and children are the heads of households.<sup>56</sup> By failing to protect women from disproportionate lay-offs, governments and the IFIs deepen gender inequality and increase poverty.

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<sup>50</sup> Rowden 2005:29

<sup>51</sup> NicaNet 2003

<sup>52</sup> Elson and Çagatay, 2000:1355

<sup>53</sup> Tsikata & Kerr 2000:7

<sup>54</sup> World Bank quoted in Marphatia & Archer, 2005:10

<sup>55</sup> Elson and Çagatay 2000:1355

<sup>56</sup> IFRC 2002; Chen et al. 2005:18

#### **Box 4. The 1995 United Nations World Conference on Women**

By Asal Esfahani

Adapted from United Nations Fourth World Conference on Women (1995) and Aleman and Susskind (2000)

The 1995 United Nations World Conference on Women held in Beijing assembled more than 30,000 representatives from 189 countries and women's advocacy groups. The Beijing Conference culminated in the drafting of a pledge by participating governments to work for the advancement of women's human rights in the Beijing Platform for Action. By recognizing the potential negative impacts of macroeconomic policies on women around the world, the Platform for Action raised important issues regarding the women's movement for equality that had previously been neglected. The Beijing Platform called for the full and equal participation of all citizens in the formulation of macroeconomic and social policies.<sup>57</sup> It maintained that "the eradication of poverty cannot be accomplished through anti-poverty programmes alone but will require democratic participation and changes in economic structures in order to ensure access for all women to resources, opportunities and public services."<sup>58</sup> In short, the Beijing Platform demands that countries adopt measures to promote gender equality in the social, political, and economic spheres.

However, civil society groups across the globe argue that IFI loan conditionalities hinder the democratic policy-making process highlighted in the Beijing Platform.<sup>59</sup> Under pressures from the World Trade Organization (WTO), the IMF, and the World Bank, policy-makers in the global South have enforced one-size-fits-all economic reform policies which restrict the government's capacity to meet the people's needs.<sup>60</sup> As a result, women and especially poor women are forced to fill the gap left by government in terms of protective social and economic programs.<sup>61</sup>

#### **VATs Fall Heaviest on Women**

Many IMF and World Bank loan conditionalities force governments to increase revenue by imposing a Value-Added Tax (VAT) on goods and services. VATs tax producers at each level of production and consumers on the finished product. VATs are regressive because they tax what consumers spend rather than their income: the lower an individual's income, the greater the percentage of their earnings that go towards the VAT. Since women tend to have lower incomes than men and constitute the majority of the poor, VATs take a larger portion of women's earnings.<sup>62</sup>

To prevent VATs from contributing to gender inequality, governments should exempt essential goods such as foods and medicine from application of the VAT. Instead of imposing regressive VATs, policymakers should collect revenues through pro-poor approaches like limiting tax breaks for private corporations, reducing tax evasion, progressive income taxes and taxing financial speculation.<sup>63</sup>

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<sup>57</sup> United Nations Fourth World Conference on Women 1995

<sup>58</sup> Ibid

<sup>59</sup> See, for example, Aleman and Susskind 2000

<sup>60</sup> Aleman and Susskind 2000

<sup>61</sup> Ibid

<sup>62</sup> Zuckerman 2005:6; Elson 2005:11

<sup>63</sup> Chang and Grabel 2005:197-198

## **'User Fees' Undermine Gender Equality**

Beginning in the 1980s the World Bank and IMF aggressively promoted 'user fees,' which were often a condition for new loans and debt relief. User fees are charges imposed by governments for services such as primary health care and education. They include fees for textbooks, uniforms, school tuition, and health services. Before the IMF and World Bank stepped in, these services were often provided for free or at a very low cost. The imposition of fees makes education and health care unaffordable to the poor,<sup>64</sup> the majority of whom are women. Exemptions that are supposed to ensure services are provided to the poor often apply only to civil servants.<sup>65</sup>

In the world's most impoverished countries girls and women have paid the highest price for user fees and benefit most from their removal. At a Nairobi clinic in Kenya the introduction of user fees for patients to treat sexually transmitted diseases led to a decrease in attendance of 65 percent for women and 40 percent for men.<sup>66</sup> In most regions, girls are generally pulled out of school before boys when households cannot afford school fees.

In response to civil society pressure, in October 2000, the United States Congress passed legislation that requires the U.S. representatives at the IMF and the World Bank to oppose any loan or debt relief that included user fees on access to primary health care and education. The World Bank stopped imposing user fees shortly after. When Kenya removed school fees in 2003, student enrollment jumped by 22 percent in the first week alone. When Uganda dropped school fees in 1998, girls' enrollment leaped by over 30 percent, and nearly doubled for the poorest girls.<sup>67</sup>

By blocking girls from school, user fees increase their likelihood of contracting HIV/AIDS. In Uganda, girls with a primary school education had HIV prevalence rates below half the rates of girls with no schooling, and girls with secondary education had rates of one quarter those with no education.<sup>68</sup> In Zambia, HIV infection rates fell by half for women with an education but remained the same for women without schooling.<sup>69</sup> Despite civil society complaints,<sup>70</sup> many governments continue to impose high user fees.<sup>71</sup>

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<sup>64</sup> RESULTS A: 1

<sup>65</sup> RESULTS A:1-2

<sup>66</sup> RESULTS A:1

<sup>67</sup> UNAIDS: 2

<sup>68</sup> RESULTS 2006:2

<sup>69</sup> Ibid

<sup>70</sup> See, for example, Tanzania Gender Networking Programme's [Statement Refuting Continuation of User Fees in Health and Education in Tanzania](#).

<sup>71</sup> RESULTS A:2



### **Box 5. Gender Budget Initiatives**

Gender Budget Initiatives (GBIs) use gender analysis to determine the impacts of public spending and revenue policies on women and men.<sup>72</sup> They have been a powerful tool to expose how little most government budgets target women. GBIs can educate citizens on the implications of changing expenditures and revenue policies.<sup>73</sup> GBIs should be followed-up with advocacy to create gender-sensitive budgets. GBIs have already been undertaken in about 50 countries in the global South including Namibia, Mozambique and Malawi.<sup>74</sup> Some GBIs focus on national budgets, others on local budgets, and some on both levels.<sup>75</sup> For more on Gender Budgets, see the Gender Responsive Budget Initiatives website at <http://www.idrc.ca/gender-budgets/>.

Informal economy budget analysis, another tool modeled after GBIs, assesses how government spending impacts the costs of women and men working in the informal sector and whether or not such policies contribute to the insecurity of informal sector workers.<sup>76</sup>

## **3.3 TRADE AND LABOR POLICIES**

### **Trade Liberalization Increases Poverty and Gender Inequality**

Trade liberalization—eliminating barriers to imports and support for exports—affects women differently than men because of their often secondary status in society.<sup>77</sup> Floods of foreign goods in domestic markets can erode the market share of local businesses, causing massive job losses particularly for women who are often retrenched first.<sup>78</sup> Abolishing tariffs on imports also reduces government revenue that could be used for social services such as health and education.

In Bangladesh, the end of preferential import quotas in higher-income countries under the Multi Fiber Agreement in 2005 exposed the garment industry to fierce competition from textiles produced more cheaply in China and India, causing an estimated 1 million jobs lost.<sup>79</sup> Since 80 percent of garment workers in Bangladesh are women,<sup>80</sup> women who work in the garment industry and their families have been disproportionately impoverished by the closures.

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<sup>72</sup> Budlender 2000:1366

<sup>73</sup> Zuckerman 2005:2

<sup>74</sup> Budlender 2000:1465

<sup>75</sup> Zuckerman 2005:2

<sup>76</sup> Chen et al. 2005:11

<sup>77</sup> Spielfoch 2004:2

<sup>78</sup> Ibid

<sup>79</sup> Kearney 2005

<sup>80</sup> Maneeza 2005

**Box 6. The International Gender and Trade Network (IGTN)**

IGTN is a Southern-led network of gender specialists who build South/North cooperation to develop more just and democratic trade policies from a critical feminist perspective. IGTN specialists provide training on gender and trade issues to women's groups, NGOs, social movements and governments. IGTN also acts as a catalyst to enlarge the space for critical perspectives and global action on gender, trade, and globalization issues. IGTN is organized in eight regions: Africa, Asia, Caribbean, Europe, Latin America, North America, the Pacific and Central Asia. For more information about IGTN globally and in your region, visit <http://www.igtan.org/>.

**Costs of Flexible Labor Borne by Poor Women**

The IMF and World Bank often require that governments make labor laws more flexible to attract transnational companies to their countries. Since the majority of workers in export sectors are women,<sup>81</sup> cheap female labor indirectly subsidizes the transnational corporations that dominate export production.<sup>82</sup> Women often work in Export Processing Zones (EPZs), tax free zones that specialize in export industries and do not require that employers comply with domestic labor laws.

A recent study found that women working at the bottom of the global supply chain in labor-intensive food, flower and garment industries experience hidden costs and precarious employment.<sup>83</sup> These women are hired on repeated short-term contracts without access to the benefits of longer-term employment. Their erratic and excessive working hours force them to make expensive last-minute arrangements for childcare and transportation. Women are also forced to forego overtime pay and maternity leave, experience ill health due to poor working conditions, and tolerate intimidation and sexual harassment in order to keep their precarious jobs.<sup>84</sup>

Mozambique's successive PRGF and PRSCs mandated a new labor law which increases labor flexibility by: (1) reducing retrenchment costs including severance pay; (2) paying piece-rates; (3) making it easier for companies to downsize and use short term labor; (4) making hiring contractual; and (5) facilitating employment of foreign nationals. While workers overall lose from this reform, the gender impacts vary by sector with women often bearing the brunt. For example, lay-offs in the manufacturing sector will increase women's unemployment while hiring foreign workers to build Mozambique's mega projects will increase local men's unemployment.

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<sup>81</sup> Seguino and Grown 2006:5

<sup>82</sup> Sparr 2002:2; Kidder and Raworth 2006

<sup>83</sup> Kidder and Raworth 2006

<sup>84</sup> Ibid:19

**Box 7. Case Study: Gender Impacts of SALs in Serbia and Montenegro****By V. Patricia Truchly****Adapted from Vladislavjevic and Zuckerman (2004)**

In Serbia and Montenegro, World Bank and IMF structural adjustment loans (SALs) formed the primary response to a devastating decade of civil war. After Serbia and Montenegro rejoined the World Bank in 2001, at least 80 percent of their Bank loans were adjustment loans initially. This high proportion of adjustment operations characterizes economic reforms in transition countries more broadly. Gender Action's analysis of loans in 2002-2003 shows how Serbia and Montenegro's SALs fail to acknowledge or mitigate the harmful impacts on men and women:

-The Montenegro Structural Adjustment Credit advocates developing a citizen's guide to the budget, but fails to address budgetary impacts on the poor generally and by gender specifically. For example, the current retirement age of 60 years for men and 55 years for women may be gradually extended to 65 years, but because of earlier retirement ages, women's pensions are lower than men's. Moreover, most women work in the home-based informal sector and receive no pension or social benefits at all. While the operation promotes flexible part-time work, it ignores the disadvantages to women workers who tend to fill these jobs with lower salaries and few if any benefits.

-Women comprise the majority of service sector workers providing finance, education, and health services in Serbia and Montenegro. They also comprise the majority of textile industry employees. The Private and Financial Sector Adjustment Credit requires the government to privatize the textile industry and smaller enterprises and downsize the public sector without regard for the gender impacts. Women's precarious economic position in these enterprises and government jobs made them especially vulnerable to lay-offs. They constituted the majority of the unemployed and informal sector employees with few assets to become self-employed.

-The Serbia Social Sector Structural Adjustment Credit reforms pension, labor, and employment laws. It encourages self-employment but fails to acknowledge the barriers that prevent women from succeeding in small businesses. Serbia's new labor law eliminates previously required collective bargaining and weakens labor's power; it diminishes protection from discrimination for women and other workers in weak positions in the labor market. Women lack the collateral to access loans since men own most of the property. Women comprise a larger percentage of the unemployed in all generations and levels of education and skills.

Since Gender Action completed the foregoing analysis in mid-2003, Serbian civil society groups effected some significant changes on the ground often using this analysis. They successfully negotiated a 15 percent increase in women's old age and disability pensions. They engaged in advocacy to counter some harmful structural adjustment impacts and to bring about positive changes in policy. But they still suffer from the loss of jobs and social services caused by SAL economic reforms.

### **3.4 FINANCIAL SECTOR REFORMS**

#### **Gender Impacts of the East Asian Crisis**

IFIs typically require that governments liberalize capital accounts, or lift controls on the movement of foreign money into and out of a country. Capital Account Liberalization (CAL) increases opportunities for speculation and volatility in financial markets, sometimes to the point of crisis. During economic and financial crises, cash-strapped governments generally cut social spending, increase user fees and remove subsidies to finance debts. Women and girls disproportionately suffer the negative impacts of crises.<sup>85</sup>

The 1997 East Asian Financial Crisis exacerbated tensions between women and men and increased gender inequality in countries affected.<sup>86</sup> In Korea, Thailand, Malaysia and Indonesia women were fired more than men. At the household level, women increased their workload and families removed their children, especially daughters, from school so they could work to supplement family income.<sup>87</sup> Increased financial burdens strained intra-household relationships, boosted suicides, family violence and abandonment.<sup>88</sup> Yet policymakers tend to overlook these gender impacts.

#### **Banking Sector Reforms Decrease Women's Access to Services in Uganda<sup>89</sup>**

World Bank-driven banking sector reforms intended to increase savings and investment often decrease women's access to financial services. In Uganda, the World Bank and other donors imposed stringent accreditation criteria onto formal, urban-based banks. In turn, these banks applied stricter approval criteria—cumbersome loan applications, detailed project documents, academic qualifications, and significant collateral—to borrowers. Thus they excluded borrowing by small and micro-enterprises that provide financial services to rural populations. Women, who comprise the majority of small-scale rural farmers, could not access loans to buy farming inputs. Therefore women have been doubly disadvantaged by World Bank-driven reforms in Uganda because: (1) they do not have access to larger loans from formal, urban banks, and; (2) smaller, rural sources of credit are drying up.

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<sup>85</sup> Singh and Zammit 2000:1260

<sup>86</sup> Floro and Dymksi 2000:1271

<sup>87</sup> Sparr 2002:7; Singh and Zammit 1999 quoted in Floro and Dymksi 2000:1271

<sup>88</sup> Floro and Dymksi 2000:1271

<sup>89</sup> This section is based on Kiiza, Beyanga and Kanya in Tsikata and Kerr 2000

#### **4. LOOKING FORWARD**

This Guide has shown how World Bank and IMF-led macroeconomic, financial and trade reforms in low-income countries aggravate gender inequalities by disproportionately impoverishing women and weakening girls' ability to break out of poverty. Given this fact, what can you do? The List of Resources in Annex 2 contains websites to learn more about gender and the IFIs, and a wealth of organizations that individuals can get involved in. Annex 3 contains a list of questions for civil society groups and policymakers to analyze policy reforms for gender impacts. The following are recommended areas of action for individuals, legislators and civil society groups to bring about gender equality and eliminate poverty.

**Demand that countries implement economic and social policies that address and rectify gender inequality.** Require policymakers to identify the links between the paid and unpaid sectors of the economy, and productive and reproductive activities. Analysis of women's unpaid care and informal sector work reveals the true extent of women's labor and the hidden costs of IFI-led economic reforms.<sup>90</sup> Integrating gender into economic models, using GBIs, factoring women's unpaid care work and informal sector activity into national accounting systems are ways to begin to account for the different impacts of economic and social policy reforms on women and men.

**Demand that the IFI end policy-based lending.** The World Bank and IMF, as well as the regional development banks and other donors need to stop tying their loans, grants and debt relief to harmful reforms that bypass democratic processes in borrowing countries.

**Demand that the World Bank change its Operational Policy on Gender and Development to address policy-based loans.** Civil society groups and individuals should pressure the World Bank to strengthen its gender policy to apply to now exempt policy-based loans so the Bank can be held accountable for the gender impacts of loan conditionalities.

**Encourage debtor countries to repudiate odious and illegitimate debts.** Illegitimate and odious debts comprise at least \$500 billion—or nearly 20 percent of all developing country debt.<sup>91</sup> The victims of repression and corruption should not be expected to pay for their own oppression<sup>92</sup> while the IFIs permit irresponsible lending.

**Demand that the IFIs provide grants to fund education for children in countries where they required governments to charge user fees.** User fees which were pushed by the IFIs caused poor parents to pull their daughters (and

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<sup>90</sup> Ibid

<sup>91</sup> Hanlon 1998 quoted in Sparr & Jenkins 2005:1

<sup>92</sup> Sparr & Jenkins 2005:2

occasionally their sons) out of school. The IFIs should be required to pay “mandatory restitution” by repaying their own debt to poor countries.<sup>93</sup>

**Demand an open, independent, transparent audit of World Bank and IMF operations.** Such an audit would examine the legitimacy of loans and loan conditions, whether or not loans were used for their intended purpose, and the economic and social impacts of reforms and projects. These audits would look at the accountability and culpability of the IFIs, and answer claims by civil society that restitution and reparations must be made.<sup>94</sup> The central criteria against which all loans and reforms should be measured is their effect on the poor, especially girls and women.

**Call for increasing policymaking space in low-income countries.** Because of policy conditionalities, debtor countries are largely unable to respond to citizens’ demands for gender sensitive policies that fulfill the human rights of poor men and women. Countries must be able to pursue alternative economic policies to those of the IFIs, including gender sensitive policies. Such policies can improve gender relations and increase sustainable economic growth.<sup>95</sup>

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<sup>93</sup> Lewis 2005B

<sup>94</sup> An External Audit of IFI loans is one of the claims made in the “Call for Global Actions Against the International Financial Institutions: September 14-20” endorsed by hundreds of civil society groups from around the world. To view all the demands, see: <http://genderaction.org/images/Stmt%20vs%20IFIs%202006.pdf>

<sup>95</sup> See, for example, New Rules for Global Finance Coalition 2002; Chang and Grabel 2004; Rowden 2005

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## ***Annex 1. Glossary of Terms***

<b>Balance-of-Payments</b>	The amount of money a country earns on exports minus what it spends on imports. Balance-of-payments are negative when imports exceed exports.
<b>Capital Account Liberalization</b>	Lifting restrictions on the movement of foreign money in a country's economy
<b>Civil Society</b>	Organizations in society that are not part of the government including unions, nonprofits, faith-based and public interest groups
<b>Conditionality</b>	Conditions that the IMF and World Bank attach to loans that change government policy
<b>Customary Law</b>	Unwritten social norms based on community traditions and values
<b>Decentralization</b>	The transfer of responsibility for planning, management, and possibly resource-raising and allocation from the central government to local government, civil society or private entities <sup>96</sup>
<b>Development Support Credit</b>	A quick-disbursing policy-based loan from the World Bank
<b>Engender</b>	To ensuring gender considerations are included in an investment, policy or program
<b>Fiscal Policy</b>	Policy related to government spending and revenue collection
<b>Gender</b>	The social meaning given to biological differences between males and females <sup>97</sup>
<b>Gender Budget Initiative</b>	An initiative that assesses the implications of government spending and revenue policies on men and women and proactively addresses gender imbalances
<b>Gender relations</b>	Social and economic relationships between men and women, boys and girls
<b>Gross National Product (GNP)</b>	The value of goods and services a country produces in a year <sup>98</sup>
<b>Illegitimate Debts</b>	Debts: (1) that were incurred by a regime that lacked democratic consent; (2) where the money was used in a way that was against the interests of the people, and; (3) in which the lender know the money would be used in such a manner. <sup>99</sup>
<b>Informal Economy</b>	Sectors of the economy that are not regulated by the government
<b>International Financial Institutions (IFIs)</b>	Global, tax payer funded institutions such as the World Bank and IMF
<b>Liberalize</b>	To reduce or eliminate government intervention in a country's economy
<b>Macroeconomy</b>	The aggregate behavior of economic actors
<b>Matrilineal Society</b>	A society where lineage and property is passed through the mother
<b>Microeconomy</b>	The behavior of individuals and firms
<b>Millennium Development Goals (MDGs)</b>	The MDGs are a set of commitments agreed upon by most governments to improve income levels and other social indicators by 2015
<b>Monetary Policy</b>	Government policy related to the supply of money in a country; the responsibility of the Central Bank
<b>Odious Debts</b>	Illegitimate debts that were used to by government in borrowing countries to oppress their citizens
<b>Natural Monopoly</b>	A market where one firm can produce a good or service at a lower cost than two firms
<b>Patrilineal Society</b>	A society where lineage and property is passed through the father

<sup>96</sup> Adapted from FAO

<sup>97</sup> Cagatay 1998:4

<sup>98</sup> World Bank

<sup>99</sup> Hertz 2004:179

<b>Policy-Based Loan</b>	A World Bank or IMF loan that requires a borrower-country implement policy reforms that restructure the economy
<b>Privatization</b>	The direct sale of public assets to the private sector <sup>100</sup>
<b>Productive Sector</b>	The area of the economy concerned with paid labor
<b>Poverty Reduction Growth Facility (PRGF)</b>	An IMF stabilization loan
<b>Poverty Reduction Strategy Paper (PRSP)</b>	A country's macroeconomic, structural and social strategy which is supposed to be prepared by a government in participation with civil society and donors. PRSPs must be approved by the World Bank and IMF in order for a country to access IFI loans, grants and debt relief.
<b>Poverty Reduction Support Credit (PRSC)</b>	A quick-disbursing policy-based loan from the World Bank
<b>Regressive Tax</b>	A tax that takes a larger percentage of income from people with less money
<b>Reproductive Sector</b>	The area of the economy concerned with reproducing labor; largely the responsibility of women and girls
<b>Restructuring</b>	Reorganizing an economy or a particular sector supposedly to make it more efficient; often leads to retrenchment
<b>Retrenchment</b>	The reduction of expenditure by cutting jobs in order to improve efficiency
<b>Special Economic Zone/Export Processing Zone</b>	Geographical zones that offer tax incentives and lax labor laws to transnational companies to attract labor-intensive manufacturing production
<b>Stabilization Loan</b>	An IMF loan that requires a government adopt a set of economic policies to improve a country's balance-of-payments
<b>Structural Adjustment Loan (SAL)</b>	A quick-disbursing World Bank loan that provides overall budget support in exchange for a set of economic and/or sector policy reforms that restructure an economy
<b>Tariff</b>	A tax on imported goods
<b>Value-Added Tax (VAT)</b>	A government tax levied on producers at each level of production, and consumers on the finished product. Producers can apply for the government to reimburse their spending on VATs.
<b>Defensive Lending</b>	Lending to enable a country to repay old debts with new loans <sup>101</sup>

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<sup>100</sup> Kessler 2004

<sup>101</sup> Mandel 2006:39

## **Annex 2. Further Resources**

This is a list of resources on gender, debt and development issues from civil society organizations, aid organizations, academic and regional institutions. These resources contain a wealth of opportunities to get involved in and include research, helpful terms, handbooks and data on debt and gender issues.

### **50 Years Is Enough: US Network for Global Economic Justice**

<http://www.50years.org/>

A coalition of over 200 U.S. grassroots, women's, solidarity, faith-based, policy, social- and economic-justice, youth, labor and development organizations dedicated to the profound transformation of the World Bank and the International Monetary Fund.

### **ActionAid International**

<http://www.actionaid.org/>

An international development agency whose aim is to fight poverty worldwide.

### **African Forum and Network On Debt and Development (AFRODAD)**

A civil society organisation born of a desire to secure lasting solutions to Africa's mounting debt problem which has impacted negatively on the continent's development process.

<http://www.afrodad.org/>

### **African Women's Development and Communication Network (FEMNET)**

<http://www.femnet.or.ke/>

FEMNET seeks to facilitate and coordinate the sharing of experiences, ideas, information, and strategies for human rights promotion among African women's organisations through networking, communication, capacity-building and advocacy at the regional and international levels.

### **Asia-Pacific Women's Watch**

A network dedicated to advocating and monitoring the implementation of the Beijing Platform for Action (BPFA) and the outcome document from the UN General Assembly on Women 2000 or Beijing + 5.

<http://apww.isiswomen.org/>

### **Association for Women's Rights in Development**

<http://www.awid.org/>

An international membership organization committed to gender equality and just sustainable development.

### **Banúlacht: Women in Ireland for Development**

<http://www.banulacht.ie/>

A feminist development education organisation committed to political action. Banúlacht works through: (1) training and capacity building in the community development sector in Ireland; (2) conferences, workshops and seminars on gender, development and human rights; (3) research and policy work; and (4) publication of briefing papers, newsletters, reports and training resources.

### **Bank Information Center (BIC) USA**

<http://www.bicusa.org/bicusa/index.php>

BIC partners with civil society in developing and transition countries to influence the World Bank and other international financial institutions to promote social and economic justice and ecological sustainability.

**Bretton Woods Project**

The Bretton Woods Project is a networker, information-provider, media informant and watchdog to scrutinize and influence the World Bank and International Monetary Fund (IMF).

<http://www.brettonwoodsproject.org/>

**Bridge: Development-Gender**

Institute of Development Studies (IDS), University of Sussex (UK)

[http://www.bridge.ids.ac.uk/who\\_we\\_are.html](http://www.bridge.ids.ac.uk/who_we_are.html)

**Campaign for the Reform of the World Bank (CRBM)**

*Campagna per la Riforma della Banca Mondiale*

<http://www.crbm.org/index.php>

**Central and Eastern European Bankwatch**

An NGO with member countries from across central and eastern Europe with a mission to prevent environmentally and socially harmful impacts of international development finance and to promote alternative solutions and public participation.

<http://www.bankwatch.org/>

**Center for Gender and Development Studies**

University of the West Indies, Cave Hill Campus (Barbados)

<http://www.cavehill.uwi.edu/fhe/gendev/Default.htm>

**Centre for Economic and Policy Research**

<http://www.cepr.net>

**Citizens' Network on Essential Services**

<http://www.servicesforall.org/>

**Debt and Development Coalition Ireland**

<http://www.debtireland.org/>

A network of organisations and individuals who share a deep concern about the injustice of the debt crisis and a commitment to work together for an effective, fair and speedy solution to the crisis.

**Development Alternatives with Women for a New Era (DAWN)**

A network of women scholars and activists from the economic South who engage in feminist research and analysis of the global environment and are committed to working for economic justice, gender justice and democracy.

<http://www.dawnorg.org/>

**ECONDAD**

A regional network coordinating West African NGOs/civil society organizations working on debt, structural adjustment policy and the monitoring of international financial institutions within and outside the region.

<http://www.econdad.org/>

**European Network on Debt and Development (EURODAD)**

A network of European development NGOs working to change economic policies and ensure that poorer people have their say in decisions that affect their lives.

<http://www.eurodad.org/>

**FOKUS: Forum for Women and Development (Norway)**

<http://www.fokuskvinner.no/English>

A resource centre on international women's issues and a co-ordinating organ for women's organizations.

### **Focus on the Global South**

<http://www.focusweb.org/>

A non-governmental organisation that combines policy research, advocacy, activism and grassroots capacity building in order to generate critical analysis and encourage debates on national and international policies related to corporate-led globalisation, neo-liberalism and militarisation.

### **Gender Action**

<http://www.genderaction.org/>

The only organization whose sole purpose is to promote women's rights and gender equality and ensure women and men equally participate in and benefit from IFI investments in developing countries.

### **Gender and Economic Reforms in Africa (GERA)**

Third World Network

<http://twnafrica.org/gera.asp>

A research and advocacy programme established in 1996 by women from across Africa in order to influence economic policies and decision-making processes in Africa from a gender perspective.

### **Gender Equality and the Economy**

Levy Institute of Economics, Bard College (USA)

[http://www.levy.org/default.asp?view=research\\_gee](http://www.levy.org/default.asp?view=research_gee)

### **Gender, Institutions and Development Database (GID)**

Organization for Economic Co-operation and Development (OECD)

[http://www.oecd.org/document/23/0,2340,en\\_2649\\_33947\\_36225815\\_1\\_1\\_1\\_1,00.html](http://www.oecd.org/document/23/0,2340,en_2649_33947_36225815_1_1_1_1,00.html)

Covers 50 indicators on gender discrimination in 162 countries

### **GENDERNET/Network on Gender Equality**

Development Assistance Committee of the OECD

[www.oecd.org/dac/gender](http://www.oecd.org/dac/gender)

GENDERNET an international forum for gender experts from donor agencies.

### **GenderStats: Database of Gender Statistics**

World Bank

<http://devdata.worldbank.org/genderstats/genderRpt.asp?rpt=profile&cty=AFG,Afghanistan&hm=home>

Provides gender disaggregated data by country and category.

### **General Data Dissemination System (GDSS)**

International Monetary Fund

<http://dsbb.imf.org/Applications/web/gdds/gddshome/>

Publishes macroeconomic data from member-country national statistical agencies.

### **Globalization Challenge Initiative (GCI)**

[www.servicesforall.org](http://www.servicesforall.org)

GCI works to enhance public understanding about ways in which investors—especially external donors and creditors and transnational enterprises—affect democratic prospects in developing countries in economic integration processes. GCI promotes information sharing about the nature and impact of the policies that external actors implement in developing countries and seeks to bring diverse voices into development debates, work with colleagues to hold external actors accountable for the impacts of their policies and operations on vulnerable groups, and support advocacy efforts that advance homegrown policies in developing countries.



**Glossary**

Bretton Woods Project (UK)

<http://www.brettonwoodsproject.org/glossary/index.shtml>

**Glossary and Acronyms**

Department for International Development (UK)

<http://www.dfid.gov.uk/aboutdfid/glossary.asp>

**Glossary**

World Bank

<http://www.worldbank.org/depweb/english/modules/glossary.html>

**Glossary of Debt Terms**

Jubilee USA Network (USA)

[http://www.jubileeusa.org/jubilee.cgi?path=/learn\\_more&page=glossary\\_of\\_debt\\_terms.html](http://www.jubileeusa.org/jubilee.cgi?path=/learn_more&page=glossary_of_debt_terms.html)

**Glossary on Macroeconomics from a Gender Perspective**

By Patricia Alexander with Sally Baden

BRIDGE Report No. 48

<http://www.bridge.ids.ac.uk/reports/re48c.pdf>

**Glossary of Trade-Related Terms**

World Bank

<http://www.worldbank.org/depweb/english/modules/glossary.html>

**Human Development Report**

UNDP

<http://hdr.undp.org/>

Contains annual reports and statistical data on each country including a number of economic and political indicators by gender.

**Indonesian Student Movement Against Debt (ISMAD)**

[www.ismad.org](http://www.ismad.org)

**IFI Watchnet**

IFI Watchnet connects organisations worldwide which are monitoring international financial institutions such as the World Bank, the IMF, and regional development banks.

<http://www.if-watchnet.org/>

**Institute for Policy Studies (IPS)**

<http://www.ips-dc.org/>

**International Accountability Project**

A public interest advocacy organization that offers legal support to a global network of people who seek to hold international financial institutions and multinational corporations accountable for violations of environmental and human rights.

<http://www.accountabilityproject.org/>

**International Center for Research on Women**

A nonprofit dedicated to improving the lives of women, advancing equality and human rights through research, technical support for capacity building, and advocacy.

<http://www.icrw.org/>

**International Association for Feminist Economics (IAFFE)**

Middlebury College, Vermont (USA)

<http://www.iaffe.org/>

**International Forum on Globalization**

<http://www.ifg.org/>

**International Gender and Trade Network**

A Southern-led network that builds North-South cooperation in the work of developing more just and democratic policy from a critical feminist perspective; organized in eight major international regions.

<http://www.igtn.org/>

**International NGO Forum on Indonesian Development (INFID)**

[www.infid.org/](http://www.infid.org/)

**International Working Group on Gender, Macroeconomics and International Economics (GEM-IWG) (USA)**

Department Of Economics, University Of Utah

<http://www.econ.utah.edu/genmac/index.html>

**Jubilee Debt Campaign (UK)**

[www.jubileedebtcampaign.org.uk](http://www.jubileedebtcampaign.org.uk)

**Jubilee Research (UK)**

<http://www.jubileeresearch.org/>

**Jubilee South**

<http://www.jubileesouth.org/>

**Jubilee USA Network (USA)**

<http://www.jubileeusa.org/>

**Just Associates**

<http://www.justassociates.org/>

**Latin American Network on Debt and Development (LATINDADD)**

*La Red Latinoamericana de Deuda, Desarrollo y Derechos*

<http://www.latindadd.org/>

**Network Women in Development Europe (WIDE)**

<http://www.eurosur.org/wide/>

**New Economics Foundation (UK)**

<http://www.neweconomics.org/gen/>

**NGO Forum on ADB**

[www.forum-ADB.org](http://www.forum-ADB.org)

An Asian-led network of non-government and community-based organizations that support each other to amplify their positions on Asian Development Bank's policies, programs, and projects affecting life forms, resources, constituents - the local communities.

### **Norwegian Campaign for Third World Debt Cancellation**

#### ***Aksjon Slett U-Landsgjelda (SLUG)***

<http://www.slettgjelda.no/english/>

### **Odious Debts**

Features an e-library and archive of legal information about the principle of odious debt, a forum for citizens and advocacy groups throughout the world to post details of their country's odious debts and describe the efforts made to establish the illegal nature of these debts.

<http://www.odiousdebts.org/odiousdebts/index.cfm>

### **Post-Autistic Economics Network: pluralism in economics**

<http://www.paecon.net/>

### **Siyanda: Mainstreaming Gender Equality**

Bridge: Development-Gender

<http://www.siyanda.org/about.htm>

Siyanda is an on-line database of gender and development materials from around the world.

### ***Solidaritas Perempuan*-Women's Solidarity for Human Rights (Indonesia)**

[www.solidaritas-perempuan.org](http://www.solidaritas-perempuan.org)

### **South Centre: An Intergovernmental Organization of Developing Countries**

<http://www.southcentre.org/>

### **Tanzania Gender Networking Programme**

An NGO working in the civil society sector, focusing on the practical promotion and application of gender equality and equity objectives through policy advocacy and mainstreaming of gender and pro-poor perspectives at all levels in the Tanzanian society.

<http://www.tgnp.org/>

### **Transparency International**

A global civil society organisation leading the fight against corruption, brings people together in a powerful worldwide coalition to end the devastating impact of corruption on men, women and children around the world.

<http://www.transparency.org/>

### **UK Gender and Development Network**

<http://www.gadnetwork.org.uk/index.html>

### **United Nations Development Fund for Women (UNIFEM)**

Includes Annual Report, 2005-2006 documents UNIFEM's work to foster women's empowerment and gender equality around the world.

<http://www.unifem.org/>

### **Women's Environmental and Development Organization (WEDO)**

WEDO is an international organization that advocates for women's equality in global policy. It seeks to empower women as decision makers to achieve economic, social and gender justice, a healthy, peaceful planet and human rights for all.

<http://www.wedo.org/>

### ***Annex 3. Checklist to Engender Country Strategies & Economic Frameworks***

This Checklist was conceived in March, 2003 at the “Experts meeting on Gender Mainstreaming of PRSPs in selected African Countries” in Pretoria South Africa (sponsored by UNDP Southern Africa SURF and UNIFEM South Africa) that Gender Action participated in. Gender experts in Mozambique and Bosnia and Herzegovina developed it further during meetings with Gender Action in 2005. It is intended to assist developing country citizens analyze development strategies for gender considerations.

#### **1. Diagnosis of Poverty**

- How does the poverty profile define poverty? Is poverty understood as a state of being or a social relationship? Does the profile account for the idea of poverty as a multidimensional phenomenon? What are the possible gaps in the analysis? Does the strategy address the causes it identifies?
- Does the strategy identify gender inequality as a key factor contributing to poverty? Has poverty been analyzed as gender specific phenomenon? Does it account for the ways in which men and women experience poverty differently, including the processes by which they become poor or rise out of poverty? What does the poverty profile reveal about the different dynamics? Based on the analysis, are you able to understand the role of gender in the process of impoverishment?
- Are gender issues treated as an isolated chapter or have they been integrated into all discussions? Is gender simply an add-on or has it been fully integrated into the framework?
- What types of gender disaggregated data have been provided and where are the major gaps? Look at incomes, wages, labor rate participation, access to education, health, age, ethnic and regional differences, rural and urban differences.
- How have the poor been conceptualized: as abstract, homogeneous categories (poor, labor force, farmers) or differentiated groups? Whose standpoint is taken as the starting point of the analyses?
- How does the strategy measure poverty and do these measurements adequately capture gender gaps? For example, household-level poverty data obscures intra-household gender differences in terms of access to resources.
- Are women treated as a homogeneous category or are differences in class, race, ethnicity, age, political affiliation, location (rural/urban) addressed?
- Are women labeled as vulnerable group? If so, how does it impact their status as an economically active group?
- In a Bosnia and Herzegovina (BiH) report, female-headed households appear to be better off than male. What could be some of the reasons for this discrepancy? What are the implications for BiH’s PRSP policies?
- How has the household been conceptualized: as a team of with the husband as the breadwinner and the wife as a dependant, or as a partnership between two independent income-earners? How does the strategy’s understanding of family structure inform economic and social welfare policy?

#### **2. Macroeconomic Framework**

##### Fiscal Reform

- What kinds of fiscal reforms does the strategy promote and how will they impact men and women differently?
- What services will the government cut in reducing government spending, and do men or women or both benefit from those services?
- Is women’s unpaid labor measured and accounted for?
- What are the linkages and trade-offs between the unpaid care economy and the formal economy? Does women’s unpaid labor compensate for cuts in public expenditure?
- The VAT is a regressive measure of taxation, meaning that it disproportionately taxes people with lower incomes. What will be the impact of the tax reform and VAT on poor women and men? How can the effects be mitigated or significantly reduced? Are basic foodstuffs and other essentials like children’s

clothing, medicine and school supplies VAT-exempt?

#### Exchange Rate Policy & Inflation Targeting

- Will the adopted macroeconomic policies have an inflationary or deflationary effect? Which sectors are most affected by inflation or deflation? Are women or men concentrated in these sectors?
- How do female and male consumption patterns differ and how are male and female consumers affected by increasing or decreasing prices? How will changing prices affect food security for women and men, boys and girls within poor households? Will changes in food security have a greater impact on male or female headed households?
- Will the reforms push more women or men into the informal sector and what is the impact of informalization on the social security of women and men?
- Which sectors are most affected by a devaluation of exchange rate? Are these female or male intensive sectors?
- Do women and men's saving rates and methods differ? How will they be affected by macroeconomic policies?

#### Growth and Macroeconomic Stability

- What is the trade-off between maintaining macroeconomic stability and providing social welfare service? In what ways do they impact men and women differently?
- What types of strategies, measures and anti-poverty projects can mitigate the effects?
- What are the key services or levels of services that should not be compromised or be permitted to fall beneath a critical threshold? What is that threshold?
- Does the strategy budget include gender targeting to reduce discrimination in opportunities and services?

#### Rationalization, liberalization and privatization

- How do macroeconomic policies effect overall employment? How are labor markets segregated by gender? What are the percentages of female and male participation in the labor force and what are the rates of employment? What is the ratio of women to men working in agriculture, manufacturing, services, the informal sector and other areas? Which of these sectors will experience an increase or decrease in employment? Are women or men dismissed disproportionately? What kind of social security is available to retrenched women and men?
- What is the impact on family structure where men are absent from the household and are working at a distance not permitting them to commute?
- What is the wage gap between women and men? Is it narrowing or increasing? What will be the impact of strategy economic policies on the wage gap?
- Which sectors are most affected by liberalization policies? Who will lose and who will gain?

#### Public Administration Reform & Institution-Building

- Are women or men the majority of public sector employees? What is/would be the gendered impact of downsizing of the public sector?
- What is the distribution of men and women in the various civil service grades?
- What types of legal reform does the strategy propose? Is there a focus on protecting private property and intellectual property rights or do the reforms protect vulnerable women and girls? Are violence against women and spousal abuse illegal? At what age can a girl legally marry? What are the gender-based differences in inheritance law and property ownership? Is formal law harmonized with traditional law, or are there effectively two legal systems in place?

#### Private Investment

- What kind of private investment does the strategy promote? What will be the impact of investment on employment for men and women? Do women and men have an equal capacity to respond to and benefit from new economic opportunities? What are the differences in terms of their capacities? What about migration?
- What changes would be needed in the legal and institutional framework to enable women and men to benefit from the new macroeconomic opportunities? Does the government have adequate labor laws? What about human rights?

- Do women and men have equal access to legal assistance and information?

#### Other Areas

- Trade: What will be the impact of tariff reductions on poor farmers, entrepreneurs and other workers? Will tariff reductions reduce or increase incomes for women and men?
- Procurement: Could the MTDS procurement policies contain affirmative action programs targeting female-headed enterprises?
- Business opportunities: What opportunities exist for females and males to launch, develop, and manage micro, small, medium, and large enterprises? Who benefits from existing resources and who does not? What are the gender or income barriers to such opportunities? What are the strategies to overcome these barriers and are they in the development plan?

### **3. Sector Strategies: Agriculture and Forestry, Industry and Tourism**

#### Agricultural and Forestry Management

- What are men's and women's respective roles, technical capacity, land-ownership patterns, and access to technology and credit, extension services, and inputs.
- Will proposed agriculture subsidies target female and male farmers in a way that promotes gender equality or reinforces inequality?
- Will other investments in farming and forestry predominantly target females or males?

#### Manufacturing and Agro-processing

- Do men or women predominate in strategic industries such as wood-processing, food-processing, textiles, leather goods and footwear, metalworking, extractive industries, tourism, energy, and Information & Communication Technology (ICT)?
- Is there a need to target training to achieve gender equal opportunities? Consider developing training and social programs to female and male workers.

#### Tourism and the Service Sector

- How will women and men be affected by investments in tourism? For example, is prostitution a possible outcome of growth in this sector? Is prostitution legal, and if so are there medical services available?
- What are the differences in the roles the strategy envisions for women and men in terms of job security and income generation?
- Does the strategy support female and male income-generating roles in running hotels and tourism related businesses, handicraft markets, and tour guiding?

### **4. Infrastructure Development: Transportation, Power and Energy, Telecom and ICT and Extractive Industries**

#### Transportation

- What should be the investment priorities for roads and railway construction? Do investments in transportation aim to increase access to schools, health, local markets and other services or increase exports?
- Who determines where roads are to be built? Do men and women participate equally in decision-making?
- Which transport industries are under consideration for privatization and what will be the implications for poor women and men?

#### Power and Energy

- Will strategies to unbundle power and privatize electricity generation and distribution overburden poor women and men?
- Will energy rates increase? If so, what are the gender impacts on the livelihoods of poor men and women? Will new energy tariffs drain scarce financial resources in poor households?
- How will privatization impact the gender balance of employees in the power sector? At the lower and higher levels? Are there any laws or practices that encourage power companies to hire women that may

change? In Delhi, India, women occupy no more than 5% of the top 100 posts in private power companies.<sup>102</sup>

- Will females and males in rural and urban areas benefit equally from the implementation of the strategy to provide electricity to all citizens?

#### Telecommunications and ICT

- Analyze telephone and Internet coverage to determine whether they are equally accessible to females and males in urban and rural areas.
- What will be the impacts of liberalizing the telecommunications sector for women and men living in poverty?

#### Extractive Industries

- If the strategy discusses any mega-projects or investments in extractive industries such as mining, oil, or gas, what are the potential gendered impacts?
- For whom will the project generate employment and who will the proceeds benefit?
- How will the project impact the rights and livelihood of local men and women?

### **5. Health**

- What (if any) gender bias predominates in the health services sector? Do women and men in rural and urban areas benefit equally from public expenditure for health services? What measures can be taken to eliminate any gender bias in healthcare?
- To what extent do health sector priorities reflect women's and men's respective needs?
- Will poor women or men bear a greater burden with the privatization of health services?
- Do women and men have equal access to health care? Since health insurance is usually accessible through formal employment, are women or men concentrated in the formal economy? Which gender dominates the informal economy and therefore relies on the public health?
- How does an ethnically or politically based mistrust in medical services affect men and women?
- How are pharmaceutical products distributed? Are generic drugs available? Do physicians also dispense and sell drugs?
- What vulnerable groups lack access to medical services? How does gender cross-cut into each of these groups?
- What is the relationship between need and the ability to access specialized or good quality care? What about pre- and postnatal care and sexual health? What is the demand for psychological services and what resources exist for mental healthcare for vulnerable groups, i.e. refugees, internally displaced persons, etc.? What portion of these groups consists of women and children? Does the strategy help or hurt women and men's access to these services?
- How does distance from services shape the prioritization of access based on gender within individual households?
- What environmental problems affect men and women differently? How does the strategy address environmental problems?

### **6. Education**

- What are the most significant gender differences in education at all levels: primary, secondary, tertiary, technical and vocational training? Do rural men and women have access to education?
- How do gender differences in education segment labor markets?
- What strategies can ensure a quality educational system that promotes gender equality within the classroom
- Are men or women predominantly teachers and how will reform impact this ratio? Does it provide incentives for men and women to remain in the job?
- Do disadvantages exist in terms of scientific or technological training for females or males?

### **7. Social Transfers**

<sup>102</sup> The authors would like to thank Virender Kumar of North Delhi Power Limited for raising these important issues.

- How does reducing government spending impact social transfers to low-income women, men and children?
- Do social transfers including veterans' rights, unemployment insurance, pension benefit, and other social protections treat women and men equally?
- Does the strategy provide for war victims of rape and other gender-based violence through targeted assistance programs?
- Are assistance programs for displaced persons and demobilized combatants gender sensitive? If not, how can they better account for gender differences?

## **8. Water**<sup>103</sup>

- Is the strategy based on a gender disaggregated, comprehensive social analysis of water use?
- How will poor men and women be affected by water privatization or other reforms in water management? Typically, water privatization shifts access from low-value users (subsistence farmers) to high-value users (agribusiness, industry).
- Will water tariffs reduce access to any particular groups?
- Does the strategy include large scale infrastructure development such as large dams? Are good practices such as the World Commission on Dams Guidelines taken into account?
- Will men and women participate equally in decision-making structures for water management? Is there negotiating power equal? Participation does not always mean women have power to influence decisions.
- Is (gender sensitive) sanitation part of the strategy?
- Do all women and men have equal access to potable water? If not, how can the strategy enhance equality?
- Are water rights tied to land rights? This usually results in unequal access to water resources, as land rights are mostly in the hands of men.

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#### ***Annex 4. Methodology***

In order to shape the focus of the Guide, we determined which conditionalities required by the World Bank and IMF have the gravest gender impacts. We re-examined reforms in the countries where Gender Action has previously worked with citizens to engender their Poverty Reduction Strategy Papers (PRSPs)—Bangladesh, Eritrea, Malawi, Mozambique, Namibia and Tanzania—to assess their gender impacts. We also made a list of all countries with IMF Poverty Reduction Growth Facilities (PRGFs) and World Bank Poverty Reduction Support Credits (PRSCs) since 2000 and analyzed these loans in six countries—Ethiopia, Georgia, Mozambique, Nicaragua, Sri Lanka and Tanzania—for gender impacts. Please contact Gender Action at [info@genderaction.org](mailto:info@genderaction.org) for a copy of this analysis.

By examining this sample of PRSPs, PRSCs and PRGFs in these eleven countries we determined that: (1) privatization of essential services; (2) government spending and revenue policies; (3) trade and labor policies; and (4) financial sector reforms are the World Bank and IMF-required policies with the greatest gender impacts. We have constructed our paper based on these reforms, using case studies from countries around the world, and provided background information as needed.



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