

POSSIBILITIES AND LIMITS OF INCORPORATING GENDER IN ECONOMIC ADJUSTMENT POLICIES: THE CASE OF THE WORLD BANK

Aslı EGE*

Abstract

This article treats the question of women in one of the most important development agencies, the World Bank, especially concerning the effect of its Structural Adjustment Programs (SAPs) towards the developing world. The major idea behind the article is that women are those who suffer the most from the adverse effects of the neo-liberal agenda that is supported by these programs. It is thus discussed that The World Bank, as long as it does not question its own goals remaining in neo-liberal thinking, there is not a chance that this institution would indeed play a positive role beyond the rhetoric regarding women. While analyzing this problematic, throughout the article, the theoretical evolution regarding women and development from the “Women in Development” (WID) to arrive to a sense of “Gender and Development” (GAD) and finally to the “Gender Efficiency” approaches are as well to be examined.

Key words: Women, structural adjustment, gender, the World Bank, development.

YAPISAL UYUM POLİTİKALARINA CİNSİYETİ DAHİL ETMENİN OLANAKLARI VE SINIRLARI: DÜNYA BANKASI ÖRNEĞİ

Özet

Bu makale, kadınlar meselesini, en önemli kalkınma ajanslarından biri olan Dünya Bankası'nın “Ekonomik Uyum Programları” (EUP) açısından ele almaktadır. Makalenin ana fikri, bu programların savunduğu neo-liberal gündemin

* Aslı Ege, is associate professor in the French Speaking Department of Political Science in Marmara University since 2004. Her research interests are geopolitics of the contemporary world and Turkish modernization up today. Asli.ege@www.marmara.edu.tr

olumsuz etkilerine en çok maruz kalanların kadınlar olduğudur. Dolayısıyla Dünya Bankası, neo-liberal düşünceden kaynaklanan amaçlarının özünü sorgulamadığı sürece, retoriğin ötesinde kadınlar için gerçekten olumlu bir rol oynanması gibi bir şansın olmadığı tartışılmaktadır. Bu sorunsal analiz ederken, makale boyunca, kadınlarla ilgili teorinin gelişimi, yani, “Kalkınma İçerisinde Kadın”dan (KİÇ) bir “Cinsiyet ve Kalkınma” (CVK) bilincine ve nihayet “Cinsiyet ve Etkinlik” yaklaşımlarına doğru teorik gelişim de incelenmektedir.

Anahtar kelimeler: Kadınlar, yapısal uyum, cinsiyet, Dünya Bankası, kalkınma.

Introduction

“From looking at the state of advantages and deprivations that women and men respectively have, there is an important need to look at the contrast between (i) the efforts and sacrifices made by each, and (ii) the rewards and benefits respectively enjoyed. This contrast is important for a better understanding of gender injustice in the contemporary world. The exacting nature of women’s efforts and contributions, without commensurate rewards, is particularly important to subject”¹.

Theoretically, if the economy is defined to be neutral regarding men and women, the unsaid paradigms of the liberal and capitalist economic model do not take into consideration the social dimensions of the relationships between men and women. This model depends on the measurable statistics, but the non measurable elements of gender based division of labor, especially in the household and the market in general are non-mentioned, where the female reproductive and productive functions become invisible. The importance of this article is thus in its objective to be able to demonstrate that this neo-liberal point of view that the global economics is currently based over, does not reflect the reality, especially that of women.

Despite the fact that the World Bank is rarely mentioned together with gender related questions, the notion of development is largely dependent on the acknowledgement of women’s roles in development. This simple fact makes the World Bank become one of the main actors in gender. Thus the structural adjustment programs (SAPs) of the Bank, oriented towards the developed regions of the developing world such as Africa and the Global South, necessarily includes the issue of women’s status and related gender questions.

On the other hand, many empirical studies in the Global South be it in Africa, Latin America or Asia are the evidence that women are those who suffer most from the macro-economic policies of the international monetary development agencies, such as the IMF and the World Bank. This article thus examines how a

¹ S. Anand and A. Sen, “Gender Inequity in Human Development: Theories and Measurement”, **Occasional Paper 19 (paper presented for the Human Development Report 1995)**, New York, United Nations Development Program, 1995. Quoted in, Swarna S. Vepa, “Gender Equity and Human Development”, **Indian Journal of Medical Research**, Vol.126, No.4, p.328, October 2007.

powerful monetary institution in its field, the World Bank, becomes subject to gender discrimination in its Structural Adjustment Programs (SAPs) led to the developing regions of the world.

The objective foreseen by this article is therefore to be able to discuss the neoliberal economic agenda of the World Bank within the irony in between its goal of achieving gender equality and promoting women's rights, and its adverse effects on the advancement of this proclaimed goal. Accordingly, the hypothesis of the article is based on the assumption that as long as the World Bank remains its loyalty to the neo-liberal language in functioning, thus avoiding sociological perspectives such as women's issues, SAPs of the Bank, will not achieve their proclaimed goal of valuing women.

In trying to treat such a hypothesis, the feminist theory which treats collective identities and interests as based on gender, provides thus the most important venues of reflection. The literature, which, thus challenge the neo-liberal agenda of the World Bank is based on the writings of various feminist writers, as well feminist policy advocates within and outside the Bank. In this respect, it is worth mentioning first of all, **Nancy Folbre (1993)**², who defends that the norms and priorities of men and women are social constructions which vary considerably while as well explaining the collective power of men over women. In this **Boserup (1993)**³ agrees with her, stating that men's interest in preserving the traditional ranking order between sexes should not be underestimated, but brings as well a new perspective as it continues: It should not be overestimated either.

This new perspective underlines the difference in between the two approaches to women. The first one is an application of modernization theory which defends that women's marginalization can be remedied by including them in the market economy, which means that women's promotion will benefit the economy, as **Rogers (1980)**⁴ suggests. The second approach is less optimistic and by examining gender relations of men and women instead of taking women as a category a part, defends that incorporating women into the development (mentioned as Women in Development - WID) will not improve their welfare, and the process itself must be modified. **Beneria and Sen (1981)**,⁵ **Sen and Grown (1987)**⁶ and

² Nancy Folbre, "Guys Don't Do That: Gender Groups and Social Norms", **Annual meeting of the American Economic Association**, Anaheim, California, December 1993.

³ Ester Boserup, "Obstacles to Advancement of Women During Development", **Investment In Women's Human Capital and Economic Development**, ed: T. Paul Schultz, New Haven, Yale University Press, 1993, **pp.**

⁴ B. Rogers, **The Domestication of Women: Discrimination in Developing Societies**, London, Kogan Page, 1980.

⁵ Lourdes Beneria - Gita Sen, "Accumulation, Reproduction, and Women's Role in Economic Development: Boserup Revisited", **Signs**, Vol.7, No.2, 1981, 279-98.

⁶ Gita Sen - Caren Grown, **Development, Crises, and Alternative Visions: Third World Women's Perspectives**, New York, Monthly Review Press, 1987.

Kabeer (1994)⁷, are the writers who defend in this respect, Gender and Development (GAD) approach, especially concerning the distribution of income along gender lines. In the same line as those feminists, **Mark C. Blackden and E. Morris-Hughes (1993)**⁸ of the World Bank, demonstrates that by its ignorance of the social relationships of gender, structural adjustment often aggravated the situation of women by an overcharge of work and thus was deprived from the means to make a positive impact on women.

Consequently, arising from the criticism of the economic development by feminist economists (**Diane Elson 1988**⁹, **I. Palmer 1991**¹⁰, **Nancy Folbre 1994**¹¹, etc.), gender efficiency approach becomes a widely referred approach among the current development approaches to women, including the World Bank. Especially writings of **Appleton and Collier (1995)**¹² on the linkages between gender equality and economic efficiency thus help bring a new understanding of structural adjustment policies.

In this light, this article is composed of five sections. The first section treats the gender bias in the World Bank's Structural Adjustment Programs as evidence. The second section, after asserting that the World Bank recognizes that such economic reform may have adverse impacts for women, treats the different empirical cases demonstrating this evidence. In this sense, the third section is devoted to the Setting up of the Agenda for incorporating gender into the World Bank Structural Adjustment Policies, to demonstrate the evolution of gender discourse within the Bank, in relation to the UN and the international environment. As to the fourth section, the World Bank's gender efficiency approach is treated as a mid-way in between economic goals of the Bank and gender sensitiveness. Finally, in the fifth section, the limits of gender policy advocacy in the World Bank is discussed, proposing that despite the efforts within the framework of gender efficiency, the World Bank remains far behind the expected outcomes.

⁷ Naila Kaber, **Reversed Realities: Gender Hierarchies in Development Thought**, London, Verso, 1994.

⁸ C. Mark Blackden - E. Morris-Hughes, **Paradigm Postponed: Gender and Economic Adjustment in Sub-Saharan Africa**, Technical Note 13, Washington D.C., World Bank, Africa Region, Human Resources and Poverty Division, 1993.

⁹ Diane Elson, "From Survival Strategies to Transformation Strategies: Women's Needs and Structural Adjustment", **Cornell University Workshop on Economic Crisis and Household Survival**, New York, September 1988.

¹⁰ Ingrid Palmer, **Gender and Population in the Adjustment of African Economics: Planning for Change**, Geneva, International Labor Office, 1991.

¹¹ Nancy Folbre, **Who Pays for the Kids? Gender and the Structures of Constraint**, New York, Routledge, 1994.

¹² Simon Appleton and P. Collier, "Gender targeting", **Public Services and Expenditures: Targeting and Poverty Alleviation**, Eds.: D. Van der Walle and K. Nead, Baltimore, Johns Hopkins University Press, 1995.

1. Relevance of Gender to Structural Adjustment Policies

Structural Adjustment is essentially about inducing the inter-sectoral flow of resources (especially labor and credit) from non-tradables to tradables in order to alter the original misallocations of resources in between sectors”¹³. While tradables are those commodities that can be traded in international markets, non-tradables are goods and services that cannot be traded internationally. In the longer run, structural adjustment is designed to restructure economy and secure long term efficiency. Adjustment policies mainly consist of¹⁴: currency devaluation and financial liberalization, privatization of governments corporations, trade liberalization, including import liberalization and export promotion), elimination or reduction of subsidies for agriculture and food staples, and reductions in government spending, including expenditure for health, education and social services.

This powerful neo-liberal agenda is of the belief that (economic) development is best achieved through deregulated capitalist markets and privatization, a view which currently which guides global economics.

Indeed, the majority of African countries live under the structural adjustment programs of the World Bank to be able to secure their economy. By 1989 there were 31 African countries which accepted structural adjustment programs drawn up by the World Bank. However many of the structural adjustment policies put into implementation have not been profitable for African women who were especially affected in terms of the decrease in their initial welfare and status. The feminist criticism of SAPs in the 1980s note that mothers with young children are especially vulnerable to the negative effects of structural adjustment¹⁵.

Indeed, it is women who must cope and devise survival strategies when household incomes fall and prices rise. Precisely, as a result of currency devaluation policies to provide cheap labor, the (real) prices of basic foodstuffs such as oil, flour and rice consumed by the poor increase. Governments under structural adjustment also decrease their public expenditures on social needs such as education, health and transport of which women were the least beneficiaries.

“Macro-economic measures, such as adjustment policies, may have an impact not only on macro-economic indicators, such as gross domestic product (GDP) growth and external debt rate, but also on social indicators, such as access of women and children to shelter, food, healthcare and education”¹⁶

¹³ Joseph Stiglitz, “Gender and Development: the Role of State”, **The World Bank Workshop**, 1999, <http://www.worldbank.org/html/edi/gender/theme1.htm> (10 march 1999).

¹⁴ Roberto De Vogli - Gretchen L. Birbeck, “Potential Impact of Adjustment Policies on Vulnerability of Women and Children to HIV/AIDS in Sub-Saharan Africa”, **J Health Popul Nutr**, Vol.23, No.1, June 2005, p.108.

¹⁵ Robert J. Brym et al., “In Faint Praise of the World Bank’s Gender Development Policy”, **Canadian Journal of Sociology**, Vol.30, No.1, Winter 2005, p.96

¹⁶ De Vogli - Birbeck, “Potential Impact...”, **ibid.**, p.107.

Women given their inferior standing at home and in the family in many societies have even less access to those services and nutritional goods when they are reduced.¹⁷

On the other hand, from the WB's view, SAP has effect on gender equality only through their effect on income growth. This means that the WB's economic understanding associates a growth in the Gross National Product (GNP) with "development". But the GNP is a demonstration of only the overall national economy. The individual welfare and "how the pie is distributed" are not included in it. Therefore the benefits of women as compared to those of men from development (as well as the benefits of poor as compared to rich, etc.) are not mentioned. The benefits and costs of development on genders are invisible. Moreover the informal sector and the unpaid economy, both of which are characterized by female labor in the Third World are also left outside the GNP accounts. Therefore, the question of equitable income growth is not guaranteed under the World Bank reforms, and the World Bank SAP policy creates gender disparities that could be enormous.¹⁸

In conclusion, "the WB's SAPs, a cornerstone of the neo-liberal approach, have been implicated in the increased poverty of many world citizens, especially women – an implication with which the Bank has agreed"¹⁹, "Throughout the seventies and eighties SAPs challenged the distribution of foreign economic assistance towards job creation for men but not for women in the developing world"²⁰.

2. Critics of the World Bank's Structural Adjustment Programs

Since 1990s, the World Bank, who is the initiator of the macro-economic stabilization program, has thus acknowledged that such economic reform may have adverse impacts for women. In fact, the World Bank neoliberal restructuring policies are "gender-blind", in that they oppress women and rely on it in order to work.

However, if a woman's productive contribution is unpaid, then it has no place as real production. According to that only the paid labor is considered in terms of "work". As Horn (1991) cites²¹,

¹⁷ Bharati Sadasivam, "The Impact of Structural Adjustment on Women: A Governance and Human Rights Agenda", **Human Rights Quarterly**, Vol.19, No.13, 1997, p.638.

¹⁸ Elizabeth Asante, "Engendering Development: Through Gender Equality in Rights, Resources and Voice", **Canadian Journal of Sociology**, Vol.27, No.2, Spring 2002, p.293.

¹⁹ Beth Collison, "The World Bank and Women's Sustainable Economic Development: A Beautiful Marriage or A Contradiction in Terms?", **Canadian Woman Studies**, Vol.23, No.1, Fall 2003, p.23 (2/8 internet).

²⁰ Marina Karides, "Gender Makes the World Around, the World Go Around", **Contemporary Sociology**, Vol.36, No.4, July 2007, p.323.

²¹ Nancy Horn, Redefining Economic Productivity: Market Women and Food Provisioning in Horares Zimbabwe", **Annual Meeting of the African Studies Association**, St. Louis, Missouri, 1991, p.2.

Cooking according to economists, is “active labor” when cooked food is sold, and “economically inactive labor” when it is not. Housework is “productive” when performed by a paid domestic servant and “non-productive” when no payment is involved. Those who care for children at an orphanage are “occupied” mothers who care for their children at home are “unoccupied”.

In that context, the definition of “work” in the economic paradigm is itself a source of gender discrimination. Since, women’s unpaid domestic work (house work) is not given a monetary value they seem to be invisible.

Resulting from there, women’s labor and time are assumed to be never ending or in Elson’s (1988) terms upon whom most of the feminist economics is based, infinitely elastic to compensate for the cuts in social sector expenditures of governments in times of structural adjustment²². For example when governments made cutbacks in social expenditures such as the health sector, women had to look after their patients at home which increased their work load and unpaid work in the household²³.

The question is whether the costs and benefits of adjustment apply equally to each individual, whether it is men or women (as to rich and poor, urban and rural). Due to their roles in the “unrecognized economy”, women are the most vulnerable members of the society to the negative impacts of the adjustment policies.

On the other hand, in cases when women’s work is recognized, the World Bank structural adjustment policies such as currency devaluation to provide cheap labor to attract foreign investment resulted in a gross exploitation of women workers²⁴, because the price paid for women’s labor was cheaper. **S. Bharati (1997)** in his article assessed that it was especially

“teenage girls (who) are preferred as they are cheaper and considered to be docile workers. This gendered demand for labor aroused from the vulnerability, docility, and dispensability of young single women, who were made to work without security or safety of employment”²⁵.

In addition to these obstacles, most of the time, the female labor is in the informal sector due to the difficulties women encounter in entering the market

²² See Diane Elson, “From Survival Strategies to Transformation Strategies: Women’s Needs and Structural Adjustment”, **Cornell University Workshop on Economic Crisis and Household Survival**, New York, September 1988.

²³ Diane Elson, “From Survival Strategies to Transformation Strategies: Women’s Needs and Structural Adjustment”, **Cornell University Workshop on Economic Crisis and Household Survival**, New York, September 1988, p.20.

²⁴ André Michel, “African Women, Development and the North-South Relationship”, **Paying the Price, Women and the Politics of International Economic Strategy**, Eds.: Mariarosa Dalla Costa - Dalla Costa, London and New Jersey, Zed Books, 1995, p.62.

²⁵ Sadasivam, “The Impact of Structural...”, **ibid.**, p.641.

forces. On a study made on Zambia, it is evidenced that women have lower access to credit and respond less to market opportunities in the sense that²⁶:

Women farmers are more time constrained and more obligated to produce for own consumption, hence cannot vary response as much, women are also more risk-averse in responding to opportunities and because of their greater responsibility for household food security, women have more limited choices.

In this framework, the impediments of women to lack of access to financial services are defined as follows²⁷:

- Lack of collateral (usually land title)
- Need for male co-signer
- Low levels of literacy, numeracy, and general education, which make women less able to respond to written materials and forms
- Distance, time and cost of travel to credit institutions
- Lack of knowledge of and experience with formal institutions, which make women less confident
- Small scale of many women's operations.

It is thus stated²⁸:

Adjustment policies remove price distortions and restore profitability but women may not be able to take advantage of such beneficial changes. For example some crops may become profitable following the removal of price distortions but women constrained by inadequate family labor supply or credit or other resources, may not participate in such profitable activities.

Especially concerning the agricultural adjustment policies, women's discrimination is huge given the separation between the cash crops to be exported and the (subsistence) cash crops produced for household consumption. While the first one has an economic value to be sold in the market, the second one because it is consumed in the household does not have a considerable economic value. In this framework "while men takes over the (export) cash crop, women are pushed to (non-export cash crop) subsistence agriculture and less fertile lands"²⁹. Cash crops which has high monetary value in the market are defined as "male" crops and subsistence crops which are produced by women for household consumption as they do not have a monetary value, are defined as "female" crops. In this context

²⁶ **The World Bank**, "Paradigm Postponed: Gender and Economic Adjustment in Sub-Saharan Africa", Human Resources and Poverty Division, Technical Department, Africa Region, 1993, p.11.

²⁷ **The World Bank**, "Paradigm Postponed: Gender...", **ibid.**

²⁸ **The World Bank**, "Enhancing Women's Participation in Economic Development", Washington D.C., 1994, p. 30.

²⁹ Sadasivam, "The Impact of Structural...", **ibid.**, p.639.

agricultural technologies that are available and that are developed are also expropriated by men³⁰. Consequently, one African woman affected by the male orientation in agricultural policies described as follows³¹:

This one they call farmer, send him to teachers to teach him to farm (while I am out there growing the food), lend him money for tractors and tillers (while I am out there growing the food), promise him fortunes if he'd only raise cotton (while I am out there growing the food).

It should also be assessed that “the low price of crops destined for sale has forced their husbands to immigrate to the city in search of work and wage”³², and the male out immigration to work in cities increased the women headed households in rural areas with the consequence of the augmentation of women’s workload in the household. While these households were not de-jure regarded as headed by women because they were married, de-facto, these households were headed by women, which meant that women solely took the responsibility of providing for themselves and their children. It is estimated that in Africa 30 % of all households are headed (de-facto or de-jure) by women³³. Thus, gender dimensions of structural adjustment are especially felt on the level of the household as mentioned below³⁴:

When households have to reduce food consumption because of rising prices and falling incomes, available evidence suggests it is very likely that the consumption of women and girls will be reduced by more than that of men and boys. If charges are introduced or increased for education and health services, there is strong possibility that the access of girls will be reduced. When attempts are made to compensate for reductions in purchased resources by increases in unpaid labor (e.g. buying cheaper food requires more preparation time) it is likely to be women who bear the main burden. Women must meet their families’ needs by starching the husbands’ cash contribution with good housekeeping or earning an income themselves, or producing food or clothing themselves, or engaging in barter and petty trade.

UNICEF therefore called for safety nets that would protect mothers with young children from the whip of the market such as free basic health services,

³⁰ Zambia provides an exemple on this issue. See **the World Bank**, “Gender Issues in Zambia’s Economic Development”, Human Resources and Poverty Division Technical Department, Africa Region, 1993.

³¹ **U.S. Congressional Office of Technology Assesment**, “Africa Tomorrow: Issues in Technology, Agriculture and U.S. Foregin Aid”, 1985, p.71.

³² André Michel, “African Women, Development and the North-South Relationship”, **Paying the Price, Women and the Politics of International Economic Strategy**, Eds.: Mariarosa Dalla Costa - Dalla Costa, London and New Jersey, Zed Books,1995, p.60.

³³ Blackden - Morris-Hughes, **Paradignm Postponed...**, *ibid.*, p.17.

³⁴ Diane Elson, **The Impact of Structural Adjustment on Women: Concepts and Issues**, paper prepared for the Women and Development Program Human Resources Development Goup, Commonwelath Secretariat, 1987. Adapted from **the World Bank**, Human Resources and Poverty Division Technical Department, Africa Region, Technical Note No.13, 1993.

literacy programs and alike³⁵. But a more recent and radical feminist critique of SAPs holds that safety nets reinforce traditional gender roles. From this point of view,

“Young mothers who can take advantage of free basic health services and literacy programs may be better able to perform their domestic responsibilities, but that, only helps to reproduce existing patterns of gender inequality in the household and the larger society.”³⁶

Accordingly, development requires not just safety nets but change in the division of labor in both the paid work force and in the household, a reality that the WB largely ignored in the 1980s and most of 1990s³⁷. Therefore another shortcoming of the World Bank’s economic analysis is taking the market economy and the non market household economy as separate due to the failure recognize the interdependence between the paid and the unpaid economy. This also means a failure to recognize the importance of women’s role for the economy in reproducing and sustaining human resources. In that sense market economy and the non-market household economy are strictly interdependent. To the point where women’s time and labor can no longer answer the demands made on them, the market economy will strongly be affected³⁸.

Related to that, one of the shortcomings of the available economic analysis is that the household is assumed as a unity with common production and consumption functions where all household members have a unity of interests. But “household is a system of resource allocation itself”³⁹. Thus within the households there are varying and conflicting interests between husband and wife, and between the girl and the boy child. In fact,

“within the household, individuals live a constant process of bargaining and negotiation and what goes on in the household can effect the distribution of income between women and men, adults and children, and even boys and girls”⁴⁰.

The difference of interests between the household members could also be understood by their consumption functions. It is empirically demonstrated that while women’s consumption is mainly on such goods that are basic to children’s needs

³⁵ Robert J. Brym et al., “In Faint Praise...”, **ibid.**, p.96.

³⁶ Brym et al., “In Faint Praise...”, **ibid.**

³⁷ Brym et al., “In Faint Praise...”, **ibid.**, p.97.

³⁸ **The World Bank**, “Enhancing Women’s...”, **ibid.**, pp.29-30.

³⁹ Nancy Horn, “Redefining Economic Productivity: Market Women and Food Provisioning in Horares Zimbabwe”, **Annual Meeting of the African Studies Association**, St. Louis, Missouri, 1991, p.10.

⁴⁰ Joseph Stiglitz, “Gender and Development: The Role of State”, **The World Bank Workshop**, Washington D.C., <http://www.worldbank.org/html/edi/gender/theme1.htm> , (2 December 1998).

like nutrition, men consume their earning on non-essential personal goods⁴¹. But neither can the assumption of total separation of interests between women and men can provide a satisfactory alternative. The economic analysis falls short in explaining all those points.

All together, these factors explain the low level of supply response (the capacity of people to respond to opportunities in productive sectors, provided by adjustment measures) of women to the income generating projects, initiated in the Global South. These major characteristics of structural adjustment put the burden of on women. It is well known by now that the economic adjustment measures which are put forward by the WB have made women pay for the negative consequences of the adjustment policies. To put it otherwise, where initial conditions are gender-differentiated and where these favor males, policies with gender-neutral intent will likely have a pro-male effect⁴².

3. Setting up of the Agenda for Incorporating Gender into the World

Bank Structural Adjustment Policies

As different professionals bring different policy definitions, data and methodologies to the policy arena, the Bank's definition of its core mandate has also been questioned in time. Environmental and social aspects of development attracted the World Bank's attention on the relationship between the sociological issues and development. The alleviation of poverty, sustainable and human centered development are recognized in the Bank's policy papers and reflected the Bank's lending policies.

In this context, it is possible to propose that the feminist policy advocacy in the World Bank is grounded on the gaining of importance women's discourse mainly through the United Nations agenda. By seventies the notion of development itself was put through an evolutionary process which began approximately with the 1972 U.N. Stockholm conference on the Human Environment. "Development therefore acquired the notion of pursuit of economic growth combined with ecological protection"⁴³. Precisely, given the emphasis on ecological protection the understanding of development evaluated toward a "sustainable development", which emphasized the impact of development on future generations. According to that "development meant economic growth in such a way those future generations were not worse off which made that sustainable development had also social dimensions"⁴⁴.

⁴¹ Marilee Karl, "Women and Rural Development: An Overview", **Women in Development: A Resource Guide For Organization and Action**, Rome and Geneva, ISIS, 1983, p.3.

⁴² Lawrence Haddad et al., "The Gender Dimensions of Economic Adjustment: Potential Interactions and Evidence to Date", **World Development**, Vol.23, No.6, 1995, p.884.

⁴³ David P. Forsyth, "The United Nations, Human Rights and Development", **Human Rights Quarterly**, Vol.19, No.2, 1997, p.334.

⁴⁴ Forsyth, "The United Nations...", **ibid.**, p.335.

In this context, the U.N. Decade for Women (1976-1985) was the most important initial step taken by the U.N. to highlight women and development issues as essential to development concerns. The most important output of the decade was the adoption (1979) of the “Convention on the Elimination of all Forms of Discrimination against Women (CEDAW)”. This convention might be called women’s human rights treaty. In this Convention, the legal rights of women in many areas were described such as women’s rights to care, education, family benefits, credit, property and adequate living conditions and States Parties were invited to respond⁴⁵. CEDAW provided the strategic achievement of women’s human rights through law.

In that perspective the 1994 Cairo International Conference on Population and Development was followed by the World Summit for Social Development held in Copenhagen in 1995, through which the social dimensions of sustainable development especially those aspects pertaining to women were clearly recognized⁴⁶. Finally the Fourth Conference on Women (1995) and consequently the Beijing Declaration and Platform for Action were the most efficient means of integrating women’s issues on global agenda which aimed at accelerating the removal of the remaining obstacles to women’s full and equal participation in all spheres of life including economic and social decision-making, the protection of women’s human rights and the integration of women’s concerns and needs in all areas of sustainable development⁴⁷. It is within this international climate that feminist discourse began largely to be heard and reached the Third World countries.

In this context, first of all, the public statement the environmentalist movement of the 1970s, regarding the degrading effects of Bank financed projects on the environment and people’s lives, caught the attention of the Bank to incorporate environmental concerns in its policy formulation⁴⁸. Such public criticism of the Bank’s policies also influenced the U.S. Congress to put pressure on the World Bank to consider the social effects of its lending policies. This went hand in hand with an internal process of self evaluation and self-criticism of the Bank, aided by staff members who acted as policy advocates⁴⁹. Secondly, the recognition of the importance of sustainable development and within this framework the global popularization of women’s equality discourse, provided an opening for the feminist

⁴⁵ Convention on the Elimination of All Forms of Discrimination against Women, adopted by the General Assembly of the United Nations, A/Conf.34/180, 18 December 1979.

⁴⁶ **United Nations**, UN Chronicle, Vol.32, No.2, June 1995, pp.56-57.

⁴⁷ I. C. de Vries - S. Keuzenkamp, **Compendium Women and Habitat**, Netherlands, Department of Spatial Planing, Faculty of Policy Sciences University of Nijmegen Publishment, 1996, p.9.

⁴⁸ For more information on how the environmental movement influenced the World Bank’s policies, see P. Mistry - P.Thyness, “Options for Funding the U.N. System and the Development Banks in the United Nations: Issues and Options”, commissioned by the Nordic U.N. Project, **Five Studies on the Role of the U.N. in the Economic and Social Fields**, Stockholm, Almquist and Wiksell International, 1999, pp.301-321.

⁴⁹ Nüket Kardam, “Development Approaches and the Role of Policy Advocacy: The Case of the World Bank”, **World Development**, Vol.21, No.11, 1993, p.1778.

policy advocates in and outside the Bank to demand and press for the integration of gender issues within the Bank's mainstream policies.

Finally, these in turn also gave voice to feminist advocates to show the relevance of gender to development and to mainstream gender into the Bank. As a first step in 1973 the "informal Women and Development (WID) launch group" is set up by a group of female professionals, as the antecedent to formal WID institutions in the Bank. Accordingly, in 1977 the first WID Post was created along with the creation of a Department for the Environment the late 1980s. The environmentalist movement provided for an opening within the Bank for the WID advocacy because both the environmentalists and the WID advocates shared common values and a commitment to further the human dimensions of development⁵⁰.

In 1984, the "informal WID launch group" drafted some guidelines on WID policies, which appeared in the Operational Manual of the World Bank under the name of "Sociological Aspects of Project Appraisal"⁵¹. As follows, in 1985 the first WID Division was created in the Bank "to provide a solid, intellectual justification for the Bank's WID mandate"⁵². In this objective the WID division produced papers and gave priority to investments in social sectors where the evidence for high payoffs of investing in women's human capital was strongest and the returns were highest⁵³. This way the WID became one of the four formal "areas of special emphasis" along with poverty reduction, environment and private sector development.

However, "reflecting its residual status, WID along with poverty is located within the Human Resources divisions of the Bank secondary to macro-economic policy"⁵⁴, which shows that the dominant language still remains economics in the Bank, as one of the biggest challenges to gender policy advocacy. The first chief of Bank's Women in Development (WID) division was thus to try to voice gender outside the Bank to help improve the Bank's image in the development community with an emphasis on equity and fairness for women⁵⁵. As this situation further exacerbated the marginal status of the WID division of the Bank, the second chief of the Division for Women focused on internally oriented strategies which were based on building strategic alliances with the top division of the Bank⁵⁶.

⁵⁰ B. Rich, **Mortgaging the Earth**, Earthscan, London, 1994, p.307.

⁵¹ **OED (Operations Evaluation Department)**, "Gender Issues in World Bank Lending: An Overview", Report No. 13246, Washington D.C., 30 June 1994.

⁵² Carol Miller - Shahra Razavi, "Gender Mainstreaming: A Study of Efforts by the UNDP, the World Bank and ILO to institutionalize Gender Issues", **UNRISD Occasional Paper No.4**, Geneva, September 1996, p.14.

⁵³ Miller - Razavi, "Gender Mainstreaming...", **ibid.**, p.22.

⁵⁴ Miller - Razavi, "Gender Mainstreaming...", **ibid.**, p.11.

⁵⁵ Nüket Kardam, "Development Approaches and the Role of Policy Advocacy: The Case of the World Bank", **World Development**, Vol.21, No.11, 1993, p.1776.

⁵⁶ Nüket Kardam, **Bringing Women In: Women's Issues in International Development Programs**, Boulder Colorado, Lynne Reiner Publishers, 1991, p.77.

Yet, beginning from 1997s, the international environment has also played an efficient role in bringing about a change in the Bank's policies regarding women. The World Bank states that at least in the last two decades, it has increased its focus on women and more recently on gender. Thus an apparent shift in Bank's approach to women was to focus on gender relations in between women and men, instead of taking women's case as a part from the existing gender structures as expressed in the WID approach.

Especially, since the 2000s a more comprehensive and progressive nature of gender policy over the preceding ones deserve mentioning. The WB 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 activities⁵⁷. The two key words that the Bank associates with GAD are "equity" and "efficiency". The two primary documents reflecting the World Bank's gender policies commit the World Bank to an analysis of World Bank 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 on various levels⁵⁸. This is an important step as the WB recognizes that institutional and economic policies need to consider and address prevailing gender inequalities before their implementation⁵⁹. Gender equality, at least in rhetoric, is seen not only as means to economic growth but as a goal in itself, stressing human well-being and gender equality over economic growth unlike preceding documents⁶⁰.

The policy change announced in 2002 extends the Bank's consideration of gender to its support of foreign direct investment and infrastructure projects, following a landmark WB study that quantified the connection between a nation's poverty and the status of women⁶¹. For the World Bank, a higher level of women's participation signifies a country that is more open in general with more transparent government and a more democratic approach⁶². In this perspective it is stated that: "In countries with good governance and strong policies, aid can make enormous difference... Corruption, bad policies and weak governance will make financial aid ineffective and even counterproductive"⁶³. The Bank says that gender equality is good for growth.

⁵⁷ **The World Bank**, "Gender and Rural Development", www.worldbank.org/essd/essd.nsf.report11, (14 may 2002).

⁵⁸ **Operations Evaluation Department (OED)**. "Integrating Gender into World Bank Assistance", Washington D.C., World Bank 2001b.

⁵⁹ **The World Bank**, "Engendering Development Through Gender Equality in Rights, Resources and Voice: A World Bank Policy Research Report", Washington D.C., 2001.

⁶⁰ Jennifer Hales, "Rhetoric and Reality: World Bank and CIDA Gender Policies", **Convergence**, Vol.40, No.1/2, 2007, p.154.

⁶¹ Ann Moline, "World Bank to Rate All Projects for Gender Impact", **WNews**, 4 April 2002, <http://www.womensenws.org>, (15 octobre 2009), p.2.

⁶² Moline, "World Bank...", **ibid.**

⁶³ Moline, "World Bank...", **ibid.**

4. The World Bank's Gender Efficiency Approach as a Solution and Its Shortcomings

In their efforts to bring about a new issue such as gender equity in the World Bank, the internal advocates had to make compromises in their internal strategic alliances as they tried to combine gender issues with the Bank's priorities, especially within the framework of gender and efficiency approach. This is largely because while trying to prioritize women's gender based concerns in development, it links these concerns to economic targets, namely the efficiency of structural adjustment policies. Thus gender efficiency approach emphasizes the need for gender sensitive structural adjustment policies to be able to prevent inefficient resource allocation as an instrument to incorporate gender issues within mainstream economic development model⁶⁴. In that perspective, Palmer (1992) assesses that,

“ if it can be argued that gender issues impact on adjustment at every turn then it might be easier to persuade policy makers to review gender issues at the earliest stage of planning, before options on overall adjustment strategies are closed off and certainly before policy packages are detailed”⁶⁵.

The main area of concern is gender efficiency in the economies undergoing structural adjustment such as those under the World Bank and how structural adjustment could be made more efficient through the inclusion of gender based concerns. Gender efficiency approach is important as it links gender to a coherent economic framework based on neoclassical macro economics involving the notions of economic growth and economic efficiency. The presentation of women's demands as systematically linked to the design of adjustment policies makes its strength as opposed to drawing up, an ad hoc “shopping list” of women's demands unrelated to policy objectives⁶⁶.

In this direction, some key questions for a gender-disaggregated analysis of adjustment, to be able to discern the differential impacts of structural adjustment on women and men are given as follows⁶⁷:

- Initial conditions 1: Are women more vulnerable to reduction in provision of social sector services, public sector employment, and price increases?

- Initial conditions 2: Sectoral resource reallocation – Are needs and abilities gender-differentiated?

⁶⁴ Shahra Razavi, “Fitting Gender into Development Institutions”, **World Development**, Vol.25, No.7, 1997, p.1114.

⁶⁵ Ingrid Palmer, “Gender Equity and Economic Efficiency in Adjustment Programs”, **Women and Adjustment Policies in the Third World**, Eds.: Haleh Afshar - Carolyne Dennis, London, Mcmillan, 1992, p.70.

⁶⁶ Razavi, “Fitting Gender...”, **ibid.**, p.1115.

⁶⁷ Haddad et al., “The Gender Dimensions...”, **ibid.**, p.884.

- What has happened to macro-indicators during adjustment?
- Has there been a post-adjustment reduction in government services and/or employment?
- Has a nominal exchange rate devaluation led to a real devaluation (i. e. a change in the price of tradables to non tradables?)
- Preadjustment, which sectors are classified as protected / unprotected?
- What has happened to the poor under adjustment?
- What can be inferred about the impact of stabilization and adjustment on women on adjustment?

The theoretical passage to gender efficiency approach is provided by the gender roles framework (GRF). Gender roles framework's focus is on gender relations at the household level. Gender and adjustment therefore takes into account not only the impacts of adjustment on different households but also on the individual members of the household, namely men and women, as mentioned above. According to that husband and wife have separate flow of resources and interests within the household. In this sense the unit of analysis in gender efficiency approach is taken as the individual members, not the household. Therefore gender efficiency approach denies the household model as a unity.

Secondly, "gender efficiency" assesses that since women and men have different access to and control over resources within the household, their access to resources in the market and to market opportunities would also differ. Therefore gender efficiency approach perceives the inter-linkages between the household and the market economy. The gender based difficulties that women face in entering the market finally play as barriers of economic efficiency, because as women make half of the population, half of the resources remain unutilized. For example "discrimination against women in land and credit markets represents a market distortion because resources are not free to go to those who can make the best economic use of them"⁶⁸.

A similar waste of resources results from the burden of reproductive labor that women have to perform. If women's unpaid reproductive work could be opened to market labor, this would mean a transmission of women's labor into paid work. For example "tap water and electrification of homes would mean a paid work force in public utilities; "creches would mean professional, paid child minders"⁶⁹.

Thus within the framework of gender efficiency approach, women's reproductive roles are given an economic value like their productive roles. In this framework gender efficiency approach emphasizes the necessity for public intervention to be able to overcome women's over occupation with unpaid domestic activities, by providing infra-structural facilities⁷⁰. Gender efficiency approach

⁶⁸ Palmer, **Gender Population...**, *ibid.*, p.11.

⁶⁹ Palmer, "Gender Equity...", *ibid.*, p.165.

⁷⁰ Miller - Razavi, "Gender Mainstreaming...", *ibid.*, p.20.

becomes thereby a challenging approach particularly regarding the household model as a “unity” and women’s reproductive roles which were considered to be without an economic value. In this perspective, the need for institutional and legislative reform of the public sector to ease women’s access to economic resources and market is emphasized.

However, easing women’s access to resources, does not automatically translate into women’s direct control of those resources. In Bangladesh for example Goetz and Sen Gupta (1994) found the phenomenon of male appropriation of women’s loans to be more significant than what had been hitherto reported for credit programs⁷¹. Moreover like markets, the functioning of public agencies can be male biased which is the situation in most of the times. Gender hierarchies between men and women are also institutionalized within the public agencies which become then poor instruments for implementing gender policies⁷².

In addition to those critics, as suggested by gender efficiency approach even if some reproductive services could be provided through markets, only a specific category of women (and men) with sufficient purchasing power would be able to access those services, poor women who would need the services most would not benefit from those services as they do not have sufficient purchasing power⁷³.

The IMF and the WB claim that if correctly implemented, these policies promote economic growth with the sustained reduction of poverty.⁷⁴ Thus they assume that the macroeconomic imbalances of the recipient countries are mainly due to internal problems of mismanagement and inefficiency⁷⁵. In 2001 the WB, thus called for the mainstreaming of gender-equality issues in the Poverty Reduction Strategy Papers (PRSP) that it demands from the recipient countries, this is to allow funds for poverty reduction after being approved by the World Bank and the IMF. Two years later, the WB announced that it was starting to evaluate all of its projects for their effects on women and girls, especially concerning its guidelines for incorporating gender-equality issues into PRSPs⁷⁶.

But narrow citizenship participation in PRSP formulation and endorsement was accompanied by weak analysis of the social roots of the poverty, especially concerning the disadvantageous position of women⁷⁷. On the other hand, like SAPs, PRSPs strongly favored macro-economic policies that encourage the privatization of government services, import liberalization, the elimination of agricultural subsidies

⁷¹ For detailed information see M. A.Goetz - R. Sen Gupta, **Who Takes the Credit? Gender Power and Control Over Loan Use in Rural Credit Programs in Bangladesh**, Mimeo, Institute of Development Studies, 1994.

⁷² For more information on this subject see M. A.Goetz, “Gender and Administration”, **IDS Bulletin**, Vol.23, No.4, 1992.

⁷³ Razavi, “Fitting Gender...”, **ibid.**, p.1116.

⁷⁴ De Vogli - Birbeck, “Potential Impact...”, **ibid.**, p.108.

⁷⁵ De Vogli - Birbeck, “Potential Impact...”, **ibid.**

⁷⁶ Brym et al., “In Faint Praise...”, **ibid.**, p.97.

⁷⁷ Brym et al., “In Faint Praise...”, **ibid.**, p.99.

and other pro-market measures; which remain insufficient to improve the access of the poor to productive assets⁷⁸.

In this perception, the PRSPs, locating gender inequality solely in internal social processes, institutions and country-specific norms fail to understand the context fully. The wealth of evidence that point to the gender bias in structural adjustment as well as the lack of critical self-reflexivity on the Bank's part are not acknowledged. "Thus, the report neither sees nor factors the World Bank's own involvement in the construction, reconstruction, transformation and reinforcement of gender inequality in the South"⁷⁹. The language based on economic, human capital and neo-liberal ideology exacerbates the rhetorical nature of the document⁸⁰.

5. Limits of Gender Policy Advocacy in the World Bank

The context that the World Bank provides for the policy advocates of women is not favorable for the incorporation of an issue such as gender to the Bank's mainstream policies. Especially, concerning goals and procedures, the Bank's organizational goals of economic growth, efficiency and profitability are contrary to women and development issues. The World Bank has an institutional culture and a set of procedures dominated by economics, and technical and economic analysis which are hostile to women's discourse, footing in sociology.

As a consequence as long as the sociological issues are concerned, their political implications make the Bank adopt a prudent approach. It is assessed in its charter the Bank and officers are not to interfere in the political affairs of any member, nor be influenced in their decision by the political character of the member or members concerned, given that only the economic considerations should be relevant to their decisions⁸¹. In other terms, the World Bank is a financial organization whose mandate is clearly defined in economic terms. The dominance of economic thinking in the Bank prevents it from adopting a sociological point of view which is non-quantifiable and is not easy to be measured in cost-benefit ratios, regarding the Bank financed projects. In this respect, the Bank's attitude toward sociological and environmental issues is that considering such issues have often negative consequences. Economic growth is the accepted measure of progress and well-being while social justice and improved living conditions for all are left unmentioned, because the Bank's charter also forbids it from interfering in national affairs.

This point is important in the sense that although the Bank is in a powerful situation in the development regime to exert pressure on the borrower countries in favor of gender issues, it does not do so, as for both the Bank and the Third World governments, gender issues should be identified as part of country's cultural issues. In this sense, the World Bank identifies external barriers, resulting from the recipient countries to Gender and Development (GAD) and women's Sustainable

⁷⁸ Brym et al., "In Faint Praise...", *ibid.*, p.98.

⁷⁹ Asante, "Engendering Development...", *ibid.*, p.293.

⁸⁰ Hales, "Rhetoric and Reality...", *ibid.*, p.154.

⁸¹ **The World Bank**, Articles of Agreement 12-13, Article 4, Section 10.

Development (SD), proposing that governments have a critical role to play in promoting equal opportunities and a society in which laws and institutions do not discriminate against women. Thus, where the authors mention the reproduction of gender inequalities, the responsibility is placed on the governments or the societal relations of the developing countries rather than looking critically at the role the WB itself, plays in the process.

Indeed, given the existing legal and social structures, regarding women's status, many of the local laws and custom prevent women from accessing to and having control over economically productive resources. Due to legal constraints for example, concerning the inheritance rights to a father's or a husband's land (property), women were less able to utilize market opportunities. However power relations that discriminate against women in the South are not necessarily, only included in the internal dynamics of gender relations of a country as the World Bank suggests. "The present structures of national political, social, economic even cultural norms and institutions in the South are also rooted in particular histories and interaction with international capitalist models of accumulation"⁸². The World Bank's own involvement in gender inequality is over looked.

In fact, by adopting the development jargon and approaches of feminist and alternative development groups, the WB perpetuates its appearance of being committed to social change, while at the same time promoting its own neo-liberal approach to environment and development⁸³. In Bank's economic rationale, women are targeted if doing so increases economic efficiency which means that women are seen as means to other economic ends to improve economy. The type of data that the WB collects on women shows its neoliberal economic approach to development and its assumptions regarding the valuing of women⁸⁴. Therefore, the World Bank states⁸⁵:

"Over the past two decades, considerable progress has been made in reducing the gender gap worldwide... Since the 1950s the female labor force has grown twice as fast as the male labor force. Worldwide, more than 40 percent of women over 15 years of age are now in the labor force; in developing countries women account for 30 percent of the labor force."

These figures are the evidence that women's labor is only valuable, only if it is measurable by the Bank's economic indicators. The WB does not value women's reproductive and unpaid labor and raise the question of "whether or not an economically driven institution can actually bring about transformations necessary to achieve gender equality"⁸⁶. However, in cases where the female work is valuable, "women are increasingly employed in low-paid, traditionally female oriented, part

⁸² Asante, "Engendering Development...", *ibid.*, p.291.

⁸³ Hales, "Rhetoric and Reality...", *ibid.*, p.150.

⁸⁴ Hales, "Rhetoric and Reality...", *ibid.*, p.152.

⁸⁵ **The World Bank**, "Toward Gender Equality: The Role of Public Policy", Development in Practice Series, Washington D.C., 1995b.

⁸⁶ Hales, "Rhetoric and Reality...", *ibid.*, p.153.

time and temporary jobs. Working conditions tend to be poor and job protection and security for women are rare”⁸⁷. The lack of clear definition of women’s empowerment is indicative of the rhetoric nature of WB policy.

On the other hand the fact that the Bank is not held responsible for the program’s success makes it easier for the Bank to follow a “gender-blind” lending based policy⁸⁸. The World Bank is not accountable to pressures coming from external actors, other than those countries who are the major share holders. For the World Bank the external pressure could mainly come from the Bank’s member countries, donor countries, borrower countries and NGOs. However, because the Bank has considerable independence within the development regime, only the major donor countries of the Bank become the actors to whom the Bank is most accountable to and this is because of the weighted voting system which means that the voting power is determined by the capital contributions of member countries.

In this sense, mainstreaming gender is both a technical and a political process and the WB’s actions certainly are political in nature and in turn politically influenced. Gender analysis is not taken as a serious conceptual framework by men controlled government bureaucracies of the Global South but also does not challenge the men controlled government bureaucracies of the Global North⁸⁹.

As such, on an issue like “gender” neither the major donor countries assert any pressure. For example the United States with its relatively large capital subscription was in a particularly favorable position, reinforced by the fact that the Bank president has always been a United States national (The U.S. contributes nearly one fifth of the World Bank’s resources each year)⁹⁰. But while the U.S. has lobbied the World Bank on environmental issues, it has been less willing to do so, on gender. Despite the fact that the Nordic governments have been active promoters of gender both politically and financially through the imposition of a social conscience by emphasizing poverty alleviation, social sector lending and lobbying for reform in debt management, they could not have a considerable influence on the Bank’s mainstream policies⁹¹.

All these factors make it hard for the Bank’s advocates to work to bring gender in. But for example the strategies of gender advocates in the International Labor Organization (ILO) have not been shaped by the same set of constraints. ILO’s social justice mandate has provided greater scope for advocates to draw attention to women worker’s concerns on the grounds of gender justice and equity⁹².

⁸⁷ Hales, “Rhetoric and Reality...”, **ibid.**

⁸⁸ Rich, *Mortgaging the Earth...*, **ibid.**, p.147.

⁸⁹ Marina Karides, “Gender Makes the World Around, the World Go Around”, **Contemporary Sociology**, Vol.36, No.4, July 2007, p.324.

⁹⁰ R. Ayres, **Banking on the Poor: The World Bank and the World Poverty**, Cambridge, MIT Press, 1983, p.57.

⁹¹ Mistry - Thyne, “Options for Funding...”, **ibid.**, pp.263-4.

⁹² For more information on ILO’s institutional response to women and development, see Miller - Razavi, “Gender Mainstreaming...”, **ibid.**

However, internal policy advocacy is the most necessary factor to bring about change within an organization. Without advocates willing to bargain on behalf of a new policy, a new policy will not be incorporated into an agency's activities. Such people called "policy entrepreneurs" are staff members who actively identify new issues and specialize in acquiring knowledge about them⁹³. In a given context, the extent of which a new issue becomes legitimized or justified depends on the extent of the ability of internal advocates. These people by skillful presentation of a new issue try to bring about a policy change within their organization.

But during the process of compromises and alliances of the gender policy advocacy, the essence of the argument has been watered and therefore there was no need in trying to bring gender in international organizations as it was no more acceptable for women the way it has been transformed⁹⁴. That was a point which was highly criticized. Given the difficulties related to the internal context of the Bank, gender policy advocates of the Bank chose to depend on externally oriented strategies which consisted of making external alliances. In this sense, even if the World Bank places more women in senior management positions, a detailed and a deep analysis of its structurally gendered functioning remains to wonder.

Conclusion

There is need for a global transformation of women's perception in the guiding neo-liberal economic analysis which provokes an underestimation of women's positive contribution in development not only by their productive but as well by their reproductive roles invisible in this economic model. Therefore it is possible to evaluate that the more the gender discourse has proved to be a cost-effective method, which the gender efficiency approach tries to enclose, the more it would gain legitimacy and justification in the World Bank.

However, an analysis of World Bank's gender policies, takes priority over social goals of equality and justice. In this light, it is to doubt if ever the World Bank can develop an awareness of the damage it has done to the structure it apparently supports. Given, the current powerful neo-liberal forces within and external to the World Bank, this institution's response to gender has thus been moderate and depended on the consistency of gender to cost ratios, economic growth and profitability.

In this framework, even if the current shift in the Bank has evaluated from Women and Development (WID) to consider structural challenges to gender discrimination within the Gender and Development (GAD) discourse, it is difficult to imagine the World Bank undertaking the transformative actions for this objective. A self criticism of the Bank poses a real challenge before all to the defined goals of the World Bank, which remain strictly economic, thus outlawing sociological issues, where the Structural Adjustment Policies (SAPs) are still taken as the cornerstone of poverty reduction.

⁹³ Kardam, **Bringing Women In...**, *ibid.*, p.7.

⁹⁴ See Cecile Jackson, "Rescuing Gender from the Poverty Trap", **World Development**, Vol.24, No.3, 1996, pp.489-504.

A radical change in Bank's policies regarding gender and development would then be the incorporation of sociological feminist views, in the Bank's Structural Adjustment Programs, which should as well include giving more voice to the borrower countries already in the preparation phase of structural adjustment policies. This perception demands as well on the part of those borrower countries to adopt a more liberal vision according to which issues such as gender do not constitute interference in their national affairs.

The World Bank can itself exert pressure in this sense to those recipient countries of structural adjustment, but the fact that it depends on a strictly economic agenda, results in Bank's evaluating those gender issues as cultural universals. In conclusion, the World Bank has fallen short in its commitment to gender, particularly in the broader areas of policy making within the Bank.

References

- APPLETON, S. and COLLIER, P.; "Gender targeting", **Public Services and Expenditures: Targeting and Poverty Alleviation**, Eds.: D. Van der Walle and K. Nead, Baltimore, Johns Hopkins University Press, 1995.
- ASANTE, Elizabeth; "Engendering Development: Through Gender Equality in Rights, Resources and Voice", **Canadian Journal of Sociology**, Vol.27, No.2, Spring 2002, p.291-94.
- AYRES, R.; **Banking on the Poor: The World Bank and the World Poverty**, Cambridge, MIT Press, 1983.
- BENERIA, Lourdes and SEN, Gita; "Accumulation, Reproduction, and Women's Role in Economic Development: Boserup Revisited", **Signs**, Vol.7, No.2, 1981, 279-98.
- BLACKDEN, C. Mark and MORRIS-HUGHES, E.; **Paradigm Postponed: Gender and Economic Adjustment in Sub-Saharan Africa**, Technical Note 13, Washington D.C., World Bank Africa Region Human Resources and Poverty Division, 1993.
- BOSERUP, Ester; "Obstacles to Advancement of Women During Development", **Investment In Women's Human Capital and Economic Development**, Eds.: T. Paul Schultz, New Haven, Yale University Press, 1993.
- BRYM, Robert J. et al., "In Faint Praise of the World Bank's Gender Development Policy", **Canadian Journal of Sociology**, Vol.30, No.1, Winter 2005, pp.95-111.
- COLLISON, Beth; "The World Bank and Women's Sustainable Economic Development: A Beautiful Marriage or A Contradiction in Terms?", **Canadian Woman Studies**, Vol.23, No.1, Fall 2003, p.22-28.
- DE VOGLI, Roberto and BIRBECK, Gretchen L.; "Potential Impact of Adjustment Policies on Vulnerability of Women and Children to HIV/AIDS in Sub-Saharan Africa", **J Health Popul Nutr**, Vol.23, No.1, June 2005, pp.105-20.
- DE VRIES, I. C. and KEUZENKAMP, S.; **Compendium Women and Habitat**, Department of Spatial Planning, Faculty of Policy Sciences University of Nijmegen Publication, Netherlands, 1996, p.9.
- ELSON, Diane; **The Impact of Structural Adjustment on Women: Concepts and Issues**, Paper prepared for the Women and Development Program, Human Resources Development Group, Commonwealth Secretariat, 1987.
- ELSON, Diane; "From Survival Strategies to Transformation Strategies: Women's Needs and Structural Adjustment", **Cornell University Workshop on Economic Crisis and Household Survival**, New York, September 1988.

- FOLBRE, Nancy; “Guys Don’t Do That: Gender Groups and Social Norms”, the **Annual Meeting of the American Economic Association**, Anaheim, California, December 1993.
- FOLBRE, Nancy; **Who Pays for the Kids? Gender and the Structures of Constraint**, New York, Routledge, 1994.
- FORSYTH, David P.; “The United Nations, Human Rights and Development”, **Human Rights Quarterly**, Vol.19, No.2, 1997, p.334-49.
- GOETZ, M. A.; “Gender and Administration”, **IDS Bulletin**, Vol.23, No.4, 1992, pp.6-17.
- GOETZ, M. A. and GUPTA, R. Sen; **Who Takes the Credit? Gender Power and Control Over Loan Use in Rural Credit Programs in Bangladesh**, Mimeo, Institute of Development Studies, 1994.
- HADDAD, Lawrence et al., “The Gender Dimensions of Economic Adjustment: Potential Interactions and Evidence to Date”, **World Development**, Vol.23, No.6, 1995, p.881-96.
- HALES, Jennifer, “Rhetoric and Reality: World Bank and CIDA Gender Policies”, **Convergence**, Vol.40, No.1/2, 2007, p.147-69.
- HORN, Nancy; “Redifining Economic Productivity: Market Women and Food Provisioning in Harare Zimbabwe”, **Annual Meeting of the African Studies Association**, St. Louis, Missouri, 1991.
- JACKSON, Cecile; “Rescuing Gender from the Poverty Trap”, **World Development**, Vol.24, No.3, 1996, pp.489-504.
- KABER, Naila; **Reversed Realities: Gender Hierarchies in Development Thought**, London, Verso, 1994.
- KARIDES, Marina; “Gender Makes the World Around, the World Go Around”, **Contemporary Sociology**, Vol.36, No.4, July 2007, p.322-26.
- KARDAM, Nüket; **Bringing Women In: Women’s Issues in International Development Programs**, Boulder Colorado, Lynne Reiner Publishers, 1991.
- KARDAM, Nüket, “Development Approaches and the Role of Policy Advocacy: The Case of the World Bank”, **World Development**, Vol.21, No.11, 1993, p.1773-86.
- KARL, Marilee; “Women and Rural Development: An Overview”, **Women in Development: A Resource Guide For Organization and Action**, ISIS, Rome and Geneva, 1983.
- MICHEL, André; “African Women, Development and the North-South Relationship”, Mariarosa Dalla Costa and dalla Costa (eds.), **Paying the Price, Women and the Politics of International Economic Strategy**, Zed Books, London and New Jersey, 1995.

-
- MILLER, Carol - RAZAVI, Shahra; "Gender Mainstreaming: A Study of Efforts by the UNDP, the World Bank and ILO to institutionalize Gender Issues", **UNRISD Occasional Paper No.4**, Geneva, September 1996.
- MISTRY, P. - THYNESS, P.; "Options for Funding the U.N. System and the Development Banks in the United Nations: Issues and Options", commissioned by the Nordic U.N. Project, **Five Studies on the Role of the U.N. in the Economic and Social Fields**, Almquist and Wiksell International, Stockholm, 1999, pp.301-321.
- MOLINE, Ann; "World Bank to Rate All Projects for Gender Impact", WEnews, <http://www.womensenws.org> , (4 April 2002)
- PALMER, Ingrid; **Gender Population in the Adjustment of African Economies: Planning for Change**, International Labor Association (ILO), Geneva, 1991.
- PALMER, Ingrid; **Gender and Population in the Adjustment of African Economics: Planning for Change**, Geneva, International Labor Office, 1991.
- PALMER, Ingrid; "Gender Equity and Economic Efficiency in Adjustment Programs", **Women and Adjustment Policies in the Third World**, Eds.: Haleh Afshar and Carolyne Dennis, London, Mcmillan, 1992.
- RAZAVI, Shahra; "Fitting Gender into Development Institutions", **World Development**, Vol.25, No.7, 1997, pp.1111-25.
- RICH, B.; **Mortgaging the Earth**, Earthscan, London, 1994.
- ROGERS, B.; **The Domestication of Women: Discrimination in Developing Societies**, London, Kogan Page, 1980.
- SADASIVAM, Bharati; "The Impact of Structural Adjustment on Women: A Governance and Human Rights Agenda", **Human Rights Quarterly**, Vol.19, No.13, 1997, pp.630-665.
- SEN, Gita - GROWN, Caren; **Development, Crises, and Alternative Visions: Third World Women's Perspectives**, New York, Monthly Review Press, 1987.
- STIGLITZ, Joseph; "Gender and Development: The Role of State", **The World Bank Workshop**, <http://www.worldbank.org/html/edi/gender/theme1.htm> , (12 June 1999).
- VEPA, Swarna; "Gender Equity and Human Development", **Indian Journal of Medical Research**, Vol.126, No.4, October 2007, pp.328-40.
- United Nations**, UN Chronicle, Vol.32, No.2, June 1995.
- U.S. Congressional Office of Technology Assesment**, Africa Tomorrow: Issues in Technology, Agriculture and U.S. Foregin Aid, 1985.

- World Bank**, Gender Issues in Zambia's Economic Development, Human Resources and Poverty Division Technical Department, Africa Region, 1993.
- World Bank**, Enhancing Women's Participation In Economic Development, A World Bank Working Paper, Washington D.C., 1994.
- World Bank**, Operations Evaluation Department (OED), Gender Issues in World Bank Lending: An Overview, Report No. 13246, Washington D.C., 30 June 1994.
- World Bank**, Toward Gender Equality: The Role of Public Policy, Development in Practice Series, Washington D.C., 1995b.
- World Bank**, Gender and Rural Development, www.worldbank.org/essd/essd.nsf.report11 (10 January 1999).
- World Bank**, Engendering Development Through Gender Equality in Rights, Resources and Voice: A World Bank Policy Research Report, Washington D.C., 2001.
- World Bank**, Operations Evaluation Department (OED), Integrating Gender into World Bank Assistance, Washington D.C., 2001b.

