

# A Guide to Women's Rights and Environmental Justice Advocacy on International Financial Institutions

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## COLOPHON

This guide has been developed as part of a 5 year project of the Global Alliance for Green and Gender Action (GAGGA) that sets out to strengthen and unify the capabilities of grassroots groups and movements to lobby and advocate (L&A) with and for women to claim their rights to clean water, to food and to a clean, healthy and safe environment.

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## ACRONYMS

ADB	Asian Development Bank
AfDB	African Development Bank
AIIB	Asian Infrastructure Investment Bank
AM	Accountability Mechanisms
BFW	BRICS Feminist Watch
BRICS	Brazil, Russia, India, China and South Africa
CEDAW	Convention on the Elimination of all Forms of Discrimination Against Women
CSO	Civil society organisations
EBRD	European Bank for Reconstruction and Development
EIB	European Investment Bank
ESF	Environmental and Social Framework (World Bank)
FI	Financial Intermediaries (FI)
GAGGA	Global Alliance for Green and Gender Action
GESE	Gender Equality as Smart Economics
IBRD	International Bank for Reconstruction and Development
ICT	Information and Communications Technology
IDA	International Development Association
IDB	Inter-American Development Bank
IFC	International Finance Corporation
IFI	International financial institution
IMF	International Monetary Fund
LGBTIQ	Lesbian, gay, bisexual, trans, intersexual, queer
LMIC	Low and middle-income country
MDF	Multi Donor Trust Fund (Indonesia)
MENA	Middle East and North Africa
NDB	New Development Bank (BRICS)
PPPs	Public-private partnerships
RDB	Regional development bank
SOGI	Sexual orientation and gender identity
WCD	World Commission on Dams
WDR	World Development Report



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## TABLE OF CONTENT

Introduction ■ 5

1. International Financial Institutions (IFIs) – basic facts ■ 6

Loans and grants ■ 6

Governance ■ 6

Box 1 Evolution of environmental justice and women's rights L&A on IFIs ■ 6

2. Women's rights in IFI gender policies and strategies ■ 7

The World Bank ■ 7

Inter-American Development Bank ■ 8

Asian Development Bank ■ 8

Other IFIs ■ 9

New IFIs ■ 9

Box 2 The inclusion of gender in IFI safeguard policies ■ 9

3. IFI implementation of gender policies in GAGGA priority areas ■ 10

Box 3 IFI Accountability Mechanisms (AMs) and Gender ■ 11

Water ■ 11

Food ■ 12

A clean, healthy and safe environment ■ 13

Box 4 Public private partnerships in mega-infrastructure ■ 14

5. Conclusions and recommendations ■ 15

References ■ 16

Footnotes ■ 18

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# INTRODUCTION

The world's largest public development funders are the taxpayer-supported International Financial Institutions (IFIs). Their mission is to end extreme poverty and foster economic growth, while considering the role that climate change plays in both. However, IFI investments have often had a very different outcome for the poorest people in low and middle-income countries (LMICs). IFIs have invested billions of dollars in extractive industries such as coal mines and plants, oil and gas pipelines, as well as in large infrastructure and other projects that harm women's and men's health and environment and that undermine their rights.

Over 35 years ago, environmental justice groups launched a movement to prevent harmful environmental impacts of IFI investments. Until recently, women's rights groups did not play a significant role within the movement of civil society organisations (CSOs) that hold IFIs accountable for the societal and environmental impacts of their policies and investments. This is now changing. Women's rights groups are increasingly conducting lobbying and advocacy (L&A<sup>2</sup>) to hold IFIs accountable for investment impacts on women,

men, girls, boys and sexual minorities. A significant role is played by the partners of the Global Alliance for Green and Gender Action (GAGGA), which was launched in 2015. The alliance includes women's foundations that did not work on IFIs before as well as environmental IFI-watchers. In fact, it is GAGGA's aim to bolster the L&A on IFIs through a strategy that overcomes existing silos between environmental and women's rights campaigners (see box 1). GAGGA's priority areas are women's and men's rights to water, food, and a clean, healthy and safe environment.

This guide serves to inform the partners of GAGGA as well as other women's rights campaigners who are still relatively new to the work of holding IFIs accountable. The guide starts off with basic information about IFIs and a summary of the L&A directed at the IFIs since the early 1980s. Section 2 discusses the gender policies of the World Bank and other IFIs and their lack of focus on women's rights. In section 3, the implementation of these policies is discussed by highlighting cases that concern GAGGA's priority areas. Section 4 provides conclusions and recommendations.



The women defending Guatemala's rivers from large dams.  
Credits: Liliana Avila, Interamerican Association for Environmental Defense.

# 1. INTERNATIONAL FINANCIAL INSTITUTIONS: BASIC FACTS

In 1944, colonial powers established the first two IFIs, including the World Bank, with the primary objective to help rebuild destroyed Europe.<sup>3</sup> With that mission progressing well, around 1960 the World Bank turned its focus to developing countries. The World Bank was not only the first, but for decades also the largest IFI.<sup>4</sup> Starting in the 1950s, regional development banks (RDBs) were established that had a similar mission to the World Bank's but which focused on specific regions. Examples include the African Development Bank (AfDB), Asian Development Bank (ADB), European Bank for Reconstruction and Development (EBRD), the European Investment Bank (EIB), and the Inter-American Development Bank (IDB).

## LOANS AND GRANTS

The World Bank and RDBs provide *loans* for both development projects and policy reforms, which are meant to reduce poverty and foster economic growth in LMICs. Since the early 2000s, the IFIs have also provided *grants* to low-income countries at risk of debt distress.<sup>5</sup> The World Bank has three lending arms. First, the International Bank for Reconstruction and Development (IBRD), which primarily provides loans to middle-income countries. Second, the

International Development Association (IDA), which gives grants and makes loans to low-income countries. And third, the International Finance Corporation (IFC), which takes equity in and channels financing to private sector projects and private corporations in borrower countries.<sup>6</sup> Private sector financing vehicles such as the IFC play increasingly prominent roles in IFI operations.

## GOVERNANCE

IFIs are governed by the ministers of finance of the member countries. Each IFI has a Board of Directors responsible for day-to-day governance. The Board of the World Bank currently has 25 Executive Directors, one each for the seven largest shareholders (that is, the United States, Japan, Germany, France, United Kingdom, China and Saudi Arabia). The other 181 World Bank member countries are grouped into constituencies, each represented by one Executive Director. For instance, the Indian Executive Director represents Bangladesh, Bhutan and Sri Lanka, as well as India. Some Board constituencies are groupings of African and Caribbean countries represented by for example Australian, Canadian and European Executive Directors. The Executive Directors, based at World Bank headquarters in Washington DC, approve policy decisions as well as loan, credit and grant proposals.

### BOX 1 ENVIRONMENTAL JUSTICE AND WOMEN'S RIGHTS L&A ON IFIS

Few civil society organisations existed when the World Bank was founded in 1944. It was only in the 1980s that CSOs started their L&A campaigns, aimed at holding the World Bank accountable for its harmful environmental impacts. Fifteen years later, in 1995, women's rights CSOs began their L&A on IFIs. For a long time, the L&A was conducted in separate 'environment' and 'gender' silos. This approach reflected their parallel treatment by IFIs and society at large.

**Environmental L&A:** In the early 1980s, the US-based environmental CSOs Friends of the Earth USA, the National Resource and Defense Council and the National Wildlife Federation, started lobbying the World Bank.

Then a wave of international protest shook the bank in the early 1990's. Local-global public interest networks were gaining increased leverage and credibility, bringing together broad-based protest movements and public interest groups in the South with environmental and human rights advocacy organisations in the North.<sup>7</sup> Their L&A pushed the World Bank to create do-no-harm safeguard policies to protect the environment, indigenous peoples and people forcibly resettled by Bank-financed projects.<sup>8</sup> This L&A also propelled the World Bank to create an accountability mechanism called the Inspection Panel in the early 1990s (see Box 3). Women and men who feel harmed by Bank investments, can take complaints to the Inspection Panel and seek redress (e.g., see the case on the Narmada Dam below). The environmental IFI L&A today includes global, regional, national and local IFI-watchers, who also address transparency, accountability

and other issues. In the 2000s, environmental campaign member groups began to occasionally address gender issues and women's rights in their IFI advocacy.<sup>9</sup>

**Women's rights L&A:** At the 1995 Fourth World Conference on Women in Beijing, a few women's rights activists formed a coalition called Women's Eyes on the World Bank. They started conducting L&A on the impacts of the Bank's structural adjustment programs on women. However, the coalition was not sustained because its volunteer members dispersed to non-IFI-watching jobs. In 2002, Gender Action was established as a full-time organisation dedicated to holding IFI investments accountable for gender as well as environment impacts.<sup>10</sup> Gender Action works in coalitions with other IFI-watchers

in a field that remains dominated by environmental groups who have conducted little gender-focused L&A.

**GAGGA L&A:** The GAGGA Alliance, launched in 2015, includes a major initiative to bridge the gap between the women's rights and environmental IFI-watchers that have been working in parallel silos. GAGGA involves women's rights organisations in holding IFI investments and policies accountable for intersecting environmental and gender impacts. GAGGA aims to ensure that IFIs promote instead of undermine women's rights to water, food and a clean, healthy and safe environment in their policies and investments. <http://www.bothends.org/en/Themes/Projects/project/57/Global-Alliance-for-Green-and-Gender-Action-GAGGA>

## 2. WOMEN'S RIGHTS IN IFI GENDER POLICIES AND STRATEGIES

Nearly all IFIs have a gender policy in place. This is typically one of their operational policies, guiding staff who work on operations, the umbrella name for IFI investments.<sup>11</sup> Other IFI operational policies cover issues such as the environment, indigenous peoples, resettlement, agriculture, water and sanitation, health and education. There is one subset of operational policies, called safeguard policies, which are mandatory. Because non-safeguard operational policies, including gender policies, have not been taken as seriously, they tend to be applied more flexibly and inconsistently. Box 2 briefly discusses the inclusion of gender in safeguard policies.

All IFI gender policies discuss 'women's empowerment' and 'gender equality'. However, because of GAGGA's focus on a rights-based approach, our discussion on IFI gender policies below focuses women's *rights*. The gender policies of the African Development Bank and Inter-American Development Bank already promote women's and men's equal rights. Many other IFI gender policies, notably the World Bank's, avoid the terms women's and human rights. As will be shown below, these differences in terminology between rights, empowerment and equality, are not merely semantic.<sup>12</sup> This section focuses more on the World Bank than other IFIs because, as the first IFI, it has long set the example that other IFIs have more or less followed.

### THE WORLD BANK

In the 1970s, the World Bank appointed one environment and one 'women in development' expert to develop institutional approaches to these issues.<sup>13</sup> In the 1980s, the World Bank created environment and women's units. The women's unit, renamed the gender unit in the 1990s, has not grown substantially over the years. In the mid-1990s, the environment unit morphed into the Sustainable Development Network, one of four thematic 'anchor units' that were established in the Bank's reorganisation process. The Regional Development Banks followed the World Bank in establishing environment and gender units.

Even before the World Bank had an official gender policy, it required one freestanding gender paragraph in every project appraisal document.<sup>14</sup> Most World Bank staff agreed this was a superficial requirement. In the 1980s and 1990s, other IFIs also required a gender paragraph in every loan appraisal document. When the World Bank and the RDBs introduced gender policies in the 1990s, they called for all operations to 'mainstream' gender.<sup>15</sup> Since then IFIs have increasingly mainstreamed gender into operations. However, many IFI investments continue to have adverse women's rights and gender impacts.



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Over time, the World Bank has had gender policies, strategies and action plans, sometimes effective simultaneously, sometimes not. Its last gender *policy*, updated in 2003, applies only to the World Bank's public arms IBRD and IDA. This 2003 policy currently co-exists with the World Bank Group's 2016-2023 gender *strategy*, which applies to all Group entities, including the private sector arm IFC. An issue of concern is that, as mentioned above, gender action plans and strategies provide guidance to staff, but are not mandatory.

### Instrumentalism versus rights

Both the World Bank gender policy and strategy fail to raise the issue of women's rights. Yet the World Bank commendably promoted women's rights as a core value in its 2012 World Development Report (WDR) on Gender Equality and Development. This exceptional World Bank women's rights promotion happened in response to a successful CSO campaign<sup>16</sup> and was possible because the WDR is a research rather than a policy or operational document. Its women's rights language, however, did not translate into the World Bank's current gender strategy.<sup>17</sup> Only a couple of its current gender strategy goals, for example, to end violence against women and provide solutions to women's unpaid caring activities, implicitly promote women's rights.

Instead of focusing its policies on women's rights, the World Bank upholds a one-sided instrumentalist approach promoting women's employment as an instrument to boost economic growth. Since 2007, the World Bank has called its instrumentalist approach **Gender Equality as Smart Economics** (GESE). At its launch, the World Bank stated GESE targets the "economic sectors", where it argued, the Bank has a comparative advantage and "core competencies". It called GESE the "business case" for increasing women's roles in the economic sectors to promote business and economic growth. The 'business case' prioritises including women in economic sectors that the Bank designates as motors of development. These include agriculture, private sector development, finance and infrastructure – including investments in energy, transport, mining, ICT, and water and sanitation. The main beneficiaries of World Bank investments in these sectors, however, have often been corporations, not poor men or women. While the GESE business case to make "markets work for women" is important, the World Bank should not ignore the complementary moral imperative of women's human rights and complete equality of rights between women and men.<sup>18,19</sup> To do so, the World Bank, a United Nations Executing Agency, ought to abide by the UN

Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW).

### Projects versus policy reforms

Another major shortcoming of the World Bank Group's gender (and other) policies and strategies is that they apply to only about half of the World Bank portfolio, that is, its *investments in projects* such as mines, dams, roads, and schools.<sup>20</sup> The other half of World Bank loans are mostly for *policy-based* operations that require policy reforms in a sector or the overall economy of a country. Governments are keen to borrow for policy-based operations, despite these loans' onerous conditions, because the funds are disbursed in one to two years, compared to a typical five to seven-year investment project disbursement timeframe. Many investment projects also require some policy reforms, such as imposing user fees for services, but policy-based loans are entirely devoted to often tough reforms such as eliminating water, electricity, fuel or other subsidies or privatising health or other essential services. The World Bank gender policies and strategies thus do not apply to the latter reforms. It is worrisome that these reforms, instigated by World Bank policy-based loans, often degrade the environment, obstruct women's rights to water, food and a clean, healthy and safe environment, and increase poverty among women and men.

## INTER-AMERICAN DEVELOPMENT BANK

The Inter-American Development Bank's gender policy stands out as the best among IFI gender policies and strategies, at least on paper, for several reasons. First, it promotes women's rights. Second, it applies to all operations including all investments and all policy-based loans. Third, it includes a do-no-harm safeguard element aimed to prevent operations from harming women. The IDB's strong gender policy resulted from listening to CSOs during consultations.<sup>21</sup>

## ASIAN DEVELOPMENT BANK

Like the World Bank, the Asian Development Bank's 2003 gender policy does not address women's rights. In 2013, the ADB published a series of gender tip sheets to help staff address gender issues throughout the project cycle, but they too never mention women's rights.<sup>22</sup> Nevertheless, the ADB was ahead of other IFIs in promoting gender-sensitive transport operations to prevent gender-based violence and trafficking in women associated with this sectors' projects.



## OTHER IFIS

The African Development Bank's 2001 gender policy,<sup>23</sup> the European Bank for Reconstruction and Development's 2016-2020 gender strategy, and the European Investment Bank's 2017 gender strategy at least pay lip service to women's rights. This is an important but insufficient prerequisite to protecting women's rights in operations. Like the World Bank's, the operations of most of these IFIs unilaterally promote an instrumentalist approach of women's employment as an instrument to boost economic growth.

## NEW IFIS

Two new IFIs began lending in 2016, the Asian Infrastructure Investment Bank (AIIB) and the BRICS countries' New Development Bank (NDB). Both IFIs currently lack gender policies and strategies.<sup>24</sup> CSOs such as Gender Action, Green Watershed and BRICS Feminist Watch (BFW), an alliance promoting gender-inclusive NDB policies and operations, are pushing these IFIs to promote gender equal rights and opportunities and prevent gender discrimination in investments. In meetings and other advocacy, these CSOs are pushing both IFIs to: (1) create and implement strong mandatory gender policies; (2) train all staff to routinely implement these policies; and (3) hire senior gender experts to lead these processes.

### BOX 2 THE INCLUSION OF GENDER IN IFI SAFEGUARD POLICIES

It is beyond the scope of this guide to analyse all IFI safeguard policies for their gender sensitivity. Here we briefly discuss the inclusion of gender in the ADB and World Bank's safeguard policies. Future gender analysis of all IFI non-gender policies is recommended.

**ADB Safeguard Policies:** The ADB's Safeguard Policy Statement covering environment, indigenous peoples and resettlement issues, which became effective in 2010, systematically integrates gender dimensions. This results from 2005-2010 L&A led by the NGO Forum on the ADB that included Both ENDS and Gender Action. The concerted CSO L&A successfully got the ADB to integrate gender into the Statement in strategic places.<sup>25</sup> However, this achievement suffers from inadequate application in operations. GAGGA L&A could push the ADB to systematically apply its safeguard gender requirements.

**The World Bank's new Environmental and Social Framework (ESF):** In contrast to the ADB, the World Bank's safeguard policies on the environment, indigenous peoples and resettlement, which were launched during the 1980s-1990s, have hardly addressed gender issues. Supposedly to improve these safeguard policies, the World Bank approved a new Environmental and Social

Framework (ESF) that will become effective later in 2018.<sup>26</sup> The new ESF, however, also largely ignores gender issues, including women's rights. This is so despite a four-year global CSO campaign led by Gender Action and Oxfam. The CSOs demanded both a freestanding gender standard and gender integration into all other ESF standards, as well as ESF adherence to international human rights treaties including CEDAW.<sup>27,28</sup> The L&A consisted of inside-outside advocacy approaches including participating in World Bank internal consultations and external media.<sup>29</sup> But the World Bank listened to neither. Instead the terms gender, women, and SOGI (sexual orientation and gender identity) are merely listed within strings of vulnerable groups in a separate presidential directive that followed ESF approval. A key campaigning element was a letter from Both ENDS, Gender Action and Oxfam to the World Bank demanding an ESF gender good practice note to guide borrower implementation. The World Bank agreed to produce such a note, which is awaited at the time of writing this guide.

Besides downplaying gender and ignoring women's rights issues, the new ESF weakens rather than improves the Bank's current environmental and social safeguards.<sup>30</sup> The GAGGA campaign, which aims to simultaneously address women's rights and environmental justice, is very concerned about this development, which clearly reinforces the need for GAGGA's intersectional L&A on ESF implementation

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### 3. IFI IMPLEMENTATION OF GENDER POLICIES IN GAGGA PRIORITY AREAS

There are only few IFIs that have strong gender policies that promote women's rights. To make matters worse, even those IFIs have yet to implement their policies consistently. In other words, having IFI policies that promote women's rights is a prerequisite but insufficient alone since these policies do not automatically translate into operations. Implementing rights-based policies requires concerted rights-based training of IFI staff and mandates and incentives to ensure IFI staff adhere to them. Currently, IFI operations too often ignore and undermine their own gender policies.

This is exacerbated by the instrumentalism mentioned above, which guides many IFI operations. Combined with a failure to adhere to UN human rights instruments, the result is that many IFI investments undermine women's rights. The NGO network CEE Bankwatch eloquently summarised this problem at the EBRD as follows:

*"The EBRD gender policy is designed to promote women, but not to protect them. It focuses on economic inclusion, access to skills, jobs and credit rather than taking a rights-based approach. Safeguarding women's rights should be ensured by the EBRD's Environmental and Social Policy. However, gender impact assessment is not done at all or not done properly even in good quality ESAs [environmental and social impact assessments] for projects that we [Bankwatch] monitor. So while the EBRD assesses 'opportunities' to promote gender, it fails to assess negative impacts and to ensure they are mitigated."*<sup>31</sup>

The disconnect between the EBRD promoting women's economic roles while failing to protect women's rights, mirrors the behavior of other IFIs. This section provides examples of the extent to which IFI-funded project implementation promotes or undermines women's rights to water, food and a clean, healthy and safe environment. These are the GAGGA priority areas. It draws on CSO gender analyses and monitoring of IFI operations conducted by CSOs.



NGO CEE Bankwatch Network and its member group Green Alternative consulting Svan community in Georgia about the Nenskra Hydro power plant (potential financing from ADB, EBRD, IFC, AIIB). The project will deprive the local community of lands and livelihoods, but not all potential negative impacts have yet been properly assessed. Photo by Bankwatch, 2016

### BOX 3 IFI ACCOUNTABILITY MECHANISMS AND GENDER

#### Introduction to Accountability Mechanisms (AMs)

IFIs have so-called 'independent' IFI Accountability Mechanisms to which people who feel harmed by IFI projects can take their complaints in the hope of obtaining redress, such as project cancellation or modification and/or compensation for damage. The first AM, the World Bank Inspection Panel, was launched in 1993 in response to protests that led to Bank cancellation of funding for India's Narmada Dam (see the case on India Narmada Dam in the water section below). Later other IFIs also launched AMs. AMs report to IFI Boards of Directors rather than staff but they are still hardly independent. This is because IFI heads wear dual caps as both organisational presidents and Board chairs and IFIs pay AM managers and staff salaries, benefits and travel and provide them offices.<sup>32</sup> Their purview was traditionally limited to reviewing complaints that demonstrate breaches of IFI safeguard policies, although they have recently also considered breaches of other IFI operational policies. AMs have a checkered history since they only have satisfactorily responded to less than 20 percent of community complaints.<sup>33</sup> Moreover, AMs receive complaints from only a fraction of IFI operations having detrimental impacts because IFIs rarely disclose to affected communities that AMs exist.<sup>34</sup> CSO L&A tries to inform communities affected by IFI investments about AMs. GAGGA could bolster this L&A.

The AMs of the World Bank and IDB recently began addressing gender discrimination cases, following CSO L&A pushing AMs for years to do so.

**Gender and the World Bank Inspection Panel:** For over a decade Gender Action pressured the World Bank Inspection Panel to add gender discrimination to the environmental issues it addresses in responding to complaints voiced by people who feel harmed by World Bank investments. But the Panel kept denying the possibility of taking such cases without the existence of a gender safeguard policy. By 2014, the Panel agreed to take gender discrimination cases even without a gender safeguard policy in place. That year, the Panel recommended that the World Bank-financed Vishnugad-Pipalkoti Hydroelectric Project in India ensure women's safety around labor camps and forests, and that women compose one third of project staff.<sup>35</sup> A 2015 landmark Panel recommendation led the World Bank to cancel financing of the (non-environment) Second Road Sector Development Programme in Uganda, where sexual assaults by construction workers caused 30 young girls to become pregnant.<sup>36</sup>

**Gender and the IDB Independent Consultation and Investigation Mechanism (MICI):** A 2017 case being investigated by the IDB MICI results from the forced removal of 3,500 women and men from their farmland to build the IDB-financed Haiti Caracol Industrial Park. The case was filed by affected Haitians assisted by the Accountability Counsel and ActionAid Haiti.<sup>37</sup>

## WATER

### Example 1. India Narmada Dam

For three decades, a women-led struggle has been ongoing against India's multi-dam project along the country's Narmada River, which was allegedly constructed to provide water for irrigation. The World Bank became engaged in this project in 1985 when it approved the Narmada Sardar Sardover dam. In a 1993 "face-saving formula" for the World Bank, the government of India announced that it was cancelling the remaining \$170 million Bank loan because of sustained non-violent protests by women activists led by Medha Patkar. The women protested the World Bank over forced displacement of farmers by repeatedly blocking roads around the dam sites. The women were jailed for demanding rights to their land. Patkar repeatedly testified in the World Bank and U.S. Congress about the dams'

harmful social and environmental impacts. International CSOs lobbied their governments against the Narmada Project.

Women who partook in the protests became feminist activists if they were not already so. They protested unequal patriarchal gender power relations where women with land titles were excluded from compensation because oustees were assumed to be male household heads.<sup>38</sup> The women's protests led directly to the creation of the World Bank Inspection Panel in 1993, the first IFI accountability mechanism (see Box 3). The Narmada protests also galvanised the creation of the World Commission on Dams (WCD) in 1998, an oversight group composed of civil society and investors. Patkar was selected to be a WCD Commissioner.



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Although the Bank was forced to withdraw from the Narmada project a quarter century ago, the dam's construction continued. It was finally inaugurated in September 2017. Its devastation immediately escalated: the 2017 rainy season's rising waters flooded hundreds of villages, leaving people nowhere to go. Protesting the 2017 forced evictions and floods, and demanding just and full rehabilitation for women and men harmed by the dam, Medha Patkar fasted and was hospitalised. The courageous protestors could not stop the harmful project but they fortified the women's rights movement.

### **Example 2. Haiti Water & Sanitation Sector**

A CSO analysis of IDB and World Bank operations in Haiti since the 2010 earthquake demonstrates both institutions' spotty record in mainstreaming gender issues into operations. This is true for all project cycle stages – from design, to implementation, to monitoring and evaluation – and across sectors.<sup>39</sup> An example is the water and sanitation sector. Although the IDB and World Bank invested about US\$500 million before and another US\$200 million after the earthquake in water and sanitation investments, most Haitians continuously lack access to potable water and sanitation. One key reason is that IFIs finance capital construction but rarely provide funds for maintenance. A robust sanitation system could have prevented the cholera epidemic plaguing Haiti since UN peacekeepers, through reckless disposal of their human waste, contaminated Haiti's waters following the earthquake.<sup>40</sup> Not only have many Haitians died, but the care burden of cholera victims has fallen on women in a country lacking health services.

The analysis found that IFI water and sanitation investments in Haiti barely alleviate women's household tasks, ranging from fetching water to cleaning homes, cooking, and caring for household members sick from poor sanitation, dysentery and cholera. Pregnant and nursing women are particularly vulnerable to a lack of water and sanitation services. This is reflected in Haiti's maternal mortality rate which is the highest in the world.<sup>41</sup> The IDB's Haiti country strategy, which identifies water and sanitation as one of six priority sectors, does not mention women's overwhelming responsibility for household tasks involving water. Although IDB water projects include women in project consultations, IDB operations fail to incorporate indicators to monitor how women and girls benefit.<sup>42</sup>

## **FOOD**

Gender Action's CSO primer on gender, IFIs and food insecurity argues that that IFI projects in food-related agriculture, nutrition and rural development often exacerbate food insecurity, with women and girls disproportionately suffering harmful impacts.<sup>43</sup> Five case studies on women's rights and gender roles in AfDB, IDB and World Bank investments, conducted in Ethiopia, Kenya, Malawi, Zambia and Haiti, confirm this analysis.

The primer demonstrates that the macroeconomic, financial and trade policy conditions of IFI investments in agriculture intensify gender inequalities and disproportionately impoverish women and girls. The IFI conditions have pushed governments to adopt agriculture trade liberalisation and privatisation and to remove subsidies and price controls that help poor farmers. The effect is reduced incomes for poor farmers, most of whom are women.

The five country cases applied rights-based indicators to analyse the extent to which IFI agriculture investments in each country fulfilled IFI commitments to gender equality. The analyses found that overall, IFIs did not approach food security from a women's or human rights perspective. This even though women compose over 70 percent of the agricultural workforce in the African countries and a majority in Haiti. Women face significant gender discrimination in farming, which is something that most IFI agriculture and food projects do not address. IFI projects inadequately measure differential impacts on men and women, boys and girls. Only one project out of 23 (4 percent) collects and analyses sex-disaggregated data and facilitates women's participation throughout the project cycle.

The Ethiopia case study can serve as an example.<sup>44</sup> Poor, rural Ethiopians experience chronic food insecurity despite World Bank investments surpassing \$2.5 billion in agriculture and food security projects in the country. Ethiopian women and girls bear the greatest burdens of Ethiopia's food insecurity, since they have a "substantive productive role in the rural sector, including participation in livestock maintenance and management, crop production and marketing of rural produce". Gender Action's analysis of four active World Bank agriculture, land management and nutrition projects demonstrated that none of these projects embraced a gender rights perspective or analysed differential impacts on men and women, boys and girls, although two of them mention gender equality. The IFC, the World Bank's private sector arm, in 2010 extended up to \$10 million to Ethiopia's Nib International Bank to

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increase the number of loans offered to 70 coffee farmer cooperatives. The IFC claims that its focus on agribusiness and industry benefits small and medium-sized enterprises by "helping them access finance". However, small-scale and subsistence farmers, most of whom are women, do not benefit from such large-scale investments.<sup>45</sup>

The studies recommended that IFIs provide grants, not loans, to support gender-sensitive agricultural development; ensure that all projects collect sex-disaggregated data to consistently measure projects' differential gender impacts; explicitly promote and implement women's full and equal participation in food security and agricultural investments; and end privatisation of agricultural enterprises and services that harmfully impact poor women and girls for example by increasing their malnutrition. This guide echoes these recommendations.

## A CLEAN, HEALTHY AND SAFE ENVIRONMENT

IFIs invest large sums in infrastructure projects such as large dams, oil and gas pipelines, coal mines and plants, and water and sanitation installations.<sup>46</sup> Two common features of such infrastructure investments are first, an influx of male workers and second, women and men's loss of land and other assets. These features trigger an array of harmful gender impacts for example resulting in some male workers assaulting and raping women and girls and some women and girls turning to sex work out of desperation to make ends meet when they lose their land livelihoods. The examples below of IFI investments in oil and gas pipelines, climate change adaptation and natural disaster response projects illustrate these issues.<sup>47</sup>

### Example 1. Oil and gas pipelines

Gender analyses of IFI-financed oil and gas pipelines in about a dozen countries during 2005-2011 highlighted how such fossil-fuel generating infrastructure operations violate rather than promote women's rights.<sup>48</sup> Local and global CSO partners carried out joint fieldwork and surveyed women and men living around World Bank, IFC, EBRD and EIB-financed pipelines. They demonstrated similar women's rights violations and gender injustices across countries as the pipeline projects:

- eliminated women's farming and fishing livelihoods<sup>49</sup>
- employed males almost exclusively in building the pipelines, even in office jobs
- drove some women into sex work out of desperation to survive
- increased women's dependence on men

- led to increased violence against women, sexually-transmitted infections and trafficking in women
- triggered a high rate of stillbirths from toxic pollution caused by inevitable pipeline leaks

To prevent such harmful outcomes and ensure women's and men's clean, healthy and safe environments, IFIs and governments should not finance fossil fuel-generating projects in the first place. IFIs are transitioning slowly out of fossil fuels. However, this is not good enough. Take the World Bank as an example. In December 2017, the World Bank announced that it would no longer finance upstream oil and gas after 2019 except in exceptional circumstances when doing so benefits the poorest countries. The Bank made no commitments to end either midstream oil and gas investments that include pipelines and other transportation or downstream refining of these fossil fuels. Most IFIs, at least through their Financial Intermediaries, still finance coal mines and plants and large hydro-power projects that undermine access to a clean, healthy and safe environment. The World Bank plans to approve a new coal-fired plant in Kosovo, however, board approval for this project keeps being postponed by successful CSO L&A.

### Example 2. Climate change adaptation

An in-depth CSO gender analysis of multilateral climate change adaptation projects in the Middle East and North Africa (MENA), where women suffer strong social and political exclusion, exposed women's persistent marginalisation from climate adaptation projects.<sup>50</sup> The analysis found that climate change is exacerbating existing gender inequalities because of IFI and other multilateral investments, which fail to recognise and address gender issues in adaptation projects. The MENA adaption projects view women as passive victims of climate change, ignoring their extensive expertise and agency in adaptation activities. This gender bias both compromises women's rights and undermines the effectiveness of IFI climate-smart projects. The report recommends that IFIs' and other multilateral investments promote women's involvement as leaders in climate change adaptation and environmental management. This guide echoes this recommendation.

### Example 3. Natural disasters

A CSO gender analysis of the design of the World Bank-administered Multi Donor Trust Fund (MDF) to assist Indonesia's tsunami and earthquake victims, most of whom were women, demonstrated the project's failure to systematically address gender concerns despite promises to do so. A scorecard system was used to rate the integration of gender issues into project design. Scores were based on analysing all 17 MDF projects' documents according to

how well they addressed gender issues in five dimensions of project design: (1) objective(s); (2) component(s); (3) analysis; (4) participation; and (5) monitoring and evaluation. Scores gave failing grades to the MDF projects on women's rights and roles in achieving a clean, healthy and safe environment.<sup>51</sup> For example, the MDF Aceh Forest and Environment Project failed to identify gender issues such as women's dependence on natural resources for household water and firewood. It therefore overlooked possible ways the project could disadvantage women because of reduced access to these resources. Today we would argue that IFIs and other multilateral organisations should invest in alternative energy to fuelwood.



Protests at a consultation meeting about the Khudoni dam in Kaishi, Georgia. About 2000 locals will be displaced by the dam. Their fierce opposition has triggered a nation-wide discussion about Khudoni  
Photo by Green Alternative/Bankwatch

#### BOX 4 PUBLIC PRIVATE PARTNERSHIPS IN MEGA-INFRASTRUCTURE

The IMF predicts up to \$90 trillion in mega infrastructure investments globally over the next 15 years.<sup>52</sup> IFI support for public-private partnerships (PPPs) will finance a big portion of this spending. World Bank President Jim Yong Kim said, "official aid money should be used to turn the billions of dollars provided by western countries [to the World Bank] into trillions of dollars of investment from the private sector".<sup>53</sup> Kim's view captures the proliferating IFI public-private partnerships to finance mega-infrastructure projects, which throws up several serious concerns.

First, IFI mega-infrastructure projects have notoriously displaced people since the 1980s, with little or no compensation and little regard for gender and environmental effects.<sup>54</sup> The stated goal of all IFI investments, including PPPs, is to end poverty. However, in practice they often uproot poor slum dwellers and farmers, among whom the majority are women who lose incomes and livelihoods. PPPs' corporate investors, motivated to generate profits for their shareholders, often charge user fees that place services out of reach of poor men and women.

Secondly, mega-infrastructure projects are often closely linked to land grabs. Despite IFI rhetoric recognising the illegality of land grabs, it is a huge concern that their investments perpetuate them. Land grabs entail forcible removal especially of farmers who are mostly women as well as urban slum dwellers. The new landless lose access to livelihoods, water, food and a clean, healthy and safe

environment, while their new homelessness also often exposes them to sexual assaults.

Thirdly, today's unprecedented IFI mega-infrastructure pattern is particularly concerning since larger private PPP partners have leverage over public IFI and government partners. Projects for huge dams, energy distribution networks and extractive industries such as mines, at best neglect to implement and at worst undermine IFI environmental and gender policies. Mega-infrastructure investments flout UN international conventions intended to protect women's rights and environmental justice. A growing related concern is that IFIs are facilitating increasing private investments by directing funds to Financial Intermediaries (FIs) such as commercial banks. These in turn make loans for infrastructure projects such as mining, dams and urban development. To date FI projects have mostly circumvented IFI environmental and social policies.

Finally, there are concerns about the shifting of investment risks. PPPs shift private sector financial risks and guarantees to the public. The repayment burden, through direct and indirect taxation and other unequal income distribution, falls heaviest on the poor, of whom women constitute the majority. Simultaneously, IFIs are transferring the financial and environmental risks of mega-infrastructure projects to borrower countries in the name of sovereignty, even when national policies and/or implementation are absent or weak. The World Bank's new Environmental and Social Framework (ESF) discussed above, by transferring risks to borrowing governments, is diluting already inadequate environmental safeguards.<sup>55</sup> Other IFIs are following this World Bank trend.



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## 4. CONCLUSIONS AND RECOMMENDATIONS

The guide has argued, and provided examples to show, that IFI investments often impede women's rights to water, food and a clean, healthy and safe environment. Seven key concerns about IFI investments are summarised below and recommendations given to address these concerns.

### RIGHTS-BASED APPROACH

**Conclusion:** All IFIs promote women's economic roles as instruments to increase economic growth, but with few exceptions they fail to pay attention to women's and human rights dimensions in their investments. The guide provided evidence of a disconnect between some IFIs' gender policies that commendably have a rights-based approach but hardly implement them, and other IFIs' gender policies that lack a rights-based approach. While the World Bank does not overtly promote women's rights, a couple of its non-mandatory gender strategy goals, for example, to end violence against women and provide solutions to women's unpaid caring activities, implicitly promote women's rights.

**Recommendation:** All IFIs must have strong rights-based gender policies and their operations must implement these policies consistently to ensure achieving women's rights to water, food, and a clean, healthy and safe environment. It is important for all IFIs to systematically and explicitly uphold women's human rights both in policy and by doing more to promote women's rights and prevent their violations in operations. This includes that IFIs must be required to provide full information to affected women and men about proposed projects entailing displacement and offer them options to remain in situ or receive compensation as good as or better than their pre-project conditions. Implementing rights-based policies, finally, requires concerted rights-based training of IFI staff and mandates and incentives to ensure IFI staff adhere to them.

### CEDAW

**Conclusion:** While the World Bank Gender Equality as Smart Economics (GESE) business case to make markets work for women is important, the World Bank and other IFIs must not ignore the complementary moral imperative of women's human rights and complete equality of rights between women and men.

**Recommendation:** The World Bank, a United Nations Executing Agency, and all IFIs, ought to abide by the UN Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW) to which borrower countries are signatories.

### DO-NO-HARM SAFEGUARDS

**Conclusion:** The IDB is the only IFI having a do-no-harm gender safeguard, but unfortunately it is inadequately implemented. Concerted CSO L&A successfully got the ADB's environmental and social Safeguard Policy Statement to integrate gender dimensions, but it also suffers from inadequate implementation. The GAGGA campaign, which aims to intersectionally address women's rights and environmental justice, is very concerned about weakened World Bank environmental and social safeguards instituted in the new ESF. Moreover, it is worrisome that World Bank policy-based loans that often degrade the environment, obstruct women's rights to water, food and a clean, healthy and safe environment, and increase poverty among women and men, are not subject to safeguard, gender and other policies.

### Recommendation:

Women's rights groups' L&A should persuade all IFIs to adopt do-no-harm gender safeguards and push the IFIs to systematically and robustly implement and apply the safeguard requirements, for both project and policy-based loans.

### PPP & FI PARADIGM SHIFT

**Conclusion:** Proliferating IFI public-private partnerships are financing mega-infrastructure projects where private corporations make mega-profits at the expense of reducing poverty and class and gender inequalities. In addition, IFIs are facilitating private investments by directing funds to Financial Intermediaries such as commercial banks, which in turn make loans for infrastructure projects such as mining, dams and urban development. To date, FI-funded projects have circumvented the environmental, gender and other social policies of the IFIs.

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**Recommendation:** Women's rights groups should conduct L&A to end the PPP and FI paradigm that intrinsically harms poor women and men. Together with other CSOs, they should also conduct L&A to ensure already approved PPPs and FIs adhere to IFI gender, other social and environmental policies.

## IFI LOANS VS GRANTS

**Conclusion:** In many low-income countries in Africa the World Bank has made loans for food and agricultural projects to improve food security. However, loans incur debt which reduces spending on poverty reduction.

**Recommendation:** We recommended that IFIs provide grants only, not loans, to ensure food security and social services in low-income countries. Doing so would contribute to preventing malnutrition and reducing poverty.

## IFI PROJECT MAINTENANCE

**Conclusion:** The fact that IFIs' repeated infrastructure capital investments lack sustained funding for maintenance, is an important reason why women and men in many fragile low-income countries chronically lack access to water, food and a clean, healthy and safe environment.

**Recommendation:** Women's rights groups should conduct L&A to persuade IFIs to invest in sustained maintenance following capital investments in basic infrastructure in fragile low-income countries. Doing so could save men's and women's lives and improve their health outcomes.

## CLIMATE ADAPTATION

**Conclusion:** Women have persistently been marginalised in IFI-funded climate change adaptation projects in the Middle East and North Africa. Women were treated as passive victims of climate change instead of as change agents. This gender bias compromises women's rights and undermines the effectiveness of IFI climate smart projects.

**Recommendation:** IFI investments should promote women's pro-active involvement as climate change adaptation and environmental management leaders.

## INTERNATIONAL MOVEMENT BUILDING

**Conclusion:** Today GAGGA is playing a lead role in international-movement building to widen and deepen holding IFIs accountable for women rights to clean water, food and a clean, healthy and safe environment. This builds

upon Gender Action's work launched in 2002 to hold IFIs accountable for environmental and gender impacts of their investments.

**Recommendation:** Involve as many women's rights groups, funders, and other civil society stakeholders in developing today's young movement into a force that will end harmful gender impacts of IFI investments.

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# FOOTNOTES

- 1 Elaine Zuckerman is President of Gender Action, a campaign to hold all IFI investments accountable for their gender impacts.
- 2 Lobbying is a term used by nonprofit organisations around the world, except in the US where nonprofit lobbying is highly restricted. Advocacy is the preferred term in the US.
- 3 The World Bank was created at the same time as its “sister agency”, the International Monetary Fund (IMF). The IMF, which is an IFI but not a development bank, makes loans to borrower countries primarily to help them overcome short-term balance-of-payments difficulties, but only after recipients have agreed to policy reforms.
- 4 In some recent years, the European Investment Bank and the Brazilian Development Bank disbursements have exceeded those of the World Bank.
- 5 The World Bank Group grants represented less than five percent of total disbursements in Fiscal Year 2016.
- 6 IBRD loan rates are slightly more favorable than commercial bank rates and offer a longer repayment period. IDA provides loans on much more favorable terms: 40 to 50-year grace periods and extremely low interest rates below 1 percent (Gender Action 2006a). See the World Bank gender policy, procedure and strategy at: World Bank 2003a; WB 2003b; WB 2015.
- 7 To push for greater accountability and transparency at the World Bank, campaigners targeted a key pressure point, threatening to push for cutting U.S. congressional aid appropriations unless the World Bank agreed to reforms that directly addressed not just its “problem projects” but also the flawed decision-making processes that caused them. This strong message coming from the World Bank’s external critics resonated with some donor- government policymakers as well as growing internal concerns about the need to improve the development effectiveness of its investments. In 1993, these pressures led North–South advocacy coalitions to win a pair of new procedural reforms: one greatly increased public access to information about bank projects and the other created the Inspection Panel. (Clark, Dana, Jonathan Fox and Kay Treakle, eds. 2003. *Demanding Accountability. Civil-Society Claims and the World Bank Inspection Panel*. Rowman & Littlefield Publ Inc. Lanham, Boulder, New York, Oxford).
- 8 Borrower client countries are supposed to adhere to safeguard policies when addressing social and environmental impacts and risks. Staff are responsible for ensuring that clients comply with safeguards during project preparation and implementation.
- 9 A notable example is the NGO Forum on the ADB’s 2005-2010 campaign to integrate gender issues into the ADB’s environmental and social safeguards. See Soentoro 2010.
- 10 [www.genderaction.org](http://www.genderaction.org). Disclaimer: This report’s author founded and leads Gender Action.
- 11 Operations is the broad term IFIs use to cover all their loans and grants. Operations include investments in projects in for example infrastructure, mining or health; in financial intermediaries that in turn invest in subprojects; and in non-projects such as policy reforms (Gender Action 2006a).
- 12 Information about IFIs’ approaches to women’s rights is based on Gender Action’s analysis, *How Do IFI Gender Policies Stack Up?* (Gender Action 2013a), complemented by updated research for this report.
- 13 The term ‘women in development’ preceded the use of the broader term ‘gender in development’ that became popular in the early 1990s. Today the term gender comprises all gender roles, including those of men, boys, women, girls, and LGBTIQ.
- 14 Project appraisal is one IFI project cycle stage that includes project identification, design, appraisal, implementation, supervision and monitoring.
- 15 The World Bank adopted gender mainstreaming, as a strategy to address inequalities, following the 1995 United Nations Fourth World Conference on Women. Many other organisations ranging from the Ford Foundation to Oxfam also began mainstreaming gender into their operations. Over time mainstreaming achieved notoriety. See for example: AWID 2004 <http://www.awid.org/Library/Gender-Mainstreaming-Can-it-work-for-Women-s-Rights>, which states that gender mainstreaming “is a confusing conceptual framework at best and a force that has totally undermined women’s rights at worst”. Select Gender Action critiques of the Bank’s application of gender mainstreaming can be found in: Gender Action 2010. *Critique of the World Bank’s Gender Road Map (2011-2013)*; Gender Action 2007. *Gender Equality as Smart Economics: A World Bank Group Gender Action Plan (GAP) (Fiscal years 2007-10): A Critique*; Gender Action 2003. *Reforming the World Bank: Will the New Gender Strategy Make a Difference? A Study with China Case Examples*. Published by the Heinrich Böll Foundation.
- 16 The World Development Report (WDR) is the annual World Bank flagship research report that each year features a distinctive development theme. The Bretton Woods Project and Gender Action co-led the global campaign to ensure the 2012 WDR promoted women’s rights as a core value. See World Bank 2011.
- 17 In response to a question at a June 30, 2015 presentation on the World Bank gender strategy, the Gender Director publicly responded that the World Bank does not promote women’s rights.
- 18 Zuckerman 2007. This analysis discusses the launch of Gender Equality as Smart Economics within the World Bank’s then new Gender Action Plan.
- 19 Gender Action has continuously called on IFIs that promote a one-sided instrumentalist approach to women’s empowerment to complementarily promote women’s and men’s equal rights (Zuckerman 2016; Zuckerman 2014; Zuckerman 2007).
- 20 World Bank policies including safeguards and the gender policy contain footnotes stating the policies do not apply to policy-based operation.

- 21 Gender Action actively participated in these consultations.
- 22 See ADB 2013.
- 23 In a June 1, 2017 conversation, the author learned from Rachel Aron, AfDB Principal Social Development Specialist that the AfDB is planning to update its gender policy.
- 24 BRICS stands for the emerging market countries Brazil, Russia, India, China and South Africa.
- 25 See Soentoro 2010.
- 26 The World Bank website states, "The Environmental and Social Framework (ESF) will apply to all new Bank investment projects when it launches in 2018 (exact date to be determined). The Bank's current safeguards will run in parallel to the new ESF for about seven years to govern projects approved before the effectiveness date of the new ESF." <http://www.worldbank.org/en/programs/environmental-and-social-policies-for-projects/brief/the-environmental-and-social-framework-esf>
- 27 The World Bank argued that staff and managers are equipped to automatically address gender issues without explicit guidance in the ESF.
- 28 See analysis underlying the campaign in Zuckerman 2015 and 2014a.
- 29 See Guardian story published and announced to Bank managers during the World Bank ESF civil society consultations: Zuckerman 2016.
- 30 Civil society groups that campaigned to prevent dilution of the Bank's current inadequate safeguards issued this press release language on the eve of the ESF approval: "Proposed World Bank standards represent dangerous set-back to key environmental and social protections". CIEL 2016.
- 31 Written communication to the author by Fidanka McGrath of Bankwatch, June 7, 2017.
- 32 Daniel 2016; Gender Action 2010; Gender Action & CIEL 2007.
- 33 Daniel et al 2016.
- 34 Daniel et al 2016.
- 35 The Panel Chair highlighted that this gender-sensitive recommendation directly responded to Gender Action advocacy.
- 36 See endnote 48.
- 37 Gender Action 2013c; Accountability Counsel 2017.
- 38 Mathur 2009.
- 39 Gender Action 2013b; Gender Action 2017a.
- 40 See: <https://haitiadvocacy.org/cholera>; <http://www.ijdh.org/cholera/>
- 41 [https://en.wikipedia.org/wiki/Health\\_in\\_Haiti](https://en.wikipedia.org/wiki/Health_in_Haiti)
- 42 Gender Action 2013b.
- 43 The primer is found in Gender Action 2011b; the case studies are found in Gender Action 2011c; 2011d; 2011e; 2012b and 2013d.
- 44 Gender Action. 2011c. Gender, IFIs, and Food Insecurity Case Study: Ethiopia
- 45 Ibid 2011c.
- 46 At the December 2017 Paris one-planet Climate Summit the World Bank at last committed to pulling out of fossil fuel investments "with exceptions". See: [http://www.worldbank.org/en/news/press-release/2017/12/12/world-bank-group-announcements-at-one-planet-summit?CID=ECR\\_FB\\_worldbank\\_EN\\_EXT\\_OnePlanet](http://www.worldbank.org/en/news/press-release/2017/12/12/world-bank-group-announcements-at-one-planet-summit?CID=ECR_FB_worldbank_EN_EXT_OnePlanet).
- 47 A powerful example of effective CSO L&A to combat sexual assaults in IFI-financed infrastructure is in the transport sector that is not a focus of this report. CSO monitoring of the construction of the World Bank-financed 'Uganda: Second Road Sector Development Programme' found male road workers abducted and sexually violated school girls as they traveled to and from secondary school. About 30 girls dropped out of school because they became pregnant. This shocking revelation so stunned the World Bank that it launched its first Gender-Based Violence Task Force in 2016 to advise on identifying and preventing sexual exploitation and abuse in Bank projects (World Bank 2017). The project's World Bank Inspection Panel case led the World Bank to cancel financing this road project.
- Another example is the bulldozing of slums in the World-Bank financed Lagos Metropolitan Development and Governance Project. Residents were evicted without consultation, warning or compensation, and left homeless in crowded, dangerous Lagos. Some women and girls were raped and others turned to sex work to survive (Zuckerman & Abah 2016).
- 48 Gender Action & CEEBN 2006; Gender Action & FOEI 2011.
- 49 Zuckerman 2016.
- 50 Gender Action & HBF 2012.
- 51 Gender Action 2008.
- 52 Alexander 2017.
- 53 Ibid.
- 54 Baviskar 2000.
- 55 CIEL 2016.



