

Working Papers

Women and Development in Sub-Saharan Africa: Problems and Prospects for Heifer Projects

Fred M. Ssewamala

Working Paper No. 01-11

2001

A subsequent version of this paper has been published as:

Ssewamala, Fred (2004). Expanding women's opportunities: The potential of heifer projects in sub-Saharan Africa. *Development in Practice*, 14, 550-559.



Center for Social Development



Washington

WASHINGTON · UNIVERSITY · IN · ST · LOUIS

George Warren Brown School of Social Work

Women and Development in Sub-Saharan Africa: Problems and Prospects for Heifer Projects

Fred M. Ssewamala

Working Paper No. 01-11

December 2001

**Center for Social Development
Washington University in St. Louis
One Brookings Drive, Campus Box 1196
St. Louis, MO 63130-4899, U.S.A.
Tel: (314) 935-7433
Fax: (314) 935-8661
E-mail: csd@gwbmail.wustl.edu
<http://gwbweb.wustl.edu/csd/>**

Author's Note

This paper extends part of my undergraduate thesis, a copy of which was submitted to Makerere University, Kampala (Uganda), the Finish Red Cross (Finland), and to Uganda Red Cross. I thank Drs. Michael Sherraden, Mark Schreiner and Margaret Sherraden, and my fellow Doctoral student Guat Tin Ng for their valuable comments on this paper. Unending thanks also go to all the informants who shared their time and experiences regarding the impact of Heifer Project.

“One of the key variations within a country is the different achievement of women and men. Data indicate that women are often disadvantaged” (World Bank, 2001, p.27).

“In country after country women have demonstrated that when given the tools of opportunity-education, health care, access to credit, political participation and legal rights – they can lift themselves out of poverty and as women realize their potential, they lift their families, communities and nations as well ...”
(Hillary Rodham Clinton, in United Nations Development Program, 1999, p.19).

Throughout the world, deeply entrenched barriers exclude women from meaningful participation in economic, political, and social activities. This is not merely an issue of fairness and equality. It has been convincingly argued that by improving the positions of women, society as a whole would simultaneously be strengthened and this would enhance broader development prospects (United Nations Development Program, 1999). Fortunately, many organizations at the grassroots, national and international levels are devising new initiatives aimed at expanding women’s opportunities.

This article looks at one of the initiatives being used to address the socio-economic needs of women in sub-Saharan Africa: *Heifer Project*. Heifer Project is an income-generating project in which poor women are given heifers (hybrid cows) with the aim of improving the plight of these women as well as their families. The theory behind Heifer Project is that if a cow--a productive asset--is provided to a woman and her family, they will be empowered economically and socially. This would eventually reduce the existing social and income inequalities. When a woman receives a cow, she will receive its milk both for family consumption and sale. This leads to improved health and nutritional status, increased income levels and self-esteem.

Throughout Africa many organizations are involved in implementing Heifer Projects. These organizations include: Heifer Project International, Young Women’s Christian Association (Y.W.C.A.), the Catholic church, the Anglican church and the Red Cross. Using the Uganda Red Cross Heifer Project as a case study, this paper examines the prospects and problems of the project in dealing with the many pressing issues for women, including income and employment, health and nutrition, education and literacy, work load and domestic responsibilities, and access to productive assets and resources such as land and credit.

Women and Development

The Red Cross Heifer Project focuses on women. Since there is hardly any empirical data on the impact of Heifer Projects on women (or any one else), the research reviewed in this section focuses on the general socioeconomic situation of women in Africa, which makes developmental oriented projects, such as Heifer Project, necessary.

Women’s access to income and employment

Employment determines the level of an individual’s income, savings and investments. Unfortunately, there is strong empirical evidence to show that women, especially in Africa, have limited access to gainful employment (Davison, 1997; Wallman, 1996). This is partly because women have for many years been denied access to formal education, which is essential for participation in wage sector employment. As a result, the biggest percentage of women in the formal sector occupies low wage jobs, which do not enable them to earn an adequate income to sustain their families (United Nations Development Program, 1999; 2000). This has kept the majority of women

in a vicious cycle of poverty. In order to break that cycle, we need income generating projects specifically targeted towards women. Indeed, this is a justification for projects such as Heifer Project.

Women's health and nutritional status

Access to and control over resources in part influences the health status of an individual. Money is one important resource that is essential for providing both basic needs and treatment (Wallman, 1996). Poor women are less likely to be in good health. Poverty affects their children's health as well. For instance, a study on Uganda by the World Bank revealed that 26% of all children under age five show some degree of malnutrition (World Bank, 2000). The cause of malnutrition is mainly poverty. Many families cannot afford to have a balanced diet, often being forced have just one meal a day because they cannot afford the 'luxury' of having more than one meal a day. These phenomena result in poor health and malnutrition. One way of promoting the health and nutrition of these families is by fighting poverty through income generating projects like Heifer Project.

Women's education and level of literacy

Education to a large extent determines the kind of jobs held, the amount of money earned, and one's life long socio-economic status. Unfortunately, research indicates that in sub-Saharan Africa, poor families are more likely to spend their limited funds on boys' education rather than girls' (Burton & Wamai, 1994; World Bank, 2001). In Uganda, for example, while only 25% of men (age 15 and above) are considered illiterate, 47% of women are illiterate (World Bank, 2000). Similar disparities are seen in other parts of sub-Saharan Africa (see United Nations Development Program 2000; 2001; World Bank, 2000). These inequities could partly be addressed through socio-economic empowerment of women, one of the main objectives of Heifer Project. This study, therefore, points to what extent Heifer Project (1) fosters adult literacy/ education among women recipients and (2) enables children--who would otherwise have stayed at home--to go to school.

Women's work load and domestic responsibilities

The process of development in the third world has by and large marginalized women and deprived them of their control of resources without lightening the heavy burden of their traditional duties (Afshar, 1991). Women have primary responsibility for household management, child rearing, food preparation, care for the sick and elderly, and family health and welfare (World Bank, 1993). With the current HIV/ AIDS pandemic, the responsibilities of most women, especially the elderly, have increased. With AIDS claiming most of its victims among the youth and the middle aged, many elderly women find themselves with the added burden of having to take care of their orphaned grandchildren. Most of these frail grandmothers are unable to provide adequately for the needs of their grandchildren (Wallman, 1996). One way this population could be helped would be through income generating projects such as Heifer Project. Perhaps using proceeds from such projects, women would be able to employ helpers who could reduce their workload.

Women's access to physical assets and resources

Existing customs and traditions in most African countries reinforce ownership among men, not women. For example, in Uganda, most women neither own nor inherit productive physical assets such as land. The importance of assets to an individual has been well documented (see Sherraden, 1991; Shapiro, 2001). Without land, women have difficulties accessing credit for any economic undertaking such as a small business and thus are more vulnerable to poverty than men. Income

generating strategies, like Heifer Project, could enable women to accumulate their own assets and eventually move out of poverty.

Women's community participation

Women generally have low rates of membership and participation in formal groups and social networks (see World Bank, 1993). Outdated traditions that regard women as mothers and wives, supposed to stay at home, are still prevalent in many African societies. Many men refuse to let their wives participate in group activities and public gatherings because the men suspect ulterior motives or fear that their wives will become easy prey for other men (UNICEF, 1989). These beliefs deny women a chance to belong to social networks. The value of social networks to an individual's socioeconomic well-being has been well documented (see Putnam, 2000). Because of their emphasis on group training and social capital building components, income-generating programs, like Heifer project, are expected to lead to increased women's social networks and community participation. For example, during Heifer Project training, participants are encouraged to form groups that would allow them to share ideas on heifer management and other social issues. One would therefore expect that participation in Heifer Project would increase women's involvement and participation in community activities and formal groups.

Uganda Red Cross Heifer Project

Uganda Red Cross conceived the idea of a Heifer Project in 1991. The organization had been active throughout the country and had observed many cases of gender disparities (Uganda Red Cross, 1993). The organization started with twenty pregnant heifers, which were given to 20 women around Kampala, the capital.

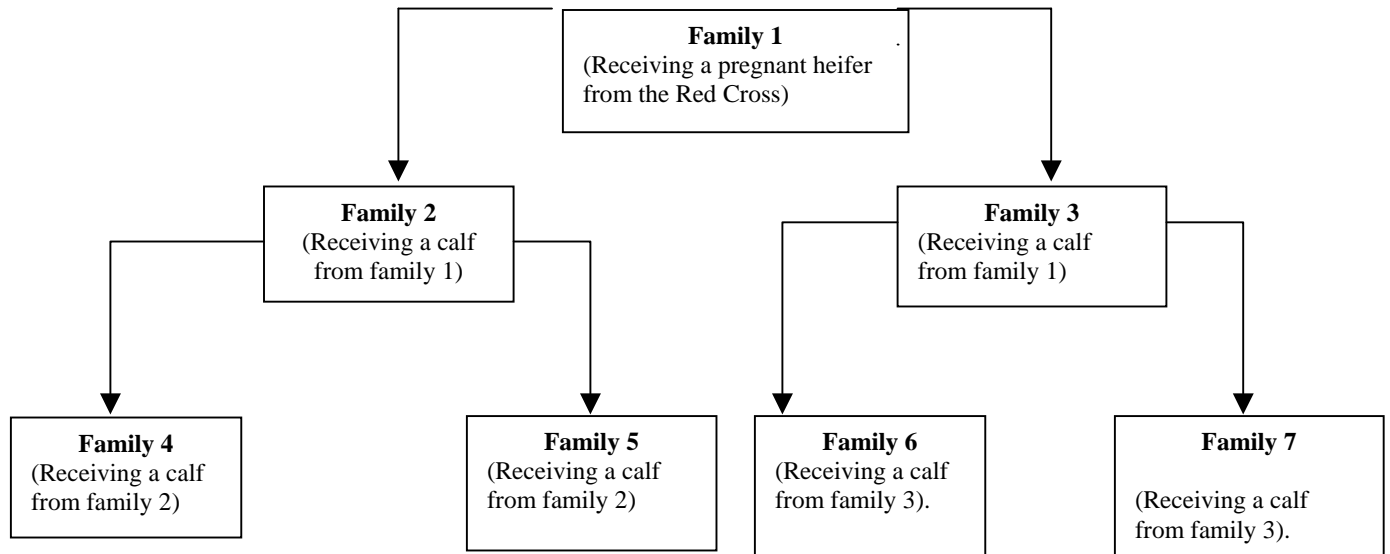
Poor women selected by the community members themselves were given heifers.

Although, they did not have to pay any money, the women had to sign a legal contract promising to pass on two female calves to two other families within their community. The project was planned to eventually benefit many more families through a multiplier effect--see figure 1.

Before receiving the animal(s), each recipient was trained in heifer management techniques, how to construct a cemented floor cattle shed, the importance of establishing at least an acre of pasture (fodder), and when and how to use veterinary personnel. In addition, each recipient had to ensure that she could maintain the animal using a zero-grazing technique in which the animal is confined in one place, normally a cattle shed with a small fence around it.

The animals given to the women were exotic and delicate, not used to the local environment, but chosen because of their ability to make more milk than the local ones. In addition, the zero grazing technique by which the animals had to be maintained was new in the country and demanded much time. Most local farmers were used to the traditional farming, whose notion of livestock farming is to let the cattle wander all over the place foraging for fodder.

Figure 1: The multiplier effect of the Red Cross Heifer Project



Statement of the Research Problem

At the time of this study (1993-1994), programs similar to Red Cross Heifer Project had been in existence--at least in Uganda--for more than five years. However, there were no published empirical studies on their impact, despite the several organizations that were involved in their implementation. This paper, therefore, was one of the first evaluations intended to find out the impact of this new initiative, especially on the women beneficiaries.

Notwithstanding its goal as a project for improving the social and economic status of women, Heifer Project has received some criticism. Anecdotal information indicates that the critics have found fault with the requirements imposed on the poor women whom the project is intended to help. The critics argue that the stringent requirements, which include construction of a cemented floor cattle-shed, establishing an acre of pasture, and contracting veterinary personnel, would be an expensive burden to the poor women targeted by the project. Since it is not uncommon in the development field for programs to be conceived by an organization only to find out later that such programs are making their intended beneficiaries worse off than before, there is always a need for empirical studies to bring to light the actual impact of these development oriented projects. This study was, in part, inspired by that realization.

Methodology

Area of study

The study was conducted in areas surrounding Kampala, the capital. Because of the political importance of Kampala, the areas surrounding it have for long suffered from instabilities ranging from full-scale wars to military coups. Since independence (1962), there have been at least two military coups (1971 & 1985) and at least two full-scale wars (1972-1979 and the 1980-1986). These instabilities left behind a significant amount of destruction. In addition, the areas under study fall within a region with the most HIV/AIDS cases in the country (see Barton & Wamai, 1994). These

circumstances have resulted in numerous orphans and widows with little access to employment and income.

Sample selection

Purposive selection was used to select 20 informants, that is, 15 project recipients and 5 Red Cross staff. From a list of the original 20 recipients, only the 15 recipients whose heifers had had at least a lactation (milking) period of one year or more were selected. This group had experienced both the costs and benefits of the project. In addition, all the five Red Cross staff involved in the implementation of the project were included in the sample. The information obtained from the staff was used to corroborate data obtained from the project recipients.

Research instruments

Two research instruments were used: (1) a questionnaire and (2) an observation guide. The questionnaire consisted of both close-ended and open-ended questions. The closed-ended questions were used to obtain data regarding the demographic characteristics of the women informants, while the open-ended questions provided me with an opportunity to probe for more information whenever necessary. The observation guide was used to observe any new structures and any income-generating projects that were attributed to Heifer Project.

Data collection

Three methods of data collection were used: (1) face-to-face interviews, (2) observation, and (3) documentary sources. I used the face-to-face interviews because I could speak the common dialect in the area, I anticipated low levels of education for most of the respondents and, I wanted to avoid the non-responses that would be associated with self-administered questionnaires. In addition, face-to-face interviews would also allow me to obtain detailed information through probing and personal discussion. I supplemented the interviews with personal observation.

Other useful information was obtained from documents or records on the heifer(s) kept by both the recipients and the Red Cross staff. All Heifer Project recipients are required to keep records regarding daily milk production, milk sales, veterinary costs and weekly expenditures on the project. In addition, the Red Cross keeps quarterly reports on the performance of the project. Such records were used to fill the gaps left after the interviews and to confirm some of the revelations made by both the project recipients and Red Cross staff.

Problems encountered during data collection

I encountered two main problems during data collection. First, some respondents were suspicious that I was carrying out this study for Red Cross because I had interned with Red Cross and I had participated in some of the monitoring and supervision of the project. I was, however, able to resolve this suspicion by explaining to the respondents the purpose of the study and assuring them that the information obtained was confidential. Second, in some instances, the records kept by the women on the project were not up to date. In such instances, I was able to ask the women to update their records and/or to give estimates.

Characteristics of the Respondents

Age composition

Ten of the women respondents were 50 years of age and older, two were between 30 and 39 years, and three were between 40 and 49 years. According to the Red Cross field officers, mainly older women were chosen for the program because such women were likely to have no stable income due to loss of physical strength and the inability for many of them to get formal employment outside their homes. Without formal programs of public assistance, elderly women either must receive help from their relatives or from humanitarian organizations such as Red Cross. Heifer Project offered a useful alternative to traditional aid.

Education levels and occupations

Out of the 15 women, nine did not receive more than seven years of formal schooling (primary education), four had at least eleven years of formal schooling (lower secondary), and only two had attained vocational/higher education. None of the women had attained a university degree. With these low levels of education, the women would have difficult competing in the formal job market. Indeed, prior to the inception of Heifer Project, 11 of the women respondents were unemployed. The remaining four reported temporary jobs mainly in retailing second-hand clothes and selling cooked food in local markets. None of the women had a full time formal job. Heifer Project provided an opportunity for women to try self-employment an alternative to the labor market.

Further, Heifer Project trained women on basic animal husbandry techniques and record keeping. The training itself was a major educational benefit to the women. All the women interviewed were keeping some form of records on their project--regardless of whether they were up to date or not--and they all appeared to be well informed about entrepreneurship and animal husbandry.

Family size

Eleven of the women reported having, on average, ten dependents under their direct care. This meant they provided clothing, food, medical care and scholastic materials (including school fees) of the dependents. Four of the women reported having an average of six dependents in their households.

These large numbers are generally representative of an African family. The traditional African family is often comprised of members from extended families who may either live under one roof or in different dwellings on the same piece of land. Families have also taken in orphans from the AIDS pandemic. It is estimated that the vast majority of the 13 million orphans, resulting from AIDS, are in sub-Saharan Africa (see United Nations Development Program, 2000).

Impact of the project

Household income

The project had a significant impact on house hold income of the recipient families. The women attributed this primarily to daily milk sales. I was able to corroborate what I had been told about milk sales with the actual records kept. Production ranged between 10 and 19 liters of milk a day. Families kept an average of four liters of milk for home consumption each day. Of course, the amount depended on the family size, with smaller families keeping far less than four liters.

Milk sales ranged between 9 and 16 liters of milk per day. Thirteen families sold an average of 13.5 liters each day. Given the average price of 500 Uganda shillings per one liter of milk, these families received an average of US \$6.75 per day, which translates into US \$202.50 every month and US \$2025 per a 10-month lactation period in a year. [At the time of the study, the exchange rate was US \$1= 1000 Uganda Shillings].

To better understand the net financial impact of the project on the recipient households, expenditures on the project had to be taken into account. Findings revealed that 12 of the women spent an average of 1500 Uganda shillings (US \$1.50) each day to maintain their heifers. Three of the respondents reported spending an average of 2,000 Uganda shillings (US \$2.00). This meant that on average most of the respondents earned a net income from Heifer Project of US \$5 per day (US \$150 each month and US \$1500 per a 10-month lactation period/year).

Uganda is among the world's poorest countries with an average per capita income of less than US \$300 a year (World Bank, 2000). This study, therefore, indicates that the project participants had an annual net income of at least five times the country's average per capita income.

According to the women, income was used for food, medical care and nutritional care for the families. For families with school children, the incomes were used to supplement scholastic requirements, including school fees. When asked whether they currently had any children in their families who were not attending school due to lack of school fees, all the respondents reported that there were none. They all reported that educating their children, regardless of gender, was a 'priority'. One of the women had this to say:

"I am already saving for their [kids] college so that when time comes I will be ready."

All the women reported that all their children had always attended school even prior to the inception of Heifer Project. However, they also reported that prior to the project they always paid their children's school fees later and in most cases in small increments. One of the women had this to say :

"Before we got this cow, we were always worried whenever school began. [But] the headmaster was very understanding. He knew that our family had financial difficulties so he was always willing to work with us. I think that man (the headmaster) is relieved too because we are one family he does not have to worry about not paying."

[This was translated from Luganda, one of the local languages spoken in Uganda].

Savings and investment

I addressed questions regarding the family's level of savings and investment both before and after the inception of the project. All the respondents claimed that the initial requirements, which included a modern well-cemented floor cattle shed, planting and maintaining the required fodder, and managing the animals during the time leading to calving, were expensive. In fact, even the women who reported that they had been involved in petty trading ('very very' small businesses) prior to Heifer Project, claimed that their businesses had suffered during the initial stage of the project because they

had to draw a considerable amount of money from their small businesses to satisfy the initial requirements for Heifer Project. However, following the calving of the heifers and subsequent milk sales, the beneficiaries were able to eventually recover the costs. In fact, eight of the respondents were able to eventually open up new projects, while two claimed that they had expanded their prior small businesses.

The women reported that although most of the money they had used to start new businesses came from milk sales, a small percentage of the money had also come from micro loans. This was an interesting finding because many respondents reported that they struggled with the initial financial requirements--especially constructing a cemented floor cattle shed whose average cost was \$100. In the respondents' words, they had found it "extremely difficult" to find anyone to extend them even the smallest loan. However, when they started selling milk, it became easier for them to obtain small loans to open up other micro-businesses. This means that Heifer Project not only enabled the women to acquire productive assets (the new businesses), but also made them credit worthy.

Out of the eight respondents who had invested in new businesses, six had invested in raising chickens (poultry) for sale. Poultry could conveniently be located at the respondents' homes. The women reported that since the heifers needed full-time attention, it was better for any second project they were undertaking to be located at home as well.

Employment levels

Prior to the inception of Heifer Project, eleven of the women were unemployed and reported no stable source of income. They were either stay-at-home mothers or were involved in subsistence agriculture. The married women depended entirely on their husbands, while the widowed had to struggle to survive.

The project created a form of employment. Twelve of the women claimed that they considered taking care of their animal(s) a 'full-time' job and they were satisfied with it. Only three were working outside their homes. All the women claimed that they felt a sense of economic security since they were assured of a daily income.

Indeed, both Heifer Project and the new small businesses resulting from Heifer Project provided not only the needed income to the families, but also provided a source of employment for the women. The daily requirements for the heifer, which include looking for pasture, fetching water for the animal(s), cleaning the animal shed, milking the heifer twice a day resulted, literally, in a full-time eight hour day job.

Domestic responsibilities

In order to further establish the costs and benefits of Heifer Project, I asked questions about the time women spent on the project and the impact it had on other domestic work, such as land cultivation and food production. Thirteen of the respondents complained that the work involved in looking after the animals was excessive. One of the women said: "*Sometimes you feel that the work is too much.*" The daily routine included cleaning the animal(s) shed several times a day, milking the cow at least twice a day, and looking for water and pasture, especially during the dry season. Indeed, the responsibilities that came with Heifer Project significantly increased the women's domestic responsibilities and may have made other domestic responsibilities, such as food cultivation and

cooking for the family to suffer. Further research will be necessary to measure the impact of the project on total food production.

Health and nutritional status

Poor diets, poor health, and malnourished children usually characterize poor families. Thirteen of the women reported a significant improvement in the nutritional and health status of their families. Two reported no change. Those who claimed that there was no change maintained that even before the inception of the project, their family members had always been healthy and well nourished. However, for the 13 who reported a noticeable change, they claimed that their family members were falling sick less often. Even when they fell sick, they could afford medical treatment using money from the milk sales. In addition, the majority of the respondents had previously considered milk a “luxury” given its price, such as this woman who said:

“Before I got ‘Kirabo’ [(her cow)], milk was beyond my reach. I could not afford to buy even one cup [half a liter] for my family.”

Another woman said:

“If you are poor, you have to set your priorities right. Each shilling counts. You cannot afford to spend money on things like milk and go without food, salt, or even soap”

These quotations suggest that prior to Heifer Project, the women simply could not afford milk, and as such did not consider it a necessity although nutritionists say that milk is an important source of calcium and protein. Heifer Project, however, brought milk within the reach of these families.

It should, however, be mentioned that although none of the respondents reported having any health problems resulting from taking care of the animal(s), all the women respondents complained that the work was excessive. This may eventually pose a health threat to these poor women, especially given the fact that many of them are already old with reduced physical strength. This may necessitate further research.

Community participation

According to the reports from the Red Cross Divisional Field Officers, all the women selected to participate in the project had been active members in their respective communities. In fact, this was one of the selection criteria. However, findings revealed that six of the women could no longer afford the time to fully participate in community meetings. They reported that they were spending more time on their animals and other activities related to their personal projects. Some of the respondents said that they had to leave their group/community meetings early “*in order to go home to milk and feed the animals.*” Thus, the demands of animals had made the women to shift their involvement from community meetings to personal activities. I was not sure of what to make out such a finding, but it was clear that the women’s community participation had slightly suffered instead of being strengthened. It could be that the women simply shifted their involvement from one form of community involvement to another. This is another area that may need further research.

Cultivable land

The recipient families were required to have at least one acre of pasture for food for the heifer. This raises a question: how were poor families expected to reserve an acre of land for pasture production and at the same time have enough land for food production?

The findings revealed all 15 respondents were practicing inter-cropping (growing pasture for the animals and food for the family on the same piece of land), a practice they had learned during Heifer Project training organized by Red Cross. One respondent reported that she had, in addition to her land, borrowed an extra piece of land from her church and she was using it for pasture production. Although none of the respondents complained about food shortage, the situation will more likely change over time as the numbers of animals for each family grow unless families keep selling off calves as they are born, or acquire more land. Without adopting these measures, families would eventually face food shortage.

Implications for Practice

This study has supported the argument that when given the tools of opportunity, women can lift themselves and their families out of poverty (United Nations Development Program, 1999). Further, gender disparities can, to some extent, be addressed through income generating projects such as Heifer Project.

However, development practitioners should design ways of dealing with the problems posed by the project. Of special concern is the issue of increased workload which may eventually adversely affect the health of these women, especially those who are old and weak. Further, it is important to deal with workload because it is one of the ways that would allow women to participate in community meetings. Income-generating projects need to promote community participation instead of negating it because that is one of the ways through which social networks can be reinforced and valuable information, like women's legal rights and health issues could be disseminated.

Suggestion for research

Looking ahead, research on Heifer Projects and similar projects should move to the next level:

(1) Future research in this area should be more comprehensive and should be based on more than one organization. Variations in project design should be explored. (2) The perceptions of non-recipient families towards the selection criteria and the perceived costs and benefits of the project to the community were not covered in this study. Future research should cover these aspects. (3) This study investigated the effects of Heifer Project on semi-urban women. There is a need to find the effects of similar projects on the families in a rural setting. (4) At the time of the study, none of the recipient families had met their obligation of passing on a heifer to another community member. The reason was that the project was still new and all the heifers were still in their first calving. Therefore, it will be important for future research to investigate the extent and effectiveness of the multiplier effect. (5) The long-term impact of workload resulting from Heifer Project should also be investigated by future research.

References

- Afsher, H. (1991). *Women, development, and survival in the third world*. New York: Longman, Inc.
- Barton, T & Wamai, G. (1994). *Equity and vulnerability: A situational analysis of women, adolescents and children in Uganda*. Kampala: Uganda National Council for Children.
- Bradswa, R. (1989). A social essay on special issues facing poor women of color. In C. A. Perales & L. S. Young (Eds.), *Women, health, and poverty*. New York: The Haworth Press, Inc.
- Davison, J. (1997). *Gender Lineage and Ethnicity in Southern Africa*. Boulder: West View Press.
- Putnam, R. (2000). *Bowling alone: The collapse and revival of American community*. New York: Simon & Schuster.
- Shapiro, T. (2001). The importance of assets. In T. M. Shapiro and E. N. Wolf (Eds.), *Assets for the poor: the benefits of spreading asset ownership*. New York: Russell Sage Foundation.
- Sherraden, M. (1991). *Assets and the poor: A new American welfare policy*. New York: M.E. Sharpe, Inc.
- Uganda Red Cross (1993). *Comprehensive report on Heifer Project*. (Unpublished Report).
- UNICEF (1989). *Children and women in Uganda: A situational analysis*. Kampala: United Nations.
- United Nations Development Program (1999). *Human development report 1999*. New York: Oxford University Press Inc.
- _____ (2000). *Human development report 2000*. New York: Oxford University Press Inc.
- _____ (2001). *Human development report 2001*. New York: Oxford University Press Inc.
- Wallman, S. (1996). *Kampala women getting by: Well being in the time of Aids*. Athens: Ohio University Press.
- World Bank (1993). *Uganda growing out of poverty*. Washington DC: World Bank.
- _____ (2000). *Entering the 21st century: World development report 1999/2000*. New York: Oxford University Press, Inc.
- _____ (2001). *World development report 2000/2001: Attacking poverty*. New York: Oxford University Press, Inc.