Dealing with Disasters

by Tova Maria Solo

Earthquakes, hurricanes, volcanic eruptions and tidal waves hammer planet Earth with unremitting fury, and news stories vividly describe ever greater death and damage tolls. It’s not simply sensational journalism; the fact is that statistics kept by the League of Red Cross and Red Crescent Societies and by the Office of Foreign Disaster Assistance of the U.S. State Department show that the number of natural disasters has risen in each of the past three decades. Droughts, floods, cyclones, earthquakes and other catastrophes recorded in the 1960s increased by 50 percent. During the 1970s, the number of deaths jumped 500 percent.

The history of World Bank emergency loans shows a similar pattern. The disasters of recent years are more numerous, more devastating. With less than two years left to complete the decade, the number of emergency loan projects is up 65 percent from the 1970s, while lending for reconstruction has increased by over 400 percent to more than $1.5 billion as of January 1989.

Alcira Kreimer, since 1983 a Bank expert in natural disasters, warns, “Actually, improved reporting systems may account for the apparent rise in the number of hazardous events, but the catastrophic effects these events trigger have escalated by all counts. Worldwide, the poorer countries are most endangered and the risks they face are growing. Here in the Environment Department, we’re working on ways to make countries more resistant to natural disasters.”

As disasters create ever more requests for emergency loans, the Bank is reviewing its experiences and exploring ways to put prevention and relief on a par with reconstruction. The Board of Executive Directors recently approved a policy for emergency lending, which makes a point...
of separating disaster loans from macroeconomic dialogues. Simultaneously, Ms. Kreimer is organizing a special task force on natural disaster reduction. Alberto Harth, Bank Operations Adviser and a veteran of several natural disasters, is heading a working group that will draft new operational directives for Bank emergency lending. Mr. Harth stresses flexibility as the key in emergency loans.

**Lost livelihoods**

The Bank’s response in the fall to Hurricane Gilbert’s recent disastrous visit to the Yucatan offers a good example of the flexible approach. Since the local fishing cooperatives had lost their livelihoods when Gilbert swept away their boats and freezers, the damage assessment team, composed of Ricardo Halperin, Ms. Kreimer, Felix Jakob, and Ned Echevarria, decided to broaden the objectives of an ongoing project to include the local fishermen.

In April 1983, an earthquake struck Popayan, Colombia, leaving 250 dead, 1,500 wounded, and waking Bank Resident Representative Melvin Goldman who, among others, helped to clear debris and search for the quake’s victims.

Mr. Harth cites the Popayan reconstruction project as another example of flexibility, and a landmark in Bank emergency loans. “The project officer, Marie-Ivonne Plessis, developed a sliding disbursement schedule to give the Colombians up-front financing to begin reconstruction,” he says. “The project also represented one of the Bank’s first comprehensive reconstruction loans. Instead of looking just at housing, or highway, or hospital repairs, we financed a slice of the area’s total needs.”

The same comprehensive approach on an even larger scale is being applied in the Sudan, where massive flooding in August and September 1988 left more than two million homeless. The multilender, multi-sector reconstruction will cover items ranging from poultry and pesticides to energy, industry and urban housing. Representatives from about a dozen bilateral and multilateral agencies and NGOs accompanied the Bank mission in assessing the damage and will be contributing to the reconstruction program under Bank coordination. Jonathan Brown, project task manager, says, “We probably had one of the largest missions in Bank history.” With more than 40 people, in addition to Sudanese officials, the mission members stayed two weeks to begin the damage assessment as the waters began to recede.

**Satellite photographs**

Images developed from infra-red satellite photographs proved invaluable to the Sudan mission. The floods hit well beyond Khartoum, the capital, washing away parts of the telecommunications and railroad systems, scattering rural villages within a radius of about 1,000 kilometers. Satellite images helped the mission identify flood-prone areas and settlements to be rebuilt on safer ground, and provided information which will help prepare a flood warning system for the Sudan.

Satellite images are also being combined with site visits in Brazil to make "vulnerability maps," after floods in 1985 affected 332,000 square kilometers—one-third of Brazil’s entire Northeast territory.

An effective early warning system will be a key in the reconstruction program after China’s catastrophic forest fire of May 1988 (see *The Bank’s World* July 1988), which wiped out the cities of Xilingji and Tuqian and about 1 million hectares of woodlands. Horst Wagner, project task manager, points out the importance of prevention. Forest fires occur in the region generally once a year, producing damage...
equivalent to last year's disaster about every six years. As part of its reconstruction program, China will set up a system to patrol forests for early fire alert.

After a 1971 killer cyclone in Bangladesh left 300,000 to 500,000 dead and 1.3 million homeless, the government installed a satellite-based storm tracking system, combined with warning devices, in conjunction with a Bank reconstruction loan. Fourteen years later, another cyclone of similar strength struck Bangladesh. While it killed 10,000 people, the 1985 storm wreaked minor havoc compared to earlier disasters. The warning system paid off.

Many natural hazards defy warning systems, but countries can prepare for unpredictable disasters. After a volcano erupted on the Icelandic island of Vestmannaeyjar, the Icelandic parliament promptly increased the sales tax and established a national "catastrophe fund." After the Popayan earthquake, the Colombian government proposed a similar national calamity fund. Unfortunately, this effort had not gotten off the ground by the time the Nevado del Ruiz volcano erupted two years later, killing 23,000 in a matter of hours and leaving some 10,000 homeless and jobless.

**Tropical cyclones**

Mauritius employs a different sort of insurance policy. The country suffers from tropical cyclones approximately once every 10 years. The World Bank is programming a reconstruction loan for Mauritius, even before the next cyclone hits. If Mauritius is blessed with a peaceful decade, the fund can be applied to other development purposes.

Disasters come in the wake of natural events. While the Bank cannot do much to reduce the frequency or force of these events, it can help to lessen their impact. In a forthcoming issue of *The Bank’s World*, we will look at the Bank’s role in disaster relief, helping countries plan and build effectively to confront natural hazards.
No Immediate Effect on Staff

Personnel Reorganizes

by Alan Drattell

The Personnel Complex has reorganized and, as of this past December 1, the new structure is in place.

The management restructuring, however, will not have an immediate effect on staff in the Bank and IFC, says William Cosgrove, Vice President of Personnel. "The same people staff have dealt with before—their personnel officer, benefits assistant, etc.—they’ll continue to deal with. What the reorganization of our complex provides is a structure that we feel will better serve the institution long term."

The role of the decentralized personnel teams will not change either.

Following the Bank’s reorganization 18 months ago, Personnel was downsized, “but we still have been providing from our core operation the same services we did before,” says Mr. Cosgrove. “This has meant that many of our current staff have been stretched, working a lot of overtime. As a result, we have not been able to deal with all the major issues we face.”

Thus, the reorganization had two major objectives: (1) to put all policy work in one area, under a Director Personnel Policy (Ian Hume), and (2) to place all personnel operations under a Director (Alberto de Capitani) rather than have these functions report directly to the Vice President.

Medical focus changed

“I was becoming too involved in the details of day-to-day personnel operations,” says Mr. Cosgrove. “For example, I meet regularly with the Chief Personnel Officers from the VPUs, and instead of reviewing with them the ‘big picture’ issues, we were often preoccupied with discussing recruitment, benefits, and other Personnel operations affecting specific individuals.”

A third directorship reporting to Mr. Cosgrove will be the Director of Health Services (to be named), who is in charge of the medical facilities for the Bank and the International Monetary Fund. As described in a recent FYI, the medical focus has changed from health assessments to providing more clinical services, support to field operations and travelers and counseling for staff and their families.

Revitalized career planning

Career planning, long a concern in the Bank, comes in for major restructuring. "In the past, we’ve tried to help staff address and assess their career needs,” says Mr. Cosgrove. “But there were some problems, and they may have come from the fact that most people equate career development with being promoted. But, really, it is more than that—things such as taking reassignment in another region, learning what training courses to take, etc.

“The Career Information Center will be revived and revised,” he continues. “The new structure places responsibility for manpower planning, succession planning, support to the technical professional panels, the Career Information Center, and training in one division: Human Resources Development. The intent is that the manpower and career development efforts should drive the Bank’s training program.”

The revitalized career planning will be geared more to helping the Bank meet its future skills needs and helping staff assess their personal goals and prepare for new, and perhaps different, working roles in the institution.

As for Personnel Policy, the reorganization brings together many of the policy functions that were being handled in “bits and pieces” across the Personnel Complex. “For instance,” Mr. Cosgrove says, “we started rewriting the Staff Rules in 1983, but they were never finished, and many of those that were do not adequately address today’s Bank needs. We want to review our personnel policies one at a time to ensure that they are relevant to the needs of the institution today, and to express them in a manner that all staff can understand.”

“Also, we are reviewing the Bank’s benefits, looking at such things as whether the present benefits package is the right package. And, we are asking what is the most effective way to spend our benefits money so that we are responsive to staff needs.”

More responsive

The Director of Personnel Policy is in charge of two major divisions—Monitoring, Evaluation and Systems (Mike Collins is the Acting Chief), which includes the Human Resources Information Center; and Policy Development (Peter Karp is Chief), which includes compensation and job grading. The Officer for Professional Ethics (Laz Diaz) also reports to the Director.

The Director of Personnel Operations is in charge of three divisions—Human Resources Development Division (Joe Manickavasagam is Chief), which includes training and career advisory services; Employment and Benefits (Jim Jones is Chief); and Recruitment (Charlotte Hunter is Acting Chief), upgraded from a unit.

“On balance, the Personnel Complex reorganization was not really a big one in terms of moving people and functions around,” says Mr. Cosgrove. “What it will do in the longer term is help the Bank and IFC become more responsive to staff and institutional needs.”
‘I Buy 12.2 Million Swissi Against My Paris’

The Bank Within the Bank

by John Poulsen

Do you know who... Provides funds for your travel, paycheck and education benefits?
Annually funds and executes 78,000 administrative expense payments worth $1.2 billion?
Replenishes Resident Mission imprest accounts?
Monitors about 700 cash accounts?

Editor's note: John Poulsen is Chief of the Operational Currency Management and FX Unit.

Funds your expense claim?
Annually makes 44,000 payments on loans and credits worth $15.1 billion, issues 61,000 checks worth $408 million, executes almost 15,000 foreign exchange transactions worth $17.7 billion and receives 145,000 receipts worth more than $26.8 billion?
The Cash Operation Division in the Cashier's Department, that's who. And you thought all it did was reimburse your taxi fare.
The Cash Operation Division is managed by Walter Peyerl. Within it resides the Operational Currency Management and Foreign Exchange (OCM/FX) unit, thought by many to be the "nerve center" for all cash transactions in the Bank. OCM/FX monitors all cash inflows (new borrowings, loan repayments, swaps and the central bank facility) and funds all cash outflows from the Bank (disbursements, administrative expenses, etc.). It also executes all foreign exchange actions in the institution, to the tune of some $17.7 billion.
The foreign exchange trading activities are, to say the least, intricate.

First, some background.
On a daily basis, the Bank disburses on average about $65 million in different currencies to suppliers and beneficiaries all over the world. However, there are few or no idle balances in Bank accounts, because all possible funds are released to the Investment Department to maximize financial returns.

Foreign exchange transaction

The need for a particular currency to pay a supplier is the reason for a foreign exchange transaction, as the currencies coming into the Bank do not necessarily match those going out. Another foreign exchange requirement stems from the Bank's currency pool. On a biweekly basis, we execute foreign exchange transactions of some $160 million to maintain the currency composition of the pool.

We undertake a third type of foreign exchange transaction on behalf of our borrowers. Additionally, various other business units, such as the Resource Mobilization Department, Accounting Division, and Trust Fund Division occasionally require foreign exchange transactions.

Foreign exchange transactions fall into two basic types: those made over the telephone and those done by cable. The
On a daily basis, the Bank disburses on average about $65 million in different currencies to suppliers and beneficiaries all over the world. However, there are few or no idle balances in Bank accounts, because all funds are released to the Investment Department to maximize financial returns.

Telephone is used for currencies freely bought or sold in the foreign exchange market. When they are not freely traded, or if restrictions—such as exchange control regulations—are imposed by the depository, trading is done by cable.

A typical working day begins at 7:30 a.m. when a Cashier’s Officer in OCM runs a report from the loan disbursement system which details the approved disbursement requirements for IDA and IBRD in various currencies and notes special instructions on restrictions regarding currencies to be paid. After analyzing the report, the officer determines those currencies to be bought and how the purchase will be executed—by cable or by telephone.

By 8 a.m., the Investment Department is informed of the day’s funding requirements. An Investment Officer, taking into account current portfolio requirements, then informs OCM/FX of the currencies that are released to fund the disbursement needs. For example, suppose the Cashier’s Officer requests $60 million equivalent from the Investment Department in order to pay suppliers in Germany and France, and the Investment Officer makes Japanese yen available. In this case, Deutsche marks and French francs will be bought with yen during the day’s foreign exchange trading.

The challenge for OCM/FX lies in the open foreign exchange trading done over the phone.

When the Cashier’s Officer has noted the requirements for the day, the currency mix is evaluated and a decision on which banks to trade with made. Three Cashier’s Officers—called traders—call up the banks selected as our partners for the day. Since we want to take advantage of a worldwide forex market, each trader will deal with a separate financial center, either in London, New York, or Europe.

**Scant seconds**

Traders ask for an offer/bid on a particular currency. “I buy 12.2 million Swissi against my Paris,” a trader might say, using trading slang for Swiss and French francs. The three traders call and get quotes simultaneously from the banks for each currency being traded in turn. The trader in charge has scant seconds to spot the best deal and point to it. The trader with the selected deal will say “done” to his counterpart, while the two other traders who have been offered less attractive terms say “pass.” The foreign exchange transaction is complete. This process of competitive bidding—new to the Bank—enables the Unit to save money both for the Bank and the borrower.

Given the volatility of the foreign exchange market, the traders exercise considerable judgment on the timing of trades. During the early morning hours, market reports are received from several banks in New York and, at the same time, market movements are keenly followed on the Reuters financial service screen. All trades have to be finished by 10 a.m. to allow excess funds to be invested and administrative work in the back office to be completed on time.

**The back office**

The trading action of OCM merely scratches the surface of the Unit’s activities. One of the group’s indispensable components is the back office—a misnomer because this area is, in fact, at the forefront of all operational functions. The back office confirms all trades done before the transfer of funds is actually performed, verifies confirmations sent to us by our trading partners, and executes all the cable transactions and special release of cash outflows and transfers done on a day-to-day basis. Also, each transaction carried out has to be carefully documented and periodically filed.

During all this, OCM is in touch with the Bank Liaison, Payment and Receipt Units, the Cash Control Division and many others, all the while maintaining contact with our depositories and receiving information about our cash balances via the SWIFT (Society for Worldwide Inter-Bank Financial Telecommunication) network.

A major part of this work is now done manually; in the near future, though, the Cashier’s Department will implement Phases II and III of its Cash Transaction Processing System, which will speed up the information flows and make the “nerve center” of the Bank even more vital.
Joint Library:
New Place, New Face, New Services

by Morallina Fanwar-George

More than 190,000 books and bound documents—not counting the unbound daily newspapers and periodicals—stretch longer than a city block and a half. Books to the right, books to the left stand in stacks seven feet tall. The 6th floor of International Square—the new home of the Joint Library—borders part of I and K streets and all of 19th Street, with scenic user corners facing I and K streets.

“But it’s not so convenient.”

“It’s too far.”

“There’s no underground tunnel to shield us from the biting winter winds.”

These are some of the complaints from Bank staff.

Librarian Michael Gehringer, however, is positive Bank staff will soon come around and learn to enjoy the new environment. “We’re doing everything to overcome the disadvantage of distance,” he says.

“The facility is much more attractive, brighter and more organized than was the concourse of the IMF building (the library’s former home). Everything is on one floor and easy to locate without having to go through a maze of nooks and crannies on two floors.”

More pleasant atmosphere

From a physical standpoint alone, the library is more spacious and has a more pleasant and cheerful atmosphere. Plenty of natural light, larger user spaces, not to mention the roomier comfortable working areas for the staff of more than 40—particularly those doing the acquisitions, cataloging and handling periodicals, who previously functioned out of cramped, windowless cubicles.

As you step off the elevators, you show your I.D. card to the security officer and walk right into the library. With the reference desk situated at the entrance, guidance and help are quick and easy to find. “Just follow the carpet—it’ll take you where you want to go,” advises Sharon Henry with a laugh in her voice. The path of solid green-gray carpeting in the middle of a lively-design carpet immediate-

One of the Joint Library’s corridors, which is the length of 19th Street between I and K Streets.

Photo by Jill Roessler
ly brings to mind “the yellow-brick road” in The Wizard of Oz. Ms. Henry, the Assistant Librarian, joined the library staff six months ago and engineered plans for the move.

Since the library is now spread out over a sizable area, telephones are situated at intervals through the stacks. So if you’re stuck in the middle of your search and need just one piece of information, you don’t have to trek all the way back to the reference desk but can call there instead. And if you need to copy a page or more, you’ll also find four copiers placed at strategic points throughout the floor.

**JOLIS ONLINE**

“One of the ways we’re trying to compensate for the distance is to get our users more familiar with the library’s JOLIS ONLINE searching techniques,” says Mr. Gehringer.

JOLIS ONLINE will allow users to search for and locate items in the Joint Library, any of the network libraries and, eventually, any of the Information Centers in the Bank or IMF. JOLIS ONLINE classes are offered weekly at the library, “although we’re always available to assist with on-the-spot requests too,” reaffirms Ms. Henry. Six computer terminals sit on one side of the library where users can access the system and two more will be placed in the book stack areas.

Mr. Gehringer, Director of the library since 1985, says, “We are working with ITF to see how we can provide access to the ONLINE catalogs in the existing information centers—not just for internal documents but external ones too. Our major concern right now is: how do we increase the number of access points to the information in the library, so we can get information to our clients?”

In order to make the library and its services more accessible and useful to Bank staff, efforts are being made to expand the coordinated network of libraries to include the ITF reference centers in various Bank buildings so that some of the research work and information can be retrieved from these centers (see accompanying box). Although this may not always solve your needs, it will help many.

Furthermore, the hours of the Joint Library have been extended to 8 a.m. to 9 p.m., Monday through Friday, and 10 a.m. to 6 p.m., on Saturdays—allowing for flexibility for users to either hop in from the Metro station on their way to work, or stop by on their way home. “In fact, we already have some regular early morning and late evening clients,” notes Ms. Henry.

Other methods of accessing information are by telephone, memorandum or facsimile. If the piece of information you need is not urgent, you can request that photocopies be mailed to you. “In addition, we’re looking into the possibility of getting hooked-up with the All-in-1 network,” points out Mr. Gehringer.

“A dedicated (special) messenger service is also part of the beefing-up effort to provide better service to our users,” adds Ms. Henry. A van now makes at least six to eight delivery runs between the library and the IMF mailroom. Books, periodicals and all other material being sent to Bank staff are bagged separately and delivered to the IMF mailroom where they are picked up by the Bank’s messengers. Experience so far has proven that mail from the Library actually arrives more quickly in the Bank now than it did from the basement of the IMF building.

“We spent almost a year planning for the new library and we’re very proud and satisfied with our efforts. We’ve been able to change not only the physical layout of the library but also some of our services. The end result has been a library that looks like a library, and one that, we hope, will work so well that our users won’t be disadvantaged by distance,” Mr. Gehringer observes.

He proffers this invitation, “We hope that Bank staff will stop and visit us. I think most will be surprised and pleased with the new looks and services.”

Consider the alternative of stopping at one of the Reference Centers nearest you before you start out for International Square. You may find what you need without making a trip to the Library. The list below includes the Bank/Fund Libraries and Information/Document Centers:

<table>
<thead>
<tr>
<th>Libraries and Information Centers</th>
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<tbody>
<tr>
<td>Africa Information Services Center</td>
<td>J-8001</td>
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<tr>
<td>Archives/Records</td>
<td>H-B1-001</td>
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<td>Asia Information Center</td>
<td>A-8111</td>
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<td>Bureau of Language Services Library</td>
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<td>CGIAR Library</td>
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<td>Documentation Center</td>
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<td>East Asia Library</td>
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<td>EMENA Information Services Center</td>
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<td>Executive Directors’ Library</td>
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<td>Fin. Policy &amp; Risk Mgmt.</td>
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<td>IFC Library</td>
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<td>ITF &amp; Personnel Library</td>
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<td>IMF Institute Library</td>
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<td>LAC Information Services Center</td>
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THE BANK'S WORLD / JANUARY 1989 9
Enhancing the Role of Asian Women in Development

Attila Karaosmanoglu, Vice President, Asia Region, recently delivered a speech to the Beijing Women Journalists Association. Here are excerpts from his speech:

Asia, as we all know, contains an extraordinary diversity of development conditions and dilemmas, but we believe the region possesses several distinctive common features which affect the prospects and potential of women in development.

In Asia, agricultural and industrial change has progressed more rapidly than in other areas of the developing world. Indeed, the application of green revolution technology was undertaken first in Asia, and the dramatic rise of Third World competitive manufacturing is an Asian phenomenon as well. The impact of technological and economic innovations in Asia has brought with it mixed blessings for women in Asia in terms of their opportunities for employment and their income levels.

In many parts of Asia, the introduction of green revolution technologies seems to have disrupted female employment patterns. Although many new jobs have been created in agriculture through green revolution advances, the increased mechanization in harvesting and processing has displaced large numbers of female workers who were performing low skill, labor intensive agricultural tasks. The new jobs created in green revolution agriculture have generally been filled by men.

The impact of economic and technological innovations on women has been notable in industry as well as in agriculture. A growing body of evidence points to a pattern, in China and in much of East Asia, of female displacement to lower-paying, lower-skill jobs during periods of technological change in industry.

I do not wish to convey the idea that technological change in agriculture or industry is intrinsically harmful to women, nor that such change should be resisted because it disrupts established labor patterns. What I do wish to convey is that, along with technological change, alternative employment opportunities must be made accessible to women, especially through the necessary education and training so often reserved for men, and that legal and social barriers to the mobility of women must be reduced or removed. The danger we must avoid comes not from new technology, but from other constraints which inhibit women’s response to new technology.

We should also keep in mind that economic and technological innovations mean higher productivity and overall economic growth. Sustained economic growth remains the single most important precondition for the alleviation of poverty, and, therefore, for the expansion of economic opportunities for women.

Access to credit is an important avenue through which women can adapt to and profit from changing economic and technological conditions. Bangladesh is among the first countries to receive special attention under the World Bank’s Women in Development program, and several upcoming studies and projects are aimed at the difficult problem of delivering credit to rural poor women for homestead production and other enterprises. Here we can draw on the experience of model credit programs such as the Grameen Bank in Bangladesh, which have so effectively delivered credit to poor rural women and experienced very high repayment rates, while charging competitive commercial rates of interest.

Intimately tied to rapid technological change in Asia is a second issue which characterizes most of the region: the shortage of cultivable land. When technological change and population pressures result in the displacement of farm labor in Asia, the shortage of cultivable agricultural land means that rural families, including women, are often compelled to seek non-farm employment. Asia’s high population densities and high rate of agricultural change have in fact stimulated widespread rural-urban migration and helped propel women into significant non-farm employment.

Let me turn now to the third attribute which sets Asia apart: high levels of female industrial employment. There is no question that women have provided the efficient, productive labor on which so much of East Asia’s economic miracle has been constructed.
Questions have been raised on the impact on women of Asia's industrial transformation. These questions concern working conditions, conflicts with traditional values and morals, access to more skilled and higher-paid jobs than assembly work, adequate access to training and education to prepare women for more productive employment, and the reform of traditional and legal restrictions, even though Asia ranks comparatively well in the developing world in terms of legal rights and protections for women. Certainly those questions were faced during the industrial revolutions which began over a century ago in Europe and North America, and they need to be addressed in Asia as well. But women have sought and found unprecedented opportunities in the manufacturing sector, and many have earned livelihoods more comfortable and rewarding than they endured in rural poverty. The task now is to ensure that the gains they have achieved are consolidated and built upon and that the new problems they face are not ignored.

Let us now consider the fourth and final point in regard to distinctive women's issues in Asia. This concerns the pattern of low gender ratios of females to males in a number of South and East Asian countries. The reasons for this troubling departure from the biologically normal pattern of higher than equal female to male ratios are difficult to determine with precision. Technical issues involving migration and census taking will account for some distortions, but it is clear that high female mortality rates may be a factor in some cases. This suggests that the clear progress made in Asia's political and legal development vis-a-vis women has not yet altered many of the cultural and social factors which underlie pervasive discrimination against women in some countries.

Reversing this long-standing anomaly of low female to male ratios in some Asian countries will be a huge social and economic undertaking. But that does not prevent us all from seeking ways to attack the problems with available resources. Maternal and child health and family planning programs have been widely supported by governments, donor agencies and NGOs in Asia. Another approach is to target malnourished children with special nutrition programs.

India has had remarkably good success with one such project supported by the World Bank, the Tamil Nadu Integrated Nutrition Project. This project targeted malnourished children, both boys and girls, but the implementation of the project has involved women at every level—as top project directors, instructors, community nutrition workers, members of the women's working groups, and, of course, as the mothers themselves. This deliberately high participation rate of women and mothers has helped generate most welcome results in this project—a reduction of 20 to 25 percent in cases of advanced malnutrition, an achievement in itself, and a reduction in malnutrition of about 50 percent.

When confronted with development problems of such urgency and scope, the temptation of the development community is to over-promise and of necessity to under-deliver. I shall do my best to resist that temptation. The World Bank's role in this vast area must be seen as essentially catalytic and focused on those countries where governments wish to take the necessary steps.

In the Bank's Asia operations, we are working with other donors to help women overcome the special problems this unique and economically diverse region imposes. Let me summarize how our projects and programs will help address the special concerns of Asian women.

• First, we will support education and training programs which help provide women with the skills they need to participate in the dynamic growth of the Asia region.
• Second, we will actively pursue new approaches to credit delivery so that poor women can gain better access to financial resources for their household and extra-household enterprises.
• Third, in our analytical work, we will continue to improve our understanding of how women's role in development can be strengthened and how the development process, in various ways, changes the economic status and prospects of women.
• Fourth, we will expand our lending for health, nutrition, and family planning with a special focus on the health needs of women.
• Fifth, we will move with all practical speed to a more systematic collection of gender specific data both in our analytical work and our project implementation and evaluation.
• And sixth, we will encourage and are ready to assist the efforts of national governments in Asia to incorporate the concerns of women in their national development policies and strategies.

Let me say that these six objectives for the Bank's work in Asia need to be seen in the proper context. They do, indeed, mark an important shift in the Bank's operational awareness and future activity in Asia, but they are not in any sense a solution to the economic and social issues that constrain the role of women in development. Those problems are deeply ingrained in the history, laws and cultures of very complex, sophisticated Asian societies.

What will be required, and this point cannot be overstated, is first, the commitment of governments and the willingness of their people to proceed with steps to improve the economic position of women, and second, the coordinated assistance of international donors and NGOs, including local NGOs, to provide the crucial financial support and experience these countries will need to make a difference.

For the future, I am optimistic. This region of the world has demonstrated that rapid economic development is not the unique preserve of the West, that poverty can be dramatically reduced, that successful development is not an abstraction, but a concrete achievement for a growing number of Asian nations. This demonstration of what is possible inspires me to believe that Asian women will more fully share in the benefits of growth and in the opportunities to participate in the development process, not in the distant future, but within this generation and the one to come.
We Appreciate You!

Throughout the Bank and IFC, hundreds volunteered their time and money to help the area's needy. They cooked, baked and scrubbed. They collected, sorted, distributed. Food and clothing, toys and checks poured in.

The volunteers know that although our main work is done in developing countries, there are needs to be met closer to home. Poverty shows little respect for race, sex, creed or nationality.

As winter set in with record-breaking cold temperatures, Bank and IFC staff, coordinating with the Community Relations Office, worked long hours with volunteers from So Others Might Eat, St. Elizabeths Hospital, Children's Hospital, local churches and other organizations that focus on helping the needy and the sick.

We're proud of our volunteers and of their dedication, and we thank them.

Photos by Yosef Hadar II

A homeless man tries on clothes at the “clothes closet” in the basement of the United Church where Bank donations were taken.

Ben Kennedy, AS3TE, pushing a load of clothes and food.
The Reverend Michael Morse (right) of the United Church and Bank spouse Katherine Humphrey unload clothes collected from the Bank.

Staff members from the Strategic Planning and Review Department provided 12 turkeys and one duck to the Western Presbyterian Church for a Thanksgiving lunch.

Staff from the Washington, D.C., Government’s Department of Human Services collecting clothes from the Bank.

Beverley Kennedy, LEGFI, and Arturo Arrendondo, ITFUS, serve hot drinks.

Deborah Bloch, PHREE, and Sandra Vivas, EMENA, prepare breakfast at the Western Presbyterian Church.
An Open Letter to the Executive Directors

by Ann Hammond

We address you with disappointment, yet hope.

On occasion, we feel that some of you look upon the staff of the Bank as overpaid, inefficient bureaucrats, whose goal in this institution is to ask for more. Always for more...

Many staff have an image of you as a body driven by short-term political forces, locked in ideological conflicts, unclear as to its role and, what may be worse, unclear as to the role of the Bank.

Surely both views must be wrong. What has happened that such a major rift exists between us? Let us suggest an answer.

The Bank’s finest hour was when its commitment to the cause of development was at its highest, when the cause of economic growth and the plight of the poor were at the center of our agenda.

You seem to expect us to help solve the problems of Sub-Saharan Africa, develop sound environmental policies, engage in macroeconomic policy dialogue along innovative lines, promote privatization, help improve conditions of women—and perhaps finance a few sound projects along the way. We must do this spending less, through the magic of improved efficiency.

We are sorry to disappoint you; it will not happen. Yes, we must do more. Yes, we must do better. But we need the resources. And you must let us know what your real priorities are.

We can all agree that the objectives and programs are laudable. And we have the intellectual capacity to do the work.

But initiatives require extra resources and start-up time. In a resource-constrained environment, how do we accomplish this? And how can we avoid losing further credibility if we are not able to deliver against such commitments?

Lending is expanding. Project size is increasing. In a more complex world with more complex projects, we are expected to supervise more with less. How can we help but have the widespread perception that pressure to lend rather than promotion of economic development is paramount?

Human capital

We recognize the need to build human capital in countries. The same need applies within the Bank. We need investments in our people as well, to retool our skills, have a just set of employment and compensation systems, and administrative support that helps rather than burdens us.

We do not wish to go the way of some of our sister international organizations. We do not care to become overpoliticized, nor to degenerate into an ineffective body. We take pride in our work and want to regain pride in our product. But we need your help.

Together, we are accountable to the millions who look to the Bank for policy advice, who await our projects to bring them water or to help them build a home. If this institution is not able to live up to the expectations of this constituency, we all will have failed. But we respectfully suggest that our failure may not be as great as yours.

As we face this New Year, can we not together resolve to find a new direction so that we all may succeed?
A few weeks ago, IFC and Poland made headlines in both the East and the West when IFC’s Board approved the Corporation’s first investment in Poland—a loan to Hortex, a Polish cooperative enterprise owned by 300,000 local farmers. This first loan to support the expansion of one of Poland’s major agricultural exporters has special significance. Indeed, it confirms the trend that a growing number of socialist countries are beginning to recognize the benefit of reducing state controls and freeing up individual initiatives as an effective way to promote economic growth.

When Poland joined IFC in December 1987, the Corporation conducted an intensive review of sectors where, consistent with its policies and expertise, it could best assist Polish enterprise. It identified four areas of high potential: the financing of cooperatives which operate on a fully commercial and self-determining basis; structuring joint ventures, whereby IFC facilitates foreign investment with Polish entities; Polonia enterprises, which are private firms owned by foreign nationals who operate principally in small-scale industry and services, and the emerging private sector.

Frozen fruits and vegetables

There is a large agricultural sector in Poland, an area where private ownership is the dominant form. The first loan to Hortex will enable the cooperative to expand its production of frozen fruits and vegetables by financing additional refrigeration and packaging equipment.

Hortex has for many years been selling its product to Western Europe, and the IFC project will help to increase those sales. Hortex is owned by Poland’s 150 horticultural cooperatives. Its nine processing factories, each employing about 1,000 people, are located throughout Poland. The Hortex factories are found in the heart of Poland’s rich agricultural lands.

During the harvesting season from June through December, Poland’s horticultural farmers and the Hortex factories are the scene of intense activities.

"It is a very impressive sight to be at a Hortex factory at the peak of the harvesting season to observe hundreds of farmers arriving with their daily harvests of raspberries, plums, apples, strawberries, and vegetables," comments Anthony Doran, Investment Officer in IFC’s Investment Department, Europe and Middle East. Mr. Doran noted that Hortex processing operations are very well organized, each factory providing assistance to thousands of small private farmers to help them obtain top quality seeds and plants. The factories also provide cultivation and harvesting advice to the farmers and coordinate the collection of the harvest.

Farming in Poland is very much a family business and these small private farms, most no more than five acres in size, form themselves into cooperatives to obtain the benefits of scale. In this way, Poland’s 300,000 horticultural farmers own Hortex, and the senior staff are experienced individuals who have devoted most of their working lives to the horticultural business.

For example, the Chief Executive Officer, Mr. Kwiaton, is an impressive manager in his late forties who is credited with designing most of Hortex’s factories. Prior to heading Hortex, he was recruited by FAO to work in India on designing one of the country’s largest cooperative milk collection schemes.

Emphasis on training

Hortex management also places a great emphasis on training, and visits by Hortex staff to Germany, the U.K., and Scandinavia are frequent. Similarly, it is not unusual to see Westerners visiting the factories and exchanging their experiences. After December, when the harvest is over, factory activities continue as staff switch into cleaning, sorting, and packing the frozen fruits and vegetables.

Currently, IFC is looking at a joint venture between the Japanese Asahi company and a Polish glass works in Sandomierz. Other projects under consideration include loans to leather goods and toy manufacturers as well as joint ventures with foreign investors and Orbis, the Polish tourist organization, for hotel construction.
AIDS in the Workplace

by Alan Drattell

You can catch the illness any number of ways—if you shake hands with someone who has it, if an infected person sneezes or coughs near you, if you use the same telephone that an infected person uses, or if you eat from the same plate or drink from the same glass.

What you will get is a cold—the everyday, garden-variety brand of common cold that costs business and industry billions of dollars each year in lost productivity.

But you won’t get AIDS!

AIDS cannot be spread by casual contact, such as shaking hands, hugging, sneezing, coughing, sitting or standing near or working with someone who has the AIDS virus. That virus is not spread by food or drink, eating utensils, telephones, used clothing or using public toilets. HIV (human immunodeficiency virus) is not spread by mosquitoes or any other insects.

If your coworker has AIDS, you have as much chance of “catching it” as “catching” a broken arm or cancer.

“People in the World Bank, as elsewhere in the working world, want to be reassured that they will not contact AIDS while on the job from an infected co-worker,” says Dr. Eugene Chap of the Health Services Department (HSD).

The same as in Africa

Dr. Chap reiterates what medical practitioners and researchers worldwide have been saying since earlier in this decade when AIDS became recognized as the modern Black Plague. The routes of the AIDS virus—HIV—are the same in the United States as they are in Africa, Europe, Asia, and elsewhere, reports the World Health Organization (WHO). HIV is predominantly spread by

— penetrative sexual intercourse (heterosexual or homosexual);
— HIV-infected blood—in transfusions or by injection using a blood-contaminated needle or other skin-piercing equipment;
— infected mother to her child before, during or shortly after birth.

“To put it bluntly, what WHO is really saying about the workplace,” adds Dr. Chap, “is that there really is no way you can become infected by a co-worker who has the virus.”

The Bank has cooperated with WHO through its Population & Human Resources Department in supporting that agency’s policies regarding AIDS in the workplace. Those policies specify that companies should not require AIDS screening of prospective and current employees “because it raises serious concerns about discrimination and merits close and further scrutiny.” Further, there should be no obligation of an employee to inform the employer about his or her AIDS status.

No region free

At the Bank, there is added concern because of the international travel of staff. WHO is explicit about not screening international travelers, for such a program, says the agency, cannot “prevent the introduction and spread of HIV infection.” HIV screening procedures for international travelers would be costly and “retard only briefly the dissemination of HIV both globally and with respect to any particular country.”

No region of the world is free from AIDS, adds WHO. As of June 1, 1988, more than 90,000 AIDS cases had been officially reported to the agency from 136 countries. But WHO believes the actual number of cases is well over 150,000, and in all countries the number of persons infected with HIV is 25 to 100 times the number of AIDS cases.

In our own backyard, the Washington, D.C., metropolitan area, more than 2,000 cases of AIDS have been reported as of last June 1, with over 1,000 deaths.

The Washington area ranks fifth in the United States—behind New York, San Francisco, Los Angeles and Houston—in total number of AIDS cases. And, experts predict that the number here will exceed 7,900 in just two years. Even more frightening is the projection that the number infected with HIV in the metro area will reach 318,000—or approximately 10 percent of the population—by 1991.

More than 50 local businesses and concerned community leaders—including the World Bank’s Community Relations Office—have banded together in a volunteer coalition called the Washington Metropolitan Area Business Leadership Task Force on AIDS. The purpose of this task force is to examine the disease from two perspectives: (1) AIDS in the workplace and (2) the business community’s response to AIDS in the general community.

The Bank, like many concerned employers worldwide, has already adapted some guidelines.

“The more we learn about this disease,” says Brigitte Sterrett, a nurse in the Health Services Department’s Health Room, “the better able we will be to deal with it. Every day we read about new discoveries, possible advances. We know, for instance, that the virus itself is very fragile, and that’s good. It cannot survive heat. We can prevent the disease by educating staff about unsafe sexual behavior and the dangers of intravenous drug use.”

Keeping staff well-informed

Like a lot of companies, the Bank has decided it can best help staff by keeping them well-informed on the nature of AIDS. Video cassettes and printed materials are available to those who would like to borrow them through the Training Department Library (Rm. C-4017, Ext. 74478).
"We also have a general policy stand," adds Dr. Chap. "Simply put, it is to treat a staff member who has the virus as we would any other staff member with a chronic illness."

So far, very few AIDS cases have been reported in the institution. Dr. Chap declined to give a number since "medical confidentiality is of utmost importance."

"We expect that if a staff member has the virus, he or she will continue to work as long as they are able to perform regularly assigned duties, with the appropriate advice from their doctor," adds Nurse Sterrett.

What happens if the illness prevents the staff member from performing regularly assigned duties?

- If sick leave is nearly exhausted, but the prognosis for return to work is good, additional sick leave can be granted at reduced pay. The Personnel Team involved would discuss the case with HSD.

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**'No One Deserves to Die Alone'**

by Morallina Fanwar-George

He needs companionship; she provides it. He needs some groceries; she gets them. He needs to talk; she listens. He has to go for therapy; she accompanies him. He is in the hospital; she visits him. He has no friends or family; she is a surrogate. He is person living with AIDS. She is a companion, friend, supporter—a volunteer.

Not many of us, no matter how altruistic, would do what Susan Struthers is doing.

"I'm not comfortable with the thought of dying alone," says Ms. Struthers. "That's why I volunteer. I can always provide companionship for someone who may be very sick and lonely."

It started four years ago. One morning she read an article in the Washington Post about a young man who was dying of AIDS alone because his family and friends had abandoned him. The article galvanized Ms. Struthers, secretary to the Director of the Publications Department.

**Alone and needed companionship**

She called the Post and asked how and where she could get in touch with the young man. Through the Whitman Walker Clinic, they told her. "In 1985," she recalls, "it was about the only facility in the metro area which provided care for persons with AIDS." She approached the Clinic, wondering how she could help the sick man. She was told there were many others ill with the disease, who were alone and needed companionship and support of some sort.

Having gone this far, she could not back out. So she agreed to be assigned as a companion—a "buddy" is the name such volunteers are called—for two men living with AIDS.

"A 'buddy' does anything that is necessary," she says. "We act as liaison between patient and family or friends, shop for groceries, take care of the drycleaning, the medication, and provide support—especially when the patient is in the hospital. To live with AIDS requires courage and tenacity—the support of family, friends and colleagues is essential but not always available."

**Quiet moments with her friends**

The experience as a volunteer need not be steeped in sadness, says Ms. Struthers. "I've had fun and acquired good friends." Like most people with chronic illnesses, people with AIDS have good and bad days. Many a time Ms. Struthers shares quiet moments with her friends, just reading, talking or watching a sunset. And then there are those instances when they are terribly sick from the medication, when life is hectic and she has to care for them like invalids. But it goes with the territory, she states matter-of-factly.

"It's not just me giving to them. I've gained a lot from them too." For instance, Kevin (who died in June 1988) was rebuilding his house and taught her as he went along. "I learned a good deal of carpentry from him," she reminisces. "I'm not asked to do much—it's mostly just my time." Ritchie, Ms. Struthers' other buddy, died last Thanksgiving.

Many of her colleagues and friends wonder about her daring. She counters that AIDS is not an easy disease to contract. "I do take precautions, such as rubber gloves when I have to clean up diarrhea or vomit," she points out.

**Not everyone can do something**

Ms. Struthers understands that not everyone can do something to help such patients. But she feels strongly that since this disease is here to stay, it is our duty to learn more about it.

"And," she adds, "there is one thing that we can all do to help: support those who volunteer for such duties." For instance, if she (or another volunteer) has an emergency with one of her buddies and has to leave—not a frequent occurrence—colleagues could offer to serve as backup for some of the office work. "It would take a tremendous load off the volunteer's mind. In that way we—colleagues and supervisors—could give some assistance where too little is available."
and then the Chief Personnel Officer (CPO) would make a recommendation to the staff member’s director, who has the authority to approve such additional leave.

- Reassignment to another position that the staff member can perform commensurate with his or her qualifications and state of health is another possibility. Assignment to a lower level position can also be offered, but the staff member must agree to this change. If neither reassignment at the same level nor assignment to a lower level is possible, separation for reasons of ill health can be considered.

- In that case, the staff member may wish to apply for a disability pension if serious disability is present. Disability, incidentally, is judged on the condition at the time of application, not on a prognosis of the illness.

- Finally, the Bank can initiate action to separate a staff member under the “ill health” provisions of the Ending Employment Rule provided a number of conditions are met. These include the likelihood that the staff member will not be able to return to work within a reasonable time (usually one year); the staff member’s sick leave will be exhausted by the proposed date of termination; and the staff member has declined to apply for a disability pension, has been denied a pension, or a decision on a disability pension is pending.

If you’ve got any questions about the medical aspects of an AIDS case, contact HSD (Ext. 75394). Non-medical questions should be directed to Personnel’s Policy Development Division (Ext. 73970).

**Around the Bank**

**Spare Change?**

Back from mission, a pocketful of international change jingling in your pocket. Experience has taught you that it’s virtually impossible to get the odd lot of coins exchanged for U.S. currency. So during that last flight to Dulles, gather your change and, after landing, drop it in the coin box located near the airport’s Travelers’ Aid office. Or, if you forget, bring it to the Bank. There are coin boxes in the guard areas of the A, D, H, I and J buildings, and in the WBVS office, I 1-172. And remember, every little bit helps.

**Editor’s Note:** WBVS, through its various activities, raised approximately $73,000 last year for worthwhile causes.

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**Michael M. Cernea Honored**

Wrong. The Margaret McNamara Foundation can put your mini treasure to great use. Last year, in fact, the Foundation collected $200 in loose change and bills, which helped sponsor the education of women from developing countries. Administered by World Bank Volunteer Services (WBVS), the Foundation collects the currency and, by a special arrangement with a coin dealer, exchanges the money for dollars.

So during that last flight to Dulles, Michael M. Cernea

The Solon T. Kimball Award, the highest professional honor for an applied anthropologist in the United States, was awarded to Michael M. Cernea, Sociology Adviser in PPR, Agriculture & Rural Development Department. He was presented the award by the American Anthropological Association (AAA) at its annual convention in Phoenix, Arizona, on November 19.

The Kimball Award, given once in two years, is made in recognition of “sustained activities that have resulted in significant contributions to the development of anthropology as an applied science and have had important impacts on public policy,” says the letter Mr. Cernea received from the AAA.

In selecting Mr. Cernea for the award, the AAA Selection Committee noted that his diverse contributions to development work and literature have expanded the range of entry points of social science knowledge in the Bank’s projects, have influenced decision-makers in Third World governments and have also had “... an impact on development programs and planners far removed from the direct contact with the World Bank.” Among the most relevant of his accomplishments cited were the volume *Putting People First. Sociological Variables in Development*, published for the Bank by Oxford University Press (1985), and the “Policy Guidelines for Resettlement” (described in the World Bank Technical Paper No. 80, 1980) which the Bank adopted.

Mr. Cernea, who was the first sociologist/anthropologist hired by the Bank, has been with the institution 14 years and has served in advisory and policy assignments in all regions and in PPR. He said he felt gratified that the work of anthropologists and sociologists is achieving increased effectiveness inside the Bank and enhanced recognition outside the Bank.
A Reminder

The United Nations commemorative postage stamps will be on sale Friday, January 27, at the Bank's Bookstore. (For more details, refer to the October 1988 issue of The Bank's World.) The United States Postal Service has granted permission to amend the United Nations agreement and cancel mail for one day only at the Bank. Washington, D.C., will be the third city (after San Francisco and Chicago) where the U.S. Postmaster has agreed to cancel U.N. stamps which is normally done only in U.N. Offices. First day of issue cancellations as well as a specially designed cachet will also be available for sale.

For interested staff who may be away on that day, advance order forms are available from Yosef Hadar, Community Relations Officer, Ext. 75315.

United Way Update

In mid-December, contributions to the United Way Campaign had reached $153,102.82. Of course, this number is expected to be higher by close of the Campaign at the end of December.

"We've had very good participation," said United Way Campaign Chairman Jack Lowther.

"Some units in the Bank have had 100 percent participation," he said. These include the Agriculture Operations Division, Asia Country Department V; Pension Investment Division, Pension Fund; and Printing and Graphics Division, Travel & Shipping Division, and the Director's Office in General Services Department. Other departments have held bake sales and auctions of donated clothes and jewelry and a raffle, the proceeds of which were given to the Campaign.

Under Milk Wood  
Quick Thoughts at Closing, from Goddard Winterbottom

Show's over, set's all struck and stored by midnight December 10. Last audience about the largest—some 200. Cast, crew, mill about happily, sadly; deep inner glows, memories of laughter and applause. Just been part of a beautiful play, warm theatrical experience all autumn long until tonight and closing. One helluva job, Alan Donovan—pulling us all together for this!

More bills to come: security guards, audio-visual staff—but many hundreds of dollars raised for the breakfast feeding program at Western Presbyterian Church. Wish we could sell refreshments and raise more. Nobody in Group gets a dime. A bit left in the till too for the future—maybe the old-time melodrama in April, heroine and villain, cheer and hiss, song and dance, also the Indian classic in March.

Nagging thoughts nag. Dwindling rehearsal, performance space; official functions, other worthwhile groups all competing. Mission travel and production schedules just not meshing. Few male staff commit, others'll only sing and shine. Presumed on friendships, colleagues' good will to get it all done. How to attract more members, audience, IMF too? Offer warmed-over Broadway and West End? Only the pretty-happy musicals? Classic Western repertory? Non-Western drama we really don't know much about?

The best yet from the World Bank Theatre Group, Milk Wood, all over now. Let's hope lots more to come. Maybe a bit of postpartum depression tonight. You must love it to work so long, so hard. Maybe you're just crazy! Want to get crazy too? Call Ext. 37524.
Toy Drive

Dear Friends:

It's difficult to express in words all the emotion I feel seeing so many people helping to make the little kids at St. Ann's orphanage happy. For them to get a toy is happiness; it's a little something that brings them joy in these days when they are not usually remembered. I thank you with all my heart for your calls, your support, your gifts. Your kindness brought big smiles to their faces.

I received more than 400 items (all kinds of toys, stuffed animals, books, clothing, and even a big doll house), and after sorting and a little cleaning I put them in special boxes separated by age groups and took the precious cargo to the Home on December 17. How wonderful! And all thanks to you.

Special thanks to Joe Mansy from General Services, who gave me a ride to take home a big bag with brand new toys he specially brought for these kids, to Angela Chioariu who helped us with her van in transporting the toys, and to the long list of people who contributed so generously.

May the joy and happiness you have brought to these little ones be yours through this New Year.

Maria-Teresa Sanchez
Veery Wheat

In Zimbabwe it's Rusape and in Guatemala it's Olintepeque. Pakistani farmers call it Pak 81, and Ethiopians have named it Dashen. It goes by dozens of names in dozens of countries, but the wheat breeders at the Mexico-based International Maize and Wheat Improvement Center (CIMMYT) call it "Veery—a spring bread wheat for many environments." The Veery wheat line, developed by CIMMYT to grow in a wide range of environments and harsh conditions, produces 10 percent more grain than even the "miracle" varieties that launched the Green Revolution.

The Veery line resulted from an initial cross of a Russian winter wheat and a Mexican spring wheat. After further crossing and seven generations of testing, the line was given its name and distributed worldwide for additional tests.

Thanks to its work on Veery wheat, CIMMYT won the CGIAR's King Baudouin Award. The Consultative Group for International Agricultural Research commended CIMMYT and its partners for their achievements, and the $10,000 prize will be used by CIMMYT to set up mid-career training fellowships.

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Senior Staff Appointments

Varel D. Freeman
U.S. national. Promoted to Divisional Manager, Division 1, LAC I Department, IFC, effective November 14.

1974: joined the Bank as a Young Professional. 1975: Loan Officer, LAC Country Programs Dept. I. 1982: joined IFC’s LAC II Dept. of Investments as Sr. Investment Officer. 1986: promoted to Principal Investment Officer and transferred to LAC I the same year.

Peter C. Jones
U.S. national. Promoted to head the newly established Corporate Finance Services, IFC, effective November 14.


New Staff Members

Euchay Allen
Nigeria
Secretary/LOA/11/14

Carlos E. Alonso
Peru
Exec. Director's Asst./EDS/12/12

Jose Alonso-Biarge
Spain
Highway Engr./LA3/11/21

Cecilia N. Appiah
Ghana
Secretary/GSD/11/21

Krishna Bapanad
United States
Systems Ofcr./FCS/12/5

Christophe S. Bellinger
United States
Guarantee Ofcr./MIGA/11/21

Lourdes Benzi
Peru
Secretary/LAT/12/5

Mathijs Bienefeldt
Netherlands
Exec. Director's Asst./EDS/12/1

Genevieve Cantet
France
Secretary/PAD/11/28

Ivan Davila
United States
Secretary/UNDAF/12/12

Quan Doan
Vietnam
Sr. Agric. Extension Spec./AFS/12/6

Abigail Essell
Ghana
Secretary/IFC/11/28

Katayun Ghoreschi
Germany
Communications Asst./ITF/12/5

Sylvie M.B. Giroux Polasky
United States
Secretary/AFS/11/21

Ereney A. Hadjigeorgalis
United States
Secretary/IFC/12/5

Malcolm J. Johnson
United Kingdom
Principal Auditor/IAD/12/02

Nawal Kamel
Canada
Economist/EM2/12/1

Miatudila Malonga
Zaire
Public Health Spec./AFT/11/28

Janice McElveen
United States
Secretary/FOD/12/5

Christian L. Philip
France
Attorney/IFC/12/1

Gracie M. Ochieng
Uganda
Secretary/AGR/11/21

Susan G. Robbins
United States
Nurse/HSD/12/1

Cora A. Rawlins
Barbados
Secretary/GSD/11/21

Teresita Z. Salvio
Philippines
Secretary/IFC/10/17

Hugh D. Sloan
Canada
System Analyst/GSD/12/1

Carlos D. Stark
Venezuela
Exec. Director’s Asst./EDS/12/12

Amanda Zubieta
Bolivia
Secretary/IFC/12/5
Welcome to 1989. I have consulted with those who claim to have a monopoly on wisdom. They have no doubts about the future. It will be a mixed blessing, they say.

It is January, the season of discontent, when cafeteria coffee seems cold, cars collapse, bank accounts are in dire shape. It is the month of budget alarms. Travel missions are reviewed once more. To Willi Wapenhans' concern, the budget because it is shorter. The budget Board for support services yet again is a favorite target. And new plans may surface to retrofit the A, B, C and F buildings to make them more pleasant and efficient.

February is better than January only because it is shorter. The budget Board debate is tough, to the great distress of Robert Picciotto. In Finance, the pressure mounts as new IDA replenishment negotiations are about to commence, so good luck, Ernest Stern. Meanwhile, the Kafka II winds blow harder as critical decisions are taken and management has to somehow persuade staff that a new, fair system will be launched.

On to March, when delays across Operations are about to cause the worst ever final quarter bunching season. Relax, this happens every year. Meanwhile, over in PPR, the Shakow Strategic Shop is frenetically putting the final touches to its contributions for the forthcoming Development Committee, where debt and the environment are once again the critical issues of public attention.

With April come the cherry blossoms, brighter moods, abundances of color and a sense that all is possible. The Development Committee is a success, an important IDA Deputies' meeting makes replenishment progress, the powers that be win a round of applause from the Staff Association for the outstanding plans agreed upon for the Bank's new compensation system. In London, Barber Conable's major speech underscoring the Bank's development leadership role gathers rave reviews.

May Day is the official date for salary increases, a wonderful way to start a wonderful month. This year, all is working just fine. The pay reviews proceed in splendid harmony. The Board and Operations, meanwhile, are working in similar harmony to cope with the bunching season.

By June, readers have become impatient with the Observer's sunny spirits and protest letters accumulate. A new Bank budget is fully agreed upon with less agony than seemed probable in February. The end of the fiscal year approaches. The final figures don't suggest anything that will be a key meeting of the IDA Deputies launched. By mid-month, vacations belong to the past. Barber Conable is determined to stress poverty initiatives in his annual speech to the Governors.

But October comes, the leaves turn, and not even bad press over net negative transfers can disturb the general sense of confidence. Why? Because the IDA 9 negotiations have gone well, the evolving debt strategy promoted by the Bank has won widespread praise, and initiatives for Sub-Saharan Africa have some solid success stories under their belt.

Suddenly, or so it seems, it is November and all manner of annoyances besiege the staff. The food in the restaurants looks to be both more expensive and of lower quality. The All-in-1 system is overloaded and subject to irrational behavior. Retrofitting is dawning and concern mounts that some staff may have to move to temporary homes to allow the asbestos removal squads to do their work in our oldest buildings.

And then, it is December all over again. Ahead, we know, is the month of moaning and discontent. But 1989 has been a good year. Spirits are high. The United Way has collected a record amount. UNICEF cards sold faster than ever. There is a rumor that the budget will be expanded, that operational missions are to increase, that record profits may be secured by the investment gurus in Finance and that the latest OED review of projects begins with these words: "More than 95 percent of all Bank investments reached their objectives..."
AnswerLine

The purpose of this column is to answer questions of broad interest concerning the World Bank/IFC’s policies and procedures. Please include your name and room number so that we can send you the answer to your question, even if it is not selected to appear in the magazine. Your confidentiality will be protected and your name will not be submitted to the manager from whom an answer is sought. An anonymous question can only be answered if it is of sufficiently broad interest to be included in the magazine. Send your questions to: Answerline, The Bank’s World, Rm. E-8043.

Question: I have worked for numerous companies sitting for hours at a time in front of a cathode ray tube processing information. At the Bank, as elsewhere, I have occasionally worried about the harmful long-term effects of low-level radiation emitted by my CRT. I have friends who have personally purchased lead crystal screens to mitigate the effects of their daily bath of radiation, but these protective devices are very expensive (over $100 apiece) and my knowledge of their utility is somewhat lacking. Granted, the Bank is interested in the well-being of its staff. Does it consider prolonged exposure to CRT radiation unhealthful, and would outfitting our machines with lead screens or other devices prove an effective response to the threat posed by CRT radiation?

Answer: After several different surveys, the National Institute for Occupational Safety and Health (NIOSH) has not found any VDT emitting radiation of any consequence: X-ray, UV, visible radiation and non-ionization radiation levels were of no consequence. Extremely low frequency (ELF and VLF) radiation is defined as radiation below 30,000 kilohertz. ELF and VLF radiation from UDTB is of very low intensity and comparable to emissions from common household appliances. The American Electronics Association reported that “VDTs do not present a radiation hazard to employees working at or near a terminal.”

Levels of ultraviolet, visible and infrared radiation are far lower than recommended limits, and microwave radiation has usually been undetectable. Electrostatic fields associated with VDTs or CRTs (10 V/m) vary widely, but generally are comparable to those already present in offices and homes. Example— household appliances: refrigerators, 60 V/m; electric broilers, 130 V/m; electric blankets, 250 V/m.

NIOSH also reported: “There is no known scientific evidence to justify additional shielding of VDTs, the use of lead aprons by operators or transfer of pregnant women to other jobs to reduce their radiation exposure.”

Companies are inventing devices to protect against all types of emissions, proven or unproven, and the market is growing. Very often these are little more than expensive gadgets. Since there is little possibility of hazardous radiation, these devices are believed to be unnecessary.

In 1985, the Bank tested nearly 300 computers and no radiation was detected. Since then, the technology has progressed tremendously. The Health Services Department (HSD) is concerned about the dangers and is constantly reviewing reports and surveys and will advise of any conclusive findings. As in the past, the HSD advises pregnant women to take frequent breaks, spend less time seated at the CRT and change positions more often. This should result in better circulation, less swelling of the legs, and decreased backaches and eyestrain.

Eugene Chap, M.D., HSD

Editor’s note: The above is an abbreviated version of the very comprehensive response provided by Dr. Chap. Anyone who would like a copy of the full text of his reply may request it by calling Ext. 74506.

Question: It is the understanding of many staff that a major reason for many of the moves people made from one building to another after the reorganization was so that the Bank could consolidate its activities into fewer leased buildings. Now we hear that MIGA is moving to Presidential Plaza, an obviously leased building. How does MIGA’s move square with the Bank’s desire to get rid of leased space?

Answer: The primary objective of the extensive moves that resulted from reorganization was to ensure that all Bank staff were accommodated together in their new organizational units as quickly as possible.

Reduction of the number of leased buildings was an integral goal of the space management program, and leased office space occupied by Bank staff of Headquarters has been considerably reduced since the completion of the J building.

MIGA required a location providing adequate start-up space and sufficient area to accommodate FIAS (Foreign Investment Advisory Service) previously housed in IFC space in the I building) with provision for growth during an initial three-year period. Sufficient space could not be made available to MIGA in owned facilities under the current facilities planning program, which also takes into account the need for swing space should the Bank decide to implement a retrofit of the main complex in the near future. Ralph Blackwell, Head, ITFFS

Question: I personally know of two people in the Bank who have contracted AIDS and are on AZT. I also know of at least four people who have tested positive for the AIDS antibody test. What does the Bank do for these people? Can they go out on disability, or are they summarily fired for some minor infraction?

Answer: It is Bank/IFC policy to treat a staff member with AIDS as we would any other staff member with a chronic illness. We expect that the staff member will continue to work as long as he or she is able to perform regularly assigned duties. If illness prevents the staff member from performing regular duties or from reporting to work, various types of assistance geared to the individual’s situation are available, or can be applied for, such as additional sick leave, reassignment, disability pension, or separation with severance payment for medical reasons.

Brian Donnolley, Chief, PERPP

Editor’s note: Please see the article on page 16.