

Community-Driven Development in Central Asia: A World Bank Initiative

Dan Wienecke

Illinois State University

*“What poor people share with us is sobering ... we are prepared to hold ourselves
accountable to make an effort to respond to these voices.”*

James Wolfensohn, President of the World Bank

One of the largest criticisms against the policies of the World Bank Group is that the organization has “paid too little attention to the human and environmental impacts of the projects it has funded” (Rourke 1999, 482). Recent changes in World Bank policy in regards to development projects would suggest that the Bank has taken this criticism into consideration. Indeed, since the late 1980s the World Bank has been in the process of restructuring its policies to provide communities with a greater capacity for decision-making by conducting social assessments in areas of project development and by encouraging more participation from the very people whose lives are affected by World Bank projects.

This attempt to involve local communities in World Bank projects has laid the groundwork for an initiative entitled “community-driven development.” Simply defined, community-driven development (CDD) gives “control of decisions and resources to community groups” (Vecvagare 2004, 1). Rather than treating poor people as the recipients of aid, CDD treats them as “partners in the development process” in the hopes of giving them ownership and empowerment where project development is concerned (Dongier et al. 2004, 303). CDD may not only be one of the most effective means of ensuring local communities help guide the changes they wish to see, but also a method the World Bank may use to guard itself against criticisms of ignoring the human and environmental impacts of its policies.

A Change of Strategy: Community Participation in World Bank development projects

The World Bank Group was created in 1944 as a cooperative of member countries whose expressed mission is to “fight poverty and improve the living standards of people in the developing world” (The World Bank 2004). The Bank accomplishes this primarily by providing loans, policy advice, and technical assistance to member states. More specifically, Bank employees travel to underdeveloped countries to design and implement programs and policies that address a variety of concerns facing developing nations (The World Bank 2004). Stanley Please (1984), consultant to the World Bank during the 1980s and author of *The Hobbled Giant: Essays on the World Bank*, asserts that the Bank has always been a “project-driven organization” (10). Thus, the success or failure of the World Bank’s activities largely relies on the organization’s ability to implement successful, sustainable projects in developing nations.

Beginning in the mid-1990s, the World Bank has used CDD in the newly independent states of Central Asia in the development of water supply systems projects. The Bank has helped guide water supply system projects in Central Asia by working with thousands of individual stakeholders, community members, and community based organizations (CBOs) throughout Kazakhstan, Kyrgyzstan, Tajikistan, Turkmenistan, and Uzbekistan. The objectives have primarily been to revitalize environmentally degraded water systems detrimental to the health, safety, and welfare of the population and to stimulate economic growth. The general notion is that by improving the quality and efficiency of water supply systems, the World Bank can improve the living standards of underprivileged populations by providing them with safe water for drinking, bathing, and farming. In addition, the World Bank asserts that poverty can be fought and jobs can be created if communities in underdeveloped nations have more control over their environmental resources (The World Bank 2004).

Johannes Linn, World Bank Vice President for Europe and Central Asia, and Ismail Serageldin, World Bank Vice President for Environmentally and Socially Sustainable Development, respectively, argue that the World Bank has always been concerned with the social and environmental impacts its projects have on the poor. In *Social Assessments for Better Development: Case Studies in Russia and Central Asia*, Linn and Serageldin

assert: “Promoting socially and environmentally sustainable development to reduce poverty is the overarching objective of the World Bank’s work” (Cernea and Kudats eds. 1997, xvii). These World Bank representatives, however, admit that neglecting the role of community participation in the past has been “a frequent cause of failure in many development projects” (Cernea and Kudats eds. 1997, xviii). In basic terms, participation in the development process began to be viewed as key to the success of several World Bank projects. It was not until the 1980s, however, that World Bank publications began to address the issue of community participation. World Bank literature began to express community participation as an integral component for the success and sustainability of development projects. Gopal and Marc (1994) state: “World Bank experience suggests that ‘projects tend to be more sustainable and yield higher returns when they involve those they are intended to help’” (1). The conclusion: participation works. Community participation in World Bank guided projects became an acceptable (and even necessary) means of ensuring project success, both in terms of long-term sustainability and the recovery of project costs.

Linn and Serageldin conclude that the World Bank’s future potential for improving World Bank policy and project sustainability calls for a greater emphasis to be placed on community participation. The authors assert:

During the fifty years the World Bank has been in existence, the development paradigm has evolved from an almost exclusive focus on “bricks-and-mortar” and on physical capital to a more people-centered approach that recognizes human and social capital as critical factors in sustainable development. We hope that this new and powerful paradigm will be embraced, enriched, and applied by increasing numbers of countries, governments, institutions, and development practitioners (Cernea and Kudats eds. 1997, xviii).

By claiming to fall short of practicing policies which effectively improve living standards and sustainability, the World Bank has shifted the focus of its development projects from a top-down approach centered on developing a country’s physical infrastructure, to an approach that is more inclusive of grassroots efforts and the role of communities.

Community participation and CDD

Like the newly independent states of Central Asia, CDD has only been in existence since the 1990s when two senior vice presidents of the Bank first agreed to support “popular participation” in development projects (Bhatnagar and Williams eds. 1992, 1). World Bank support for community participation, which later paved the way for CDD, first came about from a global survey published in *Voices of the Poor*. The study was conducted by interviewing over 60,000 people in 60 countries. The *Voices of the Poor* survey concludes that poor people want the following:

- (a) organizations of their own so they can negotiate with government, traders, and NGOs;
- (b) direct assistance through community-driven programs so they can shape their own destinies; and
- (c) local ownership of funds, so they can end corruption. They want NGOs and governments to be accountable to them and a development process driven by their own communities (*Voices of the Poor* 2000).

These three suggestions, made on behalf of people in developing countries, characterize the very framework of CDD. While listening to the voices of underserved populations may not seem like a radical method to adopt in the fight against poverty, communicating and working directly with local communities is a relatively new strategy for the World Bank.

Since taking the position of president of the World Bank in 1995, James Wolfensohn has advocated for more community involvement in development projects. Wolfensohn has called for the use of community participation in project development as part of his promotion of the World Bank CDD initiative. The BBC published an article which claims the CDD initiative is the “culmination of a major switch in [World Bank] strategy engineered by Mr. Wolfensohn” (BBC News Online 2000). In many respects, the CDD initiative is an admission of previous policy failures on the part of the World Bank. In particular, CDD is significant to the development of water supply systems in Central Asia because the use of community participation appears to be the most effective where water supply system sustainability is concerned. In *Participatory Development and the World Bank: Potential Direction for Change*, Bhatnagar and Williams (1992)

argue: “[there is] a positive correlation between participation and project success [. . .] The strongest documented evidence of the link between participation and development is in the water sector” (3). Hence, the World Bank’s decision to support the development of water system projects in Central Asia though CDD is not an arbitrary one. Indeed, if the World Bank desires to affirm the effectiveness of community participation in project development, then the water sector is perhaps the safest place to test CDD. World Bank guided CDD in Central Asia, especially in the form of environmentally sustainable water projects, gives both the Bank and local communities the chance to start over. Through CDD, the Bank may remedy the short-comings of past policies; because of the CDD approach to project development, local communities in Central Asia may gain access to sanitary water systems, a higher standard of living, and a voice in the decision-making process.

CDD: process and implications

Green and Haines (2002) define community development as “a planned effort to produce assets that increase the capacity of residents to improve their quality of life” (vii). Similarly, community-driven developed (CDD) is described as a grassroots attempt to meet the unfulfilled needs of people living in poverty. The fundamental principle underlying CDD is that community groups should be given “control of decisions and resources” (Vecvagare 2004, 1). This means that project planning and financing in impoverished areas is largely guided by the opinions and investments of community groups, CBOs, and individual stakeholders. Much like the Grameen Development Bank, a microfinance organization created by Dr. Muhammed Yunus in 1976 in Bangladesh to combat poverty, CDD makes the argument that what poor people need to move out of poverty conditions is a set of simple rules supported by monitoring and evaluation (Grameen Bank 2004; The World Bank 2004b). CDD requires the following conditions be met:

Community access to resources needs to be governed by simple rules that are easy for participating communities to interpret and apply [. . .] Systematic monitoring and evaluation of program

processes and outcomes are critical to ensure that programs continue to grow and adapt to changing conditions (Dongier et al. 2004, 326).

Rather than giving poor communities a hand-out, CDD provides them with a set of easy to understand rules. To assure that the rules are being followed and that projects take on the characteristics desired by local communities, the World Bank monitors and evaluates projects at each stage of development.

Once projects are completed, CDD strives for community organizations, rather than the state, to manage natural resources and services (Dongier et al. 2004, 306-307). Ideally, once projects are completed and have demonstrated their successful sustainability, the World Bank stresses that agencies providing external support must have an “exit strategy” (Dongier et al. 2004, 327). That is, in order for community groups, CBOs, and individual stakeholders to truly have control over the management of resources, they cannot be dependent upon the financial and technical support of outside agencies.

Involving the poor in the decision-making process, establishing an easy to understand set of rules and procedures, encouraging communities to own and manage their own resources, and devising an exit strategy for external organizations are all crucial components of CDD which all point toward one goal: empowering the poor. Empowerment is a valuable outcome of the CDD process. A report published by the Bank claims: “CDD empowers poor people. The objective of development is not merely to increase incomes or to improve poverty indicators, but also to expand people's real freedoms” (The World Bank 2004). Lewis (2001) defines empowerment as: “An imprecise term which refers to a transformative process in which individuals and groups move from insight to action in pursuit of changes in the exercise of power” (201).

The two key terms in Lewis's definition are the “transformative process” and “changes in the exercise of power.” CDD attempts to transform individual stakeholders, CBOs, and community groups living in destitute conditions from helpless victims of poverty to the agents of change. For CDD to be effective, communities must take an active role in planning and managing the social and environmental changes they wish to

see. By actively participating in governance and decision-making, individuals are transformed from aid recipients to stakeholders. Secondly, through CDD, community groups gain more power than they would by acting on their own. The World Bank argues that in Central Asia, CDD has promoted an atmosphere of “participatory governance” (The World Bank 2004). CBOs take control over resources previously managed by the state. This leads to decentralization on the part of the state and greater control of decision-making abilities at the local level. This can often create tension between community groups and local or state governments; however, the general notion is that if CBOs effectively cooperate within the framework of the state by taking control over local resources, then they can alleviate some of the burden placed on the state and even hold the public sector accountable for improving the quality of services (Rietbergen-McCracken 1996, 38). In sum, CDD promotes empowerment, both in terms of control over local resources, and in the very personal terms of providing the poorest of the poor with personal dignity by treating them as the agents of change. CDD, therefore, fits both Green and Haines’ definition of community development, and the World Bank’s mission statement, by striving to improve a community’s overall quality of life.

CDD: a remedy to environmental disasters

The state is not necessarily the best manager of resources. This assumption is especially prevalent in regards to environmental disasters that have resulted from negligent governmental actions. Dongier et al. (2004) argues: “several communities have moved from state to community management of natural resources, mainly as a result of poor outcomes under state-led programs” (306). While incorporated in the Soviet Union, communities living in proximity to the Aral Sea Basin were the victims of environmental mismanagement on the part of the state. The Aral Sea, which is now shared by the independent republics of Kazakhstan and Uzbekistan, was intensely irrigated by the USSR for the purposes of agricultural development (Dongier et al. 2004, 377). The irrigation of the sea, as well as the pollution that was made by neighboring factories, created devastating impacts on the local environment. Cernea and Kudat (1997) make the following

conclusions about the present condition of the Aral Sea Basin's water resources:

The Aral Sea Basin is experiencing one of the most serious environmental crises in the world [. . .] Once a prime source of potable water, ground water is no longer suitable for drinking [. . .] Moreover, by the early 1980s water salinization and pollution had destroyed the sea's fisheries (110).

The Aral Sea Basin is one of the worst environmental disasters in the world due to mismanagement by the state; the Aral Sea has been reduced to roughly one-third of its original size since the era of Soviet control (U.S. Department of State 2004). CDD argues that local communities may be more effective than the state in redressing environmental devastation. Communities have more of a vested interest than the state in maintaining a healthy ecosystem: local families and individuals, not government bureaucrats, are the ones who must use water from unsanitary water systems for drinking, cooking, bathing, and farming. What is more, communities are even willing to bear project costs if it ensures improvements in water quality. Consequently, Dongier et al. (2004) asserts: "water system sustainability is significantly higher when communities control key investment decisions and when they pay part of the investment costs" (305). The assumption is made that if communities are in control of natural resources and are willing to invest financially in their maintenance, then they will eventually "get what they want and are willing to pay for" (Dongier et al. 2004, 305). CDD presupposes that local communities can fill in the gaps created by the state by taking control of their own environmental resources.

CDD institutional arrangements

Despite local communities taking control of decision-making, project costs and implementation, and the management of environmental resources, CDD is not, however, an entirely grassroots effort. CDD is not as simple as the poor taking action by and for themselves; rather, CDD consists of community groups working in concert with a variety of other organizations.

A report by the World Bank asserts: “Although communities will always drive the process, they may receive support from a variety of actors, including local or municipal government, the private sector, civil society, and central government” (Dongier et al. 2004, 303). In addition, the process cannot be considered truly “community” driven as the World Bank (an outside agency) assists in the CDD process at the request of the governments of member states, not at the request of local CBOs. Indeed, beginning in 1994, World Bank projects designed to improve water systems near the Aral Sea Basin came at the request of the government of the Republic of Uzbekistan, not from the people directly affected by World Bank intervention (Cernea and Kudat eds. 1997, 109).

In January 1994, the Council of Ministers of the government of Uzbekistan passed a resolution to form a special working group whose task was to prepare a development plan to address the environmentally devastated conditions of the Aral Sea Basin (Cernea and Kudats eds. 1997, 111). The working group arranged a conference in Paris, France that hosted the heads of government of Kazakhstan, Kyrgyzstan, Tajikistan, Turkmenistan, and Uzbekistan. The heads of government agreed to adopt the “Aral Sea Program”, which decided that the World Bank should lead water supply and sanitation improvement projects in Uzbekistan (Cernea and Kudats eds. 1997, 111). This case demonstrates that CDD does not always start from the ground up. Indeed, five heads of government first made the decision that an international agency should address the environmental problems concerning the Aral Sea. This presents a certain irony: the choice to use community-driven development in Uzbekistan was not a choice made by local communities, but instead, a choice made by the World Bank on behalf of high-ranking government officials.

In general, there are three broad sets of arrangements in the CDD process: partnerships between community-based organizations (CBOs) and local or municipal governments; partnerships between CBOs and private support organizations such as nongovernmental organizations (NGOs) or the private sector; and partnerships between CBOs and the central government (Dongier et al. 2004, 303). In the case of water system development projects designed to address social and environmental concerns in communities neighboring the Aral Sea, the CDD arrangement

that has been utilized is the second set mentioned, that is, a partnership between individual stakeholders and community groups with the World Bank acting as a private support organization. The CDD project the World Bank adopted in Uzbekistan is entitled the “Uzbekistan Water Supply and Sanitation Assessment.”

The “Uzbekistan Water Supply and Sanitation Assessment”

Through the “Uzbekistan Water Supply and Sanitation Social Assessment” the World Bank was better able to cater project designs to meet the needs of community members. The project began with a series of interviews with residents of Karakalpakstan and Khorezm, two regions in Uzbekistan whose water supply has been contaminated by the Aral Sea (Cernea and Kudats eds. 1997, 110). The main objective of these interviews was to assess the following: “how water supply, sanitation, and health fit into the broader needs of Karakalpakstan and Khorezm, as perceived by their populations” (Cernea and Kudats eds. 1997, 114). The general results of the interviews found that unsanitary water conditions were threatening to human health, which in turn caused a large decrease in commercial productivity, especially in livestock and agriculture (Cernea and Kudats eds. 1997, 109). Thus, improving water conditions is one of the means by which the World Bank has attempted to promote commercial productivity in Uzbekistan’s Aral Sea Basin. Through social and environmental assessments, World Bank employees undertook an extensive effort to listen to the voices of community members. Overall, in Karakalpakstan and Khorezm, the Bank conducted surveys in 951 households and sponsored a series of discussions regarding water supply conditions in thirty-nine communities (Cernea and Kudats eds. 1997, 114). By catering to the needs of community members, the World Bank discovered similar problems shared by both regions. However, the final implications of community-driven project designs in Karakalpakstan and Khorezm, had to be modified in response to differences in community water and sanitation needs, as well as in regards to variations in a community’s willingness to finance projects. The implications for project designs are as follows:

[T]he sub-regional differences identified highlight the need to address the specific requirements of each zone and even each community in project design and implementation. Not only can these differences help determine the type of water supply improvements appropriate for each community, they can also help establish a system by which the implementation of the project can be monitored at the community level (Cernea and Kudat eds. 1997, 126).

Perhaps the greatest lesson gathered by listening to the voices of the people in potential project areas is that the World Bank must be flexible. A cookie-cutter approach to development neglects the individual community needs inherent in diverse settings.

After the assessments were completed, the World Bank hosted a stakeholder workshop. The impetus behind the stakeholder workshop was to use the findings of the household surveys and community discussions to guide project designs. The workshop participants included: “representatives of NGOs, government agencies with water supply responsibilities, universities and research institutes, and a network of social scientists from Uzbekistan and neighboring countries” (Cernea and Kudats eds. 1997, 114). Ultimately, the stakeholder workshop helped shape future plans for improving Uzbekistan’s contaminated water supply systems. In addition to local community members and CBOs, representatives of some of Uzbekistan’s most prominent universities were in attendance. In addition, members of local and international NGOs (like the “Union to Save the Aral Sea”) played an active role at the workshop (Cernea and Kudat eds. 1997, 114-115). The community-level social and environmental assessments, and the stakeholder workshop that followed, served as the foundation for the population of Uzbekistan to guide development in the water sector.

Through the social and environmental assessments, Bank officials discovered that most residents of Karakalpakstan and Khorezm did not have pipes connecting water to their homes, but instead gathered water through communal sources such as wells, hand-pumps, and even rivers, lakes, and ponds (Cernea and Kudats eds. 1997, 119). Communal water sources not only spread disease, they also cause people to waste more water

than they would by using piped water. Bank assessments also found that because “safe piped water is not available to most households, families adopt a variety of strategies to obtain drinking water”; in turn, residents have a tendency to steal water from neighbors who already have a safe supply of piped water (Cernea and Kudats eds. 1997, 120). Indeed, the household surveys found that “only 26 percent of households pay for water” (Cernea and Kudats eds. 1997, 122). Providing the population near the Aral Sea Basin with piped water, then, is a way to lessen both the incidence of disease and theft.

This brings to the table the issue of project financing and the private market. CDD promotes the growth of market and public sector activities. One World Bank report affirms:

Market and state-run activities can be effectively complemented by community-driven solutions that engage CBOs, local governments, NGOs, and the private sector. By using CDD approaches and local actors to provide key goods and services, governments can support immediate poverty reduction by efficiently building human and physical assets at the local level (The World Bank 2004).

In this sense, the World Bank’s use of community-driven development is intended to align impoverished areas with the capitalist system. This is regarded as an activity that helps the poor compete competitively in the market.

There are several options to financing CDD projects. CDD funding usually comes from public sector grants matched by community contributions (Dongier et al. 2004, 318). Yet, to sustain this (and to scale-up CDD activities) the public sector requires that projects are profitable. Dongier et al. (2004) argues that it is “important to finance as much of the poverty-reducing investments as possible through private and community investment” (318). This means that community members, CBOs, NGOs, and private investors must invest in the management of natural resources as they would a business. The World Bank asserts that “water supply systems tend to have higher utilization rates and are better maintained than when investment decisions are made by actors outside of the community” (The World Bank 2004). As communities in Karakalpakstan and Khorezm are the ones who benefit most from safe water systems, and considering the

fact they are the populations most negatively impacted by unsanitary conditions, they naturally should have more of a vested interest in making wise investment decisions regarding the development of water system projects.

In the Uzbekistan provinces of Karakalpakstan and Khorezm, the World Bank discovered that residents were willing to pay for improvements in the water supply systems. One of the key findings in the household surveys is that people were more willing to pay for a better water supply than for improvements in sanitation (Cernea and Kudats eds. 1997, 129). In particular, residents responded very positively to their willingness to pay for piped water. Household surveys discovered the following:

99 percent of households indicated that they want an improved water supply and would be willing to pay an average of 699 sums (\$28) as a one-time installation fee for water connections [. . .] Moreover, 52 percent of these households would seek a loan or credit to improve their water supply (Cernea and Kudats eds. 1997, 125).

However, a large problem still remains: residents do not have the funds to pay for improvements, even one-time fees. The household surveys found that community members do not have extra income to spend on social or environmental improvements. Indeed, household surveys concluded that, on average, families in Khorezm spent 87 percent of their monthly income on food; the average for Karakalpakstan was 93 percent of monthly incomes spent on food (Cernea and Kudats eds. 1997, 116-117).

Despite statistical findings that confirm communities do not have the financial resources to provide their families with much more than food, the World Bank CDD approach to development still insists that communities should bear part of the cost of project development. The Bank states:

any attempt at full cost recovery for improvements in the water supply will require a substantial increase in disposable incomes [. . .] Still, it is important to collect a small water charge (and increase it incrementally), not only to cover part of supply costs but also to encourage participation, ownership, and conservation (Cernea and Kudats eds. 1997, 126-127).

This last statement may very well be the thread that unravels an effective policy of CDD. The Bank asserts that not only should poor people in the Aral Sea Basin (who barely have enough income to feed their families) pay for water charges, but that these charges should increase over time. Throughout its existence, the World Bank has been criticized for imposing user fees through its structural adjustment programs. It has been argued: “For very poor people, even modest charges may result in the denial of access to services” (Essential Action 2004). Access to safe drinking water is a service that nobody can live without; the World Bank, however, still insists that the poorest of the poor in Uzbekistan’s Aral Sea Basin must pay a fee for services they already cannot afford. After all, only 26 percent of the populations of Karakalpakstan and Khorezm have been paying for piped water. Raising fees might only make the number of consumers who pay for water services even lower, increase the theft of water from neighbors with piped water, force populations to reallocate funds previously spent on food, and continue a dependency on unsanitary water sources. In the long run, the imposition and gradual increase of user fees may have an adverse effect in the fight against poverty: by asking the populations of Karakalpakstan and Khorezm to spend disposable income they already do not possess, those with limited funds will only continue to be denied access to safe drinking water.

Conclusion

CDD is a relatively new approach in the implementation of development projects by the World Bank. CDD is a shift in policy that treats community groups and individuals as stakeholders, rather than the direct recipients of aid. As CDD and community participation are recent additions to the World Bank vernacular, perhaps it is too soon to judge their effectiveness in helping the World Bank live up to its mission: to “fight poverty and improve the living standards of people in the developing world” (The World Bank 2004). The positive aspects of CDD include: communities guiding the changes they wish to see; the formation of partnerships among multiple levels of society (as opposed to a purely top-down approach); increased project flexibility; building the foundation for community groups

to manage their own resources; redressing environmental concerns and providing more people with access to drinking water; and empowering those who have typically been perceived as being at the lowest socio-economic levels of society. The negative aspects of CDD include: projects are still mainly top-down as they are guided by the World Bank at the request of member governments (not local communities); partnerships among various groups are not always mutually beneficial (i.e. governments and businesses are hesitant to relinquish power to CBOs, NGOs, and impoverished individuals); people with already low incomes are expected to pay for project costs; and imposed user fees create an additional strain on the already limited financial resources of the poorest of the poor.

CDD is of course not perfect; however, it might be a step in the right direction. Prior to the World Bank's CDD initiative, the Bank did very little to incorporate the opinions individual stakeholders, community groups, and CBOs into project designs, implementation, and ownership. Criticisms that the World Bank has been ignoring the human and environmental impacts of its projects, as well as evidence that shows the top-down approach to development has been a financial disaster for the Bank, have forced the organization to search for alternatives, namely the inclusion of community participation through CDD.

In spite of its policy shortcomings, the World Bank is not going to disappear any time soon. With this in mind, critics of the Bank should question whether or not CDD is an appropriate development approach to remedy the past mistakes of World Bank policies. CDD in Central Asia, particularly in regards to the socially and environmentally devastated areas surrounding the Aral Sea Basin, demonstrate that the World Bank has been more willing to cater development projects to meet the specific needs of communities. The water system sustainability projects that came about through the "Uzbekistan Water Supply and Sanitation Social Assessment" are still in the early stages of development. If future developments demonstrate that communities neighboring the Aral Sea (which remains one of the worst environmental disasters in the world) experience a positive change in their lives due to their partnership with the World Bank, then perhaps the Bank can redeem itself through the CDD initiative. The voices of community groups and critics helped write the first chapter of CDD, it is

now up to the World Bank, by truly listening to the voices of the poor, to decide how the story will end.

Bibliography

- Anonymous. 2000. "Work Bank: Listen to poor." *BBC News Online*. Accessed: 30 November 2004. Available [Online]: <<http://news.bbc.co.uk/1/low/business/677232.stm>>.
- Bhatnagar, Bhuvan and Aubrey C. Williams eds. 1992. *Participatory Development and the World Bank: Potential Directions for Change*. Washington D.C.: The International Bank for Reconstruction and Development/THE WORLD BANK.
- Cernea, Micheal M. and Ayse Kudat. 1997. *Social Assessments for Better Development: Case Studies in Russia and Central Asia*. Washington D.C.: The International Bank for Reconstruction and Development/THE WORLD BANK.
- Dongier, Philippe et al. 2004. "Chapter 9: Community-Driven Development." Accessed: 20 September 2004. Available [Online]: http://poverty.worldbank.org/files/5805_chap9.pdf
- Essential Action. 2004. "How Structural Adjustment Worsens Poverty." Accessed: 5 December 5, 2004. Available [Online]: <<http://www.essentialaction.org/imf/saps.htm>>.
- Gopal, Gita and Alexandre Marc. 1994. *World Bank-Financed Projects with Community Participation: Procurement and Disbursement Issues*. Washington D.C.: The International Bank for Reconstruction and Development/THE WORLD BANK.
- Grameen: Banking for the Poor. 2004. "A short history of Grameen Bank." Accessed: 5 December 2004. Available [Online]: <<http://www.grameen-info.org/bank/hist.html>>.

Critique: A worldwide journal of politics

- Lewis, David. 2001. *The Management of Non-Governmental Development Organizations*. London: Routledge.
- Please, Stanley. 1984. The Hobbled Giant: Essays on the World Bank. Boulder: Westview Press, Inc.
- Rietbergen-McCracken, Jennifer. 1996. *Participation in Practice: The Experience of the World Bank and Other Stakeholders*. Washington D.C.: The International Bank for Reconstruction and Development/THE WORLD BANK.
- Rourke, John T. 1999. *International Politics on the World Stage*. 7th ed. Guilford: Dushkin/McGraw-Hill.
- U.S. Department of State. 2004. "Background Note: Uzbekistan." Accessed: 4 December 2004. Available [Online]: <http://www.state.gov/r/pa/ei/bgn/2924.htm>
- The World Bank Group. 2004. "Community Driven Development." Accessed: 9 November 2004. available[Online] <<http://lnweb18.worldbank.org/ESSD/sdvext.nsf/09ByDocName/CommunityDrivenDevelopment>>
- The World Bank Group. 2004. "Community Driven Development: Europe and Central Asia." Accessed: 9 November 2004. Available [Online]: <<http://lnweb18.worldbank.org/ESSD/sdvext.nsf/09ByDocName/RegionsEuropeandCentralAsia>>
- The World Bank Group. 2004. "The Europe and Central Asia CDD Strategy: Scaling Up Community-Driven Development in Europe & Central Asia." Accessed: 2 December 2004. Available [Online]: <<http://lnweb18.worldbank.org/ESSD/sdvext.nsf/09ByDocName/CommunityDrivenDevelopmentintheEuropeandCentralAsiaRegion.>>>.

Vecvagare, Laura. 2004. "Social Development Notes: Community Driven Development & Urban Services for the Poor." *The World Bank* 71:1-5.

Voices of the Poor. 2000. "New Study Offers Unique Human Insight Into Living With Poverty World Bank." Accessed: 1 December 2004. Available
[Online]:<<http://www3.sympatico.ca/truegrowth/worldbank1.html>>