Who cares about participation? All is needed another piece of paper to continue debts and loans

Palash Kamruzzaman  
School of Sociology and Social Policy  
University of Liverpool, UK  
Kamruzzaman.md@liverpool.ac.uk

Abstract

The poverty reduction strategy paper (PRSP) framework has been suggested by the World Bank and IMF for all poor countries. By preparing PRSPs countries should get unconditional debt relief under HIPC initiative. However, it was expected that these documents will be the key vehicle for the World Bank and IMF and other donors for various assistance, lending and non-lending operations with the poor countries. Like other previous prescriptions for poverty reduction from the World Bank and IMF such as CAS, PPA, CDF the PRSP framework also push the idea of ‘participation’ and ‘ownership’. This paper argues that ownership of such grand framework can by no means rest upon the poor countries or their people as the whole idea has been produced from the think-tanks of the World Bank and IMF. However, ownership through ‘participation’ can be seen as a legitimising effort for continuing the hegemonic relationship of the World Bank and IMF and poor countries. This paper discusses participation in the development of Bangladesh’s PRSP and claims that neither participation nor ownership was the target in preparing a national poverty reduction strategy rather it has been necessitated to formulate another document to continue the debt and lending relationship with the World Bank and IMF.

Key words: Poverty reduction strategy paper (PRSP), the World Bank, IMF, participation, ownership, Bangladesh
Introduction

Recent thoughts on poverty and poverty reduction seem ‘big’ in terms of ideas, units of analysis, global measurement of poverty and the scale of planned policy intervention (Hulme 2004). This ‘grand approach’ has adopted large communities and groups of people i.e. countries with millions of people, as the common units of analysis to assess and understand poverty. A similar sort of approach has been adopted in the Poverty Reduction Strategy Paper (PRSP) framework suggested by the World Bank and the IMF in 1999. The PRSP framework should be understood as the latest approach in the World Bank and IMF’s poverty reduction strategies for their client countries instead of an epic and philanthropic discovery by these organisations. It is associated and linked with a previous series of approaches i.e., Highly Indebted Poor Countries (HIPC) Initiative, Country Assistance Strategy (CAS), Participatory Poverty Assessment (PPA), Poverty Action Plan (PAP) and Comprehensive Development Framework (CDF).

There is a constant attempt to characterise PRSPs as a country-owned and government-led process. Widespread agreement about the PRSP framework can be found among the boards of the World Bank and IMF on few key issues to ensure local ownership. Among these issues, firstly, a growing sense of ownership has been suggested as a guideline principle for the preparation of a PRSP. Government authorities should write the first draft of the PRSP which will ensure and reinforce country ownership. The boards of the World Bank and IMF also agree on a more open dialogue between governments and at least some part of the civil society (IMF and IDA 1999a emphasis added). These agreements show that it is the World Bank and IMF who are suggesting this framework and also outlining how PRSPs should be prepared or ownership of these documents can be ensured. However, from these arguments (especially from the added emphasis) it seems participation is a required criterion which does not necessarily have to come from the widest possible sectors of

---

1 We call this approach a ‘grand’ one because it has been suggested as a universal framework. This is assumed to be suitable for all poor countries regardless to their diverse local contexts, multiple realities and various forms of poverty.
society – participation is needed as a mere means for claiming local ownership of the PRSPs.

The expectation is that participation by civil society in developing and implementing PRSPs will, first, deliver a sense of broad-based ownership, not only by the government, but by civil and political society. Translating these expectations into operational recommendations, the PRSP framework can advocate participation by poor people in poverty analysis, prioritisation of public actions to be addressed in the strategy, and monitoring governments’ delivery for poverty reduction commitments. The World Bank has made approval of PRSPs conditional, in principle, on acceptable participatory processes (McGee 2002). However, the Bank has not specified what constitutes an acceptable participatory process, which raises questions about the intention of the Bank for ensuring actual ownership of these documents. However, the PRSP framework itself is problematic as it purports to promote local ‘participation’ to ensure ‘ownership’ but it is obvious that the whole idea and necessity of a PRSP has been generated by the think-tanks of the World Bank and IMF, not by the client countries or the poor people concerned. However, ‘ownership’ of the PRSPs can by no means rest with the client countries as ultimately these are owned by the boards of the World Bank and IMF who hold the power to reject or endorse any PRSP. Furthermore, the idea of ‘ownership’ (by the client countries) is highly confusing (and illusory) while in various publications the World Bank and IMF have outlined the tentative contents, good practices and expected nature of participation.

This paper looks at participation in the PRSP framework in relation to the World Bank and IMF’s previous poverty reduction strategies. This paper argues that there is nothing new in the new framework and questions the agenda for operationalising such a framework in a wider perspective (for all indebted poor countries). Later on the paper discusses the

---

2 For details please see the PRSP Operational Issue (1999), Participatory Source Book (1996) and Good Practices for PRSP design and Implementations.
participation process in the development of Bangladesh’s PRSP; a case which shows that little attention has been paid in ensuring genuine participation from the poor and the civil society to create the ownership of the document. On the other hand, whatever the document (PRSP of Bangladesh) claims about participation is more like fulfilling the criteria of donors than representing the actual poverty situation and people’s perception on the poverty reduction policy. Similar patterns can also be found in the preparation of sub-Saharan African PRSPs. This paper therefore, concludes that the idea of participation has been used in the name of ensuring ownership of local poverty reduction strategies. Neither participation nor ownership was the primary objective of this new framework. Rather the framework is operating to continue the hegemonic relationship between the World Bank, IMF and poor countries where these countries have no better choice than preparing one more policy paper.

**Why (participatory) PRSP?**

The impact of the World Bank’s new prescription for poverty reduction has been massive. By March 2006 fifty-two countries had completed their final PRSPs and an additional 11 countries had prepared Interim PRSPs (IPRSPs). This means that these poor countries have conformed with the idea of developing a national poverty reduction strategy in order to continue to receive loans and other assistance from the World Bank and IMF. These countries had never thought of such frameworks before they were proposed by the Bank and Fund.

Rosemary McGee (2002) assessed (desk-based) participation in the PRSP process from the perspective of sub-Saharan Africa. This assessment showed that participation in the development of PRSPs in that region was focused particularly on poorly-conceived, rushed, exclusive and badly-organised consultation procedures. Participation also failed to provide essential information to participants, inadequate time was allowed for participants to

---

analyse drafts before commenting on them; and there was lack of transparency in selecting participants (McGee 2002:7). However, not only in sub-Saharan Africa, in most cases participation in the PRSP process has been government-led. The government in this process seemed to have a concern how much they would ‘listen to’ the poor and to what extent and how views from poor should be incorporated and interpreted in to the PRSPs. Meanwhile the governments were also restricted to follow the guidelines, principles and good practices suggested by the World Bank and IMF. Although, the Bank and Fund suggested broad-based participation from all relevant stakeholders, to ensure the local ownership of these documents, their own reviews did not find this in reality. The Joint Staff Assessment\(^4\) has found that:

…the role of Parliaments in the preparation, approval, and monitoring of country strategies has generally been limited. Various concerns have been expressed about the lack of involvement of specific groups in the participatory process. While the patterns differ across countries, CSOs that were out of favour with the government; local government officials; private sector representatives; trade unions; women’s groups; and direct representatives of the poor are among the groups that have not always been fully involved in the PRSP process (IMF and IDA 2002:9).

However, it was expected that the development of PRSPs would improve the partnerships and coordination between countries and donors. Until the middle of 2001 a number of donors were frustrated by their lack of involvement in the process. Many donors felt that the whole process was dominated by the World Bank and IMF. These donors had pointed out that “they were unable to engage jointly in the dialogue with government during Bank and Fund missions, as they felt that Joint Staff Assessments (JSAs) drew the government’s attention away from alternative views” (IMF and IDA 2002:9-10). Such findings by the

\(^4\) Joint Staff Assessment (JSA) evaluate the soundness of PRSPs and IPRSPSs and thereby assist the boards of the World Bank and IMF in judging whether an IPRSP or PRSP provides a sound basis on which to proceed with assistance and debt relief (Deb et. al. 2004)
PRSP framework initiators themselves clearly outline that participation was not free and spontaneous by local people; rather it was dominated and directed by the Bank and Fund.

This leads us to the question – why the ideas such as ‘participation’ and ‘ownership’ have been pushed repeatedly? What is the rationale of professing a new framework and preparing a PRSP? Why have some poor countries completed their PRSPs and why are others still in the pipeline? The obvious answer to these questions is embedded within the intention of the World Bank and IMF in introducing the PRSP framework which starts with the premise that there is a strong link between debt relief and poverty reduction and debt relief is an integral part of broader efforts to implement outcome oriented poverty reduction strategies. By completion of PRSPs countries should get unconditional debt relief under HIPC Initiative (IMF and IDA 1999b). There is no fundamental difference between the PRSP approach and previous poverty reduction frameworks of the World Bank and IMF which can be argued as follow by briefly discussing the principles and objectives of those approaches.

Country Assistance Strategies (CASs) were national strategies and were expected to be developed through broad-based consultation and participation. CASs aimed to ensure clear and strong connection between lending and non-lending activities and the poverty reduction strategy and impact. CASs were aligned with a framework that required brief reports on the main characteristics of poverty and its determinants; on trends over time; on linkages between growth and poverty reduction; on the impact of macroeconomic policies and of government programmes on the poor; on access to services and programmes; and on the main dimensions of vulnerability (IMF and IDA 1999b).

In 1991, the World Bank indicated that it would be carrying out Poverty Assessments as a key piece of analytical work in all borrower countries in an effort to strengthen the link between the Bank’s assistance strategy and the countries’ own efforts to reduce poverty
The purpose of a participatory poverty assessment (PPA) was to create space for the voice of the poor in providing a deeper understanding of the dynamics of poverty and regional contextual characteristics, of the coping mechanisms adopted by the poor, and of local perceptions of problems and priority interventions (Holland and Blackburn 1998). The PPA also aimed to promote participation in poverty assessments (PAs) beyond the level of the primary stakeholders (the intended beneficiaries) to include the secondary, or institutional, stakeholders (the actors in civil society and government). In seeking to introduce a participatory element into the more conventional poverty analysis, the PPA was not conducted as a discrete research process, but was designed to produce results ‘that can help to complement, inform or validate conclusions drawn from other kinds of more traditional Bank analysis’ (Norton and Stephens, 1995: 4-5).

The Comprehensive Development Framework (CDF) was proposed by the World Bank in early 1999. It aimed that CDFs should be prepared by the countries through participatory national consultation processes that balanced good macroeconomic and financial management with sound social, structural and human policies so that countries could define their economic development and design their strategies for poverty reduction. The framework of PRSP is based on CDF principles. As with the CDF, national governments are responsible for preparing a PRSP with the assistance and participation of ‘domestic’ and ‘external’ development partners. External partners were encouraged to assist governments in preparing PRSPs and to link their development efforts with them (IMF and IDA 1999b). Wolfensohn and Fischer (2000) suggested the CDF and PRSP should be mutually reinforcing. They were to ensure more effective collaboration between the Bank and the Fund in supporting countries, as specifically requested by their major shareholders (Wolfensohn and Fischer 2000). However, they have not claimed that this was requested by the poor countries’ governments, which indicates that this was initiated to serve the purpose of the Bank and Fund and/or the donors.
The executive boards of the World Bank and IMF suggested a new framework for poverty reduction in Heavily Indebted Poor Countries (HIPC) and/or poor client countries in December 1999. PRSPs are supposedly ‘country-driven’, ‘result oriented’, ‘comprehensive’ and aim at a ‘long-term perspective’ in principle (IMF and IDA 1999a). The new framework, Poverty Reduction Strategy Paper (PRSP) has been introduced for adoption in all poor countries and should be prepared by the respective governments with the participation of all major stakeholders in a country’s development – for instance parliament, civil society organisations (CSOs), sectoral ministries, regional banks and international donor agencies to name a few. This however, pretends that the Bank and Fund’s intention is to create locally produced poverty reduction strategies containing the views and perceptions of the local poor, but the Bank and Fund also propose tentative contents for PRSPs which shows that actually the intention is not to formulate locally owned documents enriched with local voices but rather to create documents which will create stronger links between the World Bank and IMF and poor countries for loans and debt relationships (see box-1).

**Box 1: The Proposed Poverty Reduction Strategy Paper (PRSP) Content**

According to Bank and Fund’s suggestion, a Poverty Reduction Strategy Paper (PRSP) would have the following essential characteristics:

- It must ensure consistency between a country’s macroeconomic, structural and social policies and the goals of poverty reduction and social development.

- It should serve as the basis for designing Bank and Fund lending operations, and as a framework with which all ESAF and Bank-supported programs should be consistent.

- It must be produced in a way that includes transparency and broad-based participation in the choice of goals, the formulation of policies and the monitoring of implementation - with ultimate ownership by the government.

**The first two of the key characteristics noted above imply minimum requirements for the content of the PRSP.**

(IMF and IDA 1999a, *emphasis added*)
Making a PRSP or IPRSP is to be the link between the countries and World Bank and IMF’s lending programmes, debt relations, as well as other development assistance. Moreover, these (PRSPs and IPRSPs) will be treated as one of the key policy papers for national development and involvement of other donors’ cooperation (IMF and IDA 1999a).

The World Bank and IMF have a practice of using certain key terms in these frameworks. Such as *broad based consultation and participation, strong connection between various lending and non-lending operations, key vehicles for different loans and debt relationships, identifying main characteristics of poverty and its determinants, creating spaces for the voice of poor for better understanding of the dynamics of poverty in local contexts, participation by the countries and/or respective governments through national consultation process* which seems more like rhetoric and glossy covers to hide the real agendas of tightening their unbalanced business with the poor countries. Preceding discussion shows that the World Bank and IMF have suggested these frameworks for *creating strong connection (with the poor countries) for lending and non-lending activities, to strengthen the link for Bank’s assistance strategy, to ensure more effective collaboration between the Bank and Fund for supporting countries and to develop a basis for designing Bank and Fund lending operation* with the client countries (IMF and IDA 1999a).

The next part of this paper will discuss a deeper perspective of participation focusing on Bangladesh’s case in the preparation of its PRSP. This will provide more evidence to claim the vagueness of the idea of ‘participation’ and ‘ownership’ which have been used to cover up the World Bank and IMF’s actual agenda of tightening the debt and lending relationships with poor countries by prescribing these formulas.
Revisiting participation in Bangladesh’s PRSP

The Government of Bangladesh decided to start preparation of a PRSP at the 2000 Bangladesh Development Forum meeting. Preparing a PRSP is linked to Bangladesh’s access to further concessional lending facilities from the Bank and the Fund. Beyond this, most donors have ‘bought-in’ to the PRSP as a central plank in their funding strategies. Therefore, the PRSP has arguably been elevated to ‘the’ document that will guide external financing of Bangladesh’s development and poverty reduction agenda (Hossain 2002).

Bangladesh prepared an interim-PRSP (IPRSP) in December 2002\(^5\) and finalised its PRSP in October 2005\(^6\).

It was expected that all stakeholders would be given the opportunity to express their views freely in the formulation of the policy but, it is evident that very little participation and consultation occurred, and in this instance no one can truly claim ownership by the poor.

The Government of Bangladesh has emphasised local ownership both in the IPRSP and PRSP but evidently, top-down bureaucratic task-forces were established in both cases and were led by the secretaries, bureaucrats and consultants. Preparation of the IPRSP was the responsibility of a taskforce headed by the secretary of the Economic Relations Division (ERD) of the Ministry of Finance, while the PRSP taskforce was headed by the Principal Secretary of the Prime Minister.

Let’s first look at the participatory nature of the IPRSP. The IPRSP claims of incorporating twenty-one consultation meetings by BRAC, a leading NGO in the country (ERD 2002, Akash 2002a). Twelve mid-term consultations with a wider cross-section of stakeholders were organised to solicit civil society organisations’ views, incorporate suggested changes, and validate the proposed strategy. In addition, it also claims to organising separate

---


stakeholder dialogues with specific civil society groups such as activists from women’s organisations and advocacy groups, representatives from NGOs and civil society organisations, business leaders from the various Chambers of Commerce and Industry, economists and social scientists, and social leaders and key development practitioners (ERD 2002).

Given these claims in the IPRSP this paper argues that twenty-one consultation meetings are too few and absolutely non-representative for a country with 140 million people. There are a few other reasons which confirm the non-representative character of the document:

- These meetings were convened in just two weeks time (4 January 2002 to 20 January 2002) (Chaudhury 2002) which shows how urgent it was for the government (and their consultants) to meet the criteria of participation from ‘all relevant stakeholders’.

- Only seven of these meetings actually included a consultation with the poor. The number of participants in these meetings was only 153 men and women (Chaudhury 2002). It is estimated that there are 60 million poor people in the country. How can a total of 153 men and women represent this huge population?

Consultation(s) is supposed to ensure that participants who truly represent the widest possible sectors of society and diverse groups of poor have been provided the opportunity to give their views and it is supposed to be important to listen to those whose voices are least heard. Deb et. al. (2004) noted that the Task Force constituted by the government of Bangladesh to oversee the IPRSP process in Bangladesh was essentially an inter-ministerial committee which did not include any representative from the civil society, the private sector and development NGOs (Deb et. al. 2004:75). The people from the bottom actually had no voice and also had little opportunity to participate in these debates, and therefore could not have reached a consensus with their counterparts (Akash 2002b, Hossain 2002). Moreover, there are suspicions from civil society that the whole process was hastily done to prevent any embarrassing situation in front of donors. To show the donors a ‘poverty reduction
strategy document7 in the Paris Consortium7, the IPRSP was prepared hurriedly before the donor meeting. The finance minister of the government of Bangladesh took the document with him, and the entire participatory process was a kind of eyewash (Akash 2002b).

There are a few other points to look at regarding the IPRSP of Bangladesh and its process. First, despite having a taskforce consisting of senior public officials from various ministries, the process in practice was managed almost exclusively by the ERD and therefore by a small coterie of officials and consultants. Second, parliamentary involvement, or indeed involvement of the major political forces and institutions (in particular institutions of local governance), was absent (Hossain 2002, IMF 2004). Third, civil society was evidently not present during the whole PRSP process. Fourth, the media are part of civil society, and their lack of involvement merits specific mention. The media can play a very important role in information dissemination, as well as, more importantly, introducing the debates so that local debates begin to have a national dimension. These could then feed into the PRSP preparation process (Hossain 2002).

However, the PRSP explains that, from IPRSP to PRSP, few initiatives were taken to ensure wider ownership. Firstly, a high-powered National Steering Committee headed by the Principal Secretary to the Prime Minister, and drawing on all the major public sector ministries, was established to steer the process of preparing a full-blown poverty reduction strategy. Secondly, a National Poverty Focal Point was established within the General Economics Division (GED) of the Planning Commission to act as the secretariat for the strategy formulation process. Thirdly, nineteen theme areas were identified for which thematic groups were constituted under the relevant ministries for preparation of thematic reports that would feed into the final strategy. The thematic groups effectively functioned as a wide-ranging partnership between public sector ministries and research and professional

---

7 Paris Consortium was the forum of donors who have operations and assistance programme in Bangladesh.
institutions and agencies. Fourthly, regional consultations were undertaken with ‘representatives’ from a wide cross-section of society including elected functionaries and grassroots organisations. In addition, consultations were held with development partners, civil society, academics, NGOs, media representatives, eminent persons, women’s spokespersons, and adivashi/ethnic minorities' representatives (GED 2005). Again the bureaucratic hierarchy and inter-ministerial committees were in the firm control of the process of developing the PRSP. Presumably most of them were in a position to dovetail with government’s intention which was supposedly attuned with the principles and objectives of the World Bank and IMF, as they had to fulfil their criteria and conditions to get loans and other assistance.

On the other hand, six divisional meetings, as regional consultations arranged and led by divisional commissioners (directed by the national poverty focal point), are not truly representative when set against the diverse poverty situations in Bangladesh. Rather, such an approach confirms the bureaucratic and cosmetic character of participation that has been used to hide and justify the top-down, non-participatory process of the PRSP formulation. The PRSP also claims to have held discussions ‘face to face with poor’ in regional consultations with ‘representatives’ from a wide cross section of society including elected functionaries and grassroots organisations. The PRSP did not mention who took part in these meetings and how their views were analysed and incorporated into the PRSP. However, meetings were held at divisional level and people were ‘invited’ from different sections of the society participated in the meetings.

This has two major limitations in ensuring actual participation especially in formulating a national policy for poverty reduction. First, people from remote and rural areas (where communication is more difficult than at urban divisional levels) were excluded from giving their opinions about poverty and what they thought about poverty reduction strategies. In
Bangladesh, there are many districts and villages in particular; where the forms of poverty are much worse than in other areas of the country and have significant differences from the divisional perspectives. A national policy on poverty reduction should ensure participation from those areas and villages along with other parts of the country. Secondly, participants who were being invited would usually say what the organisers wanted to hear. Participation can be ‘pseudo’ or ‘unreal’ if participation is only necessary to meet certain criteria and if the control and power of taking any decision and policy making belongs to only one party, the organisers. The PRSP of Bangladesh has not clarified how participation from these meetings has analysed and helped in taking decisions or fed into the policy making process. For the full potential of civil society participation to be realised, considerably higher intensity and better quality will be needed. This means, at the minimum, the flaws in consultation practices need to be addressed. But also needed are practices that go beyond mere consultation to genuine engagement by the poor and civil society in making decisions about which overall policy orientations are more favourable to the poor and which policy actions and resource commitments should be prioritised (McGee 2002:23). However, the PRSP also claims to have consulted development partners, civil society, academics, NGOs, media representatives, eminent persons, women’s spokespersons, and adivashi (ethnic minorities) representatives prior to finalisation of the PRSP. These meetings and discussions with Local Consultative Groups were convened at the final stage of preparing the PRSP when the draft was already prepared. The best such an approach can achieve is to incorporate what is missing in the set policy, but if the policy is perceived to be hierarchical, overlooking and bypassing the views of the people at the bottom, there is no way back to correct the policy or restart the whole process.

Another great concern about the participatory character of Bangladesh’s IPRSP and PRSP is non-involvement of political parties and parliament. The Joint Staff Assessment of the

---

8 For further clarification on ‘pseudo’ and ‘unreal’ participation please see Vebra et al. 1972 and Parry 1972.
World Bank and IMF has found that, “Though the draft IPRSP was circulated to all members of the parliament, they have not discussed nor formally endorsed the strategy, and yet, in a parliamentary democracy, they are important actors” (IMF 2004). However, the PRSP proclaims that consultations were held with the members of parliament through the Parliamentary Standing Committees as well as three all-party special meetings organised at the behest of the Speaker through the 'Strengthening Parliamentary Democracy' project of UNDP (GED 2005). It is noteworthy that there was no in house debate and discussion about the PRSP which indicates the nonchalant approach to incorporate the views of the political society as well as the elected policy makers. The PRSP did not explain the contents of the debates or issues discussed by the members of parliament which was supposed to have significant importance in developing a poverty reduction strategy in a national context. An extremely simplified and generalised statement like ‘relevant suggestions from these consultations have been incorporated in the final document’ (GED 2005) does not disclose the actual character of participation but rather confirms its incidental character. Tension increases about Bangladesh’s PRSP while the current opposition alliance proposes in its political agenda to “formulate a national policy for poverty alleviation” if voted to power in the next general election (Bhattacharya 2005). This just conforms with the argument regarding the absence of political society in the development of Bangladesh’s PRSP.

Conclusion
The PRSP of Bangladesh claims ownership (through participation) by civil society and the poor. Yet the preceding passages have shown that Bangladesh’s paper was prepared exclusively by people at the top of the hierarchy; people who are attuned to the principles of the World Bank and IMF. Therefore, the PRSP of Bangladesh may serve the purposes of the World Bank, IMF, donor agencies and the government of Bangladesh which are to continue various debt and aid relationships, but it does not necessarily represent the voices of the poor and civil society on the country’s poverty reduction strategy. This is not just one
isolated case of a non-participatory, un-owned, hierarchical and consultant (both local and external) driven PRSP. Historically the World Bank and IMF have a tradition of prescribing various poverty reduction formula for poor client countries. Although they attempt to characterise these documents as locally owned but these actually played as a role of a tool to (re)establish and control the authority and supremacy of the World Bank and IMF over these client countries. The poor countries had no better option than following the suggestions of their patrons (the World Bank and IMF) in most cases those breed a newer formula for similar purpose. This paper raises the questions – how can a series of frameworks be owned by those client countries that have not initiated or proposed the framework? How can the ownership of these documents be of the local people’s or respective governments’ while they are prepared as a process of confirmation with the conditionality of loan from the Bank and Fund? For the paper concludes, playing the game on terms set by others is the pre-requisite to continue with debt and loan relationships. The glossy nature of participation and vague notion of ownership in this regard are nothing but an effort to legitimise the hegemonic relationship between the World Bank and IMF and the poor countries. The poor countries are in such vulnerable and weak position in this relationship due to massive loans and indebtedness, and therefore, cannot argue with the crocodile while living in the same water.
References:


Chaudhury, I. A., (2002), *Consultation with the Poor and with Representatives of the Government, Civil society and NGOs*, ERD, BIDS and BRAC


IMF and IDA (1999b), *Heavily Indebted Poor Countries (HIPC) Initiative - Strengthening the Link between Debt Relief and Poverty Reduction*


Wolfensohn, J. D. and Stanley Fischer (2000), The Comprehensive Development Framework (CDF) and Poverty Reduction Strategy Papers (PRSP)