

Workshop Paper



Gender and Corruption in Development Cooperation

Workshop: 10-11 November 2008

The following paper has been submitted to us and have been presented during our international workshop on “Gender and Corruption in Development Cooperation”, in Eschborn, Germany, 10-11 November 2008.

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IMPACT OF CORRUPTION ON WOMEN ECONOMIC EMPOWERMENT IN AFRICA.

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ABSTRACT

The adage that “*HIV and AIDs kills an individual, but corruption kills a whole generation, a whole people, and a whole country*” is true for Africa.

This paper investigates the impact of corruption on women economic empowerment, by looking at the relationship between corruption, poverty and poverty alleviation.

In Africa corruption is an endemic cancer, which diverts public resources from social development to private use.

Women are involved on a daily fight against hunger, poverty, and sickness. Diverting resources through corruption impacts negatively on them. They need hospitals, clinics, markets and clean water near their homes.

Due to cultural practices most poor women do not own property in Africa. They have no collateral to access secured loans. Corruption in financial schemes set by Governments erodes their only source of capital.

At local levels, majority of the administrators are men while women participate in most poverty alleviation groups. This administrative gender imbalance creates avenues for corruption. It concludes by stating that whereas the poor women suffer most, there is no evidence that women senior officials are less corrupt than men.

Key Words: women, gender imbalance, poverty, corruption, impact

GENERAL INTRODUCTION

The adage goes that “*HIV and AIDs kills an individual, but corruption kills a whole generation, a whole people, and a whole country*”. This implies that corruption is more lethal, more deadly and more devastating than HIV and AIDs.

Yet this is the double scourge of Africa. A continent whose population is already being decimated by *HIV and AIDs, MALARIA, TB (just to name a few)* and now an added burden of corruption.

This paper attempts to present a case of the impact corruption is having on then African society and more so on its poor and more specifically the marginalised women.

It is a partial extract from a major survey aimed at producing a series of papers or a book on “**CORRUPTION AND ITS DEVESTATING EFFECTS IN AFRICA**” (*a cross- country comparative analysis*).

An assessment is made of whether the anti-corruption Agencies are themselves free of corruption in their activities or they are corruption peddlers. Can they be genuinely effective given that their creation were not necessarily home – grown?

In Africa corruption has become an endemic cancer that is devastating the continent. It diverts the resources from social and capital development to private use and in some cases returning the funds to the Northern hemisphere where they had come from.

This paper investigates the impact of corruption on the gender balance and more so on women. It further looks at the relationship between corruption, poverty and poverty alleviation. Women are involved daily on fight against hunger, poverty, sickness, and illiteracy. When the resources for development are diverted, through corrupt practices they impact on them. Women need hospitals, clinics schools, markets and clean water near their houses. They travel to the markets and need good roads.

In Africa most women do not have the right to own property due to cultural restraints. They have no access to capital from financial sector due to lack of collateral. Corruption in financial schemes set by Governments for women economic empowerment impacts on the women negatively as this is their only hope for capital.

A CONCEPTUAL LOOK AT CORRUPTION.

Various researchers have defined corruption in different ways. But summarising the different approaches to corruption we can safely state that:

“Corruption is a criminal process of diverting public resources from their intended public use to private hands for private benefit and depriving the public the use of these resources.”

Stated otherwise:

- The resources are owned by the public
- They are intended for public use/good.
- For developmental purposes.
- Diverted by an individual or individuals from the intended destination.
- For their private use and private benefit.
- A loss to the society.
- Robbery of taxpayers' money.

Given that process it is our argument that corruption should be classified as a crime against humanity.

Estimated Figures and Scale of Corruption in Africa (WB, 2002)

Corruption is a secretive transaction by definition and as such is difficult, if not impossible to measure in a reliable manner. The most commonly employed mechanisms for creating quantitative data on corruption are surveys and econometric analysis, or estimates based thereon.

Surveys usually aim at drawing attention to the existence and scale of corruption in an institution, or indeed a state. Examples of surveys of the cost and extent of corruption in Africa states include:

Regional Surveys

Regional surveys have been done by the following organisations with their findings as follows:

- The [World Bank Governance Indicators 1996-2002](#) consider the perception of corruption under the heading "control of corruption"
- [Transparency International's 2003 Corruption Perceptions Index \(CPI\)](#) is a league table of nations that are ranked according to their perceived level of corruption. The

[2003 index places](#) the majority of African countries in the bottom half of the 133 countries included in the index. Indeed, on a scale ranging from one (high levels of corruption) to ten (low levels of corruption), only Botswana scores more than five points (5.7), followed by Tunisia (4.9) and Namibia (4.7). Bottom of the list come Kenya (1.9), Angola and Cameroon (1.8), and Nigeria (1.4).

- [Transparency International's Global Corruption Barometer 2002](#). A survey of attitudes, expectations and priorities on corruption in over 40 countries, covered three African countries, namely Cameroon, Nigeria and South Africa. Asked how they believed corruption affected their personal and family life, 57.4% of South Africans, 50.6% of Nigerians and 47.5 % of Cameroonians considered it to be very significant. Asked which institution they would choose for eliminating corruption, 31% of Cameroonians opted for the courts, and 32.1% of Nigerians and 23.8% of South Africans for the Police. (TIGCB:2002)

National Surveys. These are surveys done for countries in Africa.

The following example illustrates the extent of corruption.

A survey in Ghana had 75% of households reporting corruption as a serious problem, with a majority (66%) paying 10% of their incomes as bribes.

In Kenya: Based on a survey in which ordinary Kenyans reported their daily encounters with corruption 67% of the respondents' interaction with public institutions involved bribes or negative consequences if the bribe payment was declined. It was estimated that "the average urban Kenyan pays 16 bribes to both public and private institutions in a month. (TI – Kenya 2003)

In Tanzania: The general perception of corruption in the four services - the police, the judiciary, revenue and lands services indicated that 60% of respondents thought there was "very much" corruption in their respective district. (CIET. 1966)

In Uganda, of the 176 firms answering the questions related to corruption, 81% reported to have been involved in bribe paying. They reported spending an average of 7.9% of their total costs in corrupt payments. (WB: 1999)

Estimates of the cost of corruption to Africa

National GDP.

Estimates of the cost of corruption in monetary terms are useful to illustrate the seriousness of the case, but cannot be measured with certainty.

A report by the African union estimated that corruption costs African economies more than 148 billion US Dollars per year, about 25% of GDP and increases costs of goods by 20% (AU: Report sep.2002, The Economist 19/09/02.).

Aid effectiveness:

It has been estimated that 30 billion US Dollars in aid to Africa ends up in foreign bank accounts of individuals. This is equal to twice the GDP of Ghana, Kenya and Uganda combined.(Michelle Celarier:1996).

Revenue collection: Research findings indicate that corruption leads to a loss of approximately 50% of tax revenue, which in some instances is a greater amount than a country's total foreign debt. (Gabriel Negatu: ADB: 1996).

Household expenditure: It is estimated that lower income households spend an average 2-3% of their income on bribes, while rich households spend an average of 0.9% of their income. (ADB: 1996)

These figures and results illustrate that corruption in Africa is perceived to be both widespread and costly, by diverting assets away from their intended use.

IMPACT OF CORRUPTION ON THE POOR

When we speak about the poor, women are the largest number of this constituency. As various researches have shown women are among the poorest.

The impact of corruption on the poor and on poverty alleviation is now will established. The effect of corruption on the poor can be gauged through both its **direct impact** and the **indirect impact** (through, e.g. diverting public resources away from social sectors).

Corruption emerges as a core poverty issue as a result of the participatory poverty assessments carried out within the framework of World Bank's. Poor people engaged in the study reported hundreds of incidents of corruption as they attempt to seek health care, educate their children etc (WB: 2002).

In a survey it was indicated that **those with low-income are more vulnerable to corruption than those with higher income levels.** The findings indicated that those likely to be poor (i.e. unemployed, those with low education, etc.) are more vulnerable to corruption.

Respondents with primary education and below encounter bribery in 75% of their interactions with public organisations, as 63% for those with tertiary education. (KUBI).

Examples of negative consequences of corruption on the poor and more so women.

- Corruption affects the poor by diverting resources and holding back development. The African union report mentioned above indicates cost increases of 20% deterring investment and holding back development (AU report: 2002).
- Corruption affects the poor through poor public service delivery. Bribery is always demanded for public services intended to be free (eg Identity documents, passports, driving licences etc.)(*an example In Pakistan it was found out Profound frustration with corruption and maltreatment is compounded by a sense of being voiceless and powerless to complain, since complaining may result in losing services altogether. In Pakistan, for example, a widow said, "If anybody complains or protests against this corruption, they are struck off the lists of all support services because it is the same Local Zakat Committee that recommends names for the assistance."*)
- Corruption affects poor, s basic livelihoods. Wage earners have to pay the cashiers before they can get their wage and pay their seniors to get the basic minimum wage.
- Enrolment in schools is usually done through bribery ignoring the merit.
- Allocation of plots, stalls in the markets, municipality accommodations are done through bribery.
- Corruption affects the poor's democratic rights, as complaining may get one out of employment or be denied services.
- Corruption affects the poors access to economic support services, as the officials demand upfront payment before delivery. The poor cannot afford upfront payments.
- In Uganda 10% of all children were found to be paying extra fees for free education (CIET:1999)
- Corruption affects the poor's political choices, where the chiefs and administrators threaten them if they vote against the "official" candidates.

(An example is Mexico where communities of the poor are run by local leaders who act as brokers between them and the major political parties in a system known as CLIENTELISMO).

- As mentioned in the Kenyan Survey evidence indicates direct correlation between income levels and incidences of bribery, the poor bribe more than the rich.
- Corruption redistributes income to those who have and therefore has distortional distribution effect keeping the poor even poorer.
- Corruption affects economic efficiency and therefore goods become more expensive and unaffordable by the poor.

CORRUPTION AND POVERTY ALLEVIATION IN AFRICA.

Most governments in Africa have initiated poverty alleviation programs or strategies, as levels of poverty increased significantly and almost by geometrical progression in the last three decades. These poverty alleviation programmes are aimed at the classes of citizens defined as poor by WB. These PAPs are intended to empower the poor and lift them from the malaise in which they find themselves. The recent food crisis in Africa has hit this class the hardest. They live in an endless vicious circle of poverty.

PAPs are supposed to intervene and break this circle in order to allow for the individual to pull out of living on under one US dollar per day.

CORRUPTION AND DIVERSION OF RESOURCES FOR HEALTH SECTOR.

Women look after the children, they need clinics near their houses, and they need maternity, pre-natal and post-natal care. Diverting health sector resources affects women's ability to look after their own health and that of their children. This makes them use their meagre resources on private medicine-further eroding their economic sufficiency. Money they could have used for economic empowerment given to the health of the family. This shows that corruption affects poor people's access to health services. It has been shown in a survey that the poor pay huge amounts of extortionary money in their interactions with the public maternity hospitals and are forced to pay for medicines, (AITAR SEKHAR; 2000).

DIVERSION OF RESOURCES FOR IMPROVING EDUCATION

Private education is not affordable, whereas education improves poor people's ability.

Corruption affects poor's access to education. Despite the pledge by the governments to make primary education universal and free, corruption and misuse of public resources remains one of the biggest barriers in achieving this fundamental human right).

DIVERSION OF RESOURCES FOR IMPROVING AGRICULTURE

Agriculture is the mainstay of Africa. The economies in Africa rely on agriculture because of their subsistence nature. Women are the main workers in this sector, as they provide food for the families. They are affected by diversion of resources for Agriculture.

GENDER AND CORRUPTION:

Is there logic in addressing whether corruption affects women more than men or should we look at the impact it has on both poor men and poor women?

THE PLACE OF WOMEN IN THE AFRICAN SOCIETY:

In Africa the woman's place is defined by culture, religion and tradition. In the historical perspective, the woman's place was in the kitchen and in the farm, cultivating food for the family. The other cultural and traditional role is bearing the offspring and looking after them. These multiple roles have remained the same over centuries. For the women in the rural areas and the urban poor, they still carry these burdens alone. In general, there are several impediments to women economic empowerment in Africa. The social cultural restraints in most societies in Africa do not allow women to own land and other economic resources. Land is either owned by the husband or by the father. As such she has no collateral in order to access capital for starting economies ventures. In yet other countries, women have to get permission from their husbands in order to open bank accounts.

In the farming sector, they do most of the work and yet the men sign the bank accounts or women may have limited access.

PROBLEMS ENCOUNTERED BY WOMEN

The term women does not necessarily refer to social class. Women are also stratified in Africa and as elsewhere. Our discussion will centre on the poor woman. Most women earn their income in Africa through small scale entrepreneurship. In this section, we will discuss the general problems they encounter in this sector which is compounded by corruption.

Women are often prevented from running businesses by their relatively low education and skill levels, which generally limit their access to the various support services. The multiple roles of women in the family put a brake on their risk-taking. In many African countries women spend most of their income on the household, particularly on food and education for their children. In addition to the socio-cultural impediments discussed above, women face many other problems. The most outstanding ones are as follows:(Sherief and Aswaddalai:2008)

- Limited access to necessary technologies due to lack of information and know-how, and high prices

- Inadequate skills in the fields of production, business management and marketing
- Lack of skills for product diversification and marketing
- Inadequate infrastructure, utilities, inadequate transport and insufficient power supplies.
- Limited access to finance due to lack of collateral.

Labour Burden.

Family and community responsibilities take a lot of women's time that could be applied for improving their economic welfare. Their responsibility for childcare limits their mobility to better environments (Denjena, 2006)

Skills

Women lack of adequate skills, training for women often focuses on "traditional female skills". Women's high illiteracy rate also limits the types of vocational and skills training they can be offered. Their family obligations reduce their time for work.

Access to Financial Resources

Assets act as collaterals for finance. Women's lack of assets, due to the gender cultural bias in property ownership and inheritance practices in many of the African countries limits their access and control over land. (Dolan 2002, cited in USAID 2005).

Weak Infrastructure

The low development of roads and lack of transport affects both male and female. Women who live in communities with low infrastructure (transport, water and sanitation and energy) suffer more. In Cameroon women in a village on a main road earned more than those located 90 minutes away from the road (Lovell, 2000, cited in Crown, C. et al 2005)., showing that infrastructure is important.

Collecting fuel-wood is a predominately female responsibility in most of African countries. Water is a main ingredient in food processing and other major households. The limited access to water by communities' impacts negatively on women's and girls' time and labour burden.

Road construction is obstructed by corruption. In several examples in Kenya (unpublished research yet), has located a number of roads which were supposedly tarmacked several years ago, the contractors were paid and every year money was being voted in for resurfacing. Not a single tractor had been to these roads during the period in question.

Poor enabling environment

Governments in Africa have done very little to provide an enabling environment for women economic empowerment.

In Kenya Development Plan (1997/2001) envisioned the development of micro and small enterprises by developing and reviewing legal framework and regulatory environment, formulating programs to improve access to credit and finance, supporting women and youth involvement in the small/medium scale and informal sector through special programs, encourage strong background linkages with the manufacturing sector, and reviewing and harmonizing licensing procedures for informal sector enterprises (Chen, et al 2003). Implementation of the plan was, however, has been slow.

Corruption

This is the major hindrance to women economic empowerment. Corruption affects both men and women aspect of life and into every socio-economic group. It brings a lot of misery to ordinary Africans and gives an opportunity to non-Africans to exploit Africa. Women are in a worse situation than men as they are more vulnerable. In some cases they have to face sexual harassment when the public officials demand sex in exchange of service to be rendered.

Is there a connection between women's political participation and levels of corruption?

In recent years there have been attempts to establish a relationship between high levels of women in politics and less corruption resulting from their presence and influence.

Anne Marie Goetz (2002) questions the notion that more women in government will result in lower levels of corruption. Goetz comments that the advocates of this notion fail to acknowledge the very real ways in which **gender relations may limit the opportunities** for corruption, particularly when corruption functions through all-male networks and in forums from which women are socially excluded. As workplaces become more feminised and women

take the top leadership jobs it cannot be assumed that women will choose less corrupt behaviour.

Goetz comments that promoting women in politics as a bulwark against corruption serves to view "women as instruments to achieve a broader development goal" rather than welcoming them to public office as a matter of their democratic and social rights. Furthermore, "women" does not denote a single social group. It is inaccurate to overlook the many kinds of allegiances and priorities enjoyed by women from different economic, ethnic and social backgrounds. The evidence is mixed concerning the effect of women in politics. Goetz comments "Most of the evidence on women's corruption or lack of it in politics or public services is anecdotal, or else can be derived parenthetically from case studies of public sector reform that happen to examine bureaucracies staffed by women."

V. Alatas and others have also challenged the "women are less corrupt" thesis. Their analysis departs from the previous literature on gender and corruption by using experimental methodology. Attitudes towards corruption play a critical role in the persistence of corruption.. Their findings suggest that the gender differences found in the previous studies may not be nearly as universal as stated and may be more culture-specific. There are larger variations in women's attitudes towards corruption than in men's across the countries in our sample".

Whereas the poor women suffer more than men from corruption it cannot be established that women in higher positions of authority are less corrupt. In fact in two case studies of towns in Kenya and Cameroon (by the authors) it was perceived that corrupting women officials was more expensive than the equivalent male official.(the reason was the number of brokers to deal with.)

Ways in which corruption has a particularly damaging impact on women

There are significant ways in which the effects of corruption are particularly harsh on women. Since women often face social, cultural, political and institutional discrimination they will be affected more by repression in a corruption-ridden society.

Access to decision-making: Corruption undermines a level playing field for women and men in decision-making. When political parties can be bought and sold, when officials are elected through vote-buying and when promotion within the civil service or corporate sector is related to personal connections rather than merit, there is less chance for poor women. Here we

emphasise poor women as the more powerful women are able to push their way around the corridors of power more than their male counterparts.

Effect on women's rights: Corruption is a crime against humanity as it is associated with endemic disregard for human rights. Given that women in Africa are already disadvantaged, it is fair to say that their rights will be more eroded.

Access to and control over resources: Corruption reduces public revenues, often resulting in lower levels of spending on basic services such as education, health care, family benefits and other social services, which predominantly affect women's and children's welfare (although men, particularly if they are the primary care-givers and home-managers, are affected too). Corruption also increases the obstacles for women entrepreneurs, by distorting access to credit and making it more difficult to obtain the necessary licenses and permits.

Do women face different forms of abusive or corrupt behaviour from public officials than men?

In the Goetz paper referred to above she poses some pertinent questions about the ways in which women experience corruption. She writes "Are women asked for bribes less often than men because they are not seen to have as much money? Or do they tend, as home-managers, to **face corruption of different types and at different levels** than men working in the formal economy - in other words, an 'everyday' form of corruption, 'informal' payments for public services, payments that are not measured in formal indices of corruption levels? Is the 'currency' of corruption sometimes sexual harassment or abuse? For instance, do officials extort sexual favours, rather than money, in return for services?"

TACKLING CORRUPTION IN AREAS AFFECTING WOMEN AND THE POOR

Holistic anti-corruption reform

As demonstrated through some of the examples above, corruption in its various forms and manifestations can have negative impact on the poor and especially women. It is thus difficult to single out a particular form or area of corruption in this respect. Therefore, to effectively control the negative impact of corruption on the poor, corruption as a whole needs to be addressed. Holistic anti-corruption reform is a **multi-pronged and multi-faceted process**. (U4FAQ: WEB page)

Improved tracking of public funds and expenditure

Ensuring that resources allocated for aid or public and social services reach the intended beneficiaries is an essential part of addressing corruption in the context of poverty. This is an area where the donors, the governments and the public can play a role. Methods to be used range from fiduciary risk assessments and public expenditure reviews to public expenditure tracking surveys (pioneered in Uganda and at present used in a number of countries).

PARTICIPATORY BUDGETING

Participatory budgeting is an innovative financial practice that involves citizens in priority-setting and resource allocation. It has become increasingly popular in the context of decentralisation and creates opportunities for greater citizen and local legislature involvement. Participatory budgeting helps improve transparency in the financial administration of local authorities and contributes to a more equitable distribution of resources.

An effective way to monitor expenses is to **involve beneficiaries in budget execution**. Recipients of aid can become involved both in the administration of funds and in the review and approval of key decisions, including allocation of central government transfers and contributions in cash and kind from the community.

Another tool that generates public awareness and citizen engagement in budget processes are **public hearings**. Public budget hearings at local level **raise citizens' awareness of the goods and services they should receive**.

In addition, civil society organisations can play an important role in the monitoring of revenues and expenditures. An increasing number of NGOs carry out independent research and training with the aim of building public awareness on budget issues.

[The South African Public Service Accountability Monitor \(PSAM\)](#) is an independent research and monitoring institute that monitors the management of public resources and cases of misconduct and corruption by the government. PSAM provides a database of **information on budget allocations and resources available to various government departments**.

Report cards on public services are another powerful tool to mobilise the public if public funds go missing. A report card is a survey that assesses the performance of, Government Departments example. Some NGOs also carry out surveys to compare budget transparency across countries, thus putting pressure on governments to improve budget systems.

In Kenya CAF (Constituency Development Re-established in 2003) was intended to be managed by public, but political interference and corruption has reduced its effectiveness.

Mainstreaming gender into anti-corruption policy

Mainstreaming gender into policy areas means that one assesses the implications for men and women of any planned actions, thereby ensuring that women's as well as men's concerns and experiences are reflected in the design, implementation, monitoring and evaluation of policies and programmes, so that men and women benefit equally. (GTZ:204)

Corruption, as a crosscutting theme can take place in any and every sector of society. The implications of corruption for women, must be considered in every sector in which reforms are proposed.

Finding examples of gender-sensitivity in anti-corruption reforms is difficult. It is worth also looking at indirect consequences of gender policies on corruption. In Nigeria a structured policy to appoint women judges was initiated. While this is aimed at improving access to justice for women and improving gender balance, it also serves to reduce or eliminate some of the manifestations of corruption such as biases against women in the adjudication of cases and sexual exploitation. However in this regard, corruption is a cross cutting issue and not the main target of the policy. This may not show that the women judges are less corrupt. Corruption cuts across all strata of society and while women are the most affected at the receiving end, women officials could be more corrupt at higher offices than men. (In a number of cases they use male intermediary, as male bribe-givers may not find it easy to approach a senior women official).

Girls and women's participation in technical vocational education is low in many African countries. There is the need to transform the gender-segregated approach to vocational and technical training in which girls and women are trained in traditional occupations such as knitting, cooking and others.

Promoting the gender equality and empowerment of women benefits the society. In many countries of Africa gender inequalities and gender based discriminations are perpetuated by customary practices.

There are a number of associations of women micro and small enterprises organizations in many of the African countries. With the exception of those formal organizations of formal small informal associations is weak. Supporting women micro and small entrepreneurs to organize themselves and strengthen the existing associations can help enhancing their capacity to express their common interests and advocate for improved policy environment and increased investment in the various sub-sectors in which they operate.

In conclusion we can say that the impact of corruption on women can be reduced by creating transparent avenues run by women for their own economic empowerment.

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