

WOMEN, DEBT AND ENVIRONMENT: A VIEW FROM THE SOUTH*

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I have chosen to deal with the highly complicated subject of "Women, Debt and Environment: Balancing North-South Relations." from where I see it, as a woman living in a severely indebted middle-income country (a SIMIC in World Bank parlance), as an academic teaching "Women and Development" with no formal training in economics but attempting to grasp and explain economic issues as women's issues, and as an activist working among grassroots women for more than two decades, and with the Women's Committee of the Freedom from Debt Coalition since it was formed. Because I am rooted in the experience of my own people, I will use it as a starting point for analyzing the interconnections of debt, environment, and gender in the relations between North and South, and for suggesting strategies and courses of action for balancing if not overhauling these relations to serve the overriding goal of sustainable development for all of the world's peoples.

Debt, Women and Environment

How are Filipino women affected by the debt crisis? (Briones et al, 1989).

They suffer from the cutback in social services, education, health, family planning, and child care, as an average 43 percent of the national budget has gone to debt service in the last six years or so.

The debt victimizes not only women but also nature as environmental degradation accelerates because of it. Only one-fifth of the Philippine forests are left, due partly to massive exportation and smuggling of logs and other forest products for the sake of generating scarce foreign exchange. Whole mountains are being torn up and formerly productive rivers and lakes

* Paper presented at the Seminar on Debt and Environment sponsored by Women in Development Europe (WIDE), March 1-2, 1992, Marino Institute of Education Conference Centre, Dublin, Ireland.

are being destroyed by export-oriented mines and other polluting industries. Only one-fourth of Philippine coral reefs are in good condition, and fisheries production has dropped by half as a result of cyanide, dynamite and other destructive forms of fishing. Debt-connected poverty has driven fisherfolk to resort to such desperate methods, even as the landless rural poor try to eke out a living by encroaching further and further into forest lands. If trends continue, Philippine forests will completely disappear within this decade, which means ever more disastrous floods, droughts and landslides.

In the decade of the 1970s, when the Marcos regime adopted export orientation as a development strategy and also as a way of acquiring dollars to cope with a worsening debt problem, wanton destruction of Philippine forests and other natural resources reached its height. From 1970 to 1979, out of \$24.106 billion on total exports, a cumulative average percentage of 81.4 percent of \$18.838 billion was accounted for by resource-based exports, primarily forest products worth \$3.342 billion and mineral exports worth \$4.168 billion. The trend continued in the 1980s. From 1980-1989, resource-based exports, principally forest products, wood manufactures, and furniture and fixtures (\$4.419 billion) and mineral products (\$4.783 billion) accounted for a cumulative average of 61.2 percent or \$29.441 billion of total exports worth \$57.064 billion (Briones, n.d.).

Worse, what has been destroyed cannot be replaced, also because of the debt. Government has very little resources for reforestation because debt service eats up a huge chunk of the national budget. Secretary Fulgencio Factoran, Jr of the Department of Environment and Natural Resources (DENR) was even quoted as saying that they do not have the capability to enforce a total log ban. The debt and the dollar scarcity it creates also explains the reluctance to consider the importation of wood for local industry needs while a total log ban is in place.

Part of the debt has been spent on huge and expensive development projects financed by the World Bank and other creditor institutions, to the detriment of the environment and of minority or marginalized peoples.

During the Marcos period (1974), the World Bank extended a \$61 million loan for the Pantabangan Dam in the central part of Luzon island. As a result of the project, a whole town was placed under water and some 14,000 people who used to earn a decent livelihood from rice, vegetables, and small crafts had to be relocated to unsuitable land (Payer, 1982).

The World Bank and the Asian Development Bank financed the Agus River Hydroelectric Project completed in 1977. To assure a stable flow of water essential to power generation for the benefit mainly of transnational corporations, in the southern island of Mindanao, an intake regulator had to be built on Lake Lanao, the headwaters of Agus River, which would raise or reduce the surface level of the lake as the need arises. The manipulation of the lake's water levels had a disastrous impact on the Maranao communities who live around the lake. A year after the dam's installation, the lake's

level fell by two meters. The Maranao farmers could not plant rice because the land was too dry. The fisherfolk could not catch fish because the lowered water levels destroyed breeding grounds. While before, they had used the lake's waters for drinking, washing and bathing, they had to pay for water bills starting 1978. In desperation, many were forced to go to other parts of the island to find other forms of livelihood (Payer, 1982).

Another World Bank project, the Chico River Dam, would have destroyed forests and wiped out at least ten Kalinga and six Bontoc settlements (Bennagen in Jose, 1982). Tribal opposition to the project cost blood and tears, and guts. Even while the area was still being surveyed, Kalinga women walked into a surveyor's camp and dismantled their tents. They were arrested and detained together with their men who were also resisting the project. In 1980, the most prominent leader of the resistance was murdered. But the people pushed on and eventually prevailed; the Marcos government and the World Bank cancelled the project.

The Aquino government is continuing the Marcos tradition of building environmentally-destructive "development projects." The Philippine National Oil Corporation, whose large-scale energy projects rely mainly on external funding, plans to build a geothermal plant on Mt. Apo, the sacred mountain of the Lumads in the southern island of Mindanao. About 400,000 of them will be affected by a project which completely ignores their right to their ancestral domain. Mt. Apo, the highest mountain in the Philippines, is also noted for the diversity of its flora and fauna; it has been declared a national park, a sanctuary for the fast-disappearing monkey-eating eagle, and a recognized "environmentally significant area" by the United Nations and ASEAN. The geothermal plant, therefore, threatens not only the Lumads, who have made a protest caravan against it, but also the wealth of species which claim the mountains as their home (Dayandi, 1990).

Debt, Poverty and Environment

When we talk about the poor, we are talking about at least half of the Filipino people. According to official data, poverty incidence as of 1988 was 49.5 percent. Unofficial sources, however, count 70 percent of the population as living in absolute poverty, meaning that they "cannot buy for their families recommended nutrient requirements, cannot permit two changes of garments, cannot permit grade 6 schooling for the children, cannot cover minimal costs of medical care and cannot pay for fuel and rent."

How does the debt affect the poor?

Because of the huge amount that government has to allocate for debt, very little is left to provide for the needs of the poor. Working on the 1989 budget figures (43.9 percent for debt service versus 38.9 percent for economic and social services), one source claims "each family loses P10,000 worth of government services simply because of the foreign debt" (David, 1989).

Not only do the poor get less from government, they get taxed more. The system of taxation is regressive, meaning that indirect taxes on goods and services (of which the poor consume more) account for a greater percentage of total taxes compared to income and property taxes. The poor pay taxes everytime they take a bus ride, everytime they use gas to cook a meal, everytime they see a movie, everytime they buy a pack of cigarettes, a bottle of beer, or a piece of candy.

Policies imposed by the IMF as conditionalities for new loans have had even more unfortunate effects.

Removal of government subsidy for and control over the price of rice have already resulted in a steep hike of its price. Filipino families who rely on rice to provide the bulk of their meager diet now face the prospect of increasing hunger.

The rapid devaluation of the peso vis-a-vis the dollar means a drastic rise in the prices of imports, primarily oil, industrial raw materials and equipment. This drives up the cost of transportation and prime commodities. The imposition of a five percent levy on all imported goods as a result of the 1991 Stabilization Program contributed even more to spiralling prices.

Because of all these factors, the purchasing power of the poor is fast decreasing. Whatever increase in pay or income they manage to win through concerted efforts is seldom sufficient even just to regain what they have lost. Workers who are unorganized, unheard and/or invisible, many of them women and children, have to make do with stagnant earnings while prices escalate.

Out of desperation, many Filipinos, conservatively estimated at one and a half million, now work overseas where they can earn dollar incomes many times the maximum they can get were they to remain at home. With the estimated \$2.5 billion they remit annually, in a very real sense, they are the ones paying for the country's debt.

Among the poorest of the poor are the upland cultivators, marginalized farmers and landless rural folk who resort to slash-and-burn agriculture in the forest areas. The lack of a substantial and thoroughgoing agrarian reform, which is attributed to a lack not only of political will but also of material resources of a debt-ridden government, has resulted in land concentration in the hands of a few, and landlessness on the part of many. Deregulation, as prescribed by the World Bank, means removal of subsidies and support services for small farmers, many of whom are ruined by the high prices of imported farm inputs and the low prices fetched by their products. Protracted drought, recurrent floods, worsening topsoil erosion add to the misery of the rural poor who in desperation are often driven upland or flood into the cities in search of livelihood.

According to Delfin Ganapin, Jr., an official of the DENR, some 70 percent of the poorest households in the country get their food and fuel from forests (Briones, n.d.). Does it follow that they are primarily responsible for

deforestation? One study points out that shifting cultivators settled mostly in residual forest areas already partially cleared by previous commercial logging activity. It answers the question by posing another question: "To what extent are poor migrants, with their simple tools and family labor, capable of cutting the standard timber?" (Bautista, n.d.).

Another sector frequently mentioned as both victims and culprits are the fisherfolk. Philippine waters can no longer yield as much for small fishermen because of rapid environmental degradation. Here, debt figures in two ways: first, the export of forestry, mineral and fishery resources to earn much-needed dollars has resulted in extensive siltation, pollution, and destruction; second, the intensifying poverty associated with debt-fueled development has driven marginalized fisherfolk towards using cyanide, dynamite, muro ami and other harmful methods of fishing.

Of the estimated half a million hectares of Philippine mangrove forests, only 146,139 are left as a result of fishpond and other forms of aquaculture encroachments. Mangrove forests are important because they serve as breeding, feeding and nursery grounds for fish and other aquatic life (Pascua, n.d.). In 1988, total aquaculture area was estimated to have increased to 224,264 hectares, which means more and more mangrove forests are being converted to fish farms. For every hectare thus converted, a maximum of 1.4 metric tons of fish and shrimp is lost annually in terms of potential production. Worse, fish farms occupy only the former fishing grounds of small fisherfolk, who are forced to fish somewhere else in ever-constricting space. They cannot be absorbed in the fish farms, which are capital-intensive, not labor-intensive (Lundayan, 1990).

Many of these fish farms cater to the foreign market by engaging in prawn culture, in conjunction with the government's export-oriented fishery policy encouraged by Japanese loans (AMPO, n.d.). Not surprisingly, the export of prawns registered an eightfold increase in the period 1980-87. Lately, prawn farms have been under fire because they cause the destruction of surrounding fields through salination. They have also resulted in the reduction of potable water supply for the public as tens of thousands of gallons of fresh water are pumped into prawn ponds per minute (Sta. Ana, 1991).

Only 25 percent of Philippine coral reefs are in good condition and some 50 percent of them are in "advanced stages of destruction." (Haribon, n.d.). These reefs serve as home and breeding ground for fish. They are being destroyed by siltation due to soil erosion caused by forest denudation, by the use of cyanide, explosives, and muro ami techniques to get quick returns in fishing, by pollution from assorted sources, and by quarrying for construction, aquarium and export purposes.

The decline in coral reef production by at least 37 percent in the last 30 years has resulted in the loss of seafood that could feed three million Filipinos. And ironically, fishermen who destroy coral reefs and small fish

in the course of dynamite fishing (about 50 percent of fisherfolk are said to resort to this), so they can catch more and thereby live through the next day, are at the same time destroying the very base of their sustenance over the long term. Thus, the cycle begins: poverty breeds destruction that breeds more poverty (Haribon, n.d.).

Many of the country's lakes and rivers are dying because of siltation resulting from overcut forests, pollution coming from industrial plants, from mine tailings, from fertilizers and insecticides used in agriculture, from domestic wastes due to inadequate garbage disposal and sewage systems. Laguna de Bay, Southeast Asia's largest inland lake, formerly a source of livelihood for some 11,000 fishing households in 27 lakeshore towns, is now dying and can support less and less fisherfolk (Bawagan, 1989). About 40 of the country's 400 rivers are "virtually dead." (Pascua, n.d.).

Widespread Effects on Women

Debt-connected poverty and environmental degradation have resulted in even more misery and marginalization for grassroots women not only in the Philippines but also in much of the developing world. Such women are the "hidden wheel of our development and the invisible managers of our natural resources," in the words of Victoria Chitepo. "Ninety per cent of Third World women depend on the land for their survival. They are the Region's farmers; they grow the crops, gather firewood, tend the animals, bring in water." (Chitepo, 1991). They live in close partnership with nature, which they see as the source of all sustenance. They are adversely affected when the ecosystem is disturbed or destroyed, resulting in topsoil erosion, parched grasslands, the lowering of the water table, and scarcity in fodder and fuel resources.

The debt-fueled model of maldevelopment originating from the North, which relies on the subjugation of nature, extraction of natural wealth, and production of surplus through cash crops, timber, mineral and other exports, has had a dire impact on women in many parts of the developing world. The resource base for sustenance and survival — land, water, forests — was appropriated and/or destroyed, and their management and control shifted from women to transnational agribusiness corporations, mining and logging firms, and international lending institutions.

Thus, the widespread phenomenon of feminization of poverty. The Western paradigm of maldevelopment, according to Vandana Shiva, is profoundly patriarchal because it is based on the "exploitation and exclusion of women..." "the exploitation and degradation of nature, and on the exploitation and erosion of other cultures." It is "bereft of the feminine, the conservation, the ecological principle." It "neglects nature's work in renewing herself, and women's work in producing sustenance in the form of basic, vital needs" because "it sees all work that does not produce profits and capital as non- or unproductive work." (Shiva, 1989).

Drawing the Connections

The previous discussions can be synthesized into a few general observations as regards the interplay of debt and environment, as well as the interconnections of nation, class, gender, race, and ethnicity in the way women of the South experience this interplay.

First, it is quite obvious that the debt is one of the principal mechanisms by which Northern capital siphons out wealth from the South. Transnational corporations based in the United States, Japan and Western Europe extract, consume, and control resources not only in their countries of origin but also in countless others where they operate. They are important as "owners, partners in joint ventures, and as suppliers of technology in the mining and manufacturing sectors in many environmentally sensitive areas such as petroleum, chemicals, metals, paper, and automobiles (WCED, 1987). They also control and earn superprofits from the world trade in tea, coffee, cocoa, cotton, forest products, tobacco, jute, copper, iron ore and bauxite. As key actors of the military-industrial complex, they are primarily responsible for fueling the arms race, costing more than \$1 trillion a year, and swallowing up huge amounts of resources that could have gone to alleviating poverty and propelling development efforts. As creditor banks, they squeeze the lifeblood out of poor countries forced into the debt trap and into more poverty. It is no wonder the South Commission estimates that the South transferred a net amount of \$163 billion to the North in the form of debt service during the period 1984-1988 (The Report of the South Commission, 1990).

Environmental degradation in the South is symptomatic of a global economic system "that takes more out of a poor continent than it puts in", As the World Commission on Environment and Development explains:

Debts that they cannot pay force African nations relying on commodity sales to overuse their fragile soils, thus turning good land to desert. Trade barriers in the wealthy nations — and in many developing ones — make it hard for Africans to sell their goods for reasonable returns, putting yet more pressure on ecological systems. Aid from donor nations has not only been inadequate in scale, but too often has reflected the priorities of the nations giving the aid, rather than the needs of the recipients. The production base of other developing world areas suffers similarly both from local failures and from the workings of international economic systems. As a consequence of the 'debt crisis' of Latin America, that region's natural resources are now being used not for development but to meet financial obligations to creditors abroad. Their approach to the debt problem is short-sighted from several standpoints: economic, political, and environmental. It requires relatively

poor countries simultaneously to accept growing poverty while exporting growing amounts of scarce resources (WCED, 1990).

The South Commission puts the problem in essentially the same way:

...The countries of the South are today the victims of the deleterious environmental effects of policies and patterns of development in the North. These include such global phenomena as the thinning of the ozone layer, nuclear radiation, and the greenhouse effect, as well as such direct acts as the dumping of hazardous wastes and the location of polluting industries in the South. Attempts by the developing countries to bring the global commons — in particular the oceans and outer space — under effective international jurisdiction have been defeated in practice by the lack of co-operation of the developed countries. The situation is made worse by the pressure on developing countries resulting from the debt burden. They must at all costs increase their receipts of foreign exchange to service the debt. Equally, the fall in commodity prices leads to pressure to increase production and step up exports. The result is, on the one hand, that developing countries are forced to overexploit their resources, harming the environment, and on the other, to accept environmentally damaging deals with the North, e.g. deals for the disposal of toxic wastes (The Report etc., 1987).

Secondly, it is also quite obvious that poverty and environmental degradation in the South, which the debt intensifies, are directly related to profligacy and overconsumption in the North. According to one source, "each north-westerner consumes an average about 15 times more resources than a typical inhabitant of a poor country in the Third World. (It is estimated that an average US citizen consumes around 300 times the energy used by the average African.)" (Schafen et. al., 1987). Another source claims that "The industrial nations, with roughly 20 percent of the world's population, account for some two-thirds of the world's use of important metals and three-fourths of its energy use." He cites other data:

An American consumes more than sixty times as much paper and paperboard as an African — half of it for packaging — and more than twelve times as much as a Latin American — whose forests North Americans express great concern about saving. The products of the soil — such as food, wood, and natural fibres — consumed by a Dutch person requires five times as much land outside the country as inside — much of it in the South (Korten, 1991).

Thirdly, it is important to note at this point that North and South are not homogeneous categories. Countries of the North are often divided between more prosperous and less prosperous regions, between the formal and informal sectors of the economy, between the comfortably affluent and the alienated poor, between Caucasian majorities and colored, immigrant minorities living in "Third World ghettos." The sin of overconsumption, therefore, cannot be evenly laid on the entire population of the North. Similarly, countries of the South do not uniformly experience indebtedness, environmental degradation and poverty. Within each indebted country, there are differences between urban and rural settings, formal and informal sectors, affluent elites aping Western lifestyles and impoverished masses struggling to survive, ethnic majorities and minorities. The Westernized, often profligate elites of the South are just as culpable as their Northern counterparts when it comes to benefiting from the debt and from environmental degradation.

Fourthly, the importance of gender in analyzing the impact of indebtedness, poverty, and environmental degradation within the context of a patriarchal model of maldevelopment in the South cannot be overemphasized. Women bear the greater part of the debt burden; they suffer from the feminization of poverty; and they are further marginalized when the natural resource base they used to manage or control are destroyed or appropriated by rapacious forces. At the same time, they are the "hidden wheel" of real development which is based on nurturance, sustenance, production and maintenance of life. But not all women have exactly the same experience because gender interacts with nation, class, race, and ethnicity in determining and mediating women's lives.

Sustainable Development

In the face of the worsening and interlocking environmental crises now enveloping the world, the concept of sustainable development "that meets the needs of the present without compromising the ability of future generations to meet their own needs," has gained currency. This concept has two essential aspects: that of "needs, in particular the essential needs of the world's poor, to which overriding priority must be given"; and that of "limitations imposed by the state of technology and social organization on the environment's ability to meet present and future needs." (WCED, 1987).

Sustainability, according to Shiva, can have two meanings: sustainability in nature, and sustainability in the market. She argues for the first, in this manner:

Sustainability in nature involves the regeneration of nature's processes and a subservience to nature's laws of return. Sustainability in the market place involves ensuring the supplies of raw material, the flow of commodities, the accumulation of capital, and returns on investment. It cannot provide the sustenance that we are losing by impairing nature's capacities

to support life. The real meaning of sustainability needs to be based on the insights of the native American elder who indicated that money is not convertible to life:

"Only when you have felled the last tree
Caught the last fish and polluted the last river,
Will you realise that you can't eat money." (Shiva, n.d.).

The Northern model of development based on the rapacious laws of the market is more and more perceived as literally unsustainable not only by concerned citizens of the North but also by farseeing observers from the South. Rabindranath Tagore wrote the following comment as early as 1908:

We have for over a century been dragged by the prosperous West behind its chariot, choked by the dust, deafened by the noise, humbled by our own helplessness, and overwhelmed by the speed ... If ever we ventured to ask: 'progress towards what, and progress for whom', it was considered to be peculiarly and ridiculously oriental to entertain such doubts about the absoluteness of progress (Quoted in Axinn, 1991).

In the Philippines, there are those who are already questioning the "progress" associated with being a Newly Industrializing Country following the example of Taiwan or South Korea, if this means degradation of the environment and oppression of the underclasses, especially women. Development needs to be sustainable not only ecologically but also socially, meaning not only that it should be in harmony with nature but that it should also lead to social harmony through greater equity, justice, popular participation, and collective self-reliance (See Salim, 1991). In the words of the Green Forum-Philippines, a coalition of non-governmental and people's organizations, church groups, academic and research institutions, development must be pro-people and pro-nature. It must also be gender-sensitive, taking into account the gender division of labor in natural resources management, and the need for women "to have access to and control over resources, as well as over the decision-making in this area." (Dankelman, 1991).

Because the Philippines is a highly indebted, environmentally ravaged country, sustainable development is premised on freedom from debt. This is the view of the Freedom from Debt Coalition (FDC), which counts on the support of 250 non-governmental and people's organizations, and on the expertise of prominent academics, sympathetic politicians, highly skilled researchers and economists, and dedicated social development professionals. Its minimum program includes a moratorium on foreign debt service payments; disengagement from fraudulent loans; and limitation of debt

service to not more than 10 percent of export earnings. Its mission is two-pronged: to "work towards the realization of a people-oriented debt policy through the building of a Filipino freedom from debt constituency, strengthening international linkages and partnerships, and linking the debt policy to a comprehensive alternative development strategy," and "to work with other national broad formations, coalitions and organizations to realize genuine and sustainable development in the country."

I am a member of the Women's Committee of the Freedom from Debt Coalition (FDC) and represented the Committee in the FDC board of trustees for a short period. We in the Women's Committee have marched in the streets of Manila against structural adjustment policies imposed by creditor institutions. We have demonstrated for a debt moratorium as a humanitarian response to the series of disasters which have befallen our hapless people. We have called for the rechanneling of resources away from debt service in favor of agrarian reform, education, health, housing, and Filipino led industrialization in the context of sustainable development. We have held a national congress, sponsored various fora, published books and primers, produced videotapes and visual aids on women and debt. We have presented the gender perspective in various public hearings and mixed gatherings on the foreign debt problem. And we have participated in many campaigns, including the latest one against the securitization or legitimization of loans tainted with fraud.

Towards a Sustainable North-South Relationship

I believe that our main mission is to nurture a sustainable relationship between North and South. The present relationship is unsustainable because it is based on plunder and destruction of the weak by the strong. The relationship, in the words of the South Commission, should be transformed from one of "exploitation to shared benefit, from subordination to partnership." (The Report of the South Commission, 1990).

The transformation, according to one source, must start with fundamental reorientations:

- The northern establishment must recognize its countries' primary responsibility for the present environmental crisis and determine to take radical action to address it.

- The North must further recognize that current structures of interdependence, of trade, aid and debt, make southern sustainable development impossible. They must therefore embark on wholesale reforms of such institutions as GATT, the World Bank and IMF.

-Southern elites must recognize that the principal concern of sustainable development is with the poorest people in their countries and determine to let these people lead their development process by giving them equitable access to resources and support for their grassroots movements (Ekins, 1991).

What can help this process along is a moral imperative:

...A world in which a large proportion of the people is without enough food while a small proportion indulges in superfluous consumption; in which massive waste coexists with pervasive deprivation; in which the majority of the people have little control over their fates and futures, but are essentially at the mercy of trends, processes, and decisions in the centres of power of the industrialized world — such a world cannot be morally acceptable (The Report to the South Commission, 1990).

Many of us in the South know this very well because we live with our people's suffering everyday. But many in the North do not know how it is to live on the edge of survival. We hope that the South can make its case known to the peoples of the North, who can in turn influence their governments and their banks to respond to the global environmental crises by allowing severely indebted countries some breathing space. The North has ganged up against the South in such important bodies as the GATT which will decide on the contours of world trade in favor of the already strong, further weakening the weak. The peoples of the North must speak against such injustice. Appeals may be sent to European banks, as European development NGOs have done, to address fundamental issues such as illegitimate debts, flight capital, and the needs of the poorest countries. Such appeals stress the banks' shared responsibility for the debt crisis, and the basic rights of the peoples of debtor countries which should precede the creditors' privilege of exacting more and more pounds of flesh from the already emaciated economies of the South.

But beyond these, peoples of the North have to scale down their production and consumption to sustainable levels. This requires more painful adjustments, perhaps a complete change in lifestyles towards living simply so that others may simply live.

I believe that these are important concerns which can unite women of the South with our sisters in the North despite the oceans and the real differences which divide us. We live in one interconnected world which needs the life giving unity we can provide to save it from a fate worse than debt.

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