

THE STORY OF THE MARGARET MCNAMARA MEMORIAL FUND

Harriet Baldwin

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The Margaret McNamara Memorial Fund (MMMMF) provides grants to women from developing countries who are studying in accredited educational institutions in the United States in fields that affect women and children and who plan to return to their countries within approximately two years. The Fund is a tax-exempt not-for-profit corporation in Washington, D.C. Contributions to it are tax-deductible under U.S. law.

The Fund was set up in 1981 to honor the memory of Margaret Craig McNamara, whose husband was president of the World Bank from 1968 to 1981. It is affiliated with the World Bank Volunteer Services. A Board of Directors makes policy and raises money. A Selection Committee and Panel process applications. Most of the work of the Fund is done by volunteers. Since 1983, the MMMMF has made grants to thirty women from twenty-four developing countries.

*The Story of the
Margaret McNamara
Memorial Fund*

Harriet Baldwin

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To the memory of Margaret Craig McNamara, 1915-1981

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Preface

The story of the Margaret McNamara Memorial Fund (the MMMF) is a success story. The idea of providing financial assistance to women from developing countries took form in late 1980. By June of 1993 it had grown into a small foundation with a viable management structure, an endowment approaching a half-million dollars, and a workable system for selecting grant recipients.

This book was written for two audiences. The first is the hundreds of volunteers and donors who have made gifts of time or money to the MMMF. This book is a tribute to them. The second audience is the individuals and institutions who want to know more about the MMMF, especially those who want a "how-to-do-it" manual about building a small foundation that works.

The success of the MMMF is measured in the recipients of its grants, so the story begins with two of them. It then moves to the beginning of the fund, to Margaret McNamara herself and the founders of the MMMF, and traces the work of the many women who have guided the MMMF through the first twelve years of its life. Then it reviews the fund-raising activities that produced the endowment and discusses its management. Finally, it sketches the process by which grant recipients are selected, refocusing attention on the stories it started with.

Two underlying themes of the story need to be made explicit. One is the many forms of support the MMMF has received from the World Bank and World Bank Volunteer Services. World Bank Volunteer Services ("WIVES" in the early years, "WBVS" after 1984) was organized by Bank staff wives to supplement the Bank's services to staff families. Its volunteers provide hospitality to new families and a host of other services. Its governing body is an elected executive committee. It maintains a small suite of offices at the World Bank and has an administrative officer and two office assistants who are salaried Bank staff. WBVS has provided the MMMF with hundreds of hours of secretarial and administrative assistance, a pool of volunteers to help with fund-raising activities, and funds to meet various needs. (The terms World Bank Volunteer Services

and WBVS—not WIVES—will be used throughout this book, except in Appendix A.)

Unlike other foundations, the MMMF has never had significant overhead costs because the World Bank, often through WBVS, has provided services ranging from mail delivery to information technology. In addition, the donations of Bank staff have provided nearly 20 percent of the MMMF's endowment, and their patronage of fund-raising activities has made those activities successful. The story of the MMMF would have been very different without these sources of help.

The second theme is the timeliness of the goal of the MMMF. The lifespan of the MMMF coincides with the growth of awareness within the development community of the importance of women in the development process. That awareness has changed development practice in irreversible ways. In the 1990s the World Bank asserts that one of its main operational goals is to strengthen women's many roles in the development of their countries. The empowerment of women is one of the great movements of our time, and the MMMF contributes to it and is strengthened by it.

The work of the Margaret McNamara Memorial Fund has been done by many women and a few men. At the heart of the work, and always responsible for fund-raising, have been two founders and a small committee that grew larger and became a Board of Directors in 1989. This book names only a few of these women, but they are all listed in Appendix A. Working alongside the committees and the board have been a Selection Panel and, since 1990, a Selection Committee. Their members, too, are listed in Appendix A. Not listed in the appendix are several hundred volunteers, usually active in WBVS, who have participated in the MMMF's fund-raising activities and without whom those activities would not have been possible. The MMMF is an achievement for which many are responsible and in which many may take pride. No book could do justice to the time and devotion they have given to it.

This book, written at the request of the Board of Directors of the Margaret McNamara Memorial Fund, covers the period from late 1980 through the fiscal year that ended on June 30, 1993. It relies on a 150-page reference history of the fund written in 1993 by the same author. *The Margaret McNamara Memorial Fund: A Reference History* is retained in the offices of the World Bank Volunteer Services and is available to all interested readers. The documentary and interview sources on which it is based are listed in its preface; the same sources underlie this book.

The story of the Margaret McNamara Memorial Fund will be continued in the annual reports the MMMF will publish beginning in 1994.

1

Two Stories

The Margaret McNamara Memorial Fund (MMMMF) awards grants to women from developing countries who meet three main criteria: a record of service to women and children in their countries, a plan to return to their countries when their studies are completed, and financial need.

Grant recipients first become known to the MMMF through its application materials. Through the years, application materials have come to request increasingly specific information about applicants' life experiences and their plans and hopes for the future. Since 1984 the MMMF has brought all its grant recipients to Washington for a visit soon after their selection. They are always impressive in their seriousness, maturity, and vision. Some of them keep in touch with the MMMF. Occasional surveys reestablish contact with them, but it is rare for the MMMF to meet them again.

The stories grant recipients tell have some common themes. For most, their early education was hard-won and would not have been possible without the encouragement of their families, especially their mothers. Their professional lives were an uphill struggle against discrimination. Their studies in the United States are motivated by their determination to return to their countries with enhanced skills to continue their service to women and children. The financial difficulty they encounter as students is awesome.

The twelve-year lifetime of the MMMF has coincided with a period of rising costs and dwindling financial aid at American educational institutions, and foreign students have been the first to feel the pinch. MMMF grant recipients bring with them to the United States resources that are seriously depleted after a year. From then on, they have to create a patchwork of employment, grants, and gifts to meet their academic and living costs. MMMF grants, though small, usually provide crucial help.

The stories of two MMMF recipients that follow are drawn from application materials and subsequent surveys—in one case an interview, and in the other a telephone conversation with a professor who remains in

touch with the recipient. They illustrate the quality, commitment, and vigor of all grant recipients.

Marian Subah

The first MMMF grant, in the spring of 1983, went to Marian Subah of Liberia. Over the years the MMMF has remained in closer touch with her than with most other grant recipients: Bank staff have met her in Liberia, she has responded to all MMMF surveys, and she has made occasional visits to Washington to visit family members. MMMF records do not include her age; we assume she was twenty-five when she received her grant and was born in 1958.

Marian grew up in a family of strong religious faith and attended mission schools. She enrolled in the school of nursing at the Catholic University of America in 1982, specializing in pediatric nursing. Her husband remained in Liberia.

In a letter to Robert S. McNamara in December 1982 informing him that Marian was the first recipient of a grant from the Margaret McNamara Memorial Fund, a founder of the MMMF said:



Marian Subah received the first MMMF grant in 1983.

Marian was trained in nursing at Cullingham University College in Liberia . . . She has worked in village clinics, often walking many miles twice a day to do so. She tells us that no matter what the illness of the infants and children she sees, the underlying problem is always malnutrition. It is her hope to return to her country and develop a school, under the auspices of her college, where she can instruct rural nurses in child care and nutrition. The MMMF's gift of \$3,000 will enable her to purchase the textbooks and teaching aids that will help her fulfill her mission.

Marian returned to Liberia in the summer of 1983. For two years she taught nursing, practiced nursing and midwifery, and was a laboratory technician in Monrovia. Then she moved into the Ministry of Health and Social Welfare, where she directed the family planning program

and the Ministry's Information, Education, and Communications Division. In 1989 she moved to the Christian Health Association of Liberia as program manager for primary health care at its eight hospitals and fifty clinics throughout the country. By that time she had three children, and she and her husband supported six other children who were relatives and lived with them in their Monrovia house.

When civil war broke out in late 1989, Marian was separated from her husband, who was out of the country and could not return. She sent her three children to a relative in Washington, D.C., and two of the other children to a relative in Nigeria. She kept the remaining four boys with her and opened her home to neighbors and refugees. The household swelled to 100 persons at one time. When shelling of the neighborhood began, she and twenty-eight others walked to a community thirty-five miles away that was safer. She described this experience in an interview some years later:

We went to Phebe, a Lutheran hospital, where they gave us a house and one meal every day. This was our home for the next two years. When we were without electricity and water, the boys dug a well. We were not looted—we were lucky. Most of the doctors and nurses had left the country, so I worked in the children's ward of the hospital.

Marian and her extended family returned to Monrovia when it was safe to do so. Her husband was now able to join her. They found much in ruins. Clinics where Marian had worked were devastated, and the nursing school library she had set up had been looted. But her house remained standing and could be reoccupied. Soon she was managing a household of twenty-two children, some abandoned, some wounded, some relatives. She wrote to the MMMF at that time:

I have a serious concern for the children of this country. They lack food, a place to live, and clothes. Many lack parents—some of them maybe temporarily, but others will not see their parents again. They have seen and heard such terrible things. I weep for them and never forget to pray for them.

Marian went to work distributing medicines, some donated by World Bank Volunteer Services and delivered by a World Bank mission to Monrovia. She worked on restoring water and sanitation, served in an AIDS program and an immunization clinic, and trained health workers. She rebuilt a family planning program she had organized earlier. In 1992 she came to Washington and took her children home. She gave birth to a fourth child in 1993.

Fighting broke out again in Liberia in 1993, but Monrovia and its immediate surroundings have remained relatively quiet. Marian has been a leader in reestablishing the Christian Health Association of Liberia. She manages its four programs: maternal and child health care, including family planning; water and sanitation development; family life education, including an AIDS prevention and control unit; and trauma healing. She trains health workers and teachers and develops instructional materials for the hospitals and clinics that she can reach from Monrovia.

Marian continues to be deeply concerned about the effect on children of Liberia's continuing civil war. She wrote recently,

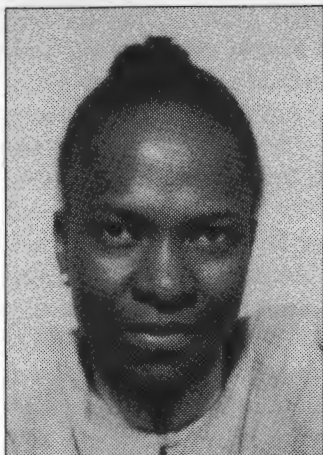
Children are traumatized by separation, loss, and the deprivation they face in wartime . . . May God help us.

Monica Ayieko

Monica Ayieko was born February 14, 1950, in rural Kenya. She attended primary school in her village. Continuing in secondary school meant living with relatives in a distant city and returning home only for holidays. Her teachers urged her to go on with her studies, and she attended Egerton College in Njoro. While there, she became aware of the severe economic problems Kenya faces and the key role women play in the economy. She became convinced that women, who carry a heavy burden of agricultural work, must learn better methods of managing household resources if output is to increase. She wanted to work with women to improve household management.

Monica was able to express this new concern after college when the Ministry of Agriculture hired her as an extension worker to teach rural women and young people. Her ministry gave her a leave of absence in 1981 and 1982 to attend the University of Maryland, where she studied for a B.S. degree in agriculture. She returned to Kenya and joined the faculty of Egerton College, where she taught home economics and developed outreach programs for rural women.

In the mid-1980s the U.S. Agency for International Development (USAID) started a project at Egerton College to strengthen its teaching and research capability, and Monica received a grant in 1987 to study again in the United States. She enrolled in the University of Illinois to study for the M.S. degree, leaving behind her husband and three teenage children. She returned to Kenya in the summer of 1988 to do fieldwork for her thesis, which explored the division of work between men and women in farming. She interviewed village families to get specific information about who did what.



Monica Ayieko received an MMMF grant in 1990.

With her M.S. completed in 1989, Monica was encouraged to enroll in the Ph.D. program at the University of Illinois. She hoped it would take two years. The USAID grant was exhausted. To help her, the university made her a teaching assistant and gave her a fellowship that paid part of her tuition. She worked part-time in the student cafeteria. Her resources were severely strained, and she applied for an MMMF grant that would help pay tuition and living expenses during her second year of Ph.D. study. She was thirty-nine years old when she received her grant.

In early 1992 Monica went to Kenya to do fieldwork for her dissertation. Just before her departure she wrote this to the MMMF:

I want to take this moment to thank you again for having assisted me financially. I had reached a state when I was about to give up on my lifetime goal of obtaining a Ph.D. because of financial constraints. You made it possible for me to successfully complete all the preliminaries, and now I am on my way home to begin my dissertation fieldwork.

Her dissertation elaborated the work she had done for her thesis on the gender distribution of agricultural work. As agricultural productivity increases in Africa, the work done by women increases, too. The farming tasks men usually perform need be done only seasonally, and men are likely to seek urban employment, leaving women to manage higher crop yields. To complicate the picture, children, who usually assist their mothers with farming, are going to school in increasing numbers.

Monica was interested in documenting the division of labor between men and women and inquiring about their views. She identified two villages in different parts of Kenya with different climate, topography, crops, and agricultural practices and studied about fifty families in each village. She observed and kept records of men and women for a year, interviewed them, and organized group discussions about why tasks were organized as they were, whether that organization was effective, and whether and how it should be changed. She led group discussions for boys and girls, also, to learn their views about dividing up work when they became adults.

Despite a serious automobile accident that disabled her for two months, Monica's fieldwork was complete in late 1992 and she prepared to return to Illinois. But instead she accepted a position in Nairobi with the Winrock International Institute for Agricultural Development, an arm of the Winthrop Rockefeller Fund that finances agricultural research and development projects. Winrock International was setting up a project to link women leaders in agriculture in Africa. It would operate workshops and seminars for women about agricultural practice in their own and neighboring countries, empower them to do outreach work with women, and offer opportunities to develop networks that would keep them up-to-date in their work. There was to be a project coordinator for East Africa in Nairobi and another for West Africa in Abidjan. Monica became the coordinator in Nairobi, a two-year part-time job. It was an excellent professional opportunity and would give her time to write her dissertation.

In her work for Winrock International, Monica has traveled widely in Kenya and elsewhere in East Africa, has arranged and taught at conferences and workshops for women professionals in agriculture, has helped to plan research projects, and has met in the field with hundreds of women farmers. With her dissertation draft complete, she returned to the University of Illinois to defend it in the fall of 1994. After that, she was to return to the position still being held for her at Egerton University. With her degree and the contacts she has made through the Winrock International project, she will be a leader in agricultural work with women in East Africa.

In a note to the MMMF sent from Nairobi, Monica wrote:

It is the responsibility of those of us who managed to get higher education to work together with colleagues to help brighten the future for our children and others who will follow us. I have overcome a lot of obstacles to get to my present level of learning. One thing I have learned is that we should not let the short-run struggle for higher education discourage us, because we are working for a better tomorrow.

MMMF Grant Recipients as a Group

The MMMF's thirty grant recipients have come from all the developing regions of the world except the Middle East and North Africa (see Figure 1). Their academic institutions have been mainly in the Northeast and Midwest of the United States, but increasing numbers are in the South, the Southwest, and the West Coast. Most have studied in the caring professions (home economics, education, nursing, food and nutrition,

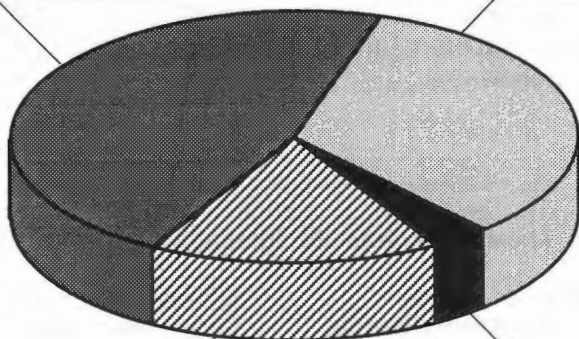
Figure 1. Grant Recipients' Countries, by Region and Year

Africa

Burundi	1989
Cameroon	1993
Ethiopia	1986
Ghana	1992
Kenya	1990 ^a
Liberia	1983
Malawi	1992
Nigeria	1989
Tanzania	1985, 1991
Uganda	1987, 1990
Zimbabwe	1984

Asia

Bangladesh	1991
China	1988
India	1990, 1991, 1992
Nepal	1989
Pakistan	1993
Philippines	1990, 1993
Thailand	1993



Latin America and the Caribbean

Barbados	1991
Brazil	1992
Colombia	1993
Ecuador	1993
Nicaragua	1992

Europe and Central Asia

Turkey	1991
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a. Two recipients.

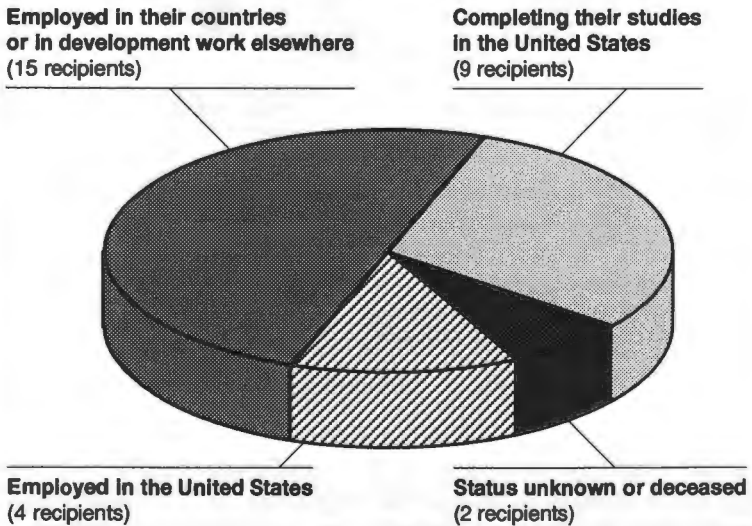
Source: Selection Committee files. See also *The Margaret McNamara Memorial Fund: A Reference History*, tables 5.3 and A.2.

and social work). Several have studied academic disciplines (anthropology and sociology, language and linguistics, and political science). A few are in fields that are relatively new to women (architecture and planning, engineering, and environmental sciences). One has studied medicine and one agriculture. The course of study of the largest number is public health. Most have pursued doctoral degrees. When they received their grants, they ranged in age from twenty-four to forty-seven; their median age in 1993 was thirty-three.

The first five grant recipients were from Africa, and there have been Africans each year, a proportion of just under 50 percent. An effort to achieve greater geographic diversity began in 1990, and Asian women have received grants each year since. In 1991, for the first time, recipients came from all the regions of the developing world except the Middle East and North Africa.

A typical grant recipient is a woman in her early thirties who has been employed eight or ten years in a field that affects women and children. She is married and has children. She is studying public health or one of the caring professions and is pursuing a Ph.D. She will return to her country in two or three years, often to a position from which she is on study leave. The financial resources that enabled her to come to the United States are exhausted. Her university has given her financial assistance, but her need for additional funds is acute. Her MMMF grant will help with educational and living expenses, but she will need help from other sources, too.

Figure 2. Location of Grant Recipients, March 1994



Source: Telephone survey in March 1994 of recipients and/or university personnel who knew them. Recipients outside the United States were not contacted. "Employed in their countries" includes recipients who planned to return to their countries before June 30, 1994, to assured employment.

Figure 2 shows the location of MMMF recipients in March 1994. A goal of the MMMF is for grant recipients to return to their countries. The rate at which they do so is the clearest measure of the success of the MMMF, and Figure 2 shows that this goal is being met. In early 1994 one-third of the MMMF's recipients had received their grants within the past two years and would not yet have been expected to return to their countries. Even so, 50 percent—including five who received their grants in the past two years—have returned home or are employed in development work in countries other than their own.

A few grant recipients have accepted employment in the United States. The MMMF adopted a policy in 1993 that discourages grant recipients from seeking employment in the United States. That policy is discussed in Chapter 2.

2

People and Policies

The women who built the Margaret McNamara Memorial Fund had several characteristics in common. They were all experienced in volunteering and had acquired the work habits and traits volunteers need. Most of them had been volunteers in the World Bank Volunteer Services: they had many shared experiences and were friends. They were of different nationalities and believed that this variety enhanced their work. Finally, they were committed to the development process. Most had lived in developing countries for extended periods, and all of them had traveled widely in the developing world. "A scholarship for a woman from a developing country" was no empty phrase to them. Rather, it evoked a vivid image of a real woman living in a setting they knew well. Helping to provide trained leadership for women in developing countries bonded them.

Margaret McNamara

Margaret McNamara was born in Spokane, Washington, in 1915. She grew up in California and graduated from the University of California, Berkeley, in 1937. Three years later she married Robert Strange McNamara, a Berkeley classmate. They moved to Cambridge, Massachusetts, where Mr. McNamara was on the faculty of the Harvard Business School.

The McNamaras' two daughters were born in Cambridge. Mr. McNamara spent much of World War II in the China-Burma-India theater. When he returned, both he and his wife contracted polio. He recovered quickly, but she spent eight months in the hospital and wore braces for two years until physical therapy and her determination enabled her to recover the full use of her limbs.

When Mr. McNamara joined the Ford Motor Company, the family moved to Detroit and then to Ann Arbor, Michigan, where the McNamaras' son was born. Mr. McNamara became president of Ford in 1960, only months before President Kennedy appointed him secretary of defense. The McNamaras moved to Washington.

The McNamara children were now of school age, and Mrs. McNamara had time to join other cabinet wives in community service. She helped to organize THIS, The Hospitality and Information Service, to assist newly arriving families in the foreign diplomatic corps. She was also a volunteer tutor in the Washington public schools, an experience which convinced her that disadvantaged children need powerful incentives to learn to read. It occurred to her that simply owning a book might provide that incentive. With friends, she organized Reading is FUNDamental (RIF), an organization that provided books from which a child could choose one he or she wanted to own. Reading is FUNDamental grew into a national organization with chapters in all fifty states and thousands of volunteer workers. By 1993 it had distributed 10 million books to children. For her work with RIF Mrs. McNamara was awarded the Medal of Freedom by President Jimmy Carter just before her death in 1981.

Mr. McNamara became president of the World Bank in 1968. Mrs. McNamara traveled widely with him in developing countries. She saw that women's lives were hard and unrewarding, and she became interested in the role of women in development. In 1970 she initiated a seminar on the topic for the wives of delegates to the annual meetings of the World Bank and the International Monetary Fund. Similar seminars were held for several years afterward.

Mrs. McNamara was also interested in the families of World Bank staff, especially their wives. The Bank's staff expanded rapidly during the early years of Mr. McNamara's presidency, and a group of experienced staff wives wanted to set up an organization to welcome new families and help them settle in Washington. Mrs. McNamara supported and encouraged this group, the World Bank Volunteer Services (WBVS). She intervened informally with Bank administrators on behalf of WBVS and often attended WBVS Executive Committee meetings and other gatherings. Her support of WBVS is an important thread in the story of the fund that bears her name.

Mrs. McNamara had many friends among the wives of World Bank staff who knew her to be warm-hearted and empathetic. They grieved as they saw her wasted by cancer during the last year of her husband's presidency of the World Bank. Their feelings for her were expressed by her old friend Lydia P. S. Katzenbach, who delivered the eulogy at the memorial service at the National Cathedral on February 6, 1981:

Marg loved not only in what she did but in her heart. And she had a very accommodating, forgiving, and crowded heart that took in all sorts of permanent boarders all across this land and into the furthest countries of the world . . . She truly believed that people were good, that something could be done to alter

misfortune and deprivation, to release life forces, turn an ugly detour back in the right direction.

The Founders and the Founding Committee

Babs Knox and Ruby Wingate were wives of World Bank staff and had known Margaret McNamara well during the early years of WBVS. They were experienced volunteers, had been leaders in WBVS, and were widely acquainted with Bank staff and staff wives. As Mr. McNamara's presidency drew to a close, they wanted to do for Mrs. McNamara something that would honor her and recognize her support of WBVS.

They had in mind two options: a gift to Reading is *FUNDamental*, or a scholarship for a woman from a developing country to study in the United States. They asked Mr. McNamara to discuss these options with his wife. Mr. McNamara reported that she was "absolutely delighted with the scholarship idea." He added that she would like the scholarship to go to a woman who was interested in women's and children's issues and who was planning to return to her country. Mrs. McNamara died a few weeks later.

Setting up a scholarship program required that many decisions be made. Mrs. Knox and Mrs. Wingate had talked often with a few friends about the scholarship idea, and this group soon became an informal committee. They called their project the Margaret McNamara Memorial Fund. The women—there were six—met occasionally and talked often on the telephone. Babs Knox and Ruby Wingate were co-chairs; there was a treasurer but no secretary. For convenience, the group will be called here the Founding Committee.

The Founding Committee adopted many policies that will be discussed later in this chapter. They carried out the MMMF's first fundraising activities and by the end of 1983 had raised \$31,000. They also selected the first grant recipient.

The MMMF Committee and the Board of Directors

In 1984 the Founding Committee began to change. It grew in number and began to call itself the MMMF Committee. Meetings were held more frequently, and minutes were kept. Beginning in 1984 there was a secretary. In 1985 the president of WBVS attended meetings as liaison with that organization. Babs Knox and Ruby Wingate continued as co-chairs until 1986.

The first retirements of the founding members of the MMMF came in 1986 and 1987, beginning with Ruby Wingate, who reasoned that the committee would be strengthened by new members with new ideas



Celebrating the MMMF's tenth birthday at the WBVS Annual Meeting and luncheon in 1991 were (left to right) founders Ruby Wingate and Babs Knox; vice president of the MMMF Board of Directors Rosemarie Wapenhans; honorary president Charlotte Conable; and president of the MMMF Board Sukriye Karaosmanoglu.

and new energy. Sukriye Karaosmanoglu replaced her as co-chair. Babs Knox retired in 1987. Her contributions to WBVS, its Book Project, and the MMMF were recognized by a reception in her honor and the presentation of a fund given in her name to an exceptionally needy MMMF grant recipient. Sukriye Karaosmanoglu now became chair of the MMMF Committee. Of the eight other members, two remained from the Founding Committee and six others had become members since 1984. By 1989 the endowment had grown to about \$235,000, and the committee had made grants to eight women: one grant each year for four years, and two grants each year for two years.

In the fall of 1989 the MMMF was incorporated as a not-for-profit corporation in Washington, D.C., and received tax-exempt status soon afterwards. The MMMF Committee had incorporated briefly in 1984 but had dissolved the corporation within a month. As a result of the 1989 incorporation (discussed in Chapter 3), the MMMF Committee reorganized itself into a Board of Directors.

Bylaws were adopted as required by law. They provided for a Board of Directors of three to twelve members. Four officers, who might or

might not be directors, were to be appointed by the directors. Sukriye Karaosmanoglu was the president; other officers were a vice president, secretary, and a treasurer. Members of the MMMF Committee were directors. The board has always included officers not required by the bylaws and other members not designated as directors.

The Board of Directors, like the committees that had preceded it, was organized on an "everyone helps with everything" basis, with chairs for the principal fund-raising activities. Box 1 lists the members of the board that served from July 1992 through June 1993. Officers and members not specified by the bylaws but included by the MMMF are in parentheses.

Policies

The founders of the MMMF and the Founding Committee knew that their project faced two tasks: raising funds and awarding grants. They had little idea in early 1981 of the scale of the work that lay ahead of them, but they went to work at once. Decisions led to practices that led to policies

Box 1. Members of the MMMF Board of Directors, July 1992–June 1993

(Honorary president)	(Patsy Preston)
President	Sukriye Karaosmanoglu
Vice president	Lorenda Alisbah (to March 1994)
Treasurer	Mary Ann Briggs
Secretary	Mathilde Zetterstrom
(Assistant secretary)	(Joanne Garrity)
Directors	Caroline Beenhakker
	Eunice Buky
	Aida Habib
	Margaret Lane
	Christine Ryrie (to March 1994)
	Carla Searce
	Aimee Warren
(WBVS liaison)	(Caroline Berney)
(Advisors)	(Babs Knox)
	(Anne Dickerson)
	(Carla Peperzak)
	(Rosemarie Wapenhans)
	(Ruby Wingate)

that set the direction for the MMMF. As the MMMF grew into a small foundation, policymaking became more circumspect and deliberate.

Early Policies

Depositing funds. An early decision had to do with how to manage money that would be raised to support a scholarship and what the tax status of the project would be. Babs Knox and Ruby Wingate, co-chairs, consulted the World Bank's legal counsel, who advised them to deposit money with the newly formed Community Foundation of Greater Washington, Inc., on whose board he served. The foundation's status as a tax-exempt non-profit institution would cover the scholarship project. The co-chairs met with the president of the foundation and took the necessary steps for making "an irrevocable gift."

MMMF moneys have been on deposit with the foundation ever since. Its name was changed in 1990 to the Foundation of the National Capital Region, Inc. Over the years, various accounts have been set up with the Bank-Fund Staff Federal Credit Union (hereafter called the Credit Union), and in the early 1990s investment accounts were established elsewhere.

Fund-raising and publicity. Mr. McNamara requested that no donations for the MMMF be solicited outside the World Bank. The MMMF has always honored that request.

On three occasions the MMMF adopted fund-raising goals: in 1981, \$100,000; in 1987, \$500,000; and in 1992, \$600,000. Achievement of the third goal is on the horizon.

Because fund-raising is dependent on publicity, the MMMF has publicized its work in the World Bank from the beginning using such vehicles as the WBVS newsletters, the World Bank's internal publication (*Bank Notes*, later *Bank's World*), and the Weekly Bulletin that is distributed desk-to-desk. In addition, the MMMF published descriptive brochures in 1985, 1988, and 1992 and a set of information sheets in 1992. A logo adopted in 1988 is used on the MMMF letterhead and official documents. The MMMF will publish annual reports beginning in 1994.

Defining "a scholarship." Some of the early policies grew out of defining what the founders and the Founding Committee meant by a scholarship. They had envisioned a single scholarship for a woman from a developing country whom they would identify, bring to the United States for study, and support for two or three years. After discussions with Washington-area educational institutions, they adopted a more modest policy of making a grant of a few thousand dollars to a woman already enrolled in a Washington-area institution. Within a year, they

abandoned the Washington-area restriction. At the same time, they decided to make an annual grant and, soon after that, multiple annual grants.

The relationship with World Bank Volunteer Services. The founders and the Founding Committee wanted the MMMF to be part of WBVS, but the WBVS Executive Committee was reluctant to take on the fund-raising responsibility the MMMF might entail. Eventually an agreement was reached that WBVS would support one MMMF fund-raising event a year and that the president of WBVS would serve as a liaison with the MMMF. This arrangement has stood the test of time and still operates.

Personnel. Appointments to the Founding and MMMF committees were made informally; a formal nominating procedure operates within the Board of Directors. Appointees have usually been active in WBVS and volunteers in MMMF fund-raising. Some have been appointed for their professional expertise.

In 1984 the MMMF Committee established the position of honorary chair and invited the wife of the president of the World Bank to fill the position. Peggy Clausen, wife of A. W. (Tom) Clausen, who had succeeded Mr. McNamara in 1981, held this position until 1986. In that year Charlotte Conable succeeded her when Barber Conable became president of the Bank. Working with the MMMF was a natural extension of Charlotte's long-standing interest in women's issues. Patsy Preston became honorary chair when Lewis Preston became president of the Bank in 1991. All of them have attended MMMF meetings and participated in fund-raising activities. The counsel of these experienced and powerful women has been of great benefit to the MMMF and has added to its visibility in the World Bank.

A related personnel policy has been the use of World Bank experts as advisors. Beginning with the Bank's legal counsel in 1981, the MMMF has sought legal and financial advice within the Bank many times. The board took formal action to appoint David Rivero as its legal advisor and Nestor Santiago as its financial advisor in 1989. In 1993 it appointed Ahmed Sartip as auditor. Its certified public accountant is a contractor outside the Bank.

Policies on Selecting Grant Recipients

By late 1982 the Founding Committee had enough money to make a grant of \$3,000. Making one soon would publicize the MMMF. The founders interviewed personnel at Washington-area educational institutions and selected the first grant recipient. But a more systematic procedure was needed for future selections. The committee adopted two policies: recipient selection should be separated from fund-raising,

and women on the Bank's staff should make the selection because of their knowledge of development. The committee set up a selection panel composed of women on the Bank's staff with a chair who was a volunteer but not a member of the Founding Committee. The panel formulated its own policies and operating procedures. Appointees and recipients were approved by the committee. After two selections, the committee decided to include on the panel some WBVS volunteers who had professional experience in development.

The 1990 selection brought into a focus an issue that had been troublesome for some time: ten of the twelve grant recipients were Africans. The board adopted the policy that the Selection Panel should try to achieve geographic diversity among grant recipients.

The board was somewhat reassured a few weeks later by a gift from the Bank's Asia Regional Office that provided funds for grants to two Asian women. In accepting these funds, the board adopted the policy of accepting gifts designated for grants, but it retained the power of selecting recipients.

The MMMF's policies on selecting grant recipients have remained the same, though a committee of volunteers was added in 1990 to accommodate the growth of the process. In 1991 the president asked the chair of the Selection Panel to write guidelines for the process, and they were approved by the board in 1992.

Policies on Making Grants

From its earliest days, those responsible for the MMMF scrutinized expenditures with great care. The Founding Committee agreed early in 1983 that its grants would be paid only from interest on the endowment. Each year, the committee analyzed its financial situation and decided the amount of the grant(s) it could make. Table 1 shows the growth in the number and amount of grants.

In 1991, to honor the tenth anniversary of the fund, the board awarded five grants of \$6,000 each. To do so, a portion of grant funds was paid from revenue for the current year—a change in the policy of paying all grants from interest that has endured. The board knows that this practice slows the growth of the endowment. In 1992, to protect the endowment, the board adopted the policy of making grant expenditures of no more than \$30,000 each year. At the same time, it adopted \$600,000 as its fund-raising goal, an amount likely to yield annual interest of about \$30,000.

Policies on Recipients

To stimulate interest in the MMMF, the Founding Committee invited the first grant recipient to attend the annual meeting luncheon of the WBVS.

Table 1. Number and Amount of Grants, 1983-93

<i>Year</i>	<i>Number</i>	<i>Amount of grant (U.S. dollars)</i>	<i>Total grant funds (U.S. dollars)</i>
1983	1	3,000	3,000
1984	1	3,000	3,000
1985	1	3,000	3,000
1986	1	3,000	3,000
1987	1	5,500 ^a	5,500
1988	2	3,000	6,000
1989	2	4,500, 6,000 ^b	10,500
1990	5 ^c	6,000	30,000
1991	5	6,000	30,000
1992	5	6,000	30,000
1993	6	5,000	30,000
Total	30		154,000

a. Grant of \$3,000 plus \$2,500 from Babs Knox Fund.

b. One recipient needed only part of her grant.

c. Two grants for Asian recipients were contributed by the World Bank's Asia Regional Office.

Source: MMMF Selection Committee.

The visit was a success and a pleasant occasion and led to a policy of inviting each year's grant recipients to Washington. The responsibility for organizing the visits was firmly fixed in 1991 in the chair of a committee appointed by the board but not a board member. As a result, all grant recipients except two have come to Washington and been entertained in World Bank homes, have met with Bank staff active in their fields, and have spoken briefly at the WBVS luncheon. The two who could not come were in their countries doing fieldwork for their dissertations.

MMMF grant recipients usually have few financial resources. In 1987 a recipient requested additional funds from the MMMF when funds from her country were cut off because of political turmoil. A fund collected to honor Babs Knox was used to relieve the recipient's plight. In 1989 a similar request came from a recipient in an earlier year. The board decided as a matter of policy to give no financial assistance to any recipient except its grant.

Two policies that imposed constraints on grant recipients were adopted in 1993. MMMF grant recipients who received grants above a certain level from another funding source would forego their MMMF grant. And recipients who accepted long-term employment in the United

States before spending two years in their countries were to contribute to the MMMF at least half the amount of their grant.

When Barber Conable retired from the World Bank in 1991, the board wanted to honor Mrs. Conable for her strong support and commitment to the MMMF. It adopted the policy of naming one grant recipient each year, beginning in 1991 and in perpetuity, as the Charlotte Conable Fellow. Accordingly, Charlotte Conable Fellows have been named in each succeeding year.

In 1992 the board designated a recipient the Nadine Wetzler Fellow in honor of the cherished board member who had died the preceding year. In 1993 it awarded a fellowship in the name of Harriet Baldwin to honor her contribution to the MMMF selection process.

3

Building and Managing the Endowment

The MMMF's fund-raising began with activities that yielded small amounts and that individuals could manage alone or in small groups. Over the years those activities have been mostly replaced by large-scale activities that require multiple committees and the help of 50 to 100 volunteers and that yield \$10,000 or more each time they are undertaken. Table 2 summarizes the MMMF's fund-raising activities.

The MMMF endowment has always been managed with scrupulous care. Gradually, simple bookkeeping methods have been replaced by computerized accounting and reporting, and the accumulation of interest on balances has been supplemented by an investment strategy.

This chapter discusses the increasing scale and complexity of fund-raising and the growing professionalism in managing the endowment.

Donations

Next to the International Arts and Crafts Fairs described later in this chapter, donations have earned the largest amount of money for the MMMF. Donations were formally solicited in 1981 and, honoring Mr. McNamara's request, only within the World Bank. They were invited as part of the Spring and Champagne Balls held in the mid-1980s. The Friends of the Margaret McNamara Memorial Fund, formed in the spring of 1993 by women members of the Bank's staff who had served on the Selection Panel, plan further solicitations of Bank staff.

Soliciting funds was the first fund-raising activity the Founding Committee undertook. A letter describing the fund was enclosed in the WBVS newsletter in March 1981, and an announcement was placed in an internal publication of the World Bank. In response, donations totaling about \$6,000 were received from 130 individuals by the close of 1981.

Donations have continued to come to the MMMF from individuals every year since 1981. Mr. McNamara has been the largest single donor to the MMMF. Barber and Charlotte Conable have been generous donors,

and Lewis and Patsy Preston have also given frequently since they came to the World Bank in 1991.

While most donations have been gifts from individuals, others have come in many forms. In 1983 and 1984 the Bank's advisor on women gave lecture fees to the MMMF. Other staff have donated lecture fees, some of them \$1,000 or more. The first memorial gift was in 1983, and there have been many memorials since. In 1984 the WBVS committee that sold UNICEF Christmas cards gave the MMMF \$1,000. Other World Bank groups have given to the MMMF over the years: the African Cultural Group, the Asia Cultural Group, the India Club, and the wives of Japanese staff. The World Bank's Asia Regional Office has often given the MMMF the raffle proceeds from its annual party. A number of gifts came in 1991 to honor the tenth anniversary of the MMMF; others have come at the request of retiring staff in lieu of retirement parties.

In 1989 the MMMF, the Asia Regional Office, and the Asia Development Bank produced a wall calendar featuring color photographs of Asian women. The collaboration led to a gift of \$12,000 from the Asia Regional Office for two grants to Asian women, the largest single gift the MMMF had received.

By the early 1990s the MMMF was a favored charity of World Bank individuals and groups and was receiving donations of \$10,000 or more each year.

Small-Scale Fund-Raising Activities

In the early years of the MMMF, benefit bridge parties and raffles at WBVS regional luncheons yielded several hundred dollars. "A jar of pennies" brought in a small amount. A gold ring made by a member of WBVS who was a jeweler was raffled in 1982, and a hand-made quilt in 1983. Another quilt, made by the WBVS sewing group, brought \$2,500 at a raffle in 1985.

A larger enterprise was the production and sale of a cookbook in 1981. It was revised and enlarged in 1986 and nutritional information added. It was sold at WBVS events and at other Bank events, listed in a publications catalog that was distributed worldwide, and sold in the World Bank's bookstore. It earned an average of \$3,000 a year between 1981 and 1993.

Foreign coins, most of them brought home by World Bank staff from overseas missions, have been collected and exchanged since 1983 in boxes at the entrances of the World Bank, the foreign exchange counter of the Credit Union, and Dulles International Airport. Income from this source has been several hundred dollars a year.

In the spring of 1991 an exhibit of photographs taken by Charlotte Conable led to a set of notecards that featured seven of her photos and

Table 2. Income from Donations and Fund-Raising Activities, 1981-93
(U.S. dollars)

Year	Donations	Cookbook	Spring Ball and Champagne Ball	Foreign coins	Bazaar and International Fair	Benefit Raffle	Notecards	Tote bags	Other	Total
1981	6,300	5,600	—	—	—	—	—	—	100	12,000
1982	1,400	7,900	—	—	—	—	—	—	—	9,300
1983	3,300	2,700	3,000	—	—	—	—	—	500	9,500
1984	3,700	1,000	3,700	400	7,600	—	—	—	200	16,600
1985	3,300	1,200	—	300	—	—	—	—	2,700	7,500
1986	2,000	6,000	6,300	300	21,000	—	—	—	100	35,700
1987	8,100	4,200	9,800	200	25,000	—	—	—	—	47,300
1988	4,600	1,500	10,800	300	25,700	—	—	—	100	43,000
1989	14,900	1,500	8,900	300	29,500	—	—	—	200	55,300
1990 ^a	1,500	600	—	800	—	14,600	—	—	700	18,200
FY91	10,100	1,300	—	1,700	31,000	13,100	2,100	—	100	59,400
FY92	15,600	1,400	—	700	32,800	13,600	1,400	200	300	66,000
FY93	10,800	500	—	1,500	35,000	18,800	200	200	100	67,100
Total	85,600	35,400	42,500	6,500	207,600	60,100	3,700	400	5,100	446,900

— No record.

Notes: Amounts are rounded to the nearest \$100. Activities are shown from left to right in the table in the order in which they were initiated. Amounts for 1990 reflect the shift in accounting from the calendar year to the fiscal year (FY), July 1 to June 30.

a. Six-month period.

Sources: MMMF financial records. See also *The Margaret McNamara Memorial Fund: A Reference History*, table 5.1, and notes for tables 1.1, 2.1, 3.1, and 4.3.

one taken by a WBVS volunteer. In the fall of the same year tote bags were produced and sold at the International Arts and Crafts Fair. Both projects will yield several thousand dollars when the inventory is sold.

Spring Balls and Champagne Balls

Midway between small- and large-scale activities are the Spring Balls and Champagne Balls of the mid-1980s. The first, held in the gallery of the World Bank's headquarters building on May 6, 1983, was one of the first activities jointly sponsored by WBVS and the MMMF. A raffle of simple prizes was a feature. Ticket sales, raffle tickets, and contributions netted about \$3,000.

A more elaborate ball was held on May 26, 1984, at the New Zealand embassy. Raffle prizes were more inviting, but total receipts were disappointing, and no ball was held in the spring of 1985.

A ball on a grander scale, called a Champagne Ball, was held in the atrium of the International Monetary Fund on May 9, 1986. The ball was well advertised, and invitations were sent to vice presidents, department heads, and division chiefs. It was well attended and festive, and the net profit was twice that of the first Spring Ball.

Champagne Balls were held in May of 1987 and 1988, with profits rising each year. They were big undertakings, involving many volunteers, many committees, and many decisions. In 1989 the profit was considerably less than it had been in the year before, and questions about the value of the energy input in relation to revenue produced led to the termination of the balls.

The raffle had been an increasingly successful feature of the balls. It was salvaged and was transformed in 1990 into a benefit raffle that yielded 50 percent more profit the first time round than the most lucrative of the balls.

The International Arts and Crafts Fairs

Meanwhile, a truly large-scale event had come onto the scene that dwarfed all the fund-raising activities of the past and changed the financial outlook for the MMMF. It began with a question by MMMF Committee member Carla Searce: "Everybody has bazaars—why don't we have one, too?" So preparations began, and a bazaar was held at a church in Virginia on October 13, 1984. An unusual feature was to invite Bank wives who were potters and silversmiths, along with a few other craftspersons, to display and sell their wares. The bazaar was well attended. A few leftovers were sold a couple of weeks later in a mini-bazaar at the World Bank. The bazaars were by far the most successful fund-raisers the MMMF had had.

In the spring of 1986 the bazaar idea was transformed into a fair to be held at the World Bank where Washington craftspersons might sell their products, donating a certain percentage of their sales to the MMMF. Within weeks, craftspersons had rented fifty-five tables. The fair was advertised



The annual International Arts and Crafts Fair has been the MMMF's most remunerative fund-raising activity. Inset: Carla Scarce, the originator and manager of the fair.

in local newspapers and on radio and television. Posters were displayed in places frequented by craftspersons and World Bank staff.

An MMMF table sold the new cookbook, as well as items donated by Peggy Clausen, Charlotte Conable, and WBVS volunteers. When proceeds were totaled and costs subtracted, the fair had netted \$21,000.

The first International Arts and Crafts Fair brought the MMMF's fund-raising goal of \$100,000 within sight. It added greatly to the MMMF's visibility inside and outside the Bank, and it created a sense of camaraderie among the many volunteers who staffed it. Within weeks, plans were underway for the second annual fair.

The second fair was held November 15, 16, and 17, 1987, and fairs have been held each year since, the seventh in November 1992. Proceeds increased steadily, passed \$30,000 in 1990 (FY91), and continued to rise. New features are added almost every year, but the sale of crafts remains the heart of the event. Competition for table reservations is keen, and most tables are reserved the first day reservations are accepted in the early spring.

Visitors to the seventh fair, in 1992, entered the World Bank Auditorium from G Street under a 12-foot-long hand-sewn banner announcing the fair—a relic of the first fair. They passed a table where raffle tickets were sold and where donated raffle prizes were displayed—a Turkish kilim, a Bolivian blouse heavy with embroidery, and a Chilean sheepskin coat. Tables in the lobby of the auditorium held ceramic tableware and earrings, silver jewelry, Turkish textiles, and miniature watercolors of Washington's monuments. Ahead stood the MMMF table, where Patsy Preston and members of the MMMF Board sold WBVS cookbooks, MMMF notecards and tote bags, and donated items ranging from Persian copper pieces to handmade Christmas tree ornaments. All sales proceeds from the MMMF table would go to the MMMF. Inside the auditorium were four aisles of vendors selling jewelry, hand-painted scarves, batik skirts and dresses, Thai pillows, Swedish Christmas decorations, hand-sewn toys, and a hundred other craft products. On the stage of the auditorium a carpet dealer displayed new and antique carpets. In an adjacent space was Le Café, where soup, coffee, and empanadas and samosas provided a light lunch. Nearby, in the Gourmet Shop, home-baked international foods were for sale. Volunteers collected sales slips and headed to an adjacent room to calculate totals. The space was crowded and festive, many languages were spoken, and many people were in national dress.

The Benefit Raffle

The MMMF Board members who planned the first Benefit Raffle in 1990 wanted dazzling prizes that would attract ticket purchasers, and

they fanned out to international airlines and leading local businesses to procure them. The raffle was well advertised in the Bank, and ticket sales went well. Net profit was much higher than profit for the balls had been and was half that of the International Arts and Crafts Fair.

Benefit Raffles were held in the spring of 1991, 1992, and 1993. Net profit in 1991 and 1992 fell behind that of 1990 but far exceeded it in 1993. In 1993 the committee assembled twenty-three choice prizes from local businesses. Four were round-trip airline tickets to Europe and four were weekend holidays in well-

known resorts; others were dinners and luncheons at fashionable restaurants, gift certificates from elegant shops, and jewelry.

Raffles appeal to fund-raisers because they have low overhead, but their success depends on a high volume of ticket sales. In 1993, 150 staff members were recruited to sell tickets along with WBVS volunteers. Net profit in 1993 was higher than ever before. Like the International Arts and Crafts Fair, the Benefit Raffle yields high profit with a manageable level of effort.

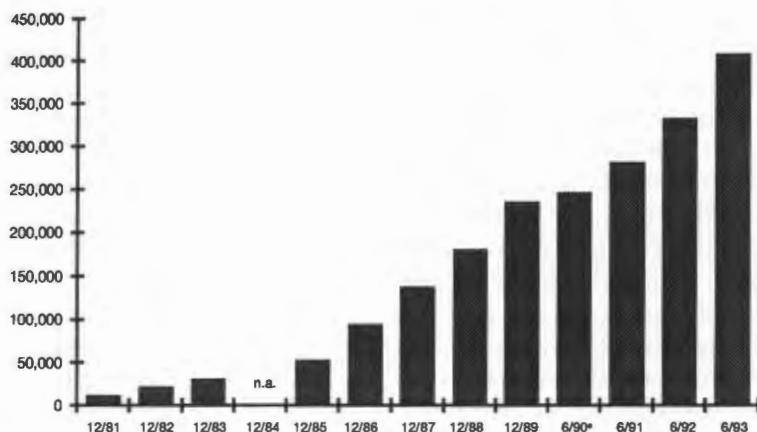


Aida Habib draws winning tickets in the Benefit Raffle at the WBVS Annual Meeting and luncheon in 1993.

Managing the Endowment

Figure 3 tells the story of the growth of the endowment. In the early years of the MMMF—1981 through 1985—the endowment grew by about \$10,000 a year. After the International Arts and Crafts Fairs began in 1986, growth increased sharply. Changes in the growth rate brought changes in the management of the endowment. These changes fall into two periods, separated by the incorporation of the fund in 1989 in Washington, D.C., and the achievement soon afterward of tax-exempt status as a public charity.

Figure 3 Total Fund Balance by Year, 1981-93
(U.S. dollars)



n.a. Not available.

Note: Amounts are rounded to the nearest \$100.

a. Six-month period.

Source: MMMF financial records. See also *The Margaret McNamara Memorial Fund: A Reference History*, Appendix 5A.

From 1981 to 1989

Proceeds from the MMMF's fund-raising activities were recorded in a ledger and deposited in an account in the Credit Union. They were transferred as they accumulated to the Community Foundation of Greater Washington, Inc., where they were included in its investment pool. Until 1984 the foundation charged no management fee.

In 1984, for various reasons, the MMMF Committee considered withdrawing from the foundation. On the advice of the Bank's legal counsel and staff in the Office of the Treasurer, the chair and co-chair met with representatives of Arnold and Porter, a Washington law firm. The committee incorporated briefly as a tax-exempt not-for-profit foundation in the District of Columbia, but further reflection and additional advice led the committee to dissolve the corporation within a few weeks. A principal reason was reluctance to assume the cost of filing tax returns.

At the beginning of 1988 the endowment was approaching \$150,000. Accounting was becoming increasingly complicated. Inaccuracies were inevitable, and computerizing the accounts seemed a logical step. In

early 1989 a Bank staff member with expert skills helped to set up a computerized accounting system.

From 1990 to 1993

From time to time in 1988 and 1989 questions arose about the MMMF's tax status. The issue surfaced again as plans were being made for the fourth annual International Arts and Crafts Fair in the fall of 1989. On the advice of David Rivero of the Bank's Legal Department, the committee decided to reconsider its tax status. The officers of the MMMF Committee consulted Wilmer, Cutler, and Pickering, a Washington law firm that specialized in tax matters. The lawyers strongly advised the MMMF to incorporate as a not-for-profit corporation in Washington, D.C., and apply for tax-exempt status as a public charity. The necessary legal instruments were drawn up and filed, and a certificate of incorporation was issued on October 25, 1989. Tax-exempt status was granted retroactively to October 25, 1989, by the Internal Revenue Service on January 4, 1990.

There were many advantages to incorporation and public charity tax status. Donations were deductible for U.S. tax purposes, and MMMF income was tax-exempt. Orderly accounting procedures were adopted to meet the requirements of the law. The main disadvantage was the need to file tax returns that would have to be prepared by a professional accountant, a new expense for the MMMF.

The new status brought some changes. It required a reorganization of the MMMF Committee into a Board of Directors (see Chapter 2). In addition, the MMMF had to recruit applicants in at least thirty-two states to comply with the requirement that it operate nationally. Tax-exempt status required that a certain percentage of the MMMF's benefits in any year were to be paid in Washington, D.C. So the MMMF decided that it would award a grant to a student enrolled in an educational institution in Washington, D.C., or make a contribution to a Washington charity. Finally, to relieve its anxiety about liability, the MMMF Board purchased insurance—general liability and crime insurance, as well as worker's compensation that would cover all volunteers working for the fund. The World Bank agreed to provide additional liability insurance under its general liability coverage.

In another step taken at the time of the incorporation, the new Board of Directors decided to deposit income from future fund-raising events in the Credit Union rather than with the Community Foundation. It did so to increase the proportion of the endowment over which it could exercise investment control. Balances in the Credit Union accounts grew rapidly, and the board purchased Credit Union share accounts that paid higher interest. But the board clearly needed an investment strategy,

and the president of the board invited Nestor Santiago, administrator of the World Bank's Pension Fund, to be the MMMF's financial advisor.

Mr. Santiago recommended some changes. At his suggestion, the board contracted with Regardie, Brooks, and Lewis, certified public accountants, to prepare tax returns; the first returns were filed in November 1990. The MMMF altered its fiscal year from the calendar year to July through June—the year from July 1, 1990, to June 30, 1991, became FY91. Because the preparation of tax returns required more powerful computing than the system the MMMF used, a new computer program was purchased. Finally, when Mr. Santiago and the accountant suggested that the MMMF accounts be audited, the board appointed as its auditor Ahmad Sartip, a member of the staff of the Bank's vice president and controller.

The new computer program required that the board approve an advance budget as a framework for the accounts. It also made possible a reporting system that conformed with accounting conventions and produced a reporting series that was cumulative. Thus the June 30 report covered both the most recent accounting period and the fiscal year.

In April 1992 Mr. Santiago proposed an investment strategy for the funds in the Credit Union. The endowment was approaching \$350,000, with roughly 35 percent in accounts in the Credit Union and 65 percent in the Foundation for the National Capital Region, Inc., the name adopted by the Community Foundation, Inc., in 1990. Annual disbursements were \$30,000 for grants, and fund-raising brought in \$50,000 to \$60,000 annually.

Mr. Santiago recommended that the board build a portfolio that would eventually have 70 percent in equities and 30 percent in bonds, diversified globally. Following his advice, the board purchased \$50,000 shares each in international equities and global bond funds. In the summer of 1992, again following Mr. Santiago's advice, the board purchased \$17,500 additional shares in each fund.

4

Selecting Grant Recipients

The story of selecting MMMF grant recipients echoes the story of fundraising. It is a story of growth: in the number of persons who participated, in the number and specificity of policies formulated, and in the complexity of the procedures that were followed. From 1983 to 1989 the scale of the selection process was small. Beginning in 1990 the scale became larger.

1983 to 1989

Personnel

The first grant recipient was selected in 1983 by the founders of the MMMF. From 1984 through 1989 recipients were chosen by a Selection Panel composed of women Bank staff and, after 1987, a few WBVS volunteers. The chair, a WBVS volunteer, was responsible to the MMMF Committee but was not a member of the committee. She appointed the members of the panel. They and the grant recipients were approved by the committee.

During this period the Selection Panel had two chairs, five women staff, and three volunteers (see Appendix A). They were nationals of seven countries. One was the World Bank's advisor on women, three were economists, two were educators, one was an engineer, one an agriculturalist, and one a public health specialist. The staff members worked in different parts of the Bank. All but one served on the panel for three selections.

Policies

The Selection Panel was empowered to develop its own policies and operating procedures. The first panel decided that members should serve for three selections, that as a group they should come from a variety of countries and World Bank departments and regional offices,

and that the meetings of the panel should be confidential, with no written record kept. These policies have not changed.

Many of the Selection Panel's policies have had to do with the eligibility criteria for applicants. The general criteria—women from developing countries interested in women's and children's issues who were committed to returning to their countries and were in financial need—had been established when the MMMF began. But they have been given greater specificity by the Selection Panel and, later, the Selection Committee through the years.

An early issue was the kind of educational program applicants should be pursuing. The panel agreed that degree candidates in colleges and universities were eligible, as were women receiving non-degree technical training, inasmuch as technical expertise is needed in developing countries. As a result, the MMMF has always used the term "educational institution" rather than "college or university" in stating its eligibility criteria.

Another issue was, which developing countries should applicants come from? This question arose often. In the early years the Selection Panel used its own judgment in deciding on the country eligibility of applicants or consulted various country lists used by the World Bank. In time, these practices proved unworkable and the question was revisited.

A third issue was the stage in their studies applicants must have reached. Some applied for grants after they had been admitted to institutions in the United States but before they arrived. The panel agreed that such applicants might not find enough funds to pursue their studies, making an MMMF grant risky. So the panel adopted the policy that applicants must be enrolled in educational institutions and living in the United States at the time they applied for a grant.

What costs would an MMMF grant cover? At first, the panel decided grant coverage on a case-by-case basis. Gradually, it adopted the policy that educational costs, living expenses, and child care were acceptable.

In the early years, information about the MMMF was transmitted by word of mouth. To enlarge the field of applicants, the panel adopted the policy in the mid-1980s of announcing MMMF grants to educational institutions throughout the United States and to organizations that announce grants. In 1988 the MMMF was listed in *Financial Resources for International Study*, a publication of the Institute for International Education in New York that is distributed worldwide.

Procedures

The two-page application form used in 1984 inquired about the applicant's interest in women's and children's issues, her plans for

Table 3. Data on the Selection Process, 1983-93

Item	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993
Announcement mailing	—	—	10 ^a	—	20 ^b	24	—	—	143	285	382
Requests for application materials and information	—	—	—	—	—	—	—	70	484	983	1,027
Applications received	1	4	11	15	18	34	65	30	157	240	257
Applications rejected	0	3	1	5	6	13	35	10	67	158	184
Applications processed in preliminary selection	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	20	90	82	73
Short list for final selection	n.a.	4	10	10	12	21	30	10	12	15	15
Number of recipients	1	1	1	1	1	2	2	3+2	5	5	6

— No record.

n.a. Not applicable.

a. Washington area institutions only.

b. Estimate.

Source: Selection Committee files. See also *The Margaret McNamara Memorial Fund: A Reference History*, tables 4.4 and S.3.

returning home, and her financial need. It also asked her to name two recommenders, whom the chair telephoned. The application form became longer over the years and asked for increasingly specific information. Soon recommendation forms accompanied the grant application form, along with a separate two-page form for financial information. The panel read these papers over a weekend. When it met, it rated applicants on their work experience, their financial need, their commitment to women and children, and the importance of their field of study.

It was clear after the 1989 selection that the volume of work required in selecting grant recipients had grown beyond the handling capacity of the selection process. Table 3 shows the increasing numbers with which the panel was dealing. In 1989 there were thirty applications, more than staff members could handle over a weekend. A recurring problem was staff travel schedules. The selection process had to change.

In anticipation of the 1990 selection, the chair of the Selection Panel met with representatives of the Robert S. McNamara Fellowships Program and the World Bank Graduate Scholarship Program to discuss the selection procedures of those programs. The first had been operating since the spring of 1982, the second since 1987. She also contacted the international education scholarship program of the American Association of University Women. These programs were much larger than the MMMF, but elements of their selection procedures promised to be adaptable to the MMMF.

1990 to 1993

Personnel

New features in the 1990 selection were an increase in personnel, a preliminary selection, and a numerical rating system. A Selection Committee of eight volunteers (twelve after 1990) was appointed by the chair to make a preliminary selection among applicants; five were appointed to the Selection Panel to make the final selection. Ten staff women were identified who were willing to serve on the Selection Panel; five, available at the time of the selection, were appointed to the panel.

The main criterion for the Selection Committee members was developing country nationality or, for nationals of industrial countries, a period of residence in a developing country. From 1990 to 1993 twenty-six WBVS volunteers served on the Selection Committee, fourteen of them also on the Selection Panel (see Appendix A). They included nationals of six industrial countries and nine developing countries. Most served for three years.

Thirteen women Bank staff were members of the Selection Panel in the selections of 1990, 1991, 1992, and 1993 (see Appendix A). Four were nationals of industrial countries, the others of developing countries. Seven were economists, two were financial analysts, one an educator, one a statistician, one a sociologist, and one a mathematician. They came from many parts of the Bank. Three served for three years and four for two years; six were able to serve only once.

Policies

Eligibility criteria assumed central importance in the new selection procedures because applicants were measured against them. Criteria continued to be refined through the years in the light of experience with the selection process. In 1992 an age limitation was adopted because women younger than twenty-five years did not have convincing records of service to women and children.

The question as to which developing countries applicants should come from continued to arise. World Bank lists were operational and likely to change: the Selection Committee needed one that it could use throughout a year. After considerable discussion with Bank staff, the committee adopted two criteria for country eligibility. The first was that eligible countries must be poor, as defined by the United Nations Development Programme: countries with GNP per capita of \$3,000 or less as shown in the current *World Bank Atlas*. The second criterion was that eligible countries must be members of the World Bank, a criterion used by the Robert S. McNamara Fellowships Programs and the World Bank Graduate Scholarship Program.

A list of countries that met these criteria, the "country eligibility list," was drawn up and used by the Selection Committee in 1991. In 1992 it was published and distributed with application materials. The publication of the list greatly reduced questions about country eligibility. The list is updated annually.

By 1993 the MMMF required that applicants be women from countries on the country eligibility list who met all the following criteria:

- They were residing in the United States, enrolled in accredited educational institutions at the time of application, and would be enrolled during the period to be covered by a grant.
- They had a record of service to women and children in their countries.
- They planned to return to their countries within approximately two years of the date on which grants would be made.
- They could demonstrate their need for financial assistance to complete their courses of study.

Applicants could not be related to a staff member or spouse of any institution in the World Bank Group. Permanent residents of the United States were ineligible, as were applicants under twenty-five years of age.

The incorporation of the MMMF and the achievement of tax-exempt status required two policies from the Selection Committee. One had to do with awarding a grant each year to a woman enrolled in an institution in Washington, D.C. The committee adopted the policy that Washington applicants must meet the MMMF's eligibility criteria and that recipients must be equal in merit to other recipients. If these conditions were not met, the committee would ask the board to make a donation to another Washington charity. The panel awarded the first grant to a Washington, D.C., applicant in 1991 and did so again in 1992 and 1993.

The second policy that grew out of the new status was related to the requirement that applicants must be recruited in at least thirty-two



The Selection Committee processed 257 grant application forms in 1993. Three of the thirteen members, left to right: Sigrid Blobel, Hada Zaidan, Therese De Clercq.

states. The Selection Committee had begun to enlarge its mailing list as a result of a 1990 directive from the MMMF Board to try to achieve geographic diversity among grant recipients. Announcements of MMMF grants were mailed to institutions in regions of the United States where Latin American and Asian women were likely to study. The mailing list was enlarged and computerized and by 1993 included institutions in all fifty states.

A longer mailing list generated more applications, and records were computerized in 1991. Committee members were trained to input applicant data. The Selection Committee's other records were organized in a computer-related filing system, also beginning in 1991.

Increased applications and computerizing led in 1992 to another policy: to employ a data processor during the peak period of the selection process when committee members did not have time to input data. A data processor, paid by WBVS, input data for the 1991 and 1992 selections; another was employed for the 1993 selection. Data analysis awaits the accumulation of data that covers a longer period of time.

The Selection Committee was impressed each year by the profound financial need of applicants. Financial resources for foreign students were declining in all American institutions, and MMMF applicants appeared to receive little guidance from their institutions. To help applicants, the committee developed an information sheet about sources of funding available to women from developing countries. It listed directories of funding sources and several fellowship programs. Beginning in 1992, this list was included with the MMMF application materials.

The Board of Directors requested in 1991 that the chair prepare written guidelines for the selection process. The guidelines, approved in the fall of 1992, discussed how personnel for the Selection Committee and panel were chosen, listed their responsibilities, and outlined selection procedures. These procedures were designed to be flexible and to give easy access to as many volunteers as possible. They also called for a pool of women staff from which Selection Panel members would be drawn at the time of the selection.

Procedures

The selection procedures adopted in 1990 and 1991 involved a year-long cycle of events and a three-stage selection process. For each stage, forms were developed, and for the second and third stages numerical rating systems for applicants were introduced. The procedures are described here as they were followed in 1993.

The year-long cycle of events begins with an announcement mailing in August. Application materials (the grant application form, two recommendation forms and return envelopes, a letter of instructions,

the country eligibility list, and the information sheet about sources of funding), together with a letter and an announcement suitable for posting, are sent to about 200 educational institutions, appropriate Washington embassies and World Bank resident missions, World Bank executive directors for eligible countries, and fifteen organizations that announce grants to women. Application materials are mailed in response to requests from early August until mid-January.

The three-stage selection process measures the applicant against the three main criteria for MMMF grants: commitment to women and children, plans to return to their countries within approximately two years, and financial need. The grant application form and recommendation forms provide the basis for measurement. The grant application form, revised every year and now numbering twelve pages, asks for personal and financial information and educational, employment, and community service information. In addition, the form asks specific questions. Why did the applicant choose her present course of study? How will she use her training when she returns home? What position would she like to hold? It asks her to describe an activity she has undertaken that demonstrates her commitment to women and children and to write a brief essay about the main influences in her life. The recommendation form asks faculty members to comment on an applicant in relation to the three main criteria of the grant.

The first stage, the check-off, begins when applications are received. Three committee members check the completeness of the application materials and make a quick judgment about the extent to which the applicant meets the criteria of the grant. In this stage, half or more of the applicants are rejected. Seventy to eighty applicants are processed further.

In the preliminary selection, applications are assigned randomly to three or four readers; each committee member reads about twenty applications. Readers rate the applicant in terms of the three main criteria of the grant, using rating sheets with a three-point scale. They then make overall judgments and recommend five applicants. The reading is done at the World Bank so that application forms need not be copied. When the reading is finished, the scores—points on the rating sheets and readers' recommendations—are tallied and applicants are ranked. The committee meets, discusses the applicants, and decides on the twelve to fifteen who will comprise the short list from which the Selection Panel will make final decisions.

In the final selection, the Selection Panel members read the applications on the short list, rate them against the three main criteria of the grant, using rating sheets with a five-point scale, and choose one applicant they think is best. Points and recommendations are tallied

and applicants ranked. The panel meets, discusses the applicants, and decides on the grant recipients.

The chair of the Selection Committee and Panel reports the recipients to the MMMF Board, which has always approved the action of the panel. The recipients are notified, and plans are made for welcoming them to Washington. After their visit, the Selection Committee meets and evaluates its work and makes changes in its forms and procedures, and the chair begins preparations for the announcement mailing that starts the cycle over again.

Appendix A

Personnel

Founders, Founding Committee, MMMF Committee, Board of Directors, and Others

Dates are years of service with the MMMF.

Founders

Beatrice (Babs) Knox (U.K.). Nurse and midwife, volunteer tutor of disabled children. Founder of WIVES, member of WIVES Executive Committee. Founder of MMMF, co-chair of Founding Committee and MMMF Committee. 1980–87. Advisor 1987 to date.

Ruby Wingate (Canada). Sculptor, ceramist, and horticulturist; volunteer in the arts and theater. Member and first elected president WIVES Executive Committee. Founder of MMMF, co-chair of Founding Committee and MMMF Committee. 1980–86. Advisor 1986 to date.

Founding Committee

Kitty Broches (Netherlands). Painter and collector of contemporary art. Member and vice president WIVES Executive Committee. Member MMMF Founding Committee. 1981–82. Deceased 1982.

Aida Habib (Egypt). Leader of Bank wives group in Virginia that merged with WIVES. Member WIVES Executive Committee. Member MMMF Founding Committee, MMMF Committee, and MMMF Board. 1981 to date.

Yvonne Kendall (U.K.). Lived in Argentina and Peru before marriage, Liberia and Nigeria afterwards. Member WIVES Executive Committee. Member MMMF Founding Committee, MMMF Committee, and Selection Committee. 1981–86, 1990.

Irene Mould (U.K.). Lived in Jordan. Member Bank wives group in Virginia. Member and vice president WIVES Executive Committee. Member and treasurer MMMF Founding Committee, member of MMMF Committee. 1981-86.

Jane North (U.K.). Teacher and remedial tutor. Lived in South Africa and Nigeria. Member MMMF Founding Committee and MMMF Committee. 1981-87.

Carla Searce (Italy). Lived in Ethiopia. Member WIVES Executive Committee, organizer of UNICEF sales. Member MMMF Founding Committee, MMMF Committee, and MMMF Board. Originator of International Arts and Crafts Fair. 1981 to date.

MMMF Committee

Eunice Buky (U.K.). Teacher. Lived in Kenya. Volunteer in MMMF fund-raising activities, member MMMF Committee and Board. 1986 to date.

Anne Dickerson (U.S.). Many volunteer activities, including fund-raising. Member WBVS Executive Committee, president of WBVS and liaison with MMMF. Member and secretary MMMF Committee, member and treasurer MMMF Board. 1984-91. Advisor 1991 to date.

Meg Gabriel (U.S.) Lived in Venezuela. Volunteer in Bank-Fund Annual Meeting hospitality activities. Member and secretary MMMF Committee. 1984-88.

Carmen Gonzales (Spain). Lived in Venezuela. Volunteer in WBVS and MMMF fund-raising activities. Member MMMF Committee. 1987-89.

Sukriye Karaosmanoglu (Turkey). Nurse and public health specialist. Volunteer in WBVS activities. Member, co-chair, and chair MMMF Committee, president MMMF Board. 1986 to date.

Margaret Lane (Australia). Physiotherapist. Lived in Colombia and Liberia. Volunteer in WBVS activities and MMMF fund-raising activities. Member MMMF Committee and Board. 1986 to date.

Carla Peperzak (Netherlands). Lived in Bangkok, Rome, and Kenya. Volunteer in WBVS activities and MMMF fund-raising activities. Member WBVS Executive Committee, president of WBVS and liaison with MMMF. Member and treasurer MMMF Committee. 1982-88. Advisor 1988 to date.

Lilian Silveira (El Salvador). Volunteer in WBVS activities and MMMF fund-raising activities. Member MMMF Committee, chair MMMF Selection Panel. 1986–90.

Merete van der Mandele (Denmark). Teacher. Lived in the Philippines. Volunteer in WBVS activities and MMMF fund-raising activities. Member MMMF Committee and Board. 1988–91.

Rosemarie Wapenhans (Germany). Veterinary medicine. Volunteer with MMMF fund-raising activities. Member and vice chair MMMF Committee, member and vice president MMMF Board. 1988–92. Advisor 1992 to date.

Aimee Warren (Brazil). Lived in many oil-producing countries. Volunteer in WBVS activities and MMMF fund-raising activities. Member MMMF Committee and Board. 1988 to date.

Nadine Wetzler (Argentina). Volunteer in MMMF fund-raising activities. Member MMMF Committee. 1986–88. Deceased 1991.

Matilde Zetterstrom (U.S.). Lived in Afghanistan. Member Bank wives group in Virginia. Member WIVES Executive Committee. Volunteer in MMMF fund-raising activities. Member MMMF Committee and Board. 1989 to date.

MMMF Board of Directors

The Board of Directors from July 1992 to June 1993 is shown in Chapter 2. Most members are in the MMMF Committee list above; those not included are as follows.

Lorenda Alisbah (U.S.). Grew up in India, lived there as an adult. Member and vice president MMMF Board. 1989–92.

Caroline Beenhakker (Austria). Many volunteer activities. Lived in Brazil, Saudia Arabia, and Thailand. Volunteer in MMMF fund-raising activities. Member MMMF Board. 1992 to date.

Mary Ann Briggs (U.S.). Many volunteer activities. Lived in Brazil. Volunteer in WBVS activities and MMMF fund-raising activities. Member and treasurer MMMF Board. 1991 to date.

Christine Ryrie (U.K.). Biochemist and tutor of mathematics. Volunteer in WBVS activities and MMMF fund-raising activities. Member MMMF Board. 1992–93.

Honorary President

Patsy Preston (U.S.). 1991 to date.

Honorary Members

Peggy Clausen (U.S.). 1986 to date.

Charlotte Conable (U.S.). 1991 to date.

WBVS Liaison (WBVS Presidents)

Anne Dickerson (U.S.). 1984–85.

Carla Peperzak (Netherlands). 1985–88.

Ruksana Mehta (India). 1988–91.

Caroline Berney (U.K.). 1991–94.

WBVS Staff

Marie Favis (Philippines). WBVS office assistant. 1985 to date.

Joanne Garrity (U.S.). WBVS administrative officer. 1985 to date.

World Bank Advisors

Davidson Sommers. Counsel to the World Bank. 1981.

Hans Hittmair. Treasurer's Office. 1984.

Robert Sadove. World Bank Graduate Scholarship Program. 1987–90.

Stanley Perch. World Bank staff, computer advisor. 1989.

David Rivero. Legal Department. 1989 to date.

Nestor Santiago. Pension Department. 1989 to date.

Frank Farner. World Bank Graduate Scholarship Program. 1991 to date.

Ahmed Sartip. Internal Auditing Department, auditor. 1993 to date.

Contractor

Celso Mataac. CPA, Regardie, Brooks, & Lewis. 1990 to date.

Selection Panel and Selection Committee

Dates are years of service with the MMMF.

World Bank Women Staff

Nural Abdulhadi (Jordan). Planning and Budgeting Department. 1990, 1991. Deceased 1991.

Jayshree Balachander (India). Human Resources and Poverty Division, Africa Technical Department. 1993.

Harriet Baldwin (U.S.). Educator, Publications Department. 1984, 1985, 1986.

Muriel Brathwaite (Guyana). Monitoring Unit, Central Operations Department. 1992, 1993.

Lea Donaldson (Argentina). Engineer, Water Supply and Sewerage Department, Latin America and Caribbean Regional Office. 1988, 1989.

Theresa Ho (Philippines). Economist, Population, Health, and Nutrition Department. 1988, 1989.

Dominique Lallement (France). Chief, Monitoring Unit, Central Operations Department; chief, Infrastructure Division, Europe and Central Asia Regional Office. 1991, 1993.

Uma Lele (India). Economist, Development Resources Department. 1987, 1988, 1989.

Nahed Mahmoud (Egypt). Secretary, Legal Department. 1988. Deceased 1989.

Oey Meesook (Thailand). Economist, Office of the Vice President for Africa. 1984, 1985, 1986, 1987.

Eileen Nkwanga (Zambia). Education Department, African Regional Office. 1993.

Elaine Patterson (U.S.). Office of the Vice President for Asia. 1990, 1991, 1992.

Bavani Rajagopalan (India). Statistician, Infrastructure and Urban Development Department. 1991.

Silvia Sagari (Uruguay). Chief, Industry and Energy Division, Africa Regional Office. 1992.

Loretta Schaeffer (U.S.). Office of the Vice President for Asia. 1992.

Gloria Scott (Jamaica). Advisor on women. 1984, 1985, 1986, 1990, 1992.

Barbara Searle (U.S.). Population and Human Resources Division for Europe, the Middle East, and North Africa; ombudsman. Special Selection Panel, 1990; 1991, 1992, 1993.

Nwanganga Shields (Nigeria). Economist, Education and Manpower Division, Africa Projects Department. 1984, 1985, 1986.

Katherine Sierra (U.S.). Office of the Vice President for Latin America and the Caribbean. 1993.

WIVES/WBVS Volunteers

An asterisk () means service on the Selection Panel.*

Harriet Baldwin (U.S.). Residence in India and Iran. 1989*, 1990*, chair 1991*, 1992*, 1993*. (See also above under World Bank Women Staff.)

Neeti Banerjee (India). 1993.

Victoria Barres (U.S.). Residence in Niger. 1988*, 1989*, 1990*.

Jessie Baum (U.S.). 1992, 1993*.

Sigrid Blobel (Germany). Residence in Thailand. 1991, 1992*, vice chair 1993*.

Therese De Clercq (Egypt). 1993.

Katy Doyen (Zaire). 1991.

Elizabeth Fennell (U.K.). Residence in Sierra Leone, Nigeria, and Tanzania. 1990, vice chair 1991*, 1992*.

Katharine Gunson (New Zealand). Residence in Kenya. 1991*, 1992*.

Lyn Hendry (U.S.). Residence in Bangladesh. 1991.

Katharine Hindle (U.S.). 1991.

Yvonne Kendall (U.K.). Residence in Liberia. 1990*.

Shahida Lateef (India). 1993.

Angela Lenglet (Netherlands). Residence in Zimbabwe. 1993.

Priscilla Linn (U.S.). Residence in Mexico. 1992, 1993*.

Ena Malhotra (India). 1991*, 1992, 1993*.

Thoka Mawere (Zimbabwe). 1992.

Helen Maybury (U.S.). Residence in Kenya. 1990*, 1991*.

Leonie Menezes (U.K.). Residence in Kenya. 1992, 1993*.

Maimona Mills (Ethiopia). 1990.

May Payne (U.K.). Residence in Kenya, South Africa, and Uganda. Chair 1984*, 1985*, 1986*, 1987*.

Monica Peberdy (U.K.). Residence in Kenya, Côte d'Ivoire, and Zambia. 1991, 1992*.

Florence Sai (Ghana). 1987*, 1988*, 1989*.

Lola Segura (Brazil). 1993.

Lilian Silveira (El Salvador). Chair 1988*, 1989*, 1990*, 1991.

Sally Skillings (U.S.). 1993.

Daphne Spurling (U.K.). Residence in Malawi. 1987*.

Estelle Thavaraj (Malaysia). 1990, 1991, 1992.

Etelvina Tyler (Brazil). 1992.

Hada Zaidan (Lebanon). 1991, 1992*, 1993*.

Appendix B

Profiles of Grant Recipients

Table 4, which follows these profiles, lists all grant recipients by year.

(Love) Akosua Anyidoho, Ghana

\$6,000 grant, 1992, Nadine Wetzler Fellow; Ph.D. in foreign languages and applied linguistics, University of Texas at Austin, Texas. Born in 1945; age in 1992, 47. Married, two children. Present address: Legon-Accra, Ghana.

Grew up in rural Ghana and became a teacher; specialized in the teaching of English, the official language of instruction in Ghanaian schools. Studied at the universities of Ghana, London, and Texas. Lecturer in linguistics at the University of Ghana; returned to the University of Texas on study leave. Seeks a career that combines teacher-training, language instruction, and research. Works with low-income families in Accra; member of Ghana's National Council for Women in Development. Returned to Ghana in December 1993.

Agnes Asekenye-Oonyu, Uganda

\$3,000 grant in 1987; additional gift of \$2,500 in 1987; M.A. in public administration, Sangamon State University, Illinois. Born in 1951; age in 1987, 36. Married, four children. Present address: Springfield, Illinois.

Responsible for women's affairs as a district commissioner in rural Uganda for ten years. Sought and received political asylum in the United States during civil war in Uganda. Brought her children to the United States and became a permanent U.S. resident in 1992. Works occasionally as a short-term consultant on humanitarian issues for the U.N.; went to Eritrea in 1992, Somalia in 1993 and 1994.

Prisca Awanda, Cameroon

\$5,000 grant in 1993; B.S. in nursing, University of the District of Columbia. Born in 1949; age in 1993, 44. Married, six children. Present address: Washington, D.C.

Completed secondary school in rural Cameroon and studied midwifery. Employed at a hospital and did outreach work with women for twelve years. Came to the United States to upgrade her professional skills. Will return to her hospital and continue her work with women—organizing family planning and health maintenance programs in nearby villages.

Monica Ayieko, Kenya

\$6,000 grant, 1990; Ph.D. in family and consumption economics, University of Illinois. Born in 1951; age in 1990, 39. Married, three children. Present address: Nairobi, Kenya.

Educated at Egerton College in Kenya and at the University of Maryland (B.S. in 1982). As an extension worker in the Ministry of Agriculture, taught courses in home economics and agriculture for women and rural young people. Joined the faculty of Egerton College and managed outreach programs for rural women. Went to the University of Illinois in 1988; received the M.S., enrolled in the Ph.D. program. Her dissertation compares the distribution of agricultural work between men and women in two Kenyan villages. In 1992 joined the Winrock Foundation in Nairobi, where she trains women leaders in agriculture in East Africa. Will return to Egerton College when dissertation is complete.

Violet Barriteau-Foster, Barbados

\$6,000 grant, 1991; Ph.D. in political science, Howard University. Born in 1944; age in 1991, 47. Married, two children. Present address: St. Michael, Barbados.

Educated at the University of the West Indies; came to New York University on a Fulbright grant. Organized publications programs at the University of the West Indies and for a UNESCO-sponsored organization. Set up a project that disseminated information about health care to low-income women. An articulate feminist long interested in women's and children's issues. Her dissertation studied the effect of gender on economic development in Barbados. Returned to Barbados in 1993.

Chandra Bhadra, Nepal

\$4,500 grant in 1989; Ph.D. in home economics, Oregon State University. Born in 1948; age in 1989, 41. Marital status unknown. Present address: Kathmandu, Nepal.

Deeply committed to the well-being of families; planned to combine her interest in research with her interest in educating women at the grass roots about family management. Her dissertation analyzed farm household budgets in two regions of Nepal and identified policy implications of the findings. Returned to Nepal in 1990 to join the faculty of a leading university in Nepal.

Josefina Bonilla, Nicaragua

\$6,000 grant, 1992; Ph.D. in public health, University of North Carolina. Born in 1958; age in 1992, 34. Married, two children. Present address: Managua, Nicaragua.

Trained as a physician at the National University in Managua and joined its medical faculty afterwards. Studied nutrition at Tufts University. Director of primary health care clinic at her medical school and an outreach program to low-income areas of Managua, coordinated with the Ministry of Health. Received Pan American Health Organization fellowship to study public health in the United States on leave from her faculty post. Received the M.A. in 1993; enrolled in Ph.D. program. Her dissertation identified health needs of women working in an open-air market. Returned to Nicaragua in 1994 to position in the Department of Preventive Medicine. Dissertation to be completed in Managua.

Mary Buenavista, Philippines

\$6,000 grant, 1990; Ph.D. in sociology, Virginia Polytechnic Institute. Born in 1961; age in 1990, 30. Unmarried. Present address: Cagaya De Oro, Philippines.

On leave from the Visayas State College of Agriculture, where she had participated in research and extension activities, mostly related to women. Dissertation was a study of the impact of prawn farming on Philippine rural families in two farming communities. Additional research at Virginia Polytechnic Institute to support herself during dissertation writing. Returned to the Philippines in 1994 to direct a USAID project pertaining to the sustainable use of environmental resources; related projects to operate in Burkina Faso and a Latin American country.

Durre Chowdhury, Bangladesh

\$6,000 grant in 1991; Ph.D. in community health, Oregon State University. Born in 1960; age in 1991, 31. Married, one child. Present address: Portland, Oregon.

Trained in medicine in Dhaka and joined the staff of the hospital where she had trained, handling obstetrical and gynecological cases. Managed a maternal and child health clinic nearby. Joined the National Institution of Population Research and Training and did research on women's health issues. Strong interest in public health and the need for accessible preventive and clinical health care. Ph.D. dissertation was a study of Bangladesh's family planning program. Remained in the United States and remarried. Teaches public health education at Portland State University. Wants to work in developing countries.

Luz Donato-Molina, Colombia

\$5,000 grant in 1993; M.A. in anthropology, State University of New York at Binghamton. Born in 1957; age in 1993, 36. Married, two children. Present address: Binghamton, New York.

Active in women's groups and among the rural poor as a student. Has organized primary health care for campesino and Indian women in poverty-stricken and isolated areas and has taught food conservation and health maintenance. Interested in studying the interaction of health issues and culture. Will continue work with rural women when she returns to Colombia.

Sumila Gulyani, India

\$6,000 grant in 1990; M.A. in architecture, Massachusetts Institute of Technology (MIT). Born in 1965; age in 1990, 25. Unmarried. Present address: Washington, D.C.

Trained in architecture in India, worked in New Delhi for a non-profit organization where she designed a resettlement project for 600 families. Interest in design work on housing for low-income families took her to MIT. As a summer intern at the World Bank, she worked on another resettlement project in India. Remained at the Bank to do similar project work in India and elsewhere. Plans to return to India to set up her own design firm.

Marlene Haboud, Ecuador

\$5,000 grant in 1993, third Charlotte Conable Fellow; Ph.D. in linguistics, University of Oregon. Born in 1954; age in 1993, 39. Married, two children. Present address: Eugene, Oregon.

Became interested in the problems of the rural poor as a young woman. Has worked in projects to improve women's health and nutrition in Peru and Ecuador. Appointed to a national program in bilingual and bicultural education for the Indian population in the Andes. On leave from the Pontifical Catholic University of Ecuador. Will combine university teaching and outreach work with low-income urban women after her study in the United States.

Perfecta Hinojosa, Philippines

\$5,000 grant in 1993; Ph.D. in resource management and policy, State University of New York at Syracuse. Born in 1960; age in 1993, 33. Married. Present address: Syracuse, New York.

While studying forestry, she became interested in the problems of poor farm families who are forest residents. Employed in a provincial office of the national Department of Environmental and Natural Resources. Wants to train poor rural women in sustainable resource management. Hopes that her achievement will attract other women into social forestry.

Frannie Humplick, Tanzania

\$3,000 grant in 1985; M.S. in civil engineering at Massachusetts Institute of Technology (MIT). Born in 1960; age in 1985, 25. Unmarried. Present address: Washington, D.C.

The only woman enrolled in civil engineering at the Dar es Salaam Institute of Technology when she entered. Received a fellowship from MIT. Interested in the benefits to women of improved infrastructure; believes her achievement will attract other women to engineering. Received Ph.D. from MIT, returned to Tanzania for one year, returned to a faculty position at MIT. Came to the World Bank in 1992 and works on infrastructure projects in the Latin American and Caribbean Regional Office.

Shobha Joseph, India

\$6,000 grant in 1992; M.A. in deaf education, Gallaudet University. Born in 1965; age in 1992, 27. Unmarried. Present address: Cincinnati, Ohio.

Became interested in problems of deaf children as a child. Studied deaf education in India and joined the staff of the school where she studied. Committed to a career in deaf education in India; wants to teach and train teachers and press for public policies to improve opportunities for the deaf. Received M.A. in 1994; enrolled in a Ph.D. program at the University of Cincinnati.

Nandita Kapadia-Kundu, India

\$6,000 grant in 1991, first Charlotte Conable Fellow; Sc.D. at the School of Public Health of the Johns Hopkins University. Born in 1961; age in 1991, 30. Married. Present address: District Aurangabad, Maharashtra, India.

Studied in Bombay and at Marquette University. Worked in a community-based program in a village in Maharashtra training health workers and managing health awareness classes for women and children. On leave for study in the United States. Wants to promote self-reliance and leadership capability in village women and do policy-oriented research. Sc.D. completed in May 1994; returned to India to direct a maternal and child health education center in Poona, using principles developed at the Maharashtra center and elaborated in her dissertation.

Lucy Kehinde, Nigeria

\$3,000 grant in 1988; Ph.D. in agriculture, University of Illinois. Born in 1954; age in 1988, 34. Married, three children. Present address: Champaign, Illinois.

Educated in science at Ahmadu Bello University in Nigeria. An extension worker in a regional office of the national Department of Agriculture and Rural Development with responsibility for programs for women farmers. Was sent to the United States by her government, which supported her during her study for the M.S. Enrolled in the Ph.D. program and completed it in 1993. Could not afford return transportation to Nigeria; did a study of the U.S. agricultural extension service. Will return to Nigeria when funds are available.

Lucy Liuma, Malawi

\$6,000 grant in 1992, second Charlotte Conable Fellow; Ph.D. in agricultural education, Cornell University. Born in 1952; age in 1992, 40. Separated, one child. Present address: Blantyre, Malawi.

Studied agriculture at the University of Malawi; employed by the Department of Agriculture as a regional director of women's programs. Wrote a textbook on agriculture for women farmers. On study leave at Cornell. Dissertation is a case study of women who have operated agrobusinesses in Malawi. Returned in 1994 to her position in the Department of Agriculture. Hopes to promote income-generating activities for women; wants to see them diversify food production to enhance nutrition.

Philippa Mudido, Uganda

\$6,000 grant in 1990; residency in pediatrics, University of Louisville, Kentucky. Born in 1959; age in 1990, 31. Divorced; one child. Present address: Cleveland, Ohio.

Trained as a physician at Makerere University in Kampala and practiced pediatrics in two Kampala hospitals. Came to the United States in 1987 and did a residency in pediatrics at the University of Louisville School of Medicine. Enrolled in a special two-year program in Louisville on children's infectious diseases, focusing on AIDS. Went to a hospital in Cleveland for a clinical and research program on children with AIDS. Plans to return in the fall of 1994 to Uganda, where AIDS has reached epidemic proportions.

Leocadie Nahishakiye, Burundi

\$6,000 grant in 1989; Ph.D. in African languages and literature, University of Wisconsin. Born 1959; age in 1989, 30. Married; one child. Present address: Bujumbura, Burundi.

Educated as a teacher; was on the faculty of the University of Burundi and did village outreach to teach literacy to women. Developed teaching materials that built on the day-to-day experience of women. Member of a UNESCO-sponsored research team that prepared a linguistic atlas of Central Africa. Came to the United States on study leave. Returned to her university post in 1990 to prepare educational materials to teach literacy to school dropouts.

Neema Ngware, Tanzania

\$6,000 grant in 1991; M.A. in home economics, University of Minnesota. Born in 1951; age in 1991, 40. Married, three children. Present address: St. Paul, Minnesota.

A primary and secondary school teacher in rural Tanzania before she moved to Dar es Salaam, where she studied for a B.A. in education,

taught at a technical college, organized women's groups, and taught nutrition and literacy. Came to the United States when her husband came for graduate work; enrolled as a student herself. Returned to Tanzania to do dissertation fieldwork in late 1993; will complete her study in 1994. Wants to teach nutrition to women.

Ruphina Okeyo, Kenya

\$6,000 grant in 1990; Ph.D. in nutrition, Virginia Polytechnic Institute. Born in 1955; age in 1990, 35. Married, four children. Present address: Blacksburg, Virginia.

Educated at Egerton College in Njoro, Kenya. Worked as an agriculture extension worker and technical officer in the Ministry of Agriculture. Came to the United States in 1986; B.S. and M.S. at the University of Mississippi. Transferred to Virginia to complete the Ph.D. in nutrition. Dissertation is about nutritional needs of rural women and children; a Rockefeller grant supported field research in 1993. Wants to combine research, teaching, and rural outreach.

Tania Oliveira, Brazil

\$6,000 grant in 1992; Ph.D. in social work, University of Minnesota. Born in 1959; age in 1992, 33. Married, one child. Present address: Minneapolis, Minnesota.

Received B.A. and M.A. in social work in Brazil. Became interested in the problems of low-income urban people, especially girls; worked with at-risk girls as a volunteer and professionally. Ph.D. dissertation will identify ways of preventing girls who live on the streets of Rio de Janeiro from sinking into the surrounding life of violence and crime. Hopes to set up training programs for work with street people when she returns to Brazil.

Gul Ozyegin, Turkey

\$6,000 grant in 1991; Ph.D. in sociology, Temple University. Born in 1955, age in 1991, 36. Married. Present address: Philadelphia, Pennsylvania.

Educated at University of Ankara; on the faculty of Anatolian University. Accompanied husband to the United States for graduate study; soon enrolled herself. Believes that economic development bypasses women, who lack access to health care, education, and wage-earning employment. Dissertation inquired into the social and economic arrangements of women in the informal sector in Istanbul. After completing the Ph.D. in early 1994, appointed to the Women's Studies

Program at Temple University; will return to Turkey when husband's studies are finished in 1995.

Ghazala Perveen, Pakistan

\$5,000 grant in 1993, Harriet Baldwin Fellow; M.A. School of Public Health, University of Oklahoma. Born in 1961; age in 1993, 32. Unmarried. Present address: Karachi, Pakistan.

Received medical training in Karachi and worked in two hospitals there. Clinical experience taught her that medical training and practice in Pakistan must move from clinical toward preventive care, especially community-based care. On study leave from a teaching position in community health science at Aga Khan University. Also trains women in maternal and child health care in a squatter settlement in Karachi. Returned to her university in early 1994.

Marian Subah, Liberia

\$3,000 grant in 1983; certificate in nursing, Catholic University of America. Born (assumed) 1958; age in 1983, (assumed) 25. Married, four children born since 1983. Present address: Monrovia, Liberia.

Trained in nursing at Cullingham University College in Liberia; worked in village clinics with infants and children, trained rural health practitioners in child care and nutrition. In the United States 1982-83, returned to Liberia. Practiced nursing and midwifery and joined the Ministry of Health and Social Welfare, then the Christian Health Association of Liberia (CHAL) to direct primary health care at hospitals and clinics. During the civil war did hospital work and managed a large household of refugees. In Monrovia since 1992; works in an AIDS program and an immunization clinic and trains hospital workers for CHAL.

Sujitra Tiansawad, Thailand

\$5,000 grant in 1993; Sc.D. in nursing, University of Alabama at Birmingham. Born in 1954; age in 1993, 39. Unmarried. Present address: Chiang Mai, Thailand.

Studied nursing and midwifery at Chiang Mai University hospital and Mahidol University in Bangkok. Teaches at the university hospital in Chiang Mai and operates a health education program for pregnant and postpartum women. In community outreach, provides primary medical care in rural areas around Chiang Mai. Dissertation examined Thai

women's knowledge of HIV infection, especially their perception of the risk of infection. Returned to the university hospital in June 1994.

Nadu Tuakli, Zimbabwe

\$3,000 grant in 1984; M.A. in public health, School of Public Health at Harvard University. Born in 1955; age in 1984, 29. Divorced, one child. Present address: Columbia, Maryland.

Trained in medicine in Zaire, practiced in Zimbabwe and became interested in public health. Studied maternal and child health at Harvard to advance a career in primary health care in public health clinics. Returned to Zimbabwe for eighteen months, was divorced, and returned to the United States for a residency in family practice at the University of Michigan. Now in Columbia, Maryland, with a family practice. A permanent U.S. resident.

Yeshe Wordoffa, Ethiopia

\$3,000 grant in 1986; associate in arts in nutrition and family health, Utah State University. Born in 1954; age in 1986, 32. Married. Deceased.

Trained as a nurse in Ethiopia; accompanied husband to Utah State University and enrolled in a special program for wives of students from developing countries. Planned to do extension and training activities for women in non-profit organizations in Ethiopia. Returned to Ethiopia in 1987; died in childbirth.

Ren Zhang, China

\$3,000 grant in 1988; M.A. in education, University of Wisconsin. Born in 1964; age in 1988, 24. Married, two children. Present address: unknown.

As a teacher at Shanghai University was sent to the countryside during the Cultural Revolution. Returned to Shanghai in 1979 and became a lecturer at Shanghai University in finance and economics; published research papers and textbooks. Came to the United States for graduate work and could not return to China. Worked in a hotel chain in Toronto. Became a Canadian citizen in 1992. Returned to China in 1993; present employment and future plans are unknown.

Table 4. Recipients and Countries, by Year

<i>Year</i>	<i>Recipient</i>	<i>Country</i>
1983	Subah, Marian	Liberia
1984	Tuakli, Nadu	Zimbabwe
1985	Humplick, Frannie	Tanzania
1986	Wordoffa, Yeshi	Ethiopia
1987	Asekenye-Oonyu, Agnes	Uganda
1988	Kehinde, Lucy	Nigeria
1988	Zhang, Ren	China
1989	Bhadra, Chandra	Nepal
1989	Nahishakiye, Leocadie	Burundi
1990	Ayieko, Monica	Kenya
1990	Buenavista, Mary	Philippines
1990	Gulyani, Sumila	India
1990	Mudido, Philippa	Uganda
1990	Okeyo, Ruphina	Kenya
1991	Barriteau-Foster, Violet	Barbados
1991	Chowdhury, Durre	Bangladesh
1991	Kapadia-Kundu, Nandita ^a	India
1991	Ngware, Neema	Tanzania
1991	Ozyegin, Gul	Turkey
1992	Anyidoho, Akosua (Love) ^b	Ghana
1992	Bonilla, Josefina	Nicaragua
1992	Joseph, Shobha	India
1992	Liuma, Lucy ^a	Malawi
1992	Oliveira, Tania	Brazil
1993	Awanda, Prisca	Cameroon
1993	Donato-Molina, Luz	Colombia
1993	Haboud, Marlene ^a	Ecuador
1993	Hinojosa, Perfecta	Philippines
1993	Perveen, Ghazala ^c	Pakistan
1993	Tiansawad, Sujitra	Thailand

a. Charlotte Conable Fellow.

b. Nadine Wetzler Fellow.

c. Harriet Baldwin Fellow.



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