
Gender Issues Relevant to ADB's Operations

Bangladesh's Development Experience and Gender Issues

According to the UN Gender Development Index, Bangladesh is ranked 121st out of a total of 146 countries worldwide.¹⁰ While many basic indicators show that women lag behind men in terms of literacy, health, and income, some improvements have occurred in the past two decades as school enrollment rates and female life expectancy have risen. Still, at a societal level, the status of Bangladeshi women is low. Early marriage and a lack of social security, as well as low levels of human development and poor access to income, remain core issues.

In recent years, there have been increasing attempts to bring Bangladeshi women into the mainstream. While high-profile positions such as the Prime Minister and the leader of the opposition are held by women, this cannot disguise the fact that while women constitute 49 percent of the population, their numbers are not reflected in the major decision-making structures of Bangladesh. Similarly, women's access to land and other assets is far lower than men. Given this situation, it is hardly surprising that many of Bangladesh's poor are women; 45 percent of the country's female-headed households live below the poverty line. Female poverty is further reinforced by cultural norms that favor men over women in numerous aspects of life such as inheritance and the prevalent (albeit declining) practice of marriage dowry. Such discrimination means that women's access to other resources such as education, health, and credit are restricted, thus reinforcing their overall disadvantaged situation.

Bangladeshi women's activities are also largely invisible because they do not operate directly in the market and are largely in the form of unpaid family labor and informal sector work. Women's workloads are heavy and most Bangladeshi women work a "triple shift" split between their market and nonmarket work and household responsibilities.

The gender context, therefore, within which ADB assistance to Bangladeshi women must be situated has to recognize the issues above. In particular, the sociocultural, economic, and political inequalities that Bangladeshi women face in many aspects of their daily lives have to be addressed, to the extent possible, by ADB's gender strategy for Bangladesh.

¹⁰ UNDP 2001, *Human Development Report 2001*, July 2001.

Bangladesh Country Strategy and Gender Issues

ADB's Operational Strategy in Bangladesh

In August 1999 ADB's Board of Directors approved a new country operational strategy (COS) for Bangladesh. This strategy represented a major shift in ADB's approach to its lending operations to Bangladesh, primarily because it shifted the emphasis to poverty reduction. Within this context, four key areas were emphasized and made "priority sectors," namely, (i) promoting economic growth; (ii) creating better development opportunities for the poor; (iii) improving human development; and (iv) protecting the environment. Such a focus will result in ADB's involvement in Bangladesh being more targeted and covering fewer sectors. Some of the key areas that are being targeted for each sector include the following:

- (a) *Faster economic growth.* Major priorities are to improve poor governance and public administration and to target the development of strategic infrastructure that constrains private sector development. The financial constraints that limit private sector development, especially archaic banking systems and weak capital markets, are also addressed in the COS. Other priorities include targeting an average annual GDP growth of 7 percent over the period of the COS, developing export-led industries, and attaining food self-sufficiency in Bangladesh;
- (b) *Rural and urban development.* In rural development, the COS seeks to address the limited development opportunities available to the rural poor in Bangladesh. Poverty reduction will be the focus of crop and agrobusiness credit, improved rural infrastructure, water resource development, and microfinance initiatives. Bangladesh's urban poor will be assisted through efforts to strengthen local government, support communities and private sector involvement, and help with the development of basic infrastructure;
- (c) *Human development.* Bangladesh's inadequate education and health systems will be supported by ADB activities geared toward the improvement of both basic and secondary education and to supporting urban primary health services in secondary towns; and
- (d) *Environmental protection.* Inadequate environmental management in Bangladesh will be improved through ADB's proposed support of urban improvement and of poverty-related environmental issues.

The overall strategic objective of ADB's strategy in Bangladesh is poverty reduction. To this end, ADB and the Government of Bangladesh have recently (April 2000) signed a Poverty Partnership Agreement. This document highlights the importance of making progress in poverty reduction effects in three areas—pro-poor economic growth, social development, and good governance. According to this agreement, ADB will support an annual average lending level of \$460 million to \$510 million (including \$85 million to \$110 million from ADB's ordinary capital resources per year), subject to resource availability, country performance, portfolio performance, and assistance provided by other donors to these three sectors in Bangladesh. Reducing women's poverty, especially through human development, is one of the specific goals of the Poverty Partnership Agreement.

ADB's Gender Strategy in Bangladesh

The gender strategy for Bangladesh aims to

- (i) support the implementation of the National Action Plan (NAP) for Advancement of Women;
- (ii) support the access of women to land;
- (iii) help increase women's access to resources and services and promote women's employment and income generation;
- (iv) ensure the participation of tribal women in development; and
- (v) support the provision of supportive infrastructure and services for women.

Of these five key areas, the major strategy focus of ADB's assistance will be to support the NAP. This initiative stipulates specific objectives and activities for 15 government ministries and divisions. The NAP centers on both the institutionalization and implementation of a sector gender accounting system by establishing time-bound and quantitative targets to achieve gender parity. ADB's support shall be provided by incorporating the NAP into (i) the policy dialogue, (ii) ADB's sector strategies and operational programs, and (iii) at the project level through loans and technical assistance.

The absolute majority of Bangladeshi women work in agriculture. Of all their household assets, the most important is land, especially homesteads where they carry out economic and household activities. However, the lack of women's rights to hold homesteads and/or land places them in a very insecure position, especially in the event of crises (widowhood, separation, and abandonment) and can deprive them of the benefits of development assistance. ADB will address this issue encompassing land titling and user rights through policy dialogue and project level interventions (loans and technical assistance), especially in the rural development sector. The critical issue of inheritance will be addressed through the policy dialogue on legal reform in Bangladesh.

ADB will continue to support increasing women's access to resources and services, especially among the poor and disadvantaged. In particular, as the major thrust of the Fifth Five-Year Plan is developing women's skills and productivity, ADB will promote women's employment, development of women's vocational training centers, and income generation to reduce poverty. The possibility of providing microenterprise support to microcredit "graduates" and to women who have either completed or dropped out of secondary school will also be explored. Poor rural women need to be organized and involved as stakeholders to receive lasting benefits from resources they help to create. Investment in the social infrastructure sector will incorporate affirmative actions for women with specific attention to reducing locational and class disparities. ADB will ensure the participation of tribal women in development. In the urban sector, supportive infrastructure and services for women workers in the formal sector, such as working women's hostels, child-care facilities, and training programs, are urgently needed. Support to informal sector workers could include on-site day care and vending licenses and spaces in market areas. Enforcement of labor laws, i.e., wages and working conditions, is also needed. These could be considered in the context of developing a strategy to address the urban poor and supporting community and private sector involvement.

ADB's Lending Pipeline Program for Bangladesh, 2001-2003

Sector	Project Name	Poverty Classification	Crosscutting Operational Priority	Gender and Development Issues to Address	GAD Strategy
Year 2001					
Agriculture and Natural Resources	Small-Scale Water Resources Development Sector II*	PG	ENV	Women's access to water resources and irrigation.	Form women's water associations.
	Kaini-Kushiyara River Management	PG	ENV	Women's access to water resources and irrigation.	Train women on water management.
Finance and Industry	Long-Term Financial Markets Development	PG	PSD	Women's jobs in low-pay, low-skills sector.	Undertake skill development training programs for women.
Social Infrastructure	Second Nonformal Education*	CPI	HD	Adult women's literacy still low.	Develop adult literacy programs for women.
	Third Urban Development Sector*	PI	ENV	Women's work burden disproportionately high in urban areas.	Provide basic water/sanitation for women slum dwellers.
Transport and Communications	Regional Rail Traffic Enhancement	PG	REG	Women's access to income opportunities limited.	Train women to operate/maintain basic facilities.
Year 2002					
Agriculture and Natural Resources	Rural Development*	PG	ENV*	Women's access to extension, irrigation, new technology very low.	Develop grassroots level women extension workers; village level extension training to the women through NGOs. Provide women with access to new technology. Increase women's access to minor irrigation pumps through microcredit.
	Arsenic Mitigation	PI	ENV	Women's poor health is further exacerbated by this problem.	Promote education and awardees campaign targeting women.
Energy	Rural Power Transmission and Distribution	PG	PSD	Biomass energy sources create additional work and respiratory problems for women.	
Finance and Industry	Insurance and Pension Funds Development	PI	PSD	Women have no access to insurance/pensions.	Develop specific insurance scheme for low income and poor women. Develop pension funds for women workers in public and private sectors.
Social Infrastructure	Secondary Education Teacher Training Sector*	PG	HD	Gender disparities persist in secondary level—more teachers needed.	Recruit female teachers from the local level and place them in their own district/thana.
	Land Administration Reform*	PG	GG	Limited access of women to land.	Provide women with access to land lease and ownership of land through microcredit; encourage policy dialogues to reform inheritance law to provide women with equal inheritance rights to family land.
Transport and Communications	Road Network Improvement	PG	REG	Access to employment/income opportunities for women low.	Develop rural roads and transport to provide women with market network and employment opportunities.
Year 2003					
Agriculture and Natural Resources	Jamuna and Meghna River Erosion Prevention*	PI	ENV	Women's access to land threatened by erosion.	Involve women's groups in erosion prevention management.
Energy	Gas Sector Development II	ODI	PSD	Cheaper, better access to gas to benefit women.	Teach women how to operate and maintain equipment.
Social Infrastructure	Primary Education II*	CPI	HD	Girls' education levels still in need of strengthening.	Involve mothers in promotion of girls' education. Address constraints as identified by mothers.
Transport and Communications	Road Network Improvement and Maintenance*	ODI	REG	Better roads linked to women's access to markets and income.	Involve women in road improvement and maintenance.

Source: Country Assistance Plan (2001-2003), ADB, Manila.

*GAD possibility to be explored as primary/secondary strategic development objective.

CPI = Core Poverty Intervention

ODI = Other Development Interventions

ENV = Environmental Protection

PG = Pro-poor Growth

GAD = Gender and Development

PI = Poverty Intervention

GG = Good Governance

PSD = Private Sector Development

HD = Human Development

REG = Regional Cooperation

Gender Concerns in ADB's Project Pipeline for Bangladesh

ADB has a total of 17 projects in its pipeline for the period 2001-2003. The chart on the previous page illustrates the strategic development objectives, poverty classification, crosscutting operational priorities, and potential GAD issues for each of these projects.

The list of projects in the 2001-2003 pipeline for Bangladesh illustrates that while GAD does not appear as the crosscutting operational priority in loans that are either in preparation or planning, considerable potential exists to better incorporate GAD issues into ADB's lending pipeline for Bangladesh. Nine loans have been marked with an asterisk (*) on the chart. These are loans that cover issues that are addressed in the current gender strategy for Bangladesh, i.e., women's education, women's access to land, and extension/irrigation. For these nine loans, gender should be introduced as an additional or parallel primary or secondary development objective. Three of these loans are programmed for 2003, which gives adequate lead time to identify and incorporate gender concerns in their design. Early monitoring and better planning for the GAD component in the project preparatory technical assistance design will be conducted to assist with better mainstreaming of gender issues. Overall, a target will be set to ensure that ADB's Bangladesh program has a loan with GAD as a crosscutting operational priority in 2005.

Implementation of ADB's GAD Strategy for Bangladesh

ADB'S gender strategy for Bangladesh addresses the following core elements: (i) assistance in policy support, capacity building, and awareness-raising on gender issues; (ii) facilitation of gender analysis for proposed projects; and (iii) assistance in implementing commitments made at the United Nation's Fourth World Conference on Women. The Government's NAP for Advancement of Women (approved in September 1997) spells out the specific objectives and activities of 15 ministries and divisions to implement the Beijing Platform for Action. The strategy takes a holistic approach to addressing key constraints systematically at the policy, institutional, and sector/program and project levels. Within the ADB pipeline for Bangladesh, a loan with GAD as its operational priority will be included in the program by 2005.

Specifically, ADB will assist the Government in the pursuit of its major objective in its Fifth Five-Year Plan, i.e., the integration of women's development into the macro-framework and the reduction of gender disparities in all sectors where ADB is active. The Government attaches the highest priority to gender analysis, training, and the sensitization of key personnel in the public and private sectors. In particular, the ADB emphasis will be on capacity building and gender awareness and sensitivity, with a special focus on the issue of violence against women, and on designing monitoring functions to ensure that the quantifiable, time-bound targets set under the National Action Plan will be achieved. The Department of Women's Affairs (DWA) plans to request an advisory technical assistance from ADB through the External Relations Division. This technical assistance will focus on strengthening the institutional capacity of DWA to enable it to play a strong role as the coordinating body for GAD issues in Bangladesh, especially regarding the implementation of the NAP. This activity will strongly support the process of gender mainstreaming in Bangladesh.

At the local level, ADB aims to promote women's participation in planning, designing, and implementing programs and projects. Conscious efforts will be made to include women in all stakeholder consultations. At the same time, empowerment at the grassroots level will be promoted by supporting programs for raising public awareness of women's legal rights and benefits and support services.

At the project level, ADB will continue its support to increasing women workers' access to resources and services, especially among the poor and most disadvantaged women. In particular, as the major thrust of the Fifth Five-Year Plan will be on developing women's skills and productivity, investment in the social infrastructure sector will incorporate affirmative actions for women. ADB assistance will strengthen the linkages between human development, poverty reduction, and economic growth as they pertain to women.

Considering the Bangladeshi women's direct and indirect involvement in agriculture and their lack of rights to hold homesteads and/or land, ADB will address this issue, encompassing land-titling, inheritance rights, and user rights, through the policy dialogue and project level interventions (loans and technical assistance), especially in rural development. In the urban sector, supportive infrastructure and services for women workers in the formal sector, such as working women's hostels, child-care facilities, and training programs are urgently needed. These could be considered in the context of developing a strategy to address the urban poor and supporting community and private sector involvement.