

Gender Equality Results in ADB Projects

Bangladesh Country Report

GENDER EQUALITY RESULTS IN ADB PROJECTS

BANGLADESH COUNTRY REPORT

Helen T. Thomas
Shireen Lateef
Ferdousi Sultana

**Poverty Reduction and Social Development Division
Regional and Sustainable Development Department**

May 2005

Copyright: Asian Development Bank 2005

All rights reserved.

The views expressed in this book are those of the authors and do not necessarily reflect the views and policies of the Asian Development Bank, or its Board of Governors or the governments they represent.

The Asian Development Bank does not guarantee the accuracy of the data included in this publication and accepts no responsibility for any consequences of their use.

Use of the term “country” does not imply any judgment by the authors or the Asian Development Bank as to the legal or other status of any territorial entity.

Publication Stock No. 050205

Published and printed by the Asian Development Bank, 2005.

Acknowledgement

This report is one of a series of four country reports and one synopsis report presenting the findings of rapid gender assessments of selected ADB-financed loan projects under implementation in four developing member countries: Bangladesh, Cambodia, Nepal, and Pakistan. The studies were undertaken as part of ADB's review of the implementation of its gender and development policy to determine whether inclusion of project gender action plans and strategies improved project implementation, outreach, and results for women.

The authors wish to extend their appreciation for the assistance provided by staff, consultants, and project team members working on the projects included in this assessment, including those from the Local Government Engineering Division, the Ministry of Agriculture, and the Ministry of Education.

Thanks are also due to the Bangladesh Resident Mission staff, especially to the then Bangladesh Country Director Toru Shibuichi and his team, for their encouragement and support. Judy Goldman provided editing assistance and Bong Reclamado provided production assistance.

Acronyms and abbreviations

ADB	–	Asian Development Bank
BRAC	–	Bangladesh Rural Advancement Committee
DAE	–	Department of Agriculture Extension
FSP	–	female stipend program
GAD	–	gender and development
GAP	–	gender action plan
GCM	–	growth center market
HVC	–	high value crop
LCS	–	labor contracting society
LGED	–	Local Government Engineering Department
MOE	–	Ministry of Education
NCDP	–	Northwest Crop Diversification Project
NGO	–	nongovernment organization
O & M	–	operation and maintenance
PRA	–	participatory rapid assessment
PTA	–	parent-teacher association
RAKUB	–	Rajshahi Krishi Unnayan Bank
RGA	–	rapid gender assessment
RRP	–	report and recommendation to the president (of ADB)
SESIP	–	Secondary Education Sector Improvement Project
SFG	–	small farmers group
SMC	–	school management committee
TRIDP	–	Third Rural Infrastructure Development Project
UP	–	union parishad
UPC	–	union parishad complex
WMS	–	women's market section

CURRENCY EQUIVALENTS

Currency Unit	–	Bangladeshi taka
US\$1.00	=	Approximately Tk63.55

NOTE

In this report, \$ refers to US dollars.

Table of Contents

EXECUTIVE SUMMARYvii	
I. INTRODUCTION		
A.	Background.....1	
B.	Study Objective and Scope.....1	
C.	Methodology.....2	
II. THIRD RURAL INFRASTRUCTURE DEVELOPMENT PROJECT		
A.	Project Description5	
B.	Gender Analysis and Provisions Included in Loan Design6	
C.	Development of a Gender Action Plan during Loan Implementation6	
D.	Gender Awareness Training and Capacity Building 8	
E.	Implementation of the Gender Action Plan 8	
F.	Achievements and Results..... 9	
G.	Contribution of the Gender Action Plan to the Achievement of Overall Project Objectives 18	
H.	Factors Influencing the Achievement of Gender Equality Results..... 19	
I.	Recommendations23	
III. NORTHWEST CROP DIVERSIFICATION PROJECT		
A.	Project Description25	
B.	Gender Analysis and Provisions in the Loan Design 25	
C.	Development of a Gender Action Plan during Loan Implementation26	
D.	Achievements and Results..... 29	
E.	Contribution of Gender Action Plan to the Achievement of Overall Project Objectives33	
F.	Factors Influencing the Achievement of Gender Equality Results.....34	
G.	Recommendations 35	
IV. SECONDARY EDUCATION SECTOR IMPROVEMENT PROJECT		
A.	Project Description39	
B.	Gender Analysis and Provisions Included in the Loan Design40	
C.	Achievements and Results..... 40	
D.	Factors Influencing the Achievement of Gender Equality Results.....45	
E.	Recommendations 46	

V. FINDINGS AND KEY ISSUES

- A. Effectiveness of Gender Action Plans Strategies and Provisions for Achieving Results 49
- B. Summary of Gender Equality Results50
- C. The Contribution from Gender Action Plan Implementation to Project Goals.....52
- D. Elements in Gender Action Plans that Contributed to Maximizing Gender Equality Results 53

TEXT BOXES AND TEXT TABLES

- Box 1: Third Rural Infrastructure Development Project:
Summary of Gender Equality Results 10
- Box 2: Northwest Crop Diversification Project:
Summary of Gender Equality Results 30
- Box 3: Northwest Crop Diversification Project:
Summary of Issues for Consideration in the Mid-Term Review 37
- Box 4: Secondary Educaiton Sector Improvement Project:
Summary of Gender Equality Results 41

APPENDIXES

- 1. List of Persons Met..... 57
- 2. Summary of Gender Action Plan Targets and Results Achieved
Third Rural Infrastructure Development Project:
Gender-Related Activities, Targets and Results 59

Northwest Crop Diversification Project:
Gender-Related Activities, Targets and Results 64

Secondary Education Sector Improvement Project:
Gender-Related Activities, Targets and Results 67
- 3. References 69

Executive Summary

Rapid Gender Assessments

Rapid gender assessments (RGAs) of 12 loans in 4 countries (Bangladesh, Cambodia, Nepal, and Pakistan) were undertaken as part of the Asian Development Bank's (ADB) review of the implementation of the 1998 gender and development policy. The aim of the RGAs is to assess whether the introduction of project-specific gender action plans (GAPs) and gender strategies has improved project implementation, outreach and results for women, compared with men. Each country assessment reviewed a total of three loans selected from the agriculture, rural development, governance, and human development/social (health or education) sectors. The three loans assessed in Bangladesh were the following:

- Third Rural Infrastructure Development Project (TRIDP), Loan no. 1581-BAN, approved in November 1997;
- Northwest Crop Development Project (NCDP), Loan no. 1782-BAN, approved in October 2000; and
- Secondary Education Sector Improvement Project (SESIP), Loan no. 1690-BAN, approved in May 1999.

This report is one of a series of four country reports that assesses results in the following areas: participation in project activities; access to resources; practical benefits delivered to women; and changes in gender relations at the individual, household, or community levels. A report synthesizing findings from all four countries compares results and summarizes lessons. Findings in all four countries concluded that project GAPs resulted in better outreach to women, improved participation and benefits, and progress toward gender equality.

The TRIDP included some gender provisions in the original project design with specific targets for women's market sections (WMSs) and labor contracting societies (LCSs). A detailed GAP was developed during the initial implementation phase to provide a framework for facilitating women's participation and achievement of gender equality targets for each project component. A gender specialist was recruited under the project and systematic capacity building for the executing agency and other stakeholders was incorporated to ensure adequate skills and commitment to gender equality were available for GAP implementation. These measures were reinforced through strong leadership from the project director that ensured systematic implementation of the GAP.

In the NCDP a summary gender strategy was included in the project appraisal document that required the identification of specific targets for women's participation prior to project implementation, supported by a loan assurance to ensure compliance with the gender strategy. A

detailed GAP was developed, but its implementation is not yet in step with progress on other project components. Resources are in place to recruit a gender specialist for 6 months, to conduct initial survey work to assess in more detail the role and needs of women in high value crop activities, and to train and build the capacity of project staff and other stakeholders. These components have yet to be fully implemented. The midterm review will provide a good opportunity to identify targets that require adjustment and to determine if the resources need to be increased to ensure a consistent approach to implementing the GAP.

No specific gender strategy or GAP was developed for the SESIP; rather the female stipend program was incorporated to increase the equity of access to project benefits for females. The project team assumed that a GAP and additional support from a gender specialist would not be necessary because of a significant project component targeting benefits for females. Opportunities to address more strategic gender equality (as opposed to gender equity) issues have been missed that could resolve constraints faced by women and girls to benefiting from this project. The incorporation of a GAP, even when specific equity targets are identified, would provide a framework for identifying entry points for activities in each project component and mechanisms to monitor challenges.

Results for Bangladesh

GAPs are an effective tool for gender mainstreaming

In the case of the TRIDP, linking GAP elements to the main structure of the project led to greater integration of gender-related achievements into each component, avoiding the marginalization of GAD elements. Systematic implementation of the GAP facilitated significant practical benefits for women from all TRIDP components as well as strategic changes in gender relations. Benefits from project infrastructure construction have been extended to women through LCSs and efforts to motivate project contractors to advance wage parity for women (604 contractors were motivated on gender issues). Livelihood opportunities have been expanded through skills training in LCSs (2,200 LCS members) and facilitation of 816 women taking up viable trading operations in WMSs. Where needed, the TRIDP sought additional support for women such as access to credit and business skills training. Systematic consideration of women's specific needs in the design of physical infrastructure such as female-friendly public facilities and amenities has meant women are more mobile, secure in cyclone shelters (14 with separate women's areas), and can participate more effectively in community decision-making.

Strategic benefits included successfully challenging gender stereotypes in communities. At the individual, household and community levels, the comprehensive approach of the GAP has meant women were proactively encouraged to be directly involved in the previously male domain of market trading and community decision making. The systematic approach to incorporating gender concerns into all project components as the GAP was designed and implemented also increased the likelihood that equal participation will be translated into improved sustainable outcomes for women.

In the NCDP, the gender strategy required an assessment of women's involvement in HVCs and setting of targets for women's participation in project components prior to commencement of activities. Although GAP activities have yet to be implemented, even the design phase led to identification of constraints in ensuring women and men maximize their benefits from the project. A detailed GAP has been developed and adopted that includes activities to build the capacity of partners to incorporate gender concerns into all training, group mobilization, and research activities.

In contrast to the SESIP where no GAP was developed, opportunities have been missed in core areas that have influenced achievement of overall results and sustainability. More girls are enrolled in secondary schools, but the supporting structures that influence attendance, dropout rates, and overall level of achievements have not been strengthened. These are all areas where gender differences persist. The project did make provisions for improvements in infrastructure to accommodate more female students, but they were not consistently applied to all schools despite sharp increases in girl's enrollment.

Project gender action plans provide better access to economic resources

In the TRIDP, women's access to economic resources increased, through LCSs and WMSs. The WMS achievements are particularly notable. Women market traders incomes have improved and new business skills acquired. The project has not only ensured women have access to new resources brought to the community through improved infrastructures, the market centers, but have successfully challenged traditional attitudes restricting women from participating in the trading sector. The LCSs provided regular incomes for women who did not previously have income-generating opportunities. Formal bank accounts opened for LCS women enabled savings to be generated. LCS women, who are mostly heads of households, control their new income, but this is more challenging for women traders. The TRIDP has further advanced wage parity for women with project contractors and has sought additional support for them, such as access to credit and training in business skills.

The NCDP targets include that 60% of the small farmers groups (SFGs) mobilized must be female, and that the wholesale markets include facilities for women and WMS. While it is too early to assess if women's participation in NCDP activities will translate into increased access to resources, household incomes are reported to be higher for male and female SFG members. The NCDP has the potential to increase women's incomes, but it is not clear if they will be able to maintain control of these new resources. There is already increased access to agricultural extension services for female SFG members with potential that services will meet their needs more effectively.

The SESIP has significantly increased girl's access to education services, but it is questionable whether this increased access can be translated into an opportunity to receive high quality and appropriate education allowing girls to reach their full potential in the form of employment and other livelihood opportunities.

Gender action plans promote empowerment

The comprehensive approach of the TRIDP GAP has meant that women have been proactively encouraged to be visible in public spaces and to be directly involved in the previously exclusive male activity of marketing. The TRIDP has also made a significant contribution to facilitating women's involvement in community decision making through their involvement in market committees and inclusion of women's rooms in all union parishad (UP) complexes in Bangladesh, not just those supported by the project. The women involved in LCS activities spoke of how they no longer feel marginalized knowing they can contact the UP chair for support to resolve problems other than those related to tree maintenance. This is a very significant step for a group of previously destitute women. Officials acknowledge that these women are more responsible than men in their duties and will seek in future to involve them more in development activities.

In market growth centers, women's new role as traders has increased their status in the community. Their potential to contribute to economic growth is now widely acknowledged within their communities. The presence of women traders in WMSs is also encouraging other women to come to the public markets to purchase goods from women traders. This is a significant contribution to changes in Bangladesh society where women are playing a more public role.

Changes in gender relations are emerging from NCDP skills training for female SFG members in areas normally the responsibility of male household members. Women now discuss these aspects of household production with men and with agricultural extension staff and as a result are more involved in family decision making. Also, women travel out of their communities to attend training which has increased their mobility, perceived by these women as an empowering opportunity. Women's involvement in SFGs is also increasing their status in the community as many SFGs are convened by community decision makers and leaders. Attitudes are changing as women's skills and contributions to economic growth within the community are recognized.

In the SESIP, there is increasing evidence that although targets for increasing girls' access to secondary education have been met, reducing dropout rates and recruiting female teachers and project staff have not. Opportunities to address these more strategic gender equality issues have been missed that could resolve constraints faced by women and girls to benefiting more fully from this project. Targets for increased numbers of women teachers in nongovernment schools, for example, might have been addressed if constraints had been assessed in a more systematic way. Women's equitable participation in decision-making fora or on the project team has not been achieved. On the other hand, the project has increased recognition of the importance of investing in girls' education, representing a change in gender relations. Many girls spoke of using education to take up jobs or income-generating opportunities that were not available to their mothers, thus increasing their status within their families and hopefully as married women.

Other factors that influence the achievement of gender equality results

These factors include the following:

- facilitating a design that provides for detailed gender analysis and the development of a strong rationale to support gender mainstreaming;
- identifying realistic targets that can be achieved through step-by-step progress closely linked to overall project objectives to avoid marginalization or delays in GAP implementation;
- structured capacity-building opportunities for project team members and other stakeholders and partners to promote ownership and commitment to the objectives of the GAP;
- sufficient skills and resources from the project to ensure GAP targets can be met;
- a participatory approach to designing the GAP to ensure all project team members understand why resources are allocated to specific measures to ensure women participate in and benefit from the project;
- leadership and good management skills from senior executing agency management to overcome challenges and resistance during implementation;
- consistent monitoring of indicators suitable to assess progress across all gender activities; and
- inclusion of the resident mission gender specialist or a gender expert with equivalent experience in all ADB review missions to ensure women beneficiaries can be consulted.

Chapter 1

Introduction

A. Background

The Asian Development Bank's (ADB) 1998 policy on gender and development (GAD) identified gender mainstreaming as a key strategy for addressing gender inequity and the empowerment of women in all ADB-financed activities.¹ A number of institutional mechanisms have been adopted to ensure policy implementation including the appointment of local gender specialists in six ADB resident missions² and the development of project-specific gender action plans (GAPs) for several loan projects. Some GAPs were developed during loan design, were included as an appendix to the report and recommendation of the president (RRP), and were supported by loan assurances/covenants. Other GAPs were developed during implementation as part of mid-course corrections.³ GAPs may include a range of design features including strategies for increasing the participation of and benefits to women during implementation; in targets, activities, time-bound actions, and monitoring indicators; in the use of project gender specialists; and in budget allocations.

It has been assumed that GAPs encourage a more systematic and integrated approach to addressing gender issues in project design and implementation including the monitoring of gender design features and benefits and results for women and men. To test this assumption, 12 rapid gender assessments (RGAs) of loan projects under implementation were done in Bangladesh, Cambodia, Nepal, and Pakistan. The RGAs (14–15 days in each country) are a part of ADB's overall review of the implementation of its 1998 GAD policy. Reports were prepared for each country along with a report that consolidates findings from all 12 RGAs.

B. Study Objective and Scope

The objective of the RGAs is to assess whether the introduction of project-specific GAPs and strategies improved implementation, outreach, and results for women. The RGAs focus on:

- who participates in major project activities, including who has access to project resources;
- benefits for females and males including differences in results between males and females;

¹ ADB. 1998. *The ADBs Policy on Gender and Development*: 41. Manila.

² Ibid: 47; and ADB. 2002. *Interim Progress Report on the Policy on Gender and Development*: iii. Manila.

³ ADB. 2002. *Interim Progress Report on the Policy on Gender and Development*: ii. Manila.

2 *Gender Equality Results in ADB Projects—Bangladesh*

- changes in gender relations especially in decision making by women (in the project, community, household, others), control over resources related to loan/technical assistance activities, and changes in livelihood due to those activities; and
- other unplanned changes for women and men where possible.

Where positive results for women were achieved, the assessment investigated the extent to which they were due to GAPs or to other gender provisions in the project design. Other factors or conditions that may have had an impact on gender results were also considered, including:

- contributions of ADB resident mission gender specialists;
- project resources dedicated to addressing gender issues;
- external social, institutional, and political factors;
- constraints to achieving gender equality results and how they were addressed;
- factors that promoted or reinforced the sustainability of gender equality results; and
- the extent to which gender equality results contributed to achieving the overall objectives and results of the loan investment.

C. Methodology

A number of considerations entered into the selection of loan projects for the RGA.

- ⇒ To facilitate synthesis and comparison, agriculture and rural development, human development (either education or health), and governance loans were assessed.
- ⇒ Loans must have been under implementation for 2 years or more in order for results to be demonstrated.
- ⇒ The sample includes a variety of approaches to addressing gender equality issues in project design and implementation within each country to enable valid lessons to be drawn about positive factors that contribute to quality improvements in loan implementation and the impact of GAPs. Some projects developed GAPs or gender strategies during design; others incorporated GAPs during implementation; and others have some gender provisions. Some had significant involvement from a gender specialist at the resident mission while others had little or no involvement. This criterion was applied at the country level, as well as to the selection of projects within each country.

In addition to common terms of reference, a common methodological framework was developed for the RGAs with process and outcome indicators that were modified as needed to accommodate differences in types of loans, the degree of integration of gender concerns, and different stages of implementation. An international gender specialist and ADB's resident mission gender specialist carried out the field assessments. The international specialist provided a fresh, independent view while ADB's specialist contributed extensive field experience and close association with the project. Project sites were visited and project beneficiaries (women and men), staff, and local stakeholders were interviewed individually and in groups (Appendix 1) using

questions in the methodological framework. Each RGA also reviewed project documents, including report and recommendations to the President (RRPs) of ADB, GAPs, back-to-office-reports from review missions, progress reports, ADB case studies, and other relevant documents at the resident missions.

This report covers the RGAs carried out for three loans granted by ADB to Bangladesh (Appendix 2)

- Third Rural Infrastructure Development Project (TRIDP), Loan no. 1581-BAN approved in November 1997;
- Northwest Crop Development Project (NCDP), Loan no. 1782-BAN approved in October 2000; and
- Secondary Education Sector Improvement Project (SESIP), Loan no. 1690-BAN approved in May 1999.

Chapter 2

Third Rural Infrastructure Development Project

A. Project Description

The Third Rural Infrastructure Development Project (TRIDP)⁴ aims to accelerate agricultural, nonfarm economic, and social development in 13 northern and northwestern districts of Bangladesh by improving basic rural transport and supporting infrastructure in a sustainable manner with participation of the beneficiaries at all stages of implementation. This objective is to be achieved by

- (i) improving and maintaining type B feeder roads, bridges, and culverts along rural roads with an associated road maintenance and tree planting program;
- (ii) improving and maintaining submersible roads in low-lying areas and rehabilitating flood-damaged roads and related bridges and culverts and boat docking and river port facilities (*ghats*);
- (iii) constructing *union parishad*⁵ (UP) complexes in 105 selected unions, improving rural growth center markets (GCMs) and putting up women's market sections (WMSs) in GCMs and constructing flood refuge shelters;
- (iv) training UP officials in resource mobilization and contractors in improved management and construction methods and increasing Local Government Engineering Department (LGED) capacities in training, management information systems and financial management.

The executing agency for this project is the LGED under the Local Government Division of the Ministry of Local Government, Rural Development and Cooperatives.

⁴ ADB. 1997. *Third Rural Infrastructure Development Project*. Manila. A \$69.052 million loan was approved by ADB in November 1997 for this project. It is jointly financed by Japan Bank for International Cooperation (JBIC), International Fund for Agricultural Development (IFAD), and Swedish International Development Cooperation Agency (SIDA).

⁵ The union parishad is the oldest component of local government in Bangladesh. It is a representative body of an aggregate of 10–15 villages (or roughly 100,000 people). Its functions have varied over the years, but it has recently taken a more active role with the decentralization of the Central Government that began in 1982.

B. Gender Analysis and Provisions Included in Loan Design

A GAP was not prepared during project preparation, but some specific gender components were integrated into the project's design. The project's social analysis⁶ identified women as a subgroup of the rural poor in project districts and outlined two specific output targets to ensure women benefit from project activities:

- direct employment of over 3,000 disadvantaged women for tree planting and caretaking and for routine maintenance of 1,250 kilometers (km) of improved type B feeder roads;
- construction of WMSs for poor women in 279 improved GCMs to benefit at least 8,000 poor women.

A detailed participatory development approach for all aspects of the project⁷ included a discussion of how LGED should use labor contracting societies (LCSs) for the tree planting and maintenance component. It noted that lessons from LCSs have demonstrated this approach has potential not only to target disadvantaged women but also to bring additional social benefits. A project covenant also requires all LGED staff and local government bodies to cooperate with and support nongovernment organizations (NGOs) in encouraging the full participation of women.

C. Development of a Gender Action Plan during Loan Implementation

1. Design

During the initial implementation of the project, a detailed GAP was prepared to provide a systematic framework to guide the implementation of the GAD features in the initial design. The GAP included step-by-step activities with corresponding quantitative and qualitative targets against which to track progress. Furthermore, as the GAP was prepared, the executing agency explored how GAD elements also could be incorporated into all project elements, not just those identified in the project design. The following outlines the main elements of the GAP, and Table 1 in Appendix 2 compares project components in the RRP log frame with corresponding elements of the GAP and a summary of results achieved to date.

2. Women's Market Sections

This component builds on the original objective to construct 279 vendor areas for women in the GCMs in order to create income-generating activities and employment opportunities for rural disadvantaged female traders. This is a highly innovative component as women's interaction in the market place—as buyers or sellers—has traditionally been considered taboo. Activities to achieve this objective include

- gender awareness training for LGED staff;
- extensive discussions with all stakeholders regarding suitable placement of WMSs;

⁶ ADB. 1997. *Third Rural Infrastructure Development Project*. Manila. RRP, Annex 5, pp. 1–9.

⁷ *Ibid.* Annex 6, pp. 2–3.

- establishing guidelines with the UP chair for the selection of women to take over the stalls;
- providing ongoing support to the women as they started up their businesses;
- business management training for female stall holders; and
- encouraging women to voice concerns in traders' associations.

The original target in the RRP of 279 WMS was revised to 200 as the GAP was developed as the planning phase took longer than anticipated.

3. Flood Refuge Centers

Prior to the design of a center, female UP members were consulted and participated in planning, in operation and maintenance (O&M) committees, and in selecting off-season uses of these community spaces. In addition, the specific needs of women were identified, e.g., separate areas for privacy, and first aid kits were distributed.

4. Tree Planting and Road Maintenance

LCSs were organized for women employed in construction and maintenance operations to maximize project benefits. Through these groups women received training in project activities including negotiating skills and motivation to bargain with private contractors more effectively for equal pay. The societies also had compulsory savings schemes requiring deposits into individual bank accounts to ensure earnings and savings were not expropriated by male family members. Additional training in new income-generating activities was offered at the end of their 2-year contracts so members could use their savings in productive ways.

5. Women's Rooms in Union Parishad Complexes

The objective of this component was to facilitate the use of UP complexes (UPCs) as platforms to place a higher priority on women's development concerns within the community. To achieve this, female UP members were consulted about the design of separate rooms and facilities so they could consult with their female constituents in private. Furthermore, larger community meeting halls were made available for workshops, training, and other activities for women.

6. Bridges and Culverts on Rural Roads, Submersible Roads, and Ghats

Female UP members were consulted about the plans for these infrastructure components to ensure that special provisions to facilitate their use by women were incorporated into the design, e.g., waiting rooms for women in improved ghats. O&M committees were also to include female UP members.

Most construction activities are carried out by private contractors that typically discriminate against women laborers. Women are assigned the least-skilled tasks and are paid lower daily wages than men even for similar tasks. LGED was required to motivate contractors in prebidding orientation sessions to train women so they could qualify for higher paying jobs. The

department was also required to promote equal pay for equal work, and contractors were required to provide basic but separate facilities and services for female laborers like water and sanitation.

D. Gender Awareness Training and Capacity Building

The GAP identified the extent of gender-related training and capacity building required to support its implementation, including the development and delivery of orientation sessions on gender equality and the GAP with the executing agency, with consultants, and with other key stakeholders and training on pay equity for contractors. Gender was incorporated into all other training materials, particularly the capacity building of UP members—male and female—concerning the effective use and maintenance of infrastructure.

E. Implementation of the Gender Action Plan

Elements of the GAP sought to consistently increase women's participation in and benefits from each of the project's major components. Benefits were considered in terms of women's access to infrastructure as users and in construction, maintenance, and management activities. Activities were also incorporated that would empower women to interact with the community, and access to community benefits was also considered.

Extensive, well-coordinated resources were applied throughout implementation for building the capacity of project staff and stakeholders to support GAP activities. Regular training sessions and workshops for all project stakeholders ensured a basic understanding of the rationale for taking special measures to facilitate women's equal participation. The project's gender specialist particularly identified the leadership of the former project director in making these capacity-building activities successful. He typically not only opened sessions but also stayed for long periods contributing his views and encouraging free discussion.

Full-time, specialized gender technical support was not built into the original project design, but as gender-related activities were fleshed out, the project director, the ADB resident mission gender specialist, and the project team leader sought additional funds from the International Fund for Agricultural Development (IFAD) for a full-time consultant. As it became clear that LGED staff at the *upazilla*⁸ level could not undertake all the community mobilization activities required to select, train, and accept women for WMSs, NGOs were contracted to cover these activities.

⁸ The country is divided into six divisions each of which is subdivided into districts; there are 64 in all. In the rural areas, the *zilla* (district) parishad is the top tier of government. Next is the *upazilla* parishad; it is the lowest level at which the civil bureaucracy and line ministries operate. The *upazilla* represents the police and all ministerial offices, including tax, magistrates courts, and officers dealing with all aspects of economic and social development. *Upazillas* are the link between district offices and the UPs.

F. Achievements and Results

The RGA team visited three districts⁹ and interviewed project stakeholders involved in LCSs, WMSs, and UPs and explored various aspects of project implementation. Two recent monitoring reports based on larger samples were available to corroborate the field data. The GAP has been regularly monitored and an analysis has been part of progress reports and ADB review missions all of which were available for the RGA. It was also possible for the executing agency gender consultant and the ADB resident mission gender specialist to provide additional information, particularly concerning a comparison of results with those from other districts covered by the project and how certain constraints had been addressed. This project has been used extensively as a case study to demonstrate GAD achievements in an infrastructure project that was otherwise considered to be “gender neutral” or as having little or no potential to go beyond indirect benefits for women.

Box 1 summarizes results to date for each project component. An analysis of major achievements, challenges, and the potential for sustainability follows. It should be noted that many achievements stem from a combination of activities so attributing them to a specific activity is not always possible.

1. Tree Planting and Road Maintenance

a. Individual and Household Benefits

Over the project period, approximately 2,200 women out of a target of 3,000 have been employed through LCSs for a total of 1.34 million days of work. The women selected by the LCS have few opportunities for steady employment because they are unskilled and so less likely to find jobs than male equivalents in their community. None had worked on this kind of project before. The incomes of these women have clearly increased. The women interviewed stated they had previously worked only as casual laborers in other households. This work was temporary and seasonal making their incomes very irregular.

Each member of the LCS deposited savings daily (Taka [Tk] 10 out of a daily wage of Tk43 with total monthly earnings of Tk1,300), and the group leader transferred the savings from the group account into individual accounts opened at a nearby bank. By the end of the 24-month contract, each LCS member anticipated an approximate savings of Tk7,000. Not only did the women state they would not otherwise have been able to accumulate such a large amount of savings, but they also noted this was their first use of a formal bank. The project gave them an opportunity to learn how to keep and manage their own accounts and savings.

⁹ The international consultant and the ADB gender specialist had interviewed WMS beneficiaries in Mymensingh District in July 2003 as part of the preparation of the country strategy and program gender assessment and noted similarly impressive results.

**Box 1: Third Rural Infrastructure Development Project:
Summary of Gender Equality Results**

Project Component	Gender Equality Result
<p>Women’s market sections (WMSs)</p> <ul style="list-style-type: none"> ■ contractors receive training on wage parity ■ specific number of shops are allotted to women ■ training in shop management and trade skills offered to women shop owners ■ separate toilet and hand tube wells provided for women’s use ■ women’s group organized and members to sit on Traders’ Association encouraged 	<ul style="list-style-type: none"> ⇒ 133 WMSs completed out of target of 200 ⇒ 816 shops allotted to 816 female traders - incomes have increased for women ⇒ Joint planning for selecting female traders held ⇒ 733 female traders trained in shop management—new skills acquired and put into practice ⇒ Market management committees’ composition is guided by Government, where now female union parishad (UP) members are being included ⇒ community accepting increased mobility of women and increase in women customers
<p>Flood refuge centers</p> <ul style="list-style-type: none"> ■ women UP members consulted and participate in implementation committee for each subproject 	<ul style="list-style-type: none"> ⇒ consultations have included women ⇒ provisions for women-friendly facilities have been developed and incorporated into construction ⇒ women’s private corners in 14 flood refuges
<p>Tree planting and road maintenance</p> <ul style="list-style-type: none"> ■ only women employed for this component ■ one woman responsible for 0.5 kilometer of road for regular maintenance, caring for trees and ensuring no encroachment on trees—receive 1 day on-the-job training ■ Labor contracting societies (LCSs) formed for women through which they receive training and monthly payments, and bank account opened for deposit of daily forced savings ■ training on IGAs at end of 2 year employment period for use of savings 	<ul style="list-style-type: none"> ⇒ 2,200 women employed for 2 years generating 1.34 million days work—incomes increased ⇒ 1-day orientation for 2,200 women on tree planting and routine maintenance—skills increased ⇒ Individual bank accounts and required savings ensured ⇒ 915 LCS women trained in income-generating activities ⇒ empowerment for women in LCS increased as given responsibility in community, interact with Chair of UP if face problems, etc.
<p>Other construction components: bridges and culverts on rural roads, submersible roads, ghats</p> <ul style="list-style-type: none"> ■ women UP members consulted and participate in implementation committee for each subproject ■ women laborers recruited alongside men ■ contractors receive training on wage parity 	<ul style="list-style-type: none"> ⇒ Waiting room and toilet for women provided at ghats ⇒ 604 contractors motivated to ensure safety, sanitation, and fair wage for female laborers ⇒ 4.62 million-days generated for female labor and 14.56 million-days generated for male labor in construction work

Project Component	Gender Equality Result
<p>Union parishad complex</p> <ul style="list-style-type: none"> ■ participatory design process applied with women’s active participation from surrounding area and women UP members and other NGOs ■ 34% women laborers contracted by project ■ contractors receive training on wage parity ■ provision of separate room and toilet facilities for UP women members in all UP complexes 	<ul style="list-style-type: none"> ⇒ 74 complexes have been completed with full facilities incorporated for women UP members (separate room and toilet) ⇒ Female UP members available for consultation ⇒ Female UP members involved in promotional activities ⇒ 938 female UP members trained in financial management, local resource mobilization, and operation and maintenance of markets and ghats ⇒ Orientation for 180 female UP members on roles and responsibilities, LRM and gender and development
<p>Additional Results</p>	<ul style="list-style-type: none"> ⇒ WMS management rules adopted by the government ⇒ Common UP complex design with separate rooms for female UP members adopted by the government ⇒ Local government engineering department committed to hiring sociologists and community organizers to implement social components in all government projects more effectively ⇒ women more mobile and accepted as full participants in public economic and social activities ⇒ Recognition of Asian Development Bank’s leadership in wage parity and other employment equity issues in the construction sector

Both in the project 2003/04 *Gender Benefit Impact Assessment* and RGA interviews, women stated that their household nutrition had improved since becoming members of an LCS. They could afford to buy meat on payday and fish at least once a week. Their male and female children were attending school but were using support from the primary school stipend program, so their additional household income had no effect. One informant had a daughter in secondary school, and she was hoping they could afford even higher education for her. Bringing extra income into the household, having her aspirations for her children more within reach, and generally managing a highly visible job and a household increases a woman’s confidence and reduces her dependence on others.

The women in LCS are generally very disadvantaged and excluded from community activities or decision-making fora. While LCS women did not state that they were participating in community groups or consulting with their UP members regularly, they did feel confident about contacting the UP members/chair if there were any problems with encroachment or damage to either trees or roadside facilities. It can be assumed that this confidence will persist after the project and that women will continue to claim other entitlements.

b. Community Benefits

LGED and project staff all noted that the LCS women were very dedicated workers with almost no days absent, especially when compared with men employed in similar schemes. LGED and UP members recognized that disadvantaged women could be efficient workers and stated they will now always consider ways to involve them in projects as they are reliable, honest workers. This has increased the status of these and similarly marginalized women in the eyes of LGED and of other community members.

c. Challenges

None of the women interviewed identified benefits from membership in the LCS beyond employment, relying on other members to do their work for a day or two if they were ill or had an emergency, and providing a rudimentary social safety net. One or two women had been involved in other NGO groups associated with microfinance schemes but did not think they were as successful as the LCS because the benefits of regular income and employment were greater than those from self-motivated income generation. Lessons from LCS in other areas of Bangladesh identified in the RRP noted that this approach should “exploit the existence of a mutually supportive group and the fact they can accumulate some capital from their earnings.”¹⁰ It seems this has yet to be achieved with the LCS members interviewed during the RGA mission.

d. Sustainability

The LCS approach anticipates that women members will “graduate” from the project and use their savings and skill training to start income generating activities once the 2-year contract is over. However, it seems unlikely that all the women will be able to generate an equivalent income from their savings. All informants stated they wanted to use their savings to buy goats, poultry, or cows—all traditional economic activities for women—but they foresaw problems as they did not own land where they could keep livestock. Some thought they could buy land and livestock with their savings. At prevailing costs this might be possible, but they would need guidance on how to register the land in their names and with other details. The majority of informants stressed very strongly that they would prefer employment to continue and, if possible, to undertake income-generating activities in addition to regular employment. All women appreciate the benefits of a regular income considering the risks they face with very limited economic or social resources available to them. There is increased interest and commitment, however, from community leaders to employ these women in future UP projects.

¹⁰ ADB. 1997. *Third Rural Infrastructure Development Project*. Manila. RRP, Annex 6, p. 3.

2. Women's Market Sections

a. Individual and Household Benefits

Income and employment: The objective of this component of the GAP was the creation of income-generating activities and employment opportunities for rural, disadvantaged female traders. Of the adjusted target of 200 WMSs, 133 had been completed and 816 shops had been allotted at the time of the RGA. Considering the innovative nature of this component, these achievements are impressive. Findings from the 2003–2004 *Annual Post Development Benefit Evaluation Report* state that 50% of women's shops are doing "somewhat better" with increases in income of between Tk2,000–5,000 per month. Some owners are now employing other women to work in their shops. On the other hand, 43% reported a worse situation with monthly incomes of less than Tk2,000. The data were verified in interviews by the RGA team.

Incomes for male stallholders benefiting from the project are not identified in monitoring reports in the same manner as is done for female stallholders. There are data on increasing turnover rates for different types of operations. Gender comparisons are made in the *Annual Post Development Benefit Evaluation Report* between numbers of buyers and sellers. Relative increases are much lower for females, but this is such a new activity for women that similar growth rates should not be expected due to the types and volume of businesses they operate.

Despite low profits or limited capital (obvious from the amount of stock or general condition of their stalls) all the shop holders who were doing less well stated that they wanted to keep coming to the public market as they realized the advantage of exposure to new customers, and they preferred to be directly involved in trading or sales. For example, several women with tailoring operations stated that even if their incomes were low, they got more orders at the public market and enjoyed interacting with customers, whether female or male.

Participation in decision making: It is a project requirement (stated in the GAP) that women form a committee at each WMS as a forum to discuss problems and to build confidence and empowerment. In one place this committee was not functioning, but in another, all informants liked the group meetings and had agreed collectively to hire a cleaner for their shops which they thought was a good function of the group. A representative from the WMS committee is supposed to sit in the overall market management committee, but these are not functioning well in the project, so the target cannot be met for reasons not associated with gender inequality.

Mobility: None of the women interviewed claimed they had experienced harassment or teasing by men while working in their shops. There appeared to be solidarity built among the women as their shops were grouped together. It was also noted by the executing agency gender consultant that the women have been more successful and confident where the GCM is located close to the UP or to other government buildings. This makes it easier for women to go to the UP chair or to LGED staff if they encounter any kind of harassment, and arguments can be settled with official help.

Support from the community for this new role for women was built through information campaigns, joint planning sessions involving male community leaders, and motivating activities with female vendors, all steps included in the GAP. Some male shop owners did initially complain about the idea of reserving the best shops in the GCMs for women. This was discussed in public meetings with project and LGED staff and with UP chairs. According to all project staff and other informants, the concerns were overcome through a combination of convincing the men that poor women had to be offered a chance to participate in the project and demonstrating that the idea had been accepted in other communities and had worked well.

Now men appear to be happy to see more women in the market areas. Greater participation of women in the formal, public economy is increasingly recognized as a key to poverty reduction. Many female informants stated that men also benefit from dual household incomes. Male shop owners in the project's GCMs also appear to be recognizing that female sellers will bring more female buyers and that everyone will benefit, so they support WMS.

Empowerment: The confidence to go to the UP chair or to other government officials to resolve problems associated with their businesses can presumably be extended to other matters. In the brief time available to the RGA team for interviews with individual women, they all noted that they now know their female UP members and would consider consulting them on other personal issues. It was not possible to verify whether this has translated into increased influence in community decision making or to confidence in sharing decision-making in the household. Indicators for these changes are being considered by the executing agency for the gender impact assessment at the end of the project, and some initial work has been done with data from the 2003 *Qualitative Assessment of Gender-Based Benefits* report.

All informants clearly stated that their husbands and other family members supported them in their market activities. Mothers-in-law or other female relatives had willingly offered additional support for domestic responsibilities. The reason given consistently was that the female vendors were earning money.

b. Community Benefits

The fact that more women are coming to the market to buy from female sellers is a significant indicator of increased empowerment in both the household and the community. Prior to the election of a quota of 30% women in UPs, only men participated in community decision making. Now women are gradually voicing their concerns. More women participating in the public economy, managing their own businesses, and interacting with the UP chair on topics of concern to the whole community will serve to reinforce these changes and will add to women's overall empowerment. The success of women as entrepreneurs also means their contribution to economic growth will be valued more, especially by community decision makers.

c. Challenges

There are a number of reasons for the relatively high proportion of shops doing less well. Among them are poor business skills, lack of start-up capital, or the inability to keep capital

available for re-stocking. In addition, many female vendors were not prepared for uneven turnover with significant seasonal variations because of festivals followed by “lean seasons” before harvests. The project has sought to address these challenges in several ways, some of which were built into the GAP or added as mid-course corrections.

Business skills: Activities included in the GAP were training in business skills and shop management for 733 female traders and encouraging women to learn from others in the market groups. All women interviewed appreciated the training, particularly in how to plan their business activities and to keep accounts. Several of the more successful shop holders already had plans to expand or to diversify their activities, and some were providing skills and marketing training to other women, particularly tailors. Women’s involvement in trading is a new activity in Bangladesh; it will take time for these skills to take root. If schemes such as this are to be successful, it cannot be assumed that there is a pool of experienced women entrepreneurs to take up new opportunities. Despite the failures or poor performances of some individuals, better entrepreneurs are acting as role models and are willing to pass on skills and experience to other women, even if they are in competition with each other.

Credit/start-up capital: The majority of married women interviewed used start-up capital from their husbands and continued to rely on them for decisions on its use. In one case, the vendor’s husband provided capital for stock and then wanted it back to invest in a maize crop, so her daily turnover had fallen to only Tk30–50. This lack of access to or control over capital was clearly having a deleterious effect on her profitability, but she had no other option in order to continue to trade. Single women (widows, divorced, or abandoned) have to raise capital through alternative means.

In order to overcome this difficulty, the project staff spent considerable time with UP chairs seeking NGOs willing to extend credit to female traders, but the loans have not necessarily been suitable for micro enterprises. Weekly repayments do not suit changes in cash flow, and it is often impossible to attend group meetings regularly because of long hours in the market. Local branches of the Krishi Bank have provided small amounts of credit to women with better success. It is hoped that this initiative will not only provide women with options to access credit they can control for themselves, but will also encourage the bank to consider other female traders as creditworthy.

Mobility and traditional roles for women: Despite more relaxed attitudes toward WMSs, some aspects of women’s mobility remain a challenge. Very few women buy stock from wholesalers, for example. From a sample of 13 women, in 7 cases only husbands or sons purchased stock; 2 women sometimes accompanied their husbands or sons, and only 4 women always bought stock for themselves that sometimes included buying surplus homestead products directly from female producers.

In Bangladesh, women’s dependence on male family members is reinforced by the inability to interact directly in the market place. The project has demonstrated that women can start to participate in small trading, but interaction at other points along the supply chain is still challenging. Widening of their scope for interaction would be a significant step toward

independence and empowerment. The few women who have moved beyond the first steps indicate where additional initiatives might be taken to strengthen the impact of women's increased presence in public markets.

Another area that remains a challenge is encouraging women to enter into nontraditional or "unsuitable" areas of trading. Most female stallholders focus on domestic goods and services, for example food preparation and tailoring that are considered extensions of their traditional domestic responsibilities. In one GCM women were branching out into areas such as photocopying, computer and telephone services, and photography, but this appears to be an exception.

d. Sustainability

The TRIDP has taken great care to address constraints on women's full participation as they have occurred in this project component. Particular stress has been laid on working with UP members and others in the market community to gain their support. It would appear that there is strong potential that the WMS will be sustained beyond the project. Not all women may become successful traders, but the potential has been demonstrated. As one shop falls vacant, there are always other women willing to take up the opportunity. The wider scope of this particular element of the TRIDP to influence community attitudes toward women also has the potential to be sustained within the project area. Furthermore, as the ideas are taken up by other LGED-implemented projects, they may have very widespread, sustained, positive impacts on changing gender relations in Bangladesh.

3. Union Parishad Complexes

The GAP objective of this component is to facilitate the use of UPCs as a platform to place a higher priority on women's development concerns. By providing a specific room where women can consult with elected female members of UPs and by encouraging the use of common areas for meetings and events, women should be able to understand and articulate their needs and interests more effectively. By December 2003, all 105 TRIDP UPCs completed or planned included separate rooms and toilet facilities for the exclusive use of female members. More impressively, LGED adopted this configuration for all UPCs in the country. This is a significant, unanticipated achievement of this project that has the potential to benefit all women in Bangladesh.

a. Individual and Family Benefits

Female members have been given additional means to deliver specific services to women community members—to improve their status and position in the UP and among other members. Opportunities for other women to see female UP members take up public office provides role models and support for their own struggles. Some individual women may also benefit as they might not have been permitted to have their particular concerns addressed if it meant discussing a personal issue in a public place in front of unknown men.

b. Community Benefits

Allocating meeting space is a highly visible recognition of women's specific needs that has the potential to strengthen women's empowerment and the ability to influence community decision making. The empowerment of women (and other disadvantaged groups) requires that institutions as well as individuals change. The allocation of this space demonstrates that physical changes within the UPC have been made to ensure women can raise their concerns as freely as men can.

The improvement of UPCs brings additional benefits to women. At one UPC visited by the RGA team, a training session for women given by the Department of Agricultural Extension was underway, organized by the Bangladesh Rural Advancement Committee (BRAC) in the large meeting hall. Encouraging the use of these facilities will facilitate the mobility of women to attend training instead of taking training to them. The UPCs also house various government line agency officials such as health and family planning, village defense, agricultural extension, and so on. This is likely to facilitate women's sustained interaction and access to their services.

c. Challenges

The extent to which the space allotted to female UP members is used is less certain as some have problems claiming the rooms. An example was given by the project gender specialist at one of the UPCs visited. Even though male UP members agreed that the room was for the exclusive use of female members, once the LGED staff left, the men denied this was actually the case and used the space for themselves.

In each UPC visited, the women's rooms appeared not to be used by anyone regularly. Tables and chairs were in place, but there were no papers or other signs of occupancy. It was suggested that the female members might ask for posters and other information from the government officers represented at the UPC (e.g., education posters to encourage keeping girls in school or livestock posters with information about farming practices).

d. Sustainability

As noted above, there are concerns in some UPCs that without constant monitoring from TRIDP project staff, male UP members may expropriate the women's space. This can be addressed if the upazilla LGED staff continue to stress the importance of reserving it for the exclusive use of women. Also, if more materials are stored there and if regular contact with other government service providers housed in the UPC is maintained through meetings with women in the women's room, it will become more difficult for men to use the space.

Women elected to the UPs are only gradually becoming fully active in Bangladesh, and these initial problems with exercising their rights to be involved in community decision making will be overcome. As long as women's space is allotted in the LGED plans for UPCs across the whole country, even if men expropriate it now and then, it can be reclaimed.

4. Flood Refuge Centers, Ghat Improvements, Bridge and Culvert Construction, and Other Infrastructure Components

a. Community Benefits

As anticipated in the GAP, a participatory approach to planning these construction components identified and addressed the specific needs of women. Each flood refuge center and ghat facility has a private area for women. After discussions, it was agreed that it would not be suitable to include a separate room in the flood refuge centers, but a curtained-off corner is now part of all plans. The ghat structures do include a separate waiting area for women. This systematic incorporation of design features that are gender responsive has been adopted in other LGED- and ADB-funded infrastructure projects, for example for bus stands and terminals in the Secondary Towns Infrastructure Development Project II.

b. Challenges

Achieving wage parity for women in construction work without close monitoring or other pressure from the executing agency will take much longer than the time available to the TRIDP. Contractors are now aware of ADB's concerns regarding this issue. Perceptions of women's ability and status have improved, and in some cases women's wages were near parity, and they had greater access to more highly skilled work. Strong commitment and close monitoring by LGED staff and contractors is required for wage parity to remain an issue in future contract negotiations.

G. Contribution of the Gender Action Plan to the Achievement of Overall Project Objectives

Economic development: The project *2003–2004 Annual Post Development Benefit Evaluation Report* demonstrates that the expected benefits to the community have been realized by facilitating agricultural and other commercial activities. The project has also ensured that women benefit more equitably by supporting separate but complementary activities. The visible role and contribution of women as market stallholders, as laborers on construction sites, and in road maintenance has contributed to the community's economic development. The project has gone beyond this and addressed some key strategic needs of women to ensure sustainability and to facilitate the free interaction between female UP members and their female constituents in UPCs.

Poverty reduction: Poor women have taken advantage of employment opportunities offered by the TRIDP in a manner that has also reduced their vulnerability to poverty in the future. LCS provided training, savings discipline, and access to alternative income-generating activities. Contractors were also trained to encourage wage parity for women that in some cases has been achieved. Changing attitudes within LGED has meant that these issues are now regularly raised with contractors for all government-funded projects. Additional economic opportunities offered to women in the public market place, especially in open stalls where more poor women come to sell their produce on a casual basis, also reduce women's dependence and vulnerability to poverty.

Participatory approaches: Project support for training LGED staff in social components (“software”)¹¹ with momentum from the success of the gender components has brought about significant changes in the development of LGED. Positions for sociologists are now confirmed in each district LGED office, and there is a position for a community organizer in each upazilla. This represents significant changes in the professional make up of LGED and opens the way for a much greater focus on software as an important facet of any project to ensure that infrastructure components (hardware) are used effectively and that the benefits are sustained.

Sustainability: Although not tracked in the monitoring and benefit assessments, the ADB project implementation officer noted that all LGED staff acknowledged that women are more conscientious than men about maintaining market areas and working in LCS tree planting and road maintenance. Over the long term, women have demonstrated their interest in active involvement in the design, operation, and maintenance of infrastructure, which will increase the possibility it will be maintained in good condition.

The value of the TRIDP approach of strengthening software components through gender mainstreaming and promoting women’s empowerment has been acknowledged across LGED. All projects, whether financed by ADB, other development partners, or regular government budgets incorporate social dimensions that mainstream gender concerns. The former TRIDP project director is now responsible for the department that monitors all LGED projects. He continues to take an active role in applying qualitative and quantitative indicators to track progress and to learn how to more effectively ensure full participation of and benefits for women in all activities.

H. Factors Influencing the Achievement of Gender Equality Results

1. Effectiveness of the Gender Action Plan

ADB support: Developing a GAP and accommodating changes in resources and the basic design for the project was a vital first step in achieving gender results. It allowed wide discussions of how mechanisms could be developed that would be feasible in the context of LGED and of infrastructure projects in general. The GAP also created a mechanism through which ADB and the executing agency could track whether initial commitments to gender equality were translated into effective action over the course of implementation. Once this first commitment was made, it then fell to the project team to support a learn-as-you-go approach to the design and implementation of the GAP.

¹¹ The computer metaphor of “hardware” and “software” is often used within ADB (and other agencies) to distinguish between the infrastructure components of projects (such as roads, irrigation canals, health centers, equipment, and supplies) and the social components required to sustain effective and efficient use of infrastructure (group formation, social marketing, training, GAD features). “Hardware” components are easier and more rewarding to deliver, as “software” usually requires understanding and overcoming cultural and/or social constraints within a limited time and do not generate revenues. Hence “software” components may have little or no support from executing agencies.

Linking GAP targets to the overall goal of the project: This was a strong element in gaining support for the GAP. The importance of facilitating women’s equal participation in project activities to reduce poverty in a sustainable way was repeated over and over to UP chairs, community members, other partners such as NGOs and banks. This message also seems to have been internalized within the executing agency project team itself and LGED to a certain extent. It cannot be assumed that all engineers understand how software elements can be designed or monitored as it is not part of their training and requires special skills. All staff were, however, expected to articulate the overall rationale to stakeholders to encourage support for GAD elements, and this seems to have been effective. As the former project director pointed out, it is not possible to expect all engineers to want to or to be able to carry out social analysis, but if additional support and encouragement is given to those with an interest, good results will be achieved.

Linking GAP elements to the main structure of the project also led to greater integration of achievements into each component, avoiding to a great extent the marginalization of GAD elements. Incorporating specific targets in the initial RRP provided entry points for this, but careful consideration of different aspects of each project element, consultation with all project stakeholders, and a learn-as-you-go approach also facilitated a high level of integration of GAP achievements.

Realistic targets: Targets incorporated into the GAP have proved to be realistic and have to a large extent been met. The exception is the WMS target which proved to be overly ambitious once it was realized how much time was necessary to build support from the community to overcome social constraints. The WMS target was reduced as steps in the GAP were identified, but it is unlikely that even the revised target of 200 will be met. The ADB project team leader noted that where there is variance for other targets, it was due to time-bound concerns rather than to the intrinsic design of either the component or its target. Establishing specific, step-by-step approaches to difficult targets in the GAP has led to a sense of accomplishment for the team as many of the requisite activities fall outside their areas of professional expertise.

Participatory approach: This aspect of the project design and the GAP facilitated the achievement of sustainable results by balancing hardware components with adequate software. In practice, this required design teams to go into the field to do participatory rapid assessments (PRAs) with the communities and hold long discussions to ensure that innovations such as WMSs would be a success. There are examples of WMSs that have not been successful because the consultation in the early design stage was too rapid to ensure all local factors were taken into account.

Flexible approach to implementation of GAP: The executing agency took a flexible approach to implementing the GAP adding to or changing activities to strengthen achievements and ensuring targets were met in a sustainable manner. Because the GAP was developed after most of the hardware components had already started, it took time to catch up. Some important lessons were learned regarding the importance of consultations with stakeholders to build support for innovative activities, such as WMSs, emphasizing that software components take time and have to be implemented in conjunction with hardware, not as adjunct or parallel activities. Regular monitoring and an easy flow of communication between the ADB resident mission gender

specialist, the project gender specialist, and the project director meant that timely steps could be taken to ensure that innovative ideas came to fruition and that delays or constraints were overcome. The support from the project director for flexibility in reaching targets was particularly important in this respect, as he created an atmosphere among project team members that encouraged innovation and creativity while maintaining pressure on them to avoid neglecting software elements that took more time.

Gender awareness and capacity building: Opportunities to build support and skills for implementing the GAP were budgeted and planned for all project components and training activities. When those opportunities were used to discuss the rationale for incorporating GAD components among LGED staff, community leaders, and other stakeholders, introducing innovations such as WMS was easier. Leadership from the former project director facilitated the introduction of gender awareness activities, but a more systematic approach built into the project through the GAP ensured resistance to women's participation was limited. The project gender specialist particularly identified that the willingness of the former project director to not only open gender awareness raising or capacity-building sessions but also to stay and contribute his views and encourage free discussions was key to the successful implementation of the GAP.

Increasing gender awareness and support for GAD components of the project proved to be an important contributing factor to achieving overall results. Training was provided to project and LGED staff as well as to partners and UP decision makers who are all now more gender aware as illustrated by their ongoing support for the GAP. Without this support, women would not be able to share more equitably in community decision making concerning new infrastructure or to improve their access to these resources.

Adequate GAD skills and resources: Full-time, specialized gender technical support was not built into the original project design, but as the gender-related activities were fleshed out in the GAP, additional funds were obtained from the IFAD to cover the costs of a full-time gender consultant. Furthermore, as it became clear that the LGED upazilla staff could not undertake all the community mobilization activities required to select, train, and accept women for WMS, NGOs were contracted to cover these activities. Over the longer term, more resources will be made available within LGED for social mobilization because of the creation of new positions for sociologists and community organizers.

Sustainability of results: The elements of the GAP systematically address not only women's practical needs (e.g., access to employment opportunities or income-generating activities) but also include activities to effect the more strategic and institutional changes necessary to sustain these new opportunities (e.g., building support from community leaders for innovative activities). This will improve sustainability of changes in gender relations in communities and households in the longer term. These elements were not in the project design until the GAP was developed.

Monitoring: Consistent monitoring of all elements of the GAP has facilitated the identification of constraints to achieving GAD elements and how they might be overcome. The gender specialist and other executing agency team members were encouraged to seek innovative ways to overcome challenges, and support was given by the project director to identify new

resources that might be required. This approach was reinforced by consistent assessment of progress on the GAP by ADB regular review missions (no mid-term review was required) and considerable effort from the ADB resident mission gender specialist to encourage corrective action once constraints were identified. This was a learning process for the executing agency as analysis of the significance of some trends in qualitative indicators was weaker than for quantitative data.

2. Institutional Factors

Leadership: Leadership within the project team was crucial to the success of this project. This applies not only to the former director who clearly encouraged innovation and testing of different ideas to resolve constraints as innovative GAP elements were implemented, but also to many of the LGED staff at the district and upazilla levels. The RGA team noted the close and trusting relationship between some of the women shop holders and the LGED staff, which also encouraged similar relationships between UP members and other men in the community and women beneficiaries. The GAP helped the project director to predict where leadership would be required and facilitated systematic oversight of activities.

Technical support: Commitment from LGED to incorporate a formal GAP and additional support from the ADB resident mission gender specialist contributed to the achievements of this project. The open communication between the project staff and the gender specialist increased the momentum to design and implement the GAP. Confidence was reinforced and new ideas were developed which in turn provided the specialist frequent opportunities to monitor progress. It was clear that the gender specialist was identified as a full team member who contributed to the overall success of the project, not just to the gender components. The ADB project team leaders played an important role in developing this supporting role for the specialist. Her reputation facilitated the acceptance of similar approaches to gender equality in other ADB projects with LGED and the internalizing of lessons across different sectors of LGED work.

3. External factors

Ensuring that women can be agents of change in a fully participatory approach to development has been facilitated through the introduction of quotas for elected female representatives in UP. Women's voices are now heard more clearly in community decision making in local government. There remain many places where women face strong resistance, but enforcing these regulations provides an entry point for additional assistance from agencies such as LGED that are responsible for implementing decentralization. The TRIDP has demonstrated that combining new or renovated infrastructure projects with gender awareness or similar software supporting women can change attitudes and increase support for women's participation in areas such as community decision making. Furthermore, the TRIDP has taken more proactive approaches to reinforcing the status of elected female officials by offering extra training in management and resource mobilization in their role as UP members.

All of these elements are also strengthened by rapid social changes in Bangladesh that have encouraged women to be more independent. There is also increased recognition that if poverty is to be significantly reduced, women must be given equal access to development resources and decision

making. The TRIDP GAD achievements could not have been realized 10 years ago in Bangladesh, but the lessons from the implementation of the GAP demonstrates how positive changes for women already taking place can be strengthened through careful and consistent support from infrastructure projects.

I. Recommendations

Monitoring: The TRIDP has achieved several impressive results that have increased women's incomes, and there are indications from the RGA interviews that most women directly benefiting were also more empowered to participate in household and community decision making. There are some areas of monitoring that will improve the scope for LGED and ADB to learn from this project and to consider what other support mechanisms can be used to build sustainability once the project is closed.

The recent *Qualitative Assessment of Gender-Based Benefits* survey asked questions about changes in household tasks and decision making, but the findings and analyses are not clear. It would be interesting to pursue progress in these areas as the project finishes to verify that the very comprehensive approach taken to supporting women's empowerment has extended beyond the sphere of the project.

The other main tools for analyzing socioeconomic benefits do not include all aspects of the gender gaps in a manner that could be used to inform future project design. To some extent, the WMS indicators are not the same as those tracked for the overall GCM components, and the analysis remains somewhat superficial compared to the kinds of points raised by project staff in discussions with the RGA team. In other words, the project team has a great deal of experience to offer that could be more fully incorporated into the analysis of the findings from project results. These issues were raised with the current and former project directors following RGA field work.

Constant monitoring is required to ensure that the rooms and facilities in UPCs set aside for women are used to their fullest. Suggestions were made by the RGA team that posters and information from other government agencies would encourage discussion and make the rooms more welcoming. Male UP members also have to be repeatedly reminded that the space is for the exclusive use of women. The ADB project team leader agreed that this is a priority and also noted that the full use of the UPC is a sustainability concern as the project closes.

It was noted that in the areas visited in April 2004 by the RGA team, there were only two women actually buying in one market, and none in the other GCMs. Some female sellers claimed that more women come on *hat* (market) days, but in another place women claimed no women come on *hat* days because it was too crowded for them. On a previous visit in 2003 to a WMS in Mymensingh, there were many women buyers but only around the WMS. It is important that the project compares these changes in community responses to the WMS. Differences between regions perhaps can be linked to other factors in the project that might have influenced these outcomes.

Broadening women's economic empowerment: The TRIDP has demonstrated that innovative challenges to traditional attitudes regarding women's involvement in public

marketplaces can be successful. This is an important first step toward increasing women's economic empowerment. A next step will be to encourage women to take up nontraditional services and trading that offer higher labor productivity and returns. Training in how to negotiate with wholesalers and how to seek producers, especially women, and new markets are examples to increase interaction that adds value to goods or services. Based on the good practices learned from the TRIDP, these additional elements can now be added to future LGED projects.

Wage parity: Encouraging wage parity between men and women construction workers is difficult in a highly competitive market such as Bangladesh with attitudes that are deeply engrained concerning women's rights and abilities. It is vital that ADB and LGED continue to maintain leadership on wage parity and other employment equity issues. Other issues such as the use of child or trafficked labor are also emerging as difficult and slow to change. Both ADB and LGED are engaged in large-scale construction and have the potential to influence this market as long as the messages are consistently adhered to and monitored to avoid local abuse.

Sustainability of results for LCGs: Under current socioeconomic conditions, it seems unlikely that the female members of LCSs will be able to sustain income-generating activities with their savings once the project closes. These women are marginalized and have extremely limited access to assets of any kind beyond their cash savings. The TRIDP might give further consideration to other social mobilization organizations that might be able to offer support to LCS after the end of the project.

Participation in GAP implementation from all executing agency team members: Participatory approaches require strong commitment from all team members. The gender specialist noted the importance of early PRA field work involving all team members and not just LGED field staff to ensure all local factors are taken into account in site selection and design of infrastructure. This builds understanding of the importance of software components among all team members. There is further concern from the project gender specialist that while the new position of upazilla community organizer is welcome, it is still not sufficient for all the LGED projects that require community mobilization and PRA work prior to design. All projects will continue to require support from NGOs with proven skills to ensure participatory approaches are fully adopted.

Institutional sustainability: Concern was raised that proactive support for GAD is limited to the current generation of senior managers in LGED who may be replaced by others with less commitment. Similarly there is concern that as the gender framework is adopted more widely in LGED, the capacity to monitor activities and to provide technical support will be spread too thinly, making these elements ineffective and losing their potential to contribute solidly to the overall objectives of each project. Therefore, to retain the current level of commitment and to expand it, strengthening of the role of the gender forum of LGED is essential for mutual learning, reinforcement, and monitoring.

Chapter 3

Northwest Crop Diversification Project

A. Project Description

The specific objective of Northwest Crop Diversification Project (NCDP)¹² is to promote production and more efficient marketing of high value crops (HVCs) and to build sustainable partnerships and capacities of NGOs and public sector agencies to provide extension, training, and credit support to small farmers. The project components include the following:

- (i) training and extension for 200,000 farmers (men and women) with an improved extension package;
- (ii) mobilization of 160,000 small farmers (men and women) to form groups and receive training, credit packages, and guidance on crop production and marketing;
- (iii) adaptive research on HVCs;
- (iv) market support including timely and accurate dissemination of market information and upgrading of 16 growers' markets and 60 village markets;
- (v) piloting an agribusiness credit line for postharvest activities;
- (vi) support for project management.

The Department of Agriculture Extension (DAE) of the Ministry of Agriculture is the overall executing agency in partnership with the Bangladesh Bank, the Rajshahi Krishi Unnayan Bank (RAKUB), LGED, other Ministry of Agriculture departments and four NGOs (BRAC, Proshika, RDRS. and GKF). The project area covers 16 districts of northwestern Bangladesh in an area where more than half of the 3.2 million farm households are living below the poverty line.

B. Gender Analysis and Provisions in the Loan Design

The design of the NCDP identifies male and female small-scale farmers as the target beneficiaries, including female-headed households and other progressive female farmers.¹³ The RRP also identifies project partner NGOs with long-standing records in successfully mobilizing disadvantaged women, such as BRAC and Proshika. The measures identified to ensure that the target beneficiaries participate fully in the project are summarized in a gender strategy.¹⁴ This required a gender assessment of women's involvement with HVCs and establishing targets for women's participation prior to the commencement of project activities. A loan assurance ensured

¹² ADB. 2000. *Northwest Crop Diversification Project, RRP*. Manila. A \$47.2 million loan was approved by ADB for this project on 30 October 2000.

¹³ Ibid. p. 22.

¹⁴ Ibid. Annex 11.

government compliance with the project's gender strategy.¹⁵ Budget was allocated and terms of reference for a gender specialist were drawn up for 6 months to assist in the design of a more detailed gender strategy. In the early stages of planning and implementation, more specific gender-related targets were established including that 60% of the small farmers groups (SFGs) mobilized must be female and that wholesale markets include facilities for women and WMSs.

C. Development of a Gender Action Plan during Loan Implementation

With growing concern from ADB that a more systematic approach be taken to meeting gender-related targets as envisaged in the RRP gender strategy, the executing agency developed and adopted a detailed GAP by late 2003. Consultations were held with project staff and links were established with the Government's agriculture sector objectives in the National Action Plan for Women. Table 2 in Appendix 2 provides full details of the GAP and project components. The main gender-related activities are as follows.

1. Capacity Building of Partners and Training Farmers

Training and extension services to be provided to farmers through NGOs fall into a three-tier training program:

- a core group of trainers will be trained on GAD issues;
- the DAE and NGO staff will be trained to use the training modules; and
- farmers will be trained.

Other considerations include the following.

- Venues and times for workshops have to be suitable for both men and women.
- Gender-sensitive training modules on improved technologies must be developed and used for selected HVCs in the areas of production, pre- and postharvest management, and marketing.
- Sixty percent of the participants in all training and extension services must be women.

2. Mobilization of Small-Scale Farmers Groups and Provision of Credit

This component includes the following elements:

- women form 60% of the SFGs;
- training in group activities, new technologies, and in promoting women's leadership skills;
- expertise for women in processing HVCs;
- all beneficiaries are trained before credit is issued;

¹⁵ Ibid. p. 35.

- 10% of production loans earmarked for women SFGs and 10% of family credit given to women for income-earning activities.

As SFGs are formed, only one family member may participate, i.e., a female member's husband cannot join a male SFG group. The training provided to SFG members has to be passed on to spouses or to other family members.

3. Adaptive Research in High Value Crops (Varieties and Technologies)

The data bank is to include information on suitable HVC varieties and technologies for women, and trial activities are to include both women and men. Extension services are to be provided to both men and women for the tested HVC varieties and technologies. The target for women's participation is set at 30%.

4. Marketing Support for the Promotion of High Value Crops

Women are to be assisted in marketing their products through the provision of information and facilities. An improved marketing system will be adopted to promote HVCs, and information will be disseminated via radio to beneficiaries including women. The project will collect, collate, and disseminate information on HVCs on demand. Sixty growers' markets at the upazilla level and 16 growers' markets at the district level will be developed with separate toilet and storage facilities for women SFG members. Marketing support is also to be provided to women through partnerships with other agencies and NGOs. This component is implemented by LGED, and lessons from establishing WMS in other projects will be applied to the NCDP.

5. Piloting a Credit Line For Postharvest Agribusiness Support

SFG members will be supported to establish postharvest agribusinesses through the pilot credit line. At least 5% of the entrepreneurs will be women.

6. Project Management Support

The project allocated resources a gender consultant for 6 months. The project team agreed that the consultant should focus on four major areas:

- (i) review the gender strategy based on an assessment of gender divisions in production activities in the project area;
- (ii) prepare a detailed GAP;
- (iii) organize a workshop for all senior staff and consultants to approve the final GAP and to provide an orientation about expected gender activities in the project;
- (iv) integrate gender into the project training modules and train the DAE gender focal point to institutionalize the knowledge base on gender and development issues in DAE.

Moreover, data collection on gender and implementation, monitoring, and reporting on GAD-related activities will be ensured by the collaborative efforts of the short-term gender consultant, the gender focal point at DAE, and the ADB resident mission gender specialist.

7. Implementation of the Gender Action Plan

Implementation has only just begun with a work plan identified for the current year that includes a socioeconomic survey, a PRA to understand women's roles in seed preservation and processing HVCs, and some basic gender training and orientation regarding the GAP itself for project staff and partners. The findings from the PRA will be fed directly into the research agenda, and will, it is assumed, influence the development of appropriate training packages for women SFGs and other extension packages for demonstration farmers and demonstration days among others. There is a need however, to combine the analysis of the survey and PRA findings with those of the monitoring and evaluation reports to ensure that a full range of issues is consistently addressed.

There is a strong emphasis on addressing women's practical needs with limited activities in the GAP for encouraging support from families and community leaders for women to participate in project activities and take up HVCs. One nonproduction-related target involves the development of WMSs through partnership with LGED, but achieving this target may need additional monitoring and support to ensure that lessons from the TRIDP and other LGED projects are applied. Partnership marketing activities will involve additional support and monitoring.

Some of the components have the potential to bring more balance to decision making between husbands and wives in the household production unit, but there are no indicators in monitoring and evaluation reports to track any changes. The findings from the socioeconomic survey and PRA may provide baseline data that can be incorporated into overall reporting instruments.

Women and men are currently involved in SFGs and are offered training for production activities only, even though women are primarily involved in processing crops and in seed selection. The GAP seeks to link production and crop processing activities as well as the marketing components of the project.

There are limited resources allocated to contract experienced consultants to implement the GAP. A gender specialist was on contract for 6 months during the first phase of implementation, and another consultant is currently being sought for a further 6 months. The ADB resident mission gender specialist has recommended that a full-time specialist be hired to ensure the GAP is fully implemented. There are several components that will require careful monitoring with support provided in a timely manner to ensure that momentum is not lost if constraints associated with gender issues arise and need to be resolved.

Gender training for all project staff and partner agencies is also planned for the current year but has yet to be developed. It is assumed the new gender specialist will guide this process and will ensure the training is relevant to the project objectives and to the GAP. Furthermore, NGO workers

responsible for mobilizing and training SFGs have had very limited training from their own organizations. For example, BRAC staff were newly hired specifically for the NCDP and had received limited orientation from BRAC. They were not conversant on gender equality issues, but were interested in and did identify some core concerns regarding gender-based differences between male and female SFGs.

D. Achievements and Results

As there have been delays in implementing GAP activities, the results achieved to date summarized in Box 2 are drawn from the two project components already underway: training and extension for farmers and mobilizing farmers and providing them with credit.

The RGA team visited two districts and spoke with male and female members from SFGs and with project partners. Although results are limited, issues such as the relevance of the GAP targets and the capacity of the partners to deliver core elements could be explored during fieldwork. The project director from the executing agency traveled with the RGA team, providing additional background on implementation and insights into the evolution of gender-related elements.

1. Individual and Household Benefits

Income: Mobilization of SFGs has commenced, and 1,690 (48%) of those formed to date are female. Female SFG members interviewed by the RGA team stated they had adopted HVCs, and, despite some problems (such as difficulty obtaining good quality seed), their family incomes had improved. The first project impact evaluation report generally confirms these findings, although neither the data nor the analysis is presented in a disaggregated form. Differences in increased incomes between male and female SFG members therefore could not be assessed. Most SFG households were previously producing only paddy and occasionally a few other crops, but during the current and previous winter seasons they had planted several new field-based HVCs including maize, potatoes, tomatoes, eggplant, and some other vegetables. None of those interviewed said they were planting new or higher yielding homestead crops although they would be interested in doing so.

Male group members interviewed also stated that family incomes had increased by adopting HVCs, and they identified fewer problems associated with the new crops compared with the women's groups.

Transfer of skills to female and male farmers: The traditional division of labor in the farming cycle in Bangladesh means women preserve seeds and carry out most postharvest tasks while men work in the fields. NCDP training given to both male and female SFGs currently focuses on field production phases of the HVC cycles with no components covering women's seed selection and postharvest responsibilities. Female group members are expected to pass on new production techniques to their male family members who will actually carry out the new tasks and apply different technologies. This requires that women go to the fields with their husbands to demonstrate new techniques.

**Box 2: Northwest Crop Diversification Project:
Summary of Gender Equality Results**

GAP Component implemented to date	Gender Equality Result
<p>Farmer training and extension</p> <ul style="list-style-type: none"> ■ minimize gender gap and address needs and interests of women (facilitating attitudinal changes and developing expertise) ■ develop core trainers ■ develop field trainers ■ train small farmers groups (SFG) members on high value crop (HVC) production: (6,000 women trained on HVC production, 120,000 women farmers on pre- and postharvest and marketing technologies, 30% demonstration farmers women, 10% of whom establish homestead HVC demos) 	<p>197 trainers trained (2 females, 195 males)</p>
<p>Farmers mobilized and provided with credit</p> <ul style="list-style-type: none"> ■ ensure 60% SFGs are women’s groups (6,000 women SFGs) ■ ensure 40% SFGs are men’s groups (4,000 men SFGs) ■ ascertain proper utilization and control over credit by women SFG members ■ facilitate benefits from project and/or sales of HVCs are controlled by women SFG members facilitate women’s participation in HVC activities 	<p>⇒ 3,729 SFGs have been formed:1,690 (45%) females and 2,035 (55%) males</p> <p>⇒ Credit disbursed to 2,802 members: 803 females (29%) and 1,999 males (71%)</p> <p>⇒ Female SFG members state that income has increased</p>
<p>Adaptive research</p> <ul style="list-style-type: none"> ■ identify suitable and value added HVCs for women (at least 10% of innovative farmers selected for participatory adaptive research to be women) ■ prepare electronic data bank on HVC varieties and technologies 	<p>⇒ Participatory rapid assessment study underway but no findings available</p> <p>⇒ Socioeconomic survey underway but no findings received</p>

Based only on discussions with the RGA team, it appears that this approach has some benefits, but it is not clear if there are also some lost opportunities. BRAC trainers who have been working with male and female SFGs noted that women take training more seriously, and because these are new skills to them, they listen closely and then apply new techniques more conscientiously than male farmers do. Women also noted that they greatly appreciated new opportunities to interact with their husbands regarding crop decisions and their greater mobility as they regularly went to the fields. Any increase in crop production, however, has an impact on women's responsibilities as they have to dedicate additional time to processing. New processing techniques or technologies might be helpful; such information should accompany new production skills and information and not be delivered as a separate activity by the project at a later date. No data are being collected by the project at the moment that could provide insights into how effective this approach to skills transfer is as production data are not disaggregated by male and female SFGs.

Female SFG members also noted that they interacted directly with the DAE block supervisors who are responsible for follow-up visits to farm households to reinforce training in HVCs and to address problems that may arise. In the past these women never discussed farming concerns with the supervisors. They should be encouraged to ask for support for other homestead crops that are the full responsibility of women such as fruits or vegetables.

Control over benefits: There seemed to be little change in decision-making patterns in the household regarding use of benefits from the project although these questions are hard to ask in short group discussions. Again, the influence of the project is only just beginning to be felt.

Mobility: The mobility of women in the SFGs has increased. The project conducted training in the upazilla office and of SFG members interviewed that received training, 15 out of 25 had attended. All women interviewed stated they had never previously left their villages for training, but their husbands did not prevent them from traveling because they readily recognized that training would bring direct benefits for the whole family. The increased, direct participation in fieldwork to demonstrate new techniques also increased their mobility as these women had not worked alongside their husbands previously.

Empowerment: Even in these early stages of implementation, there have been signs of increased empowerment for women. Women know more about HVCs, and as they transfer skills to their male family members and as incomes improve, their status in the family grows. Female group members interact directly with the block supervisors when they come to the community to discuss farming issues. Women are also more involved in selling their produce to buyers who come to their homesteads, and some are starting to go to markets. They are more informed about market prices.

2. Community Benefits

Increasing benefits to the community are not addressed directly in the project design although it is assumed that empowering individual women will spread to the wider community as they encourage other women to take up new economic and decision-making opportunities. The

increased incomes of some community members will promote economic growth more broadly in the community.

3. Challenges

The comparative effectiveness of offering the same training package to male and female SFGs is not assessed in the project's 2003 *Impact Evaluation Report on Farmers Training* even though it draws on data collected from a survey conducted among both male and female SFG members. On average, productivity rates appear to be increasing along with adoption rates. The assumption that one training package is appropriate for women and men, however, is not questioned even though the NGOs delivering the training are already noting considerable differences in how the groups respond. This does not mean that women should not be given training in field production issues, as this has clearly extended additional benefits to them such as greater mobility and new opportunities to interact with their husbands on crop decisions.

Male farmer groups immediately noted when asked by the RGA team that there are production bottlenecks in processing new HVCs which is a woman's responsibility. Some men stated that their wives now do not have enough time to process the increased crop volume. They agreed that technology related to this would help women to reduce their drudgery and to manage time between postharvest duties and other work. Male group members had not yet thought to ask the project staff or block supervisor for this information but thought that their wives—now permitted by the project to join the same SFGs—would easily be able to attend other types of training as well.

Although 43% of all SFGs formed to date are female, women have taken up only 29% of the credit packages. The project has encountered some problems accessing appropriate credit packages from RAKUB that has delayed the release of some HVC packages, but this does not explain the imbalance between disbursement to males and females. These issues are to be considered in some detail in the mid-term review, and the project will explore how it can increase the proportion of credit released to female SFGs.

This imbalance seems surprising as executing agency and NGO staff identified that women are better credit risks than men and attend SFG meetings more regularly. Women's lack of mobility means they are not only more anxious than men to participate in NGO activities that come to their communities, but women also cannot "avoid" credit officers when they come to collect loan installments. Many microfinance institutions in Bangladesh have been accused of exploiting women's creditworthiness without considering the difficulties women face in controlling resources within the household to repay loans. Crucially, in the case of the NCDP, women do not hold title to land that will be used by their husbands and other male family members for the new crops acquired using credit the female SFG members are solely responsible for repaying.

It was suggested that the project consider requiring the land titleholder to co-sign the loan documents; in most cases this would be a husband or son. Requiring joint signatures on credit documents would radically change the approach normally adopted by microfinance institutions. Female SFG members would still interact with the NGO extending the credit package but would do so with a greater sense of sharing the responsibility for repaying the debt with their husbands.

These issues should be considered very carefully, however, to prevent men from taking over control of project benefits, though at the same time it is important to explore how excessive exploitation of women's immobility can be avoided.

The agroprocessing enterprise development component has a target in the GAP of supporting 20% female-led enterprises. This is an ambitious target considering the types of businesses being considered where traditionally there have been very few women involved (e.g., transportation). The regulations of RAKUB, the implementing partner, also may not be suitable to attract female entrepreneurs. Special business development support packages and leadership from the project staff will be required to encourage women to take up new areas of economic activity for this target to be met.

Additional elements incorporated into the GAP associated with addressing strategic gender concerns are less well rooted in the main objectives. These include components for developing a gender policy for DAE and establishing a women's UP member network which may be difficult to achieve in the life span of the project given the slow start of GAP implementation. This is not to suggest that these initial steps should be removed from the NCDP but rather that it may be necessary to revise targets and indicators for these important and strategic elements.

4. Sustainability

There is a strong emphasis in the GAP on addressing women's practical needs with limited activities for more strategic initiatives that will encourage support from families and community leaders for women to participate in project activities and take up HVCs. One nonproduction-related target involves the development of WMSs through partnership with LGED, but achieving this target may need additional monitoring and support to ensure that lessons from the TRIDP and other LGED projects are considered. The project director also noted several other issues that influence sustainability that need to be addressed during the mid-term review such as credit availability and terms of repayment that may be affecting the viability of some new HVCs for farmers. The gender aspects of this need to be considered.

E. Contribution of Gender Action Plan to the Achievement of Overall Project Objectives

The links between the gender targets and the overall objectives of this project are not as clear as in the TRIDP. Identifying proportions of women's participation in various activities is well intentioned, but how this will facilitate the achievement of project objectives is not evident. This point is illustrated by the assumption that the same extension packages can be offered to female and male SFGs, or that it will be possible to identify 20% female-led agroprocessing enterprises.

It will be possible to adjust some design features following the mid-term review in July 2004. However, discussions and adjustments will have to be based on better information than is currently available, for example from the findings of the socioeconomic survey and PRA or additional analysis of the differences in adoption rates and the productivity of male and female SFGs that can be drawn from the base data collected by the monitoring and evaluation unit.

F. Factors Influencing the Achievement of Gender Equality Results

1. Effectiveness of the Gender Action Plan

The project director recognizes that the revised project GAD targets (e.g., 60% of SFGs must be female) have turned out to be an unbalanced approach to incorporating gender elements and emphasize only women's participation. The GAP provides opportunities to address GAD more comprehensively and systematically, but it has yet to be operational. There is commitment from the project director to work out how to address these concerns during the mid-term review to ensure that more appropriate approaches are identified and adopted so that gender elements contribute to overall project objectives. Project stakeholders recognize that female farmers are good credit risks, that they are involved in different activities from their male family members, and that they are an integral part of the farming cycle. But, even after approval of the GAP, there remains some uncertainty as to how to address the different concerns of women and men in the context of SFG mobilization and other project components. Once gender training and some of the groundwork from the surveys have been done, this uncertainty should be removed.

Resources for GAP implementation: There is a limited budget allocated to contract skilled consultants to implement the GAP. A project gender specialist was on contract during the first phase of implementation to develop the GAP, but prior to completion she broke her contract. As a result, the GAP was delayed and was not developed with extensive participation and consultation among the project staff. The project is currently contracting a new gender specialist for an additional limited period to start the gender awareness and other training set out in the GAP components.

Gender awareness training and promoting the GAP with NGO partners are also important as there are inconsistencies in their approaches to working with female SFGs. It is important that these training elements of the GAP keep in step with the expectations from partners to implement GAP activities to optimize achievements.

Monitoring GAP targets: No specific reports have yet been prepared on monitoring GAP indicators. There are some gaps in the data and indicators tracked in other key monitoring tools, for example in the first *Impact Evaluation Report on Farmers Training*, and there is no analysis of the appropriateness and quality of training for male and female SFGs although the data collected are disaggregated by sex. The project director mentioned problems with irregular forwarding of data from the field; the process needs to be streamlined and simplified. There are also no indicators for postharvest processing equivalent to those for production. For example, in questionnaires regarding constraints faced by farmers in adopting HVCs, the options provided are all associated with production; there are none concerning seed selection or processing issues. Therefore, even if there are bottlenecks in production at the processing stage of the HVC cycle, they would not be identified in this survey. Some of these concerns will be raised in the analysis of PRA findings, but the data sets need to be linked to avoid marginalization of those concerns specific to women. GAP monitoring should be able to identify and act on these kinds of limitations to the overall monitoring and evaluation mechanisms in future.

2. Institutional Factors

Leadership and commitment: The dedication of the project director is evident as his active participation in the RGA indicates. The director noted several times that the mid-term review offers an opportunity for mid-course corrections and for detailed discussions of the implications of issues regarding the achievement of gender-related targets. The executing agency is working hard to achieve the 60% target of female SFGs, but with delays in obtaining results from the PRA and other preliminary GAP elements, there is uncertainty on how to address gender gaps and concerns that are already arising.

3. External Factors

There are rapid social changes taking place in Bangladesh that are making it easier for women to interact more directly in public life. These changes present opportunities to NCDP to provide all family members directly with appropriate information and technologies to maximize productivity increases. This project can move beyond this however and take more proactive steps to ensure that women have access to more than its benefits. It can also address other constraints women face in taking a more active role in farm decision making and in the community more widely. Opportunities for increased mobility offered by attending training and by working with men in the field as well as access to market stalls and sheds and to improved skills will all build the confidence of female SFG members.

G. Recommendations

Mid-term review: The review offers an opportunity to address the imbalanced approach to integrating GAD concerns into all project components as acknowledged by the project director. It is important that the ADB resident mission gender specialist participate as a review team member and that she is given adequate opportunity to examine all aspects of the project and to work with the project team to design appropriate mid-course corrections. The review team should also be given access to the findings of the PRA to ensure that the data are fully utilized.

Issues that require particular attention in the review include (i) the comparative effectiveness of training for male and female SFGs; (ii) expanding topics for male and female SFGs to cover postharvest processing; (iii) research into time-saving technologies for HVC postharvest processing; (iv) changes to credit agreements so that liability is more equitably shared between spouses even if only women are members of SFGs; and (v) resolving the shortage of quality seeds—a priority issue for all female SFG members. Regarding the last item, partner NGOs could be requested to teach seed preservation to a group of female farmers and to give preference to NCDP members when selling seeds (see Box 3).

Rate of implementation of the GAP: Once mid-course corrections have been made, it is important that the executing agency speed up implementation of the GAP to ensure all elements of the project are coordinated and women's concerns are not marginalized. For example, if new research is required regarding HVCs for homestead production, these activities should be clearly linked to the project's overall research agenda and not run as parallel activities because of the

delayed start up of these elements of the GAP. Flexibility in the design and delivery of components is also vital, and delays in integrating the findings from the baseline surveys in the research and agribusiness components may make it difficult to ensure women fully participate and benefit. The project director and other senior managers for each component will have to be more active in ensuring the cohesion of all gender-related elements for full integration and achievement of targets in the GAP.

The implementation of the GAP has already been delayed, and activities may need to be added following the PRA and recommendations from the mid-term review. The resident mission gender specialist has already raised concern that a full-time gender specialist is required if the ambitious GAP targets are to be met, especially if additional activities are required as the director suggested may be the case. The executing agency is currently considering only a 6-month contract for the new specialist. Serious consideration must be given by the mid-term review to increasing the budget allocated to GAP implementation, particularly for contracting a full-time gender specialist for the remaining project period.

Women’s empowerment and household decision making: Some of the project components have the potential to bring more balance to decision making between husbands and wives in the household production unit, but there are no indicators in monitoring and evaluation reports to track any changes in this. The findings from the socioeconomic survey and PRA may provide baseline data that can be incorporated into overall reporting instruments. The PRA and other impact assessment tools should incorporate questions concerning changes in patterns of decision making regarding HVCs, other aspects of the farming cycle, and related issues to track how the benefits from this project accrue, especially as care is being taken to directly involve women in all project activities.

Greater balance in household decision making regarding farming and other issues also could be encouraged proactively through this project as there is a combination of both male and female groups receiving similar types of training that in the end will cover issues for the complete production cycle. Female SFGs already noted they now understand field tasks more fully, and as they pass on information from training to their husbands, they participate more in discussions regarding the new crops. They also stated they interact more with their husbands regarding production of crops of all kinds since becoming SFG members.

Monitoring: The project staff noted that the GAP had targets and indicators that will be tracked systematically, but did not appear to recognize the importance of integrating these findings into all other monitoring tools. The GAP could therefore become a marginalized component rather than an integral part of all project activities.

Increasing institutional capacities for gender equality: As women SFG members noted that they are now interacting directly with DAE block supervisors, additional training should be offered to the supervisors so they can respond to the specific needs of female farmers, for example, additional training and packages available for homestead crops. The improved understanding of the needs and priorities of women that this project will develop should be extended to all aspects of DAE work.

Box 3:

**Northwest Crop Diversification Project
Summary of Issues for Consideration in the Mid-Term Review**

- Are the overall imbalances between some gender action plan (GAP) targets and activities and proposed corrections realistic considering the time remaining for implementation?
- Is the level of resources allocated for implementation of the GAP adequate?
- Participatory rapid assessment (PRA) findings regarding gender roles and division of labor in high value crop (HVC) cycles should be integrated into monitoring and evaluation data collection, analysis, and reporting.
- Indicators should be incorporated into monitoring and evaluation mechanisms to track changes in gender dimensions within the family and community, e.g., decision making regarding crop investments.
- How effective are links between HVC production improvements and requirements for processing and other steps in the cropping cycle?
- Incorporate lessons from other projects developing women's market sections into the design and implementation of this project component.
- Changes are required in delayed GAP activities to ensure full integration with other project components.
- Learning objectives for proposed gender training should be adjusted to suit changes in GAP activities.
- Indicators are needed for the monitoring and evaluation unit to track adoption rates and increased productivity from HVCs in a comparable way between male and female small farmer groups (SFGs) in order to assess the effectiveness of training packages that address needs of different groups.
- Training in HVC processing should be developed based on PRA findings and should be incorporated into training for male as well as female SFGs.
- Imbalances between male and female farmers in access to credit packages and how packages can be made more appropriate for the needs of both women and men should be addressed.
- Pilot activities are needed to share the burden of responsibility for credit repayment more equitably between men and women within a family, e.g., through husbands co-signing loan documents with female SFG members.
- Women should be encouraged to develop proposals for support from the agroprocessing component and additional activities should be considered that might be necessary to ensure that the target of 20% female-led enterprises is met.
- The feasibility of fully implementing some components of the GAP should be assessed, especially those concerning more strategic issues, e.g., developing a gender policy for Department of Agricultural Extension and establishing a female union parishad member network. These are ambitious targets, and delays in starting activities will mean adjustments will be required to make reasonable progress in the life span of the project.

Chapter 4

Secondary Education Sector Improvement Project

A. Project Description

The purpose of the Secondary Education Sector Improvement Project (SESIP)¹⁶ is to assist the Government in reforming and restructuring secondary education through (i) strengthening policy making and management capacity for improving effectiveness in the use of education resources; (ii) enhancing the quality of education and ensuring its relevance to the world of work; and (iii) contributing to equitable access for females and for students in underserved areas.

The specific objectives include the following:

- to establish a framework for more relevant secondary education in terms of efficiency by reducing dropout rates in grades 6–10 from 44% to 42% by 2005 and in grades 11–12 from 38% to 35% by 2005; by maintaining repetition rates at 5% by 2005; and by increasing attendance rates from 60% to 65% by 2005.
- to improve the quality of instruction to increase the pass rates for the grade 10 secondary school certificate from 52% to 55% by 2005 and for the grade 12 high school certificate from 37% to 40% by 2005.
- to maintain female student participation in grades 6–10 at 46%.

Three project components address these objectives:

- (i) strengthening management systems and capacity through policy support and strategic planning and establishing a decentralized, performance-based management system;
- (ii) improving quality support systems by addressing curriculum development, privatizing textbook publication for grades 9 and 10, reforming student assessment and examination systems, improving teacher education, and strengthening management supervision;
- (iii) addressing equity of access to secondary education through a stipend program for all girls in grades 6–10 in 53 upazillas, upgrading facilities, and improving classroom learning environment.

¹⁶ ADB. 1999. *Secondary Education Sector Improvement Project, RRP*. Manila. A \$60.0 million loan approved by ADB for this project in May 1999.

B. Gender Analysis and Provisions Included in the Loan Design

The design of this project includes specific gender-related targets for increased female enrollment in grades 6–10. The female stipend program (FSP) is the main mechanism to achieve the target; this component is allocated 20% of the total project budget. It builds on the experience of previous FSPs supported by ADB since 1994 and complements similar programs supported by other development partners in all other regions of the country. The improvement of facilities includes segregated sanitation and other areas for girls. No other project targets are disaggregated by sex.

Assurances in the RRP include that every effort will be made by the Government to recruit female teachers and that as project staff are contracted, women with equal qualifications will be given preference.¹⁷ During the latest ADB review mission, concern was expressed that there is limited progress in the areas of female teacher and project staff recruitment as some targets are not being met.

No specific gender strategy or GAP was developed for this project as adequate targets for ensuring equitable access for females to project benefits were established in the FSP component, facility upgrades, and contractual assurances regarding the proportion of women hired through project funds. It was assumed that the components to improve the quality of education would take gender into account.

C. Achievements and Results

The RGA team visited two schools in one district—one government girls' high school in an urban area and one nongovernment co-educational school in a more rural area. In addition, the team met with education officials and other project stakeholders such as bank officials that handle the stipend payment to student recipients and members of the school management committee (SMC) and the parent teacher association (PTA). Interviews were held with teachers and students, both male and female. Box 4 summarizes results thus far.

¹⁷ Ibid. page 31.

**Box 4: Secondary Education Sector Improvement Project:
Summary of Gender Equality Results**

Project Component Implemented to date	Gender Equality Results
<p>Improved Quality Support System</p>	<p>Appointment of staff under the project:</p> <ul style="list-style-type: none"> ⇒ Assurances in the Report and Recommendation to the President include that for additional staff directly recruited under the project, “If they have equal qualifications, women will be given preference in recruitment.” ⇒ The average proportion of women officers in posts is only 10% and of staff in posts only 13% with lower rates in rural compared to with urban areas. <p>School management and supervision strengthened</p> <ul style="list-style-type: none"> ⇒ 25% of head examiner appointments have gone to qualified women. ⇒ School management committees have all male members unless the head teacher is a woman.
<p>Equitable Access</p>	<p>Female stipend program</p> <ul style="list-style-type: none"> ⇒ Up to 2001,467,818 students were receiving stipends at 2,265 schools. <p>Facilities upgraded with separate girls toilet blocks – There are no quantitative reports available.</p> <p>Learning environment improved</p> <ul style="list-style-type: none"> ⇒ The 30% target for hiring more female teachers in government schools has been achieved, but an increase of only 15% has occurred in nongovernment facilities which make up more than 80% of all secondary institutions but which get 90% of teachers’ salaries from the Government.

1. Individual and Household Benefits

Access to secondary education has improved for girls and to some extent for boys. All girls are able to access the FSP in the project areas irrespective of household income. From interviews with school staff and students, it seemed that most girls would still remain in school even if they did not have access to the FSP as their families would find the necessary resources somehow. Informants did note, however, they knew of some girls who would not attend without the stipend. Project and Ministry of Education (MOE) staff stated that 45% of girls would not attend, but this was not verified in the limited number of interviews conducted during this assessment. It was evident in the schools visited and verified in project reports that there are now more girls than boys enrolled. At 53% girls, this exceeds the project’s target.

Female students interviewed in the government girls’ high school had clear and strongly stated aspirations to pursue further education and to take up professional careers. The girls stated

they wanted to be independent and not rely all their lives on others. They sought to prove they could do things for their community and for society in general. These were thoughtful comments for grade 10 students anywhere and illustrate the new confidence of some Bangladeshi girls to claim their rights more fully thanks to their education and to other social changes.

Female students at the nongovernment school all wanted to take up more stereotypical professions considered suitable for women such as medicine. Two out of the four female students interviewed had not discussed their career plans with their families, and all were shy to discuss this issue with the RGA team. The male students interviewed provided similarly stereotypical career plans and noted they supported girls in their efforts to take up careers and to be more independent.

Although there is no reporting on the broader achievements of the project, it can be assumed that girls have achieved greater value in society through improved education. Members of the PTA interviewed by the RGA team were supportive of educating girls. Boys interviewed stated that girls should attend school so they can do the same as boys, and added, “It is different these days.” However, they recognized that girls face difficulties such as household responsibilities, insecurity because of the law and order situation, and fear of moving around in public. The boys noted that it is also hard for them to attend school sometimes as they have responsibilities at home, particularly during planting and harvesting seasons, and sometimes they have to work to make money for the family.

A tracer study is underway to understand what happens to students once they leave school and to explore the links between quality of education and skills suitable for the job market. As the findings from this study are not yet available, it is not possible to assess if increased schooling for girls translates into better employment or into other improvements in status as women in the community.

2. Community Benefits

Schools benefit from the FSP due to increased enrollment. Some schools claim that additional fees paid through the FSP are too low and in some cases might even mean that fees for boys have to be reduced to match those paid by girls. Transfer payments from MOE are, however, made to government and nongovernment schools on the basis of student enrollments, so the increase in girls’ attendance benefits other types of allowances to the schools. The government school headmistress noted that achievement levels for girls are also improving through the stipend program because of the allowance for books.

UP and other elected officials may also be changing their attitudes regarding a girl’s right to a high-quality secondary education and a woman’s right to participate in community decision making, especially concerning education. There was no scope to interview UP members in SESIP areas to verify this. Others stakeholders interviewed, however, did stress that female UP members are more serious about their responsibilities and that improving education is an area of interest to them. Reforms in the SMC and other decision-making bodies may, therefore, be influenced by their interest in education. The project could track and contribute to these positive changes as they will

ultimately provide more support for improving the quality of education in general as well as the management of educational resources at a community level.

3. Challenges

Most of the schools, particularly the nongovernment co-educational schools,¹⁸ are not well prepared for an increase in enrollment as class size is very high, ranging from 80 to 100 students in grades 6–10 in the nongovernment school visited by the RGA team. This is common in most schools. It was also noted by teaching staff that the curriculum does not match the aspirations of girls now attending (nor of boys) and that separate facilities are still lacking for girls. Even though the enrollment of girls has significantly increased, the nongovernment school visited by the RGA team had not yet requested project support for segregated facilities despite the problems the current facilities have caused especially for the older girls.

Some of the reasons for continued high dropout rates for both girls and boys and for low achievement levels also have yet to be addressed. Dropout rates remain high for girls in grades 9 and 10 as, according to informants, early marriage continues to be a problem. Other activities within the community to motivate girls' education have been carried out by the Government, but more consistent leadership from schools and community leaders will also be required to change attitudes. FSPs alone do not resolve this, and anticipated targets for improvements in dropout rates for girls may not be achieved although SESIP has helped to some degree according to project staff. Dropout rates for boys are also high in secondary schools but for different reasons, i.e., mostly to earn family income. It was noted that more girls even from poor families may remain in school compared with boys as there are no jobs or income-earning opportunities available for girls anyway.

The achievement levels of girls were lower than those of boys in the nongovernment school visited. The pass level for secondary school certificates was only 32%, well below the target for the project. This was verified as a common situation for similar schools by the project staff. The school staff noted that even though enrollment rates were up, more students were from poor families that provided little after-school support for studying and for which resources for additional tuition were not available.

There has been some progress on the hiring of female teachers, particularly in government schools where there are now 30% women teachers, though the corresponding figure in nongovernment facilities is only 15%. All stakeholders interviewed recognized that more female teachers needed to be brought into their schools, especially with higher enrollment rates for girls. For example, with the new regulations to prevent cheating on exams, all students have to be searched before entering the room. Obviously, female teachers have to search female students, and with only 2 female teachers to search over 400 girls in the nongovernment school visited, this was a daunting task. Also, adolescent girls cannot discuss many of their problems with male teachers.

¹⁸ Nongovernment schools make up 80% of the secondary institutions in Bangladesh.

Many difficulties were cited that limited the hiring of more female teachers. One is that the quota for teachers was already full which turned out not to be correct as there were vacancies in the nongovernment school roster. In addition, many female teachers do not meet the minimum qualifications for secondary schools, and women have difficulty finding accommodations. Security and accommodation are big issues, particularly in rural areas, that will require support from community leaders to resolve for example by encouraging a family to offer accommodation. More innovative ways will have to be considered to overcome these problems. Nongovernment schools could, for example, be encouraged to hire women as teaching assistants who do not have the qualifications to attend teachers' training college. A program for training could be developed with opportunities for women to upgrade their skills so in the longer term they could train as teachers. Having more women in schools would also relieve much of the pressure on the few women teachers who already cope with large female student bodies.

Increased participation by women on decision-making committees, particularly SMCs, is not taking place as expected. If the concerns of both female teachers and students are to be met effectively, women need to participate in decisions about school management. The project has already identified the need for reform of SMCs as they have become a decision-making body strongly influenced by political interests rather than by those of parents or other community members. The operations of SMCs have barely changed since they were established in the 1960s. Reforms are being undertaken throughout the country, but they will take time. Training to improve the skills and understanding of the roles of SMC members is currently being developed, but it does not appear to cover key GAD issues such as how to increase the number of girls graduating or how to create incentives for women to teach in nongovernment schools. Several project staff and other stakeholders interviewed noted that with the election of female UP members, it would now be possible to require a quota of female SMC members and that this would improve the management of schools, especially as now more than 50% of the students are females.

Concern has been raised by ADB that there has been little change in the proportion of female staff recruited through the project both in the ministry and in the project team itself. Proportions range between 10% of education officers and 13% of project staff. The project director indicated that few women have applied for the jobs and that few have adequate, basic qualifications. No specific targets were established for the project team, and there is no capacity for the project to address these constraints in a significant manner. Additional thought might be given to how such issues could be addressed in future ADB projects such as offering internships for new female graduates on executing agency teams to increase the pool of experienced women over the longer term.

4. Sustainability

Although there has been considerable success in making access to secondary school more equitable for boys and girls through the FSP and related improvements to facilities, the schools visited by the RGA team seemed ill prepared for this change in enrollment. Reducing dropout rates and increasing pass rates for girls have shown limited improvement. This discrepancy illustrates the need to address some of the more systemic problems girls face to sustain results in benefiting fully from education.

ADB has raised concerns regarding the effectiveness of the use of the FSP and that some boys may be more in need of support to remain in school than girls from middle or higher income families. New criteria are under consideration for the FSP based on project results and on findings from a tracer study for FSP and other student graduates that is currently underway.

D. Factors Influencing the Achievement of Gender Equality Results

The FSP has contributed to increasing girls' enrollment in secondary schools across Bangladesh. It has been successful in addressing practical needs of families unwilling or unable to expend the scarce resources on girls that they might spend on boys. Based on the specific targets for girls' and boys' enrollment, equity in access can be compared. The targets for reductions in dropout rates in different grades or for increases in pass rates on exams are not disaggregated by sex, hence changes in quality indicators cannot be compared. This means that opportunities to identify and address gender issues systematically throughout all project activities may have been missed.

1. Institutional Factors

Specific targets for proportions of female teachers, project staff, and representation of women on key decision-making committees such as SMC and in the PTA could have contributed to efforts from the executing agency to address GAD issues. There is no provision for a gender specialist in the project team to provide insights into how some of the gender concerns could have been addressed. There is also a strong tendency to assume that because this is a social development project with a large FSP component that gender concerns have been fully taken into account. While the FSP is an important first step, the issues that are limiting its effectiveness are in many cases also concerned with gender inequalities that might have been addressed more systematically if specialized resources had been applied and if a GAP had been developed to guide how the project would address these types of constraints.

It is not clear if all analyses of targets and of achievements by MOE have been done on a sex-disaggregated basis. While raw data are collected, there is no analysis of project progress reports on gender dimensions, for example discussions of the significance of differences emerging for all three project objectives between girls and boys.

2. External factors

The ADB project officer and the project director from the executing agency discussed the chaotic situation in the education sector that is influencing the achievement of all results. Not only are there significant problems with inefficiencies from within MOE, there is an increasing lack of credibility from parents because of low pass rates and rent-seeking behavior from many officials. For example, SMC members require fees from teachers to be hired which makes qualifications and experience less important than the ability to pay and significantly hinders female teachers' access to available jobs as they tend to have less cash to make such payments. Some of these issues are being addressed, but in many cases, barriers women face in the education system cannot be overcome until some other pervasive problems have been addressed.

E. Recommendations

Addressing structural constraints on girls' educational achievements: If high enrollment rates for girls are to be sustained, schools need to be prepared with higher proportions of female teachers and other improvements in the school environment. A greater gender balance among staff also helps to reinforce positive role models of women for both girls and boys that are more in line with the aspirations of the current generation of secondary school students. The current project design does not perhaps provide entry points for such issues to be addressed in a comprehensive manner, but it does provide opportunities in several components to raise these concerns and to advocate for more attention to be given to improving gender aspects of the learning environment. These opportunities include the following:

- (i) Policy support and strategic management should incorporate issues that will build gender equality, not only in the school environment but also in educational achievements, e.g., gender awareness, giving hiring of female teachers higher priority, and greater gender balance in school management and decision making.
- (ii) Performance-based management systems should ensure all data and analysis are carried out in a gender-sensitive manner so that differences in educational achievements of boys and girls can be fully understood, e.g., different learning styles of girls and boys are reflected in the curriculum, in examination procedures, and so on.
- (iii) Educational materials should reflect the aspirations of girls as well as those of boys. These aspirations are currently changing rapidly as girls seek greater independence and opportunities for careers that may challenge traditional stereotypes.
- (iv) Teacher education reforms should address female accommodation and facilities, and should improve the learning environment to encourage more women to take up teaching careers. Teaching assistant programs could increase the number of women in the institutions and could also provide the means for women without the minimum qualifications for training to improve their skills so they eventually qualify.
- (v) School management and supervision would be strengthened by quotas for female membership in SMCs, PTAs, and other decision-making and quality control bodies. The quotas should mirror those in place for women elected to local government. Addressing gender inequalities should be incorporated as a core mandate of school management.

As future projects are designed, the lessons from the SESIP should be applied and a comprehensive GAP should be considered that seeks similar entry points in all project components to address gender concerns, even if female students are significant beneficiaries. A GAP would also provide a framework for monitoring with the assistance of the resident mission gender specialist to ensure that lessons are internalized from other experiences in Bangladesh and that consistency is maintained across all ADB operations.

Institutional change within MOE to support gender equality: Commitment to making changes within MOE to address issues beyond increasing the enrollment of girls is not clear. Links between the quality of education that is appropriate for girls and that meets their aspirations for independence and careers, the representation of women in educational decision-making positions (SMCs, examination boards, school inspections), and increasing the number of female teachers are all measures that will be required to move beyond equal access toward equality in education outcomes. Policy changes and increased budget allocations will be required if gender issues are to be addressed. The project director identified these issues and the complexities of how to address them under the current circumstances in Bangladesh. ADB has the potential to consistently raise these concerns in policy dialogue with MOE.

As existing FSPs are being reviewed and as new criteria are developed, other considerations can be taken into account. As noted in the SESIP, schools were ill prepared for the increases in enrollment. Improvement of physical facilities and in the hiring of teachers, especially female teachers, could be pre-conditions for allocation of stipend programs to schools.

Community decision making regarding gender equality in education: The mandates of the SMCs are being reconsidered, and specific recommendations can be made to MOE and to other local government authorities regarding the makeup and role of these and other decision-making bodies such as PTAs. A quota of female members, similar to that for other local government bodies, should be included as along with specific responsibilities regarding the hiring of female teachers and improving the learning environment for girls as well as boys. Members should receive training that stresses the role of these bodies in improving the quality of and access to education for both boys and girls.

Increasing the number of female teachers: Despite the challenges faced by the SESIP in recruitment and retention of female teachers, based on these lessons, consideration should be given to better incentives such as benefit and accommodation packages. One example could be exploring innovative programs that develop a cadre of female teaching assistants that would increase the number of women working within schools while at the same time providing opportunities for women to improve their basic skills and perhaps enter teachers' college after a certain period. Such a program would provide both short-term and longer-term benefits for tackling this difficult problem.

Chapter 5

Findings and Key Issues

This chapter summarizes experience from all three projects to assess whether the introduction of GAPs and gender strategies and provisions has had any impact on improved implementation, outreach, and results for women. The following issues and questions are discussed:

- What types of approaches were used to address gender equality issues during loan design and implementation?
- How effective have GAPs and gender strategies and provisions been at improving implementation, outreach, and sustainable results for women?
- What type of gender equality results have been achieved as a consequence of these approaches?
- Have GAPs improved achievement of gender equality results across sectors? What elements of GAPs, gender strategies, and provisions improve their effectiveness at achieving results for women?
- What other factors (e.g., external and institutional) have played an important role in achieving results for women?

A. Effectiveness of Gender Action Plans and Gender Strategies and Provisions for Achieving Results

Implementing the GAPs in the TRIDP and NCDP has led to more consistent and systematic integration of gender equality considerations in all project components. In the case of the TRIDP, the GAP has facilitated linking of achievements and lessons across different components and systematic monitoring of progress. The more systematic approach of the respective GAPs also increases the likelihood that equal participation will be translated into improved outcomes for women and into changes in gender relations. In the NCDP, although GAP activities have yet to be implemented, even the design led to identification of where constraints lie in ensuring women and men maximize their benefits from the project.

In the SESIP where no systematic approach was taken, opportunities have been missed in core areas that have influenced the achievement of results and sustainability. Girls are enrolled in secondary schools, but the supporting structures in government and nongovernment schools that influence attendance, dropout rates and overall levels of achievement have not been strengthened systematically. These are all areas that have persistent gender differences. The project did make provisions for improvements in infrastructure to accommodate more female students, but this support was not always drawn upon. Other factors, such as limited numbers of female teachers in

nongovernment schools, were not addressed, nor were consistent efforts made to increase the proportion of women on the project team or in other education decision-making fora that were targets in the RRP.

B. Summary of Gender Equality Results

1. Participation in Project activities

The systematic implementation of the GAP has ensured all elements of the TRIDP successfully facilitated the participation of women. The GAP design outlined in detail the steps required to ensure that: LCSs established mechanisms to ensure women benefited from employment opportunities; WMSs and other infrastructure components (e.g., ghats, flood refuge centers) developed an approach to systematically consult with women on their specific needs during the design phase and then incorporating design features to meet those needs. The GAP also set out requirements for the continued engagement of women and men in O&M follow-up activities. NCDP project design established a specific target of 60% for the number of female SFGs but targets in other components were much lower. Only as the GAP was developed in more detail were constraints to participation identified and modification of some components were proposed as women's needs were more clearly identified. The appropriateness of overall project targets will be examined in greater detail during the mid-term review. The SESIP placed great emphasis on ensuring increased equity in access to education and hence participation by women in project activities which has been achieved through the FSP. Women's equitable participation in decision-making fora or on the project team has not been achieved, and opportunities to strengthen these aspects could have been addressed with a more strategic approach adopted throughout implementation.

2. Access to Resources

In all three projects, the participation of women in activities has translated into greater access to resources. The GAP in the TRIDP, however, ensured that this access could be sustained as constraints were addressed systematically as progress was monitored and, where necessary, additional activities were undertaken. Access to economic resources has increased in the TRIDP through the LCS and WMS components. The WMS achievements are particularly notable as the project has not only ensured women have access to new resources brought to the community through improved infrastructure, the market centers, it has also successfully challenged traditional attitudes restricting women from participating in the trading sector. LCS women, who are mostly heads of households, control their new incomes, but this is more challenging for female traders. The SESIP has significantly increased girls' access to education services, a social development resource. Concern remains, however, whether this increased access can be translated into an opportunity to receive high-quality, appropriate education. It is too early to assess if women's participation in NCDP activities will translate into increased access to resources. Household incomes are reported to be higher for male and female SFG members.

3. Practical Benefits

The systematic implementation of the GAP has ensured significant practical benefits for women from all elements of the TRIDP. Benefits from project infrastructure construction have been extended to women through LCS and efforts to advance wage parity for women with project contractors. Achieving these results required very specific additional activities that were identified as the GAP was designed and implemented, with contractors and UP officials, not just with women themselves. Guided by the GAP, systematic consideration of women's specific needs in the design of infrastructure has meant women are more mobile and more secure in flood refuge centers and can participate more effectively in community decision making. The NCDP has the potential to increase incomes for women if implementation of the GAP is accelerated to keep up with other project activities. The targets for organizing female SFGs set out in the GAP have already increased access to DAE services for members and the potential that Ministry of Agriculture services will meet their needs more effectively. The SESIP has significantly increased girls' enrollment in secondary schools in project districts which in the longer term will bring them greater employment and livelihood opportunities.

4. Strategic Changes in Gender Relations

At the household and individual levels, the comprehensive approach of the TRIDP GAP that took into account the need to supplement infrastructure investments with skills and other measures to reinforce women's empowerment has meant that women have become directly involved in the previously exclusively male activity of marketing. In project areas, women's new role as traders have increased their status in the community, and their potential to contribute to economic growth is now widely acknowledged within these communities. The NCDP's approach to providing skills training to female group members in areas normally the responsibility of male household members has meant women now discuss these aspects of household production with men and with DAE staff. They are more involved in family decision making. Also, women have to travel out of the community to attend training which has increased their mobility and is perceived by them as an empowering opportunity. However, constraints to this approach have been identified, and planned activities in the GAP will ensure skills training and other inputs effectively meet women's needs in the production cycle once they are implemented. The FSP in the SESIP has increased recognition of the importance of investing in girls' education within families. Many girls spoke of using education to take up jobs or income-generating opportunities that were not available to their mothers, increasing their status within their families and hopefully as married women.

At the community level, the TRIDP has made a significant contribution to facilitating women's involvement in community decision making through the inclusion of women's rooms in all UP centers across Bangladesh, not just those supported by the project. The GAP requirement that all new infrastructure take into account such specific needs led directly to this change in LGED policy. The project is reinforcing positive changes in gender relations in communities as the GAP facilitated recognition by men that through empowerment women could make significant contributions to poverty reduction in their communities. These lessons were incorporated into the gender-sensitivity training for UP members and LGED officials that formed an integral part of GAP activities in all project components, helping to ensure these gains are sustained. The success

of these software components and their contributions to poverty reduction are acknowledged within LGED itself by the recent approval of sociologist and community development positions within the department.

Women's involvement in NCDP SFGs is also increasing their status within the community as many SFGs are convened by community decision makers and leaders. Attitudes are changing as women's skills and contributions to economic growth within the community are recognized. Once the GAP is more fully implemented, there will be greater potential for these results to be sustained.

The women involved in LCS activities with the TRIDP spoke of how they no longer feel so marginalized knowing they can contact the UP chair for support to resolve not only problems with tree maintenance. This is very significant for a group of previously destitute women. UP officials also acknowledge that these LCS women are more responsible than men in their duties and will seek in future to involve such women more in development activities. The presence of women traders in WMSs is also encouraging other women to come to public markets to purchase goods from women traders. This is a significant contribution to changes in Bangladeshi society where women are playing a more public role.

5. Sustaining Commitment to Gender Equality

There is evidence of increased commitment of TRIDP and NCDP executing agencies to addressing gender equality concerns. The successful GAP approach in the TRIDP has demonstrated to LGED the need for careful planning and monitoring of all software components that provide additional support to investments in hardware. The whole agency is now more proactive in seeking ways for women to participate in project activities. It is also recognizing that more flexible approaches to project implementation may be required to ensure women's needs as well as those of men are addressed, thus maximizing returns from investments. NCDP executing agency staff are increasingly recognizing the need to address asymmetries identified between providing credit to female farmers when male household heads control the collateral of land. This is a significant issue in Bangladesh, and this project may provide innovative ways of addressing it, such as requiring co-signatures of spouses on credit agreements. These issues have been raised as the NCPD GAP is designed and implemented.

C. The Contribution from Gender Action Plan Implementation to Project Goals

GAP implementation has contributed to economic development and to poverty reduction goals in the rural development sector projects assessed. Women's contributions to household incomes have increased as their practical and strategic needs have been systematically addressed, accelerating their potential within each household. The vulnerability of women from a lack of access to resources has been addressed in a broader manner as attitudes within households and the communities have changed as strategic gender concerns were identified and means were sought to address them, particularly in the TRIDP.

Although not tracked in the monitoring and benefit assessment reports, it was noted by ADB and executing agency staff that resource mobilization to sustain TRIDP infrastructure over

the long term has also benefited from women's wider participation in its O&M. All LGED staff acknowledged that compared to men, women are more conscientious about maintaining market areas and about their work in LCS tree planting and road maintenance. These benefits might not have been articulated without the demonstration of how to overcome constraints to women's participation offered through the design, implementation, and monitoring of the GAP.

D. Elements in Gender Action Plans that Contributed to Maximizing Gender Equality Results

Design of the GAP: The TRIDP has demonstrated that if a gender analysis is carried out for each project component with both the practical and strategic needs of women identified, a systematic approach can be taken to establishing steps toward achieving realistic targets. GAD may be relevant to all project components, and it is often a daunting task for nonspecialists to identify what can be achieved in the context of the resources and time available. The TRIDP GAP also identified who is responsible for achieving targets for each project component. This step-by-step approach, breaking down into discrete steps activities for each project component, facilitated ongoing monitoring so that challenges can be addressed as they occur. The TRIDP's project director and gender specialist ensured that all executing agency team members were engaged in identifying GAP targets and activities associated with their respective components, building commitment and ownership.

Gender sensitization and capacity building of field staff as the GAP is designed are also important. Most field staff are unfamiliar with social or gender issues, yet it is they who will have to demonstrate strong support for gender equality and provide rationale for committing time and resources to women's empowerment during implementation. The TRIDP demonstrated that as progress is made and women's contributions are recognized within the community, resistance diminishes. However, during the early phases, strong will is required from the executing agency to overcome hesitancy and to be innovative in addressing challenges.

Although a detailed gender analysis can be carried out after project approval, the GAP does have to be designed in enough detail so that its implementation does not lag behind that of other project components. Even though the NCDP did include a summary of the gender strategy in the RRP, the executing agency did not follow up with the design of the GAP in step with other activities, so women are being mobilized into SFGs, but are offered training packages that may not be suitable without the baseline information required to understand women's roles in the complete crop cycle. The TRIDP also saw delays in implementing the GAP that have limited some results such as the WMS.

It is vital that GAP components are not marginalized from main project activities. It is much easier to retain close connections between the GAP and other project activities if there is a clear rationale and logic to incorporating GAD components in the first place. The TRIDP has demonstrated that even when these links are not clearly articulated in the original project design, the GAP can be used as an opportunity to strengthen this rationale and logic. The NCDP will have to consider how to strengthen these links during the mid-term review.

Sufficient skills and resources have to be budgeted to implement the GAP. Not only should adequate time be allocated for a gender specialist and for occasional additional experts, but value must also be accorded to this component. Often a gender specialist is required to share resources with other team members, and there may be misunderstandings or resistance to gender components, forcing the GAP team to be dependent on others who take their concerns less seriously.

Leadership from senior project managers has proven to be very important for realizing most of the GAP elements in the TRIDP and NCDP. The leadership required to ensure a strong and consistent rationale for challenging traditional social attitudes and to demonstrate the importance of GAD to partners who may not share a similar commitment is articulated throughout the project. Leadership is also necessary to resolve conflicts or resistance among team members and to facilitate a managerial atmosphere that encourages innovation and risk taking both of which are particularly important for GAP activities. It is also important to encourage leadership on GAD issues from key partners such as UP chairs or other community leaders. The TRIDP invited UP chairs who had already successfully started WMSs to visit those more resistant to these new ideas, maximizing community leadership when it is demonstrated.

Leadership can also be fostered through strong endorsement and support for the GAP from ADB. The ADB resident mission gender specialist plays an important role in this as technical advice and support can be provided and confidence built in the executing agency to take innovative steps. TRIDP executing agency staff stressed the importance of being able to consult with the gender specialist as they struggled to develop the GAP. The gender specialist has also been able to influence subsequent loan projects with LGED and with other executing agencies based on the lessons learned and successes of The TRIDP. ADB also encouraged the resident mission gender specialist to participate in loan assessment and mid-term review missions, providing additional insights drawn from other ADB and development partner-supported projects.

Monitoring: Incorporating the implementation of the GAP into loan assurances and covenants is an important contribution to ensuring ongoing monitoring of gender equality targets. In the TRIDP, however, there was no specific loan assurance or covenant, but monitoring was consistent. The SESIP did include commitments to achieving targets for women's participation in decision-making bodies and in the project team that have been monitored and have provided opportunities to discuss other gender equality aspects of the project, although not consistently. The NCDP, however, has lagged behind in implementing the GAP despite the loan assurance though because if it, the GAP will be included in the mid-term review.

It is important that there is consistency in indicators monitored between the GAP and other project components. While separate monitoring of GAD-related indicators is necessary, it is also important that data collected for the GAP and what is measured can be compared with other project components to maximize integration and to demonstrate the contribution from women for overall project targets. In both the TRIDP and NCDP there was a tendency to collect different data for project activities targeting women and men, which may marginalize the achievements from WMS. The NCDP is not tracking differences in productivity between female and male SFGs, limiting analysis of gender-based differences.

Issues for ADB: It is useful to link GAP activities in ADB-funded projects to other programs within each executing agency to ensure that learning from GAD components is extended and shared. Also additional resources might be available to address needs raised by women, e.g., in the NCDP and requests for information from block supervisors, LGED applying TRIDP experience to other projects, and building on gender frameworks for the organization. Executing agencies can be encouraged to draw on support from other development partners to improve the software components of their work.

Executing agencies are not necessarily supportive of GAD objectives and rewards for taking up innovative ideas as opportunities to seek out new resources are limited. Support from senior managers is very important in this regard. It can be leveraged with consistent advocacy from ADB through policy dialogue to demonstrate the importance of GAD for achieving poverty reduction and other project objectives. LGED's support for GAD, as demonstrated through its impressive implementation of the TRIDP's GAP, has had a wider effect across all LGED operations. Opportunities have also been provided for the TRIDP project director to share these experiences with other ADB-supported infrastructure and rural development projects. Learning among peers can be highly effective.

Monitoring of gender equality achievements across all ADB projects in one country would contribute to learning for ADB staff and partners. It would be possible to trace how one project might be contributing to others, e.g., experience with LGED and where gaps lie in different projects. This raises the following related issues:

- What would be monitored and who would be responsible?
- Could this be incorporated into the country gender strategy and used as a capacity development tool for resident mission gender specialists and other staff?
- overall monitoring of Bangladesh program performance in poverty reduction and in addressing the thematic priority areas such as gender and development, environment, governance?

Many structural barriers to women's equitable participation in and benefit from ADB project investments are associated with areas of policy already under discussion between ADB and its developing member countries. As a project is prepared and implemented, many cross-linked issues may arise that need to be raised at higher levels to promote progress over the longer term. ADB staff should proactively seek out these cross links and ensure that priority concerns for promoting gender equality are consistently raised in policy dialogue, which will require good communications between and among ADB resident mission and headquarters staff. The ADB resident mission gender specialist plays an important role in facilitating the exchange of information that may be lost if that position is not given adequate time or a mandate to work across several sectors.

Examples of progress made in projects such as the TRIDP and the sustained support from LGED for gender mainstreaming can be used in policy dialogue to illustrate how loans can be used for the benefit of women as well as for men. Arguments that demonstrate increased efficiency and sustainability of investments in hardware supported by gender inclusive software can be persuasive

in this context. In the long run, this would increase support for gender components from executing agencies, a major constraint to having gender equality taken as a central consideration in poverty reduction programming.

Appendix 1: LIST OF PERSONS MET DURING MISSION TO BANGLADESH

ADB staff at Resident Mission

- Toru Shibuischi, Country Director (Retired)
- Rafiqul Islam, Project Implementation Officer (Rural Development)
- Jamal Mahmud, Project Implementation Officer (Social Infrastructure)
- Arun K. Saha, Project Implementation Officer (Agriculture Sector)
- Ferdousi Sultana, Social Development and Gender Officer

Third Rural Infrastructure Development Project

- Wahidur Rahman, Former Project Director, and now Superintending Engineer Rural Infrastructure, LGED
- Mr. M. Sayeedul Haque Project Director, TRIDP
- Ms. Farida Akhtar, Gender Specialist
- Ex. Engr, LGED, Rangpur, Lamoni and Rangpur
- Upazilla Engineers, Community Organizers

Site visits to:

- Rangpur – flood refuge and WMS (met with stallholders, UP chair and women members,)
- Nilphamari – WMSs (met with stall holders), UP centre (met with UP chair and women UP members), LCS (met with members)
- Larmonirhat – LCS (met with members) and WMSs (met with stallholders, UP chair and women UP members, Market management committee members)
- Modati – UP complex (met with UP chair and women UP members)

Northwest Crop Diversification Project

- Mr. Md. Shahar Uddin, Project Director, Department of Agriculture Extension

Site visits to:

- Natore and Joypurhat
- Sherpur, Bogra

Met with:

- 2 times with women's self-help groups
- Men's group in training session–Joypurhat
- BRAC Area Coordinator for NCDP
- BRAC Staff at Regional Office of Natore
- Staff from GKF

Secondary Education Sector Improvement Project

- Md. Bashirul Haque, Project Director, Directorate of Secondary and Higher Education, Ministry of Education
- Dr. A.B.M. ShahJalal, Assistant Director, Ministry of Education

Site visits to:

- Sirajgang, Sadar

Met with MOE officers at Upazilla level

- Female District Education Officer
- Representatives from the Bank facilitating FSP

- Sirajganj Govt. High School

- Headmistress
- Female students

- Non-government school - Ghorachara
- Headmaster
- Teachers - male and female
- Students - 3 male and 3 female
- PTA members

Appendix 2: SUMMARY OF GENDER ACTION PLAN TARGETS AND RESULTS ACHIEVED

Table 1: Third Rural Infrastructure Development Project : Gender-Related Activities, Targets and Results

Project Component in RRP Log Frame	Gender-Related Activity with a GAP Target	Gender-Related Result (based on interviews and latest progress report from 1 October to 31 December, 2004)
<p>Type-B Feeder Road ⇒ 1,441 km upgraded ⇒ 6,200 km of bridges and culverts</p>	<ul style="list-style-type: none"> ● women laborers recruited alongside men ● contractors receive training on wage parity 	<ul style="list-style-type: none"> ■ 4.62 million days of work for women laborers and 14.56 million days for men laborers ■ 604 contractors motivated on gender issues ■ Wage parity issues monitored by project and ADB review missions with some examples of equity being reached on some sites
<p>Women's Market Sections ⇒ original target 279 revised to 200</p>	<ul style="list-style-type: none"> ● contractors receive training on wage parity ● specific number of shops are allotted to women ● training in shop management and trade skills offered to women shop owners ● separate toilet and hand tube wells provided for women's use ● women's group organized and member to sit on Traders' Association encouraged 	<ul style="list-style-type: none"> ■ 133 completed and target considered to be behind schedule—816 shops allotted women traders ■ recruitment of women laborers and wage parity issues not reported ■ incomes have increased for women shop owners—but not compared to males in reports as data are taken for overall market based on turn over—based management system notes that 50% of business are doing better so still uneven improvements in income but considering baseline of almost zero, progress is impressive ■ new skills acquired and put into practice by majority of project beneficiaries—733 women vendors received training ■ empowerment of women shop owners increased e.g., interacting with male customers, in some cases purchasing stock outside community; interact regularly with project staff and UP chairman and members ■ community accepting increased mobility of women and their occupying space in market areas ■ Market management committees composition is guided by GoB, where now female UP members are being included

Project Component in RRP Log Frame	Gender-Related Activity with a GAP Target	Gender-Related Result (based on interviews and latest progress report from 1 October to 31 December, 2004)
		<ul style="list-style-type: none"> ■ increase in women customers ■ Market management committees not functioning well and women's participation therefore not tracked ■ Uniform rule for WMS management initiated by the TRIDP and approved by GoB women's groups in WMSs not always functioning ■ separate facilities in place
<p>Growth Center Markets ⇒ 173 to be established in 13 districts</p>	<ul style="list-style-type: none"> ● space allocated to women in open sheds for temporary stalls ● separate toilet and hand tube wells provided for women's use ● women's participation in Traders' Association also encouraged ● Women's participation in Market management committees being considered to ensure through reviewing the composition by GoB 	<ul style="list-style-type: none"> ■ space allocations have been made for women ■ incomes increased for women sellers, but data not collected for male sellers, only overall turn-over ■ separate facilities in place ■ Market management committees not functioning well and women's participation therefore not tracked ■ empowerment of women shop owners increased, e.g., interacting with male customers, in some cases purchasing stock outside community; interact regularly with project staff and UP chairman and members ■ community accepting increased mobility of women and their occupying space in market areas ■ increase in women customers
<p>Tree Plantation and Routine Maintenance ⇒ employ disadvantaged women for tree planting and caretaking and routine maintenance of 1,250 km of improved type B feeder roads—target revised to 1441 km</p>	<ul style="list-style-type: none"> ● only women employed for this component ● one woman responsible for 0.5 kilometer of road for regular maintenance, caring for trees and ensuring no encroachment on trees—receive one day on-the-job training ● LCSs formed for women through which receive training, monthly payment, bank account opened for deposit of daily forced savings 	<ul style="list-style-type: none"> ■ 1,107 km of roads planted with trees and off-pavement maintenance work under LCS groups continues ■ skills increased as 2,200 women received training in LCS, e.g., numeracy, construction skills, leadership ■ incomes of women in LCSs increased through 1.34 million days of work

Project Component in RRP Log Frame	Gender-Related Activity with a GAP Target	Gender-Related Result (based on interviews and latest progress report from 1 October to 31 December, 2004)
⇒ Train members of 250 labor contracting societies (LCS)	<ul style="list-style-type: none"> ● training on IGAs at end of 2 year employment period for use of savings 	<ul style="list-style-type: none"> ■ empowerment for women in LCSs increased as given responsibility in community, interact with UP Chair if facing problems etc. ■ 915 LCS women received IGA training but sustainability not clear
Bridge and Culverts on Rural Roads ⇒ 5,900 m structures on rural roads ⇒ establish planned maintenance system	<ul style="list-style-type: none"> ● women UP members consulted and participate in implementation committee for each subproject ● women laborers recruited alongside men ● contractors receive training on wage parity 	<ul style="list-style-type: none"> ■ consultations have included women UP members ■ proportion of women recruited not reported so do not know if incomes increased ■ wage parity issues monitored by project and ADB review missions but not reported
Union Parishad Complexes ⇒ target of 105	<ul style="list-style-type: none"> ● participatory design process applied with women's active participation from surrounding area and women UP members and other NGOs ● 34% women laborers contracted by project ● contractors receive training on wage parity ● provision of separate room and toilet facilities for UP women members in all UPCs 	<ul style="list-style-type: none"> ■ 74 complexes have been completed with full facilities identified for women UP members ■ some women UP members have reported difficulties in making full use of this space, but LGED staff monitoring situation ■ Uniform design approved for the country ■ facilities do not appear to be fully used ■ Empowerment of women UP members and other women in the community as their specific needs are supported and addressed ■ women are benefiting from use of community hall for training by NGOs and other purposes ■ proportion of women recruited for construction not reported ■ wage parity issues monitored by project and ADB review missions but not reported ■ UP members trained on resource mobilization ■ Simplification of books and records
Flood Refuge Center ⇒ 64 original target revised to 30	<ul style="list-style-type: none"> ● women UP members consulted and participate in implementation committee for each subproject ● provision for private corner in each structure and separate toilet and other facilities 	<ul style="list-style-type: none"> ■ consultations have included women ■ provisions for women-friendly facilities developed and incorporated into construction ■ women's private corners in 14 flood refuges

Project Component in RRP Log Frame	Gender-Related Activity with a GAP Target	Gender-Related Result (based on interviews and latest progress report from 1 October to 31 December, 2004)
	<ul style="list-style-type: none"> ● women laborers recruited alongside men ● contractors receive training on wage parity 	<ul style="list-style-type: none"> ■ women and girls may be benefiting from off-season use, e.g., nonformal education, meetings for NGOs, etc., but this is not reported
Submersible Road	<ul style="list-style-type: none"> ● women consulted in initial social assessment prior to construction 	<ul style="list-style-type: none"> ■ not reported
Ghat - river landing station ⇒ 41 original target revised to 39	<ul style="list-style-type: none"> ● women consulted during site selection and design features ● provision for waiting shed and separate toilet for women passengers where space permits 	<ul style="list-style-type: none"> ■ women-friendly facilities incorporated into designs
Training ⇒ train 400 union parishads in resource mobilization ⇒ train 250 local contractors in management and construction methods ⇒ increase LGED capacity in training, MIS, and financial management	<ul style="list-style-type: none"> ● orientation of PIO and consultants on GAD issue and GAP ● orientation of regional district and thana level implementing officials ● orientation of partner NGOs on GAD and GAP targets ● Training of contractors regarding employment equity (availability of separate facilities, etc.) and wage parity and how this will be monitored ● inclusion of women members of UP, UMMC, and GMC in all training concerning financial management and resource mobilization ● inclusion of gender issues in all training materials ● inclusion of gender related indicators in BME 	<ul style="list-style-type: none"> ■ gender awareness and skills training for women has been extensive and effectiveness monitored against other targets for gender components e.g., 4,038 UP chairmen, secretaries, male and female members were trained of which 938 were female UP members ■ training carried for contractors on wage parity and other employment equity issues and equity has been reached in some areas, but inclusion of related contract clauses not yet regular practice. ■ active participation of senior project staff has demonstrated leadership on these issues, e.g., PD attending training sessions for extended periods, making presentations and following up with field staff to test new skills and attitudes. ■ increased gender awareness of project staff and UP and community members through success of integration of WMS in markets, increased attention given to women UP members and increased status of destitute women in LCS ■ women's increased empowerment through project that is widely supported by project stakeholders

Project Component in RRP Log Frame	Gender-Related Activity with a GAP Target	Gender-Related Result (based on interviews and latest progress report from 1 October to 31 December, 2004)
		<ul style="list-style-type: none"> ■ increased sharing of decision-making among stakeholders, e.g., skills training for women UP members to facilitate their full participation in community decision making

Table 2: Northwest Crop Diversification Project: Gender-Related Activities, Targets and Results

Project Component	Gender-Related Activity with a GAP Target	Gender-Related Result and Implementation Status of GAP (from interviews and project reports)
<p>Farmer Training and Extension</p> <p>⇒ facilities upgraded— target of 9 centers</p> <p>⇒ courses formulated</p> <p>⇒ courses delivered and follow-up extension undertaken—600 DAE and NGO staff trained and 200,000 farmers</p>	<ul style="list-style-type: none"> ● minimize gender gap and address needs and interests of women through facilitating attitudinal changes and developing expertise at all levels among stakeholders ● develop core trainers ● develop field trainers ● train SFG members on HVC production: (6,000 women trained on HVC production, 120,000 women farmers on pre- and post- harvest and marketing technologies, 30% demonstration farmers women, 10% of whom establish homestead HVC demos) 	<ul style="list-style-type: none"> ■ training started in current project year— consultants contracted ■ trainers trained—197 (2 female, 195 male) ■ GS to be identified ■ concerns that targets for participation of women farmers are met were stated by ADB Review Mission in December 2003
<p>Farmers Mobilized and Provided with Credit</p> <p>⇒ 160,000 small farmers join SFGs, receiving training, credit, guidance on crops, and marketing</p>	<ul style="list-style-type: none"> ● ensure 60% SFGs are women’s groups (6,000 women SFGs) ● ensure 40% SFGs are men’s groups (4,000 men SFGs) ● ascertain proper utilization and control over credit by women SFG members ● facilitate benefits from project and/or sales of HVCs are controlled by women SFG members ● facilitate women’s participation in HVC activities 	<ul style="list-style-type: none"> ■ women’s SFGs being formed and trained — 3,729 have been formed—1,690 (45%) female and 2,035 (55%) male groups ■ credit disbursement to 2,802 members - 803 female (29%) and 1,999 male (71%) ■ women SFG members state that income has increased ■ adoption rates and incomes of all participants increasing although disaggregated analysis not presented in <i>NCDP Impact Evaluation Report on Farmers Training 2003-2004</i> ■ issue of improved sharing of “control” over credit and benefits from HVC crops not raised in SFG groups
<p>Adaptive Research</p> <p>⇒ upgrade facilities</p> <p>⇒ adaptive research on HVCs</p>	<ul style="list-style-type: none"> ● identify suitable and value added HVCs for women (at least 10% of innovative farmers selected for participatory adaptive research to be women) ● prepare electronic data bank on HVC varieties and technologies 	<ul style="list-style-type: none"> ■ PRA study underway—no findings available ■ Socio-economic Survey underway—no findings received ■ Adaptive research contracted out

Project Component	Gender-Related Activity with a GAP Target	Gender-Related Result and Implementation Status of GAP (from interviews and project reports)
<p>Marketing Support</p> <p>⇒ capacity of DAE improved to provide timely and accurate market information</p> <p>⇒ 16 growers' markets and 60 village markets upgraded</p>	<ul style="list-style-type: none"> ● to fulfill strategic gender needs through ensuring women's participation in marketing process of HVCs (16 wholesale markets include facilities for women and women's corners for SFG members and women traders) ● assist and improve the prevailing marketing system (5-member marketing group that includes both men and women) ● promote demand-based HVC production and upgrade income level 	<ul style="list-style-type: none"> ■ reports do not include gender perspective; so unclear if women involved in activities to date ■ LGED is partners for upgrading of growers' markets and lessons and experiences from TRIDP and other LGED projects will be applied
<p>Pilot Agribusiness Credit Line Disbursed</p> <p>⇒ ventures operating</p>	<ul style="list-style-type: none"> ● 20% of project target shall be women entrepreneurs to access pilot credit, receive training and mentoring from existing agribusinesses ● encourage participation of women actively 	<ul style="list-style-type: none"> ■ Not started yet
<p>Project Management Unit Established and Operating</p>	<ul style="list-style-type: none"> ● set up systems for implementation of GAP ● promote gender sensitivity in project work ● address needs of 6,020 women participants in project effectively 	<ul style="list-style-type: none"> ■ GAP developed and approved—first stage of activities underway
<p>Not included under separate objective in Project Log Frame</p>	<p>Monitoring and Evaluation in NCDP</p> <ul style="list-style-type: none"> ● collect sex-disaggregated data from all components and measure participation of women ● examine and identify constraints ● ensure M&E system generates sex- disaggregated data ● assess if women access project benefits and resources 	<ul style="list-style-type: none"> ■ issues concerning gaps in data collection and analysis discussed with M&E Unit in PMU ■ MIS system not yet well established ■ analysis skills may not be sufficient in PMU M&E Unit to carry out required assessments from gender perspective
<p>Not included under separate objective in Project Log Frame</p>	<p>Training/Capacity Building in Gender and Development of NCDP Partners</p> <ul style="list-style-type: none"> ● strengthen capacity of project partners to implement project using a framework that has a gender perspective—including implementation of GAP 	<ul style="list-style-type: none"> ■ initial workshops for PMU and other partners to start later in 2004
<p>Not included under separate objective in Project Log Frame</p>	<p>Orientation of NCDP Partners in GAD</p> <ul style="list-style-type: none"> ● orientation concerning NAP on Women regarding 	<ul style="list-style-type: none"> ■ initial workshops for PMU and other partners to start later in 2004

Project Component	Gender-Related Activity with a GAP Target	Gender-Related Result and Implementation Status of GAP (from interviews and project reports)
	agriculture sector, and other GoB and ADB gender policies	
Not included under separate objective in Project Log Frame	Governance/Institutional Strengthening Components in NCDP <ul style="list-style-type: none"> ● mainstream gender at all levels (gender diagnosis of DAE and develop gender policy) ● increase women's participation in decision making (dialogue with women bodies, elected UP members) ● formulate gender policy focusing on equality and equity (advocate for gender, conduct action research, etc.) 	<ul style="list-style-type: none"> ■ no reports provided on these components
Not included under separate objective in Project Log Frame	Network of female UP members with NCDP <ul style="list-style-type: none"> ● orientation of UP members on HVC activities ● training on GAD ● regular meetings with project staff and invite UP members to visit project sites 	<ul style="list-style-type: none"> ■ Not yet initiated, additional resources and efforts required but should be useful in the long run

Table 3: Secondary Education Sector Improvement Project: Gender-Related Activities, Targets and Results

Project Component	Gender-Related Result and Potential Entry Point (from interviews and project reports)
<p>Strengthened Management Systems and Capacity</p> <ul style="list-style-type: none"> ● policy support and strategic planning ● decentralized performance-based management system designed, tested, implemented 	<p>Performance-Based Management Systems</p> <ul style="list-style-type: none"> ■ project needs to ensure that all data and analysis are carried out in gender sensitive manner so that differences in educational achievements of boys and girls can be fully understood, e.g., different learning styles of girls and boys reflected in curriculum, examination procedures, etc. ■ policy issues could include issues that will build gender equality, not only in school environment but also in educational achievements, e.g., gender awareness, giving enrollment of female teachers high priority, greater gender balance in school management and decision making
<p>Improved Quality Support Systems</p> <ul style="list-style-type: none"> ● curriculum development capacity strengthened ● textbooks for grades 9–10 privatized and improved and additional learning materials used ● student assessment and examination systems reformed and strengthened ● teacher education reformed ● school management supervision strengthened 	<p>Curriculum Development</p> <ul style="list-style-type: none"> ■ project could ensure that educational materials reflect aspirations of girls as well as boys - these aspirations are currently changing rapidly as girls seek greater independence and opportunities for careers that may challenge traditional stereotypes ■ Assurances in RRP include that GoB will make every effort to recruit female teacher. ■ no reporting on gender perspectives of curriculum requirements ■ need for curriculum to develop marketable skills and knowledge <p>Appointment of Staff under project</p> <ul style="list-style-type: none"> ■ Assurances in RRP include that for additional staff directly recruited under the project “If they have equal qualifications, women will be given preference in recruitment.” ■ In Quarterly Progress Report for period ended 31 December 2003 EA identified difficulties in accessing qualified pool of women candidates for officers or staff at either central or field levels - average proportion of women officers in posts is only 10% and staff in posts only 13%, with lower rates in rural compared to urban areas. (The recruitment procedure and other issues should be looked into. Political commitment is the key) <p>Teacher Education Reformed</p> <ul style="list-style-type: none"> ■ female accommodation, facilities, and learning environment can be improved to encourage more women to take up teacher training and careers. <p>School Management and Supervision Strengthened</p> <ul style="list-style-type: none"> ■ 25% of head examiners appointments have gone to qualified women ■ SMCs have all male members unless head teacher in school is woman—no specific

Project Component	Gender-Related Result and Potential Entry Point (from interviews and project reports)
	<p>activities in project to address this imbalance which limits consideration of gender issues at individual school level</p> <ul style="list-style-type: none"> ■ PTAs made up predominantly of male members—no specific activities in project to address this imbalance which limits consideration of gender issues at individual school level ■ Education level of SMC members is also an issue
<p>Equitable Access</p> <ul style="list-style-type: none"> ● 765,000 person-years of education for grades 6—10 in 53 upazillas; through disbursement of the female stipend program ● increase in facilities, upgrading of flood damaged schools ● improving classroom learning environment in 350 schools 	<p>Female Stipend Program</p> <ul style="list-style-type: none"> ■ Up to 2001 467,818 students receiving stipends through 2,265 schools ■ ADB has requested that revised selection criteria be established for FSP to ensure that only those most in need access the funds and that consideration be given to boys in need as enrollment rates are now less for boys compared to girls in some secondary grades—these are under development by EA ■ tracer study being carried out to assess impacts of FSP and as input to development of revised criteria—no findings available to date ■ Facilities upgraded with separate girls’ toilet blocks—no reporting of these issues <p>Learning environment improved :</p> <ul style="list-style-type: none"> ■ hiring more female teachers—30% target in government schools has been achieved but only 15% in nongovernment facilities (which make up more than 80% of all secondary institutions with provision of 90% of the teachers’ salary support from the GoB) ■ links to curriculum development and school management that takes into account the specific needs and aspirations of adolescent girls in a rapidly changing society ■ no analysis or monitoring of these issues documented in reports

ADB = Asian Development Bank; EA = executing agency; GAD = gender and development; GoB; Government of Bangladesh; NGO = nongovernment organization; PTA = parent teachers association; RRP = report and recommendation to the President; SMC = school management committee;

Appendix 3: REFERENCE

- Asian Development Bank (ADB). 1998. *The ADB's Policy on Gender and Development*. Manila.
 ———. 2001. *Special Evaluation Study on Gender and Development*. Manila.
 ———. 2002. *Interim Progress Report on the Policy on Gender and Development*. Manila.
 ———. 2003. *Weaving Gender into the Mainstream*. Manila.

Third Rural Infrastructure Development Project (TRIDP)

- . 1997. *Third Rural Infrastructure Development Project*, RRP, Loan no. 1581-BAN. Manila.
 ———. 2003. Bangladesh: Gender and Infrastructure Development.
 ———. 2003. Addressing Gender in TRIDP, power point presentation prepared by Ferdousi Sultana
 ———. 2004, "Good Practices" on gender mainstreaming, TRIDP
 Government of Bangladesh. 2003. *TRIDP Annual Post Development Benefit Evaluation Report*. Local Government Engineering Department (LGED).
 ———. 2003. TRIDP, Quarterly Progress Report – XX. LGED.
 ———. 2003. Qualitative Assessment of Gender-based Benefits. LGED.
 ———. 2004. How Gender Issues are addressed in each component of RDP-21. LGED.

Northwest Crop Diversification Project (NCDP)

- ADB. 2000. *Northwest Crop Diversification Project*, RRP. Loan no. 1782-BAN. Manila.
 ———. 2003. NCDP, power point presentation of Gender Action Plan prepared by Ferdousi Sultana.
 ———. 2003. NCDP Case Study, prepared by Ferdousi Sultana.
 Government of Bangladesh. 2004. DAE, Ministry of Agriculture. *Impact Evaluation Report on Farmers Trainings' 2003-2004*.
 ———. 2004. Gender Action Plan. March. DAE, Ministry of Agriculture.

Secondary Education Sector Improvement Project (SESIP)

- ADB. 1999. *Secondary Education Sector Improvement Project*, RRP. Loan no. 1690-BAN. Manila.
 ———. 2003. Addressing GAD Issues in Second Primary Education Sector Project (prepared by Ferdousi Sultana).
 ———. 2004. Gender mainstreaming in SESIP, power point presentation prepared by Ferdousi Sultana.
 Government of Bangladesh, 2003, Quarterly Progress Report period October-December 2003. Directorate of Secondary and High Education, Ministry of Education.
 ———. 2003. Country Profile for Bangladesh. Directorate of Secondary and High Education, Ministry of Education.

