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SPECIAL EVALUATION STUDY

ON

GENDER AND DEVELOPMENT

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ABBREVIATIONS

ADB	–	Asian Development Bank
AIDS	–	acquired immunodeficiency syndrome
BRAC	–	Bangladesh Rural Advancement Committee
BRDB	–	Bangladesh Rural Development Board
CEAP	–	Community Education and Awareness Program
DMC	–	developing member country
DOA	–	Department of Agriculture
DOI	–	Department of Irrigation
DWSS	–	Department of Water Supply and Sanitation
EA	–	executing agency
GAD	–	gender and development
HIV	–	human immunodeficiency virus
IA	–	implementing agency
IUD	–	intrauterine device
LGED	–	Local Government Engineering Department
NGO	–	nongovernment organization
PCF	–	People's Credit Fund
PKSF	–	Palli Karma Sahayak Foundation
PMU	–	project management unit
PO	–	partner organization
PPTA	–	project preparatory technical assistance
RRP	–	report and recommendation of the President
RTI	–	reproductive tract infection
TA	–	technical assistance
TBCCA	–	Thana Bittaheen Central Cooperative Association
UNICEF	–	United Nations Children's Fund
UNIFEM	–	United Nations Development Fund for Women
VBARD	–	Viet Nam Bank for Agriculture and Rural Development
VDC	–	village development committee
VWU	–	Viet Nam Women's Union
WDS	–	women's development section
WID	–	women in development
WUA	–	water users association
WUC	–	water users committee

NOTE

In this report, "\$" refers to US dollars.

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EXECUTIVE SUMMARY

With the adoption of a women in development policy as one of the Asian Development Bank's (ADB's) five strategic development objectives in 1992, a number of projects were designed to improve the condition of women. Following the development communities' realization that the isolation of women from the development process was economically inefficient and hampering economic growth, the perception that "women need development" was replaced by "development needs women." In line with this thinking, in 1998, ADB adopted a broader policy on gender and development (GAD), with a view to mainstreaming gender considerations into all ADB's activities, including economic and sector work as well as lending and technical assistance (TA) operations.

Experience in implementing some projects that included specific provisions to promote women's participation showed that implementing such provisions was difficult. It is necessary to understand whether these difficulties arose from practical implementation problems or underlying design deficiencies, and to find appropriate corrective action. This study takes a critical look at the fundamental issues that influence the design and implementation of gender considerations in ADB-financed projects. The main objective is to learn lessons on how to improve project design and implementation to better address the needs of both women and men clients and to enhance projects' positive impacts on households. This understanding is crucial to learning how to effectively mainstream gender considerations into ADB's future operations.

Using a project case study approach, this evaluation suggests ways in which gender issues identified in the case studies might have been addressed, and makes recommendations on midcourse corrections and future operations. The study does not focus on gender assessments in the country strategies, because most of the concerned strategies were already being revised at the time of the study in light of the new GAD policy. Nevertheless, the lessons learned from the case studies have generated recommendations that are applicable to all ADB operations including country strategies. The study regards the GAD policy in ADB as the benchmark, but only project case studies approved prior to adopting the GAD policy were selected for review, because it was too early to analyze the implementation issues of that policy in projects approved after its adoption. Consequently, the study does not intend to evaluate the selected projects based on the GAD policy; rather it attempts to learn from them how future projects should be designed and implemented to meet the policy requirements.

The countries selected for the study were Bangladesh, Nepal, and Viet Nam. Within these three countries, the project case study selection was based on several factors. In addition to the project approval period, different project designs were considered. Some projects were designed particularly to address gender considerations and improve the status of women. In others, gender impacts were identified during implementation. Both types of projects were selected for the study. The third selection criterion aimed to achieve a balance in terms of sector distribution. Three projects were chosen in each of the three countries; sectors covered include health, rural finance, fisheries, rural infrastructure, irrigation, and water supply and sanitation.

The study used participatory evaluation and qualitative techniques to gather information during extensive fieldwork. A consultation workshop was held in each country at the end of the fieldwork in which major stakeholders including key government and nongovernment organizations, women's groups, aid agencies, and other professionals contributed ideas to circumvent or overcome the implementation issues identified. A regional workshop in Manila helped refine the first draft of the study and derive suitable recommendations.

All the projects reviewed provided practical benefits to women and men by way of more productive irrigated farms, more accessible family planning and associated health services, potable household water, saving and loan services, and generally effective anti-poverty measures. However, in general, the project designs were based on inadequate baseline data on gender issues, and as such, there was an overall tendency for project provisions for gender equity to be vague. Accordingly, the designs lacked recognition of the most relevant gender issues and effectiveness in targeting provisions.

Few projects included gender specialists on the consultant teams at the preparatory stage. The relationship between women and men was given little consideration, and lack of success in implementing gender provisions was often attributed to women's lack of education and social backwardness, rather than, more accurately, to specific conditions of female social and economic inequality and powerlessness. Structural barriers of cultural or religious nature to women's participation or to benefits reaching women were rarely identified in the project preparatory TA or considered in project designs. The designs made little strategic contribution toward raising the status of women.

All the countries studied have numerous research and development organizations that are deeply committed to the promotion of GAD issues. These organizations have begun to exert some influence on government policy, but progress has been slow, largely due to constraints inherent in the prevailing political and governmental systems. Hence, the awareness of GAD policy is also a governance issue to be mainstreamed in ADB's work in support for good governance and public sector reform.

Structural barriers of cultural and religious nature and indifference toward gender objectives are the most common obstacle to addressing gender issues effectively. Provision of "hardware" (material things) is easier and more rewarding since the end-products are visible assets. In contrast, the provision of "software" such as training in skills and social awareness can be more difficult to perceive and can be stymied by human behavior. "Software" components were given lower priority by the executing agencies (EAs) because such components did not generate revenues and because the EAs did not have the capacity to implement them. "Software" components were more likely to be cut back than "hardware" if the budget was tight, especially if such components had not been specified item by item in the budget, or if their implementation had not been covenanted.

Developing member country (DMC) supervision of gender provisions, where included in projects, was less than satisfactory. Project designs assumed that the EAs were committed to, and capable of, managing and supervising gender provisions, and that implementing agencies had the capacity to implement them. However, the incentive structure and the institutional systems were not geared toward implementation of these provisions, and there was inadequate monitoring by ADB review missions.

Lack of female field staff and difficulties in recruiting posed problems in the implementation of gender provisions in most projects. Ultimately, the answers to providing female field staff for rural development programs and finding more responsive EAs and implementing agencies may lie in public sector reforms that permit greater flexibility in recruitment processes and incentives. Meanwhile, in the short term, ADB may have to consider training and employment of women field workers as an integral component of all rural development projects. In countries where the shortage of female field staff is not as problematic, the requirement to deploy or recruit and train women field staff should be included as a loan covenant.

International experience indicates that GAD objectives cannot be effectively realized in an attitudinal and policy vacuum. Even the most gender-sensitive project will fail to achieve its objectives if the client has no commitment to it. ADB's country strategies and policy dialogue should aim at fostering national and sectoral GAD policies and removing structural barriers affecting women. These objectives should be a common feature of broader ADB strategies and programs for poverty reduction, improved governance, and public sector reform.

Where applicable, ADB operations should include gender analysis, gender planning, and gender-sensitive project preparation, implementation, monitoring, and evaluation. ADB should also assist in applied research, and publish research findings in national languages to demonstrate to DMCs that attention to gender is important for improving project effectiveness. Project designs should be based on both strategic and practical gender objectives and requirements derived from feasibility studies. The objectives and requirements should be realistic, and it should not be assumed that benefits will accrue to women without specific gender provisions. Project designs should specify in detail proven mechanisms and simple procedures for implementation of such provisions. Adequate and itemized budgets are needed to finance these provisions.

Successful incorporation of gender considerations in projects necessitates the following steps: (i) initial social assessment, (ii) collection and analysis of gender information, (iii) adoption of a gender-inclusive design, (iv) timely policy dialogue, and (v) monitoring of gender provisions and indicators. The existence of structural barriers calls for special features, strategies, mechanisms, or components to be included in projects to make them truly gender-inclusive.

Measures are needed to increase gender awareness and compliance with the GAD policy. They include the provision of adequate resources to enhance the capacity of ADB staff to supervise projects, the provision of TA programs to assist GAD policy development in DMCs, and training and skill building to operationalize the policy within ADB. In particular, mission leaders should become fully familiar with ADB's GAD policy to ensure that its principles are reflected in project preparation and implementation.

I. INTRODUCTION

A. Background

1. The poverty reduction strategy of the Asian Development Bank (ADB) states that because women still suffer disproportionately from the burden of poverty and are systematically excluded from access to essential assets, improving the status of women addresses a priority area of poverty reduction. ADB first adopted a policy on improving the status of women in 1985, emphasizing women as a target group in its regular operational program. With the adoption of a women in development (WID) policy as one of ADB's five strategic development objectives in 1992,¹ a number of projects and project components were designed to improve the condition of women. ADB has now progressed, along with other development agencies, from a WID to a gender and development (GAD) approach that allows gender to be seen as a crosscutting issue influencing all social and economic processes. In 1998, ADB adopted a policy on GAD² that intends to mainstream gender considerations into all ADB's activities, including economic and sector work and lending and technical assistance (TA) operations.

2. The term "gender" refers to the cultural and social meaning attached to sex differences, and draws attention to the relative situation of women and men in their socioeconomic settings. A GAD approach links considerations of social justice and equity to those of economic efficiency. It is based on the concept that when women are marginalized and isolated from the development process, economic growth is hampered and economic inefficiencies rise. The perception that "women need development" was thus replaced by the realization that "development needs women." As a result, a more dynamic GAD approach was acknowledged and incorporated into the revised ADB policy, recognizing women's role as active participants and agents in development. The previous WID approach, in contrast, had incorporated gender provisions in projects by adding components directed exclusively to women, intended often to mitigate the negative impacts of the project upon them, or to compensate for their exclusion from project benefits. The narrow WID focus had ignored that both women and men as members of households and communities did not perform isolated economic functions but worked and consumed resources in an interactive and inclusive manner. Extensive research had led to the rethinking of the WID approach and international realization that the problem, and therefore the solution, could not be confined to women.

3. A 1994 *Review of Performance of WID and Poverty Reduction Efforts in Bank-Financed Projects*³ concluded that the perceptions of government bureaucracies and the sociopolitical environment play a very important role in the process of project decision making and implementation. The review recommended continued assessment of gender aspects in projects at both operational and policy levels. During the intervening six years, new projects have been formulated reflecting the GAD approach. Even before the GAD policy was enunciated, initial social assessments done at the feasibility stage included gender analysis and sectoral gender checklists, in preparation for a move toward gender-sensitive design. Gender planning methods were being used by ADB's small contingent of gender specialists, and by consultant gender specialists available to ADB. Experience showed that incorporating gender provisions during implementation was difficult because they could not compensate for the absence of gender-sensitive design. To incorporate appropriate design features, the type of implementation

¹ The other strategic development objectives adopted in 1992 were economic growth, poverty reduction, human development including population planning, and sound management of natural resources and the environment.

² ADB. 1998. *Policy on Gender and Development*. Manila: ADB.

³ TA 5572-REG: *Review of Performance of WID and Poverty Reduction Efforts in Bank-Financed Projects*, for \$450,000, approved on 23 February 1994.

problems likely to be faced had to be well understood. Thus, ADB's Social Development Division asked the Operations Evaluation Department to undertake a special evaluation study to examine the nature of the implementation difficulties, identify those stemming from design deficiencies, and recommend how to effectively mainstream gender issues into all future operations. This study, therefore, takes a critical look at the fundamental issues that influence the implementation of gender considerations in ADB-financed projects.⁴

B. Study Objectives and Scope

4. The main goal of this study is to learn how to improve project design and implementation to better address the needs of both women and men clients and enhance projects' positive impacts on households. Incorporating these lessons would enable effective gender mainstreaming of future projects. Using a project case study approach, ways are suggested by which the particular gender issues of the case studies might have been addressed, and recommendations are made on midcourse corrections where applicable. The study does not focus on gender assessments in the country strategies because most of them have been revised recently or are under revision in light of the new GAD policy. Therefore, it is too early to include these gender assessments as part of the evaluation. Nevertheless, the lessons learned from the project case studies could generate recommendations that are applicable to all ADB operations, including country strategies.

5. The study uses the GAD policy in ADB as the benchmark, but only project case studies approved prior to adopting the GAD policy were selected for review, because it is too early to study the implementation issues in projects approved after the adoption of the policy. As such, the study does not intend to evaluate these project case studies against the GAD policy; rather, it attempts to learn from them. The focus of the study is to look back at recent projects to learn how, given the constraints in client countries, the projects could have been designed and implemented to comply with the GAD policy. This constructive approach is expected to strengthen lessons learned from the study. It will also provide valuable lessons more quickly instead of waiting for a few more years to evaluate projects approved after the GAD policy.

6. The objectives of the study are to understand (i) how to improve the quality of gender analysis in project preparation and to systematically and correctly identify gender issues during the project preparation phase; (ii) how to effectively address gender issues in the project design, with appropriate provisions for gender mainstreaming; (iii) how to effectively improve gender provisions in the project design;⁵ and (iv) how to improve the capacity of ADB, its developing member countries (DMCs), and project managers to systematically monitor and evaluate the implementation of the gender provisions. Stemming from these objectives, the study aims to provide recommendations for sequencing and better integration of gender concerns in future projects and overall country strategies.

7. Box 1 presents the issues that were reviewed in the project case studies in order to learn how to strengthen the project design and implementation to achieve better results. They do not necessarily indicate that these issues were expected to be covered in each of the project case studies,⁶ which were designed prior to the adoption of the GAD policy.

⁴ The Operations Evaluation Mission that undertook the study comprised H. Hettige, Senior Evaluation Specialist (Mission Leader); P. Schoeffel, International Consultant; and nine domestic consultants (Appendix 1).

⁵ Prior to adoption of GAD policy, gender provisions were included under social measures. When this study refers to gender provisions in projects, it refers to the social measures that relate to gender dimensions.

⁶ The study is, therefore, not evaluating the compliance of the projects with respect to these issues.

Box 1: Issues Reviewed in the Project Case Studies

- (i) What are the key gender considerations that could be incorporated in each project? Are the available socioeconomic indicators (with respect to each of the sectors), adequate for an appropriate analysis; if not, what monitorable indicators can be used?
- (ii) If the project had objectives that were focusing on improving the status of women, were these objectives achieved or likely to be achieved? What sustainable outcomes and impacts in relation to GAD did the project stakeholders and beneficiaries experience and achieve? What were the policies, institutional, and procedural constraints that influenced project processing and implementation with respect to gender-related issues?
- (iii) What were the assumptions that were formulated to address gender issues in the case study projects and related sectors, in the context of the economic roles of women and men, cultural and traditional customs, and political realities?
- (iv) If the project did not integrate gender considerations during design and/or implementation, what were the unintended outcomes? What measures need to be taken to avoid negative and strengthen positive outcomes in the future?
- (v) In hindsight, how best could gender considerations have been realistically integrated into the case study projects?

C. Case Study Selection Criteria and Methodology

8. The countries selected for the study were Bangladesh, Nepal, and Viet Nam.⁷ This country selection was influenced by several factors. First, the selection needed to reflect a balance in terms of countries with varied gender statistics.⁸ It aimed to represent a mix of experiences from transitional and other economies. Second, of the five countries (Bangladesh, Indonesia, Nepal, Pakistan, and Viet Nam) in the region that have a higher incidence of ADB projects with gender dimensions, the three countries selected were most suitable in a practical sense, at the time, for the extensive fieldwork that was required. This included inter alia the presence of gender specialists in the ADB resident missions.

9. Within these three countries, project selection was also based on several factors. The project approval time period was taken into account in order to capture the implementation issues associated with projects commenced after ADB introduced an emphasis on gender considerations. Projects approved after 1992 that are reasonably far in their implementation process were chosen for the case studies. However, projects approved in 1997 or later were not considered because insufficient time had elapsed to identify impacts or useful lessons.

10. Different project designs were also considered. Some projects were designed particularly to address gender considerations and improve the status of women. In others, gender impacts were identified during implementation. Both these types of projects were

⁷ Although they are covered by divisions in ADB's Region West, geographically they are from South Asia and Southeast Asia.

⁸ The gender-related development index for the three countries for 1998 is 0.441 for Bangladesh, 0.449 for Nepal, and 0.668 for Viet Nam. The gender-related development index takes into account gender disparities in life expectancy, educational attainment, and income. The higher the number, the lower the disparity.

selected for the review. With these two criteria adopted, the relevant resident missions and ADB's Social Development Division were consulted to nominate the most suitable projects for the study. The third selection criterion when the nominations came in was to achieve a balance in terms of sector distribution. Of the projects that qualified under the first two criteria, nine projects (three from each country) were selected. The sectors represented included health, rural finance, fisheries, urban infrastructure, and water supply and sanitation.⁹ There are seven ADB projects, one World Bank project, and one project cofinanced by ADB and the World Bank.¹⁰ The Viet Nam Population and Family Health Project was cofinanced by the World Bank, but this study mainly addresses ADB-financed components. The World Bank nominated its Bangladesh Poverty Alleviation Microfinance Project for inclusion in the study.¹¹

11. The study methodology, the extensive fieldwork conducted, and the participatory evaluation technique used are described in Appendix 1.

12. This paper highlights findings from each project, synthesizes the key gender-related issues, and draws lessons for future ADB activities. Chapter II summarizes the study findings for each of the nine projects. The detailed descriptions of these projects, structural gender issues in each of the three countries, and findings of each of the projects together with midcourse corrections and recommendations are provided in Appendixes 2 to 4. Chapter III outlines the most common key issues arising from the case studies, highlighting specific examples. Chapter IV summarizes the main lessons learned and recommendations.

II. STUDY FINDINGS ON PROJECT CASE STUDIES

A. Project Profiles

13. Table 1 presents the basic project data as indicated in the project performance report prepared by projects divisions. By study design, the approval dates were confined to those that were approved between 1992 and 1996 so as to review the most recent projects that were already substantially implemented (para. 9). At the time of the fieldwork, implementation of all the projects except for the Bangladesh Rural Cooperative Project was ongoing.

⁹ The education sector was not represented as its gender aspects were covered well by a previous study.

¹⁰ Initially, an attempt was made to conduct a joint study with the World Bank on this topic. The intention was to cross-evaluate each other's projects in selected countries and to compare the results. However, due to difficulties in evaluating more recent ongoing World Bank projects and the incompatibilities in nominating World Bank projects for review within the timing of ADB's fieldwork, only one project was cross-evaluated by each institution.

¹¹ ADB nominated its Second Palawan Integrated Development Project in the Philippines for the World Bank to evaluate.

Table 1: Project Profiles

Loan No.	Country/Project ^a	Approval-Closing Dates	Loan Amount (\$ million)	Executing Agency	Implementation Status
Bangladesh					
1213	Rural Poor Cooperative Project (BAN-Rural Cooperative)	12/92-5/99	28.9	Bangladesh Rural Development Board	Satisfactory and completed
2922	World Bank Poverty Alleviation Microfinance Project (BAN-Poverty Alleviation)	9/96-12/00	105.0	Palli Karma Sahayak Foundation and the Bangladesh Bank	Highly satisfactory
1376	Secondary Towns Infrastructure Development Project II (BAN-Towns Infrastructure)	9/95-9/01	65.0	Local Government Engineering Department	Satisfactory, needs to show progress
Nepal					
1237	Microcredit for Women Project (NEP-Microcredit)	6/93-6/02	5.0	Women's Development Division of the Ministry of Local Development and the Nepal Rastra Bank	Satisfactory
1464	Fourth Rural Water Supply and Sanitation Project (NEP-Water and Sanitation)	9/96-6/02	20.0	Ministry of Housing and Physical Planning. Department of Water Supply and Sewerage	Satisfactory
1437	Second Irrigation Sector Project (NEP-Irrigation)	5/96-12/02	25.0	Department of Irrigation, Lagankhel	Satisfactory
Viet Nam					
1404	Fisheries Infrastructure Improvement Project (VIE-Fisheries)	11/95-12/02	57.0	Ministry of Fisheries and the Viet Nam Bank for Agriculture	Satisfactory
1457	Rural Credit Project (VIE-Rural Finance)	9/96-12/01	50.0	State Bank of Viet Nam	Satisfactory
1460	Population and Family Health Project (VIE-Population and Health)	9/96-6/03	43.0	National Committee for Population and Family Planning	Highly satisfactory

^a The abbreviated country and project name in the parentheses is used in the text that follows.

B. Summary Findings and Recommendations

14. Table 2 summarizes the project description, gender provisions incorporated in the design,¹² and findings of the Operations Evaluation Mission in terms of gender impacts. It also describes midcourse corrections for each project where applicable and, drawing from the lessons learned regarding implementation of gender concerns, presents recommendations that can be used for the project (where feasible) and future projects of a similar nature.

¹² Prior to the introduction of the GAD policy, gender provisions were included in the report and recommendation of the President as social measures.

Table 2: Summary of Projects, Their Impacts, and Recommendations

Gender Provisions	Impact on Women	Midcourse Corrections	Recommendations for Future
<p>BAN-Rural Cooperative. Overall objective of the Project was poverty reduction through microcredit and institution building for the executing agency (EA), the Bangladesh Rural Development Board (BRDB). The Project had three components: (i) development of subdistrict cooperatives, central cooperative association, and primary cooperatives; (ii) provision of channels for deep tube wells irrigation and training of farmers, including the disadvantaged; and (iii) project support for BRDB. The target groups were the poor (i) having less than 0.50 acres of land including homestead, (ii) depending on earnings from wage labor, (iii) residing permanently in the village, and (iv) being at least 18 years old. Widowed, divorced, and destitute women were to be given preference.</p>			
<p>Gender issues were identified in relation to poverty in the report and recommendation of the President (RRP), but constraints to women's economic participation were not identified.</p> <p>Design envisaged that microcredit directed to female borrowers would improve the status of women.</p>	<p>Microcredit availability increased women's opportunities, income, and well being. The number of cooperatives for landless women exceeded the original design expectations.</p> <p>Although the Project delivered some real benefits, lack of strategic focus limited its impact on women's status.</p> <p>Only a few field staff were female.</p> <p>Some loans were channeled from women to men. Wives were pressured by husbands to take loans.</p> <p>Availability of credit may have increased ability to pay dowry.</p>	<p>The Project was completed, and a follow-on rural livelihood project was approved.</p>	<p>Recruit and train more local female field staff and provide them with transport.</p> <p>Provide technical assistance (TA) to build BRDB capacity to do social audits of cooperatives, and encourage institutional reforms in BRDB permitting greater operational policy making at district level.</p> <p>Encourage members to establish insurance funds for calamity relief.</p> <p>Improve field monitoring of client capacity to borrow.</p>
<p>BAN-Poverty Alleviation. Financed by the World Bank, the Project funded a quasi-government apex institution, Palli Karma Sahayak Foundation, for onlending to its partner organizations (POs) that are nongovernment microfinance institutions. The Foundation borrows from the Government at 1 percent for 20 years, with 5 years grace, and relends to its eligible POs at interest rates ranging from 3 to 5 percent. POs lend to their clients in microfinance groups at interest rates that they are free to determine, but which are expected to be in the 25-30 percent range. The Project's major objective was poverty reduction but it also aimed to improve the status of women and contribute to their empowerment.</p>			
<p>Expected beneficiaries were mainly women's microfinance groups.</p> <p>Significant impact on women's economic status and empowerment was envisaged.</p> <p>Positive benefits on health and education were expected.</p>	<p>Loans improved overall household well being, but had limited impact on women's status.</p> <p>Some loans were channeled from women to men. Availability of credit may have increased ability to pay dowry.</p>	<p>Encourage policy dialogue between EA and implementing agencies (IAs) on gender impacts, staffing, and raising social awareness.</p>	<p>Provide TA and finance to assist EA to establish a social audit division.</p> <p>Establish social criteria for lending to IAs.</p> <p>Monitor EA and IA social requirements.</p>

Gender Provisions	Impact on Women	Midcourse Corrections	Recommendations for Future
<p>BAN-Towns Infrastructure. The objective was to upgrade 22 municipalities through (i) provision of infrastructure to meet basic human needs; (ii) strengthening the capacity of local authorities; (iii) reducing poverty; and (iv) implementing pilot projects in the privatization of solid waste management, land use planning, and land development. The Project had two components. The first comprised rehabilitation of roads, bridges, culverts, improvement of storm water drainage, construction of sanitation facilities, development of town center and markets, construction or upgrading of bus terminals, establishment of slum development programs, and development of housing and land sites for low-income housing in particular municipalities. The second component supported institutional development.</p>			
<p>The Project targeted improving economic status of women, mainly through the provision of water and sanitation.</p> <p>A women in development (WID) component was added to the slum improvement component.</p> <p>Arrangements for municipal water and sanitation improvement envisaged women's participation as both major beneficiaries and voluntary hygiene educators.</p> <p>Temporary employment opportunities in construction were expected to improve the status of women considerably.</p>	<p>Some infrastructure components were incomplete during field visits. EA reported that designs considered separate areas for women in bus stations and markets. Twenty percent of construction workers were women, according to EA.</p> <p>Social and gender provisions for slum improvement were poorly implemented. Design was beyond capacity of municipal authorities to implement.</p> <p>Savings groups were formed, but few have proper understanding of the savings program. Since little literacy training was provided, groups were vulnerable to being misled.</p>	<p>Gender action plan developed and implementation is expected.</p> <p>Improve monitoring and supervision of the slum improvement component. Urgent attention needed to build capacity in municipal authorities.</p> <p>Hire and train 50 percent female community workers on contract basis in municipal authorities. Employ all contract workers on performance-based contracts.</p>	<p>Contract out skill training, social awareness, and microfinance components to nongovernment organizations (NGOs).</p> <p>Direct the focus of municipal authorities on community development, improvement of physical conditions, and services. Employ and train female sanitarians.</p> <p>Target specific social and health problems of women and provide special assistance through municipal authorities and NGOs.</p> <p>Amend municipal ordinances to include functions related to slums.</p>
<p>NEP-Irrigation. The objective was to contribute to sustainable welfare improvements in 35 districts in the central and eastern development regions, reduce poverty, and increase contribution of agriculture to gross domestic product. The Project had four major components: (i) strengthening of water users associations (WUAs); (ii) improvement in construction of farmer-managed irrigation systems; (iii) institutional strengthening of Department of Agriculture (DOA) and Department of Irrigation (DOI); and (iv) provision of agricultural extension services and the strengthening of linkages. Gender and environment concerns were to be addressed under the first component, which included training in management and self-sufficiency, construction techniques, and agricultural activities.</p>			
<p>The RRP referred to low involvement of women in WUAs. It also referred to the 1992 Irrigation Policy, but this was not used in the design stage to secure women's involvement in WUAs.</p> <p>The RRP envisaged women farmer organizers, association organizers, sociologists, and consultants to be hired to support WUA formation and operations.</p> <p>DOI was to prepare training packages for women. Women's roles were to be specified in WUA-DOI agreements.</p>	<p>Because constraints to women's involvement in WUAs were not discussed and analyzed, their roles in farming (60-70 percent) and irrigation (watering fields, maintaining subchannels) were not adequately considered.</p> <p>None of the specified provisions for women's involvement in WUA formation were implemented.</p> <p>Project manager was unaware of gender provisions in the RRP and the project administration memorandum.</p>	<p>Help the project management unit to implement the gender provisions and monitor progress closely.</p> <p>Loan review missions need to review software implementation.</p>	<p>Carry out culturally and socially focused preproject baseline studies of local culture, gender relations, land, and leadership.</p> <p>Ensure data collected is used for gender-inclusive design.</p> <p>Include component for formation of women's farmer groups in irrigation areas. Involve NGO microfinance institutions to train women for effective participation in WUAs.</p> <p>Require women farmers groups to nominate their representatives in the WUA.</p> <p>Consider gender capacity building of EA as a subcomponent or through a TA.</p>

Gender Provisions	Impact on Women	Midcourse Corrections	Recommendations for Future
<p>NEP-Water and Sanitation. The Project aimed to improve the quality of life of the rural population, particularly women, who would be targeted for health and sanitation education. The objectives were to (i) provide water to rural communities, (ii) promote hygiene education, (iii) provide low-cost sanitation in selected communities, (iv) promote community-based management to achieve sustainability, (v) strengthen operation and maintenance of completed subprojects, (vi) improve sector cost recovery, and (vii) strengthen sector institutions. The three major components were (i) Community Education and Awareness Program (CEAP), which was to provide hygiene and water use training to women, children, water users committee (WUCs), and health postworkers; (ii) water supply and sanitation development; and (iii) assistance in implementation management and institutional strengthening.</p>			
<p>The CEAP component targeted women. Women's groups were to be involved in public awareness initiatives.</p> <p>At least two women were expected to be elected to WUCs.</p> <p>Department of Water Supply and Sanitation (DWSS) was to appoint and train 75 women in district offices and 25 percent female technicians (loan covenant).</p>	<p>CEAP was very poorly implemented. Emphasis was on infrastructure. Social frameworks for raising awareness were rarely present. Sanitation promotion volunteers were all women, but were rarely active.</p> <p>Women benefited from water provision. Few sanitation improvements were evident.</p> <p>WUCs were male dominated. Women were rarely involved.</p> <p>There was only one consultant female sociologist at DWSS Headquarters. There were few or no female staff at district level, except in clerical jobs.</p>	<p>Since the Project was implemented ahead of schedule, midcourse corrections are not possible.</p>	<p>Assess capacity of EA to implement social and gender requirements.</p> <p>Include activities to strengthen gender policy, planning and program design in loan, or coordinate with other donors.</p> <p>Encourage prospective women users to give inputs prior to technical design.</p> <p>Encourage DWSS to establish regional CEAP teams with at least 50 percent women to provide community training on maintenance, management, health, and sanitation targeting women.</p>
<p>NEP-Microcredit. The objective of the Project was to improve and enhance the socioeconomic status of women and promote their greater participation and integration in national development, thereby contributing to poverty reduction. One project component was for group formation and training of women beneficiaries by providing skills training, rehabilitating women's training centers, and producing training materials. The women's development division and women's development sections, as well as NGOs, are carrying out this component at district level. Another component provided institutional support to NGOs.</p>			
<p>Women-specific project, hence, all provisions intended to improve status of women.</p> <p>Institutional framework provided to support microfinance through Department of Women's Affairs and NGOs.</p>	<p>Positive impacts were realized for large numbers of poor women. The Project exceeded outreach target, but sustainability of the program is at risk due to institutional problems.</p> <p>Considerable proportion of women borrowers use loans for their own investments, but in some communities few women, other than widows, have control over expenditure.</p>	<p>The Project is near completion. The Asian Development Bank (ADB) is formulating further assistance, which aims to overcome institutional obstacles.</p>	<p>Provide more targeted income-generation training.</p> <p>Design mechanisms to reach more poor women.</p> <p>Link microfinance for women to ADB rural development programs, irrigation, and water and sanitation to motivate women's involvement in community asset management.</p>

Gender Provisions	Impact on Women	Midcourse Corrections	Recommendations for Future
<p>VIE-Fisheries. The Project's overall objective was to contribute to the modernization and greater efficiency of the marine fisheries sector. It had four subcomponents: (i) to upgrade fishing ports; (ii) to improve fisheries management, policies and planning, including the establishment of environmental monitoring units; (iii) to provide finance to approved private sector subborrowers to establish ice plants and cold storage facilities at the ports; and (iv) to resettle households at specific ports according to an approved compensation plan with funds from the Government.</p>			
<p>The RRP recognized gender specialization in marine fisheries and noted 75 percent of postharvest workers were women. Yet, the Project had no special gender provisions or identification of constraints.</p> <p>Impact on women was envisaged as a result of improved living and working conditions, earnings, and health.</p> <p>WID TA was added to examine the role of women in fishing ports and later provide training to local women.</p>	<p>Little impact on women was observed as few ports were completed.</p> <p>Better working conditions for fishermen were seen at one completed port. Cleaner and more efficient working facilities were provided in markets for women and men.</p> <p>No baseline information or monitoring arrangement was available to assess impacts on men or women.</p> <p>WID TA described in the RRP was not implemented but was reformulated in 1999 to focus on training; this too was not implemented due to lack of ownership and implementation strategy.</p>	<p>Assist the Women in Fisheries Network to do gender analysis in the fisheries sector.</p> <p>Include women in a new ice-making component.</p> <p>Provide monitoring arrangements to assess impacts.</p> <p>Revise and reactivate the WID TA to provide training and capital for women's postharvest enterprises using Viet Nam Women's Unions.</p>	<p>Identify gender roles and impacts and constraints more fully during preparation and include provision for women's postharvest enterprises.</p> <p>Study the impacts on the poor, especially women, arising from diminishing resource and modernization of the sector.</p>
<p>VIE-Rural Credit. The objectives were (i) improved rural economic growth, (ii) enhanced growth in rural nonfarm activities, and (iii) reduced rural poverty. The Project had two components: (i) subproject investments providing credit lines to the Viet Nam Bank for Agriculture and Rural Development (VBARD) and the central People's Credit Fund (PCF); and (ii) strengthening financial institutions through provision of training and equipment. The central PCF provides capital and supervision is done by the district PCFs to the operational level of PCFs at commune level. A separate \$2 million fund was provided to address the needs of poor without assets.</p>			
<p>The RRP referred to gender analysis done at project preparation stage.</p> <p>Benefits were envisaged for the poor, including women, but no special provisions were provided (e.g., that half of special fund should be for women). Constraints to women's participation in the Project were not identified.</p>	<p>Considerable benefits accrued to households with assets from the Project. PCFs had an average 25 percent female members, ranging from 15 to 43 percent in localities visited.</p> <p>Land was normally registered in the name of men although legally land use certificates were intended for households. Most women could only borrow through registered male landholders.</p> <p>Viet Nam Women's Union was willing to get involved in enhancing women's access to credit but had insufficient funds. PCF in contrast, felt it was not a suitable institution for microfinance activities.</p>	<p>The Project was near completion at the time of fieldwork.</p>	<p>Identify gender roles and impacts and constraints more fully during preparation.</p> <p>Conduct policy dialogue on women's property rights and implications for national population objectives.</p> <p>Provide larger capital allocation for collateral-free lending for women.</p> <p>Use effective and existing networks (like Viet Nam Women's Union) to mobilize women's participation in rural credit programs.</p>

Gender Provisions	Impact on Women	Midcourse Corrections	Recommendations for Future
<p>VI-Population and Health. Jointly financed by ADB, the World Bank, and German Kreditanstalt für Wiederaufbau. The major objectives were to (i) improve the quality and increase the utilization of a range of family health and family planning services, (ii) enhance the capacity of the National Committee for Population and Family Planning, and (iii) enhance the knowledge base on policy and technical guidelines on these aspects. The five major components were (i) provincial service delivery to strengthen the primary health care system; (ii) information, education, and communication; (iii) contraceptives supply; (iv) family planning management and institutional development; and (v) service delivery model initiatives. Service delivery model initiatives included (i) situation analysis of private reproductive health services, (ii) provision of services through mobile teams, and (iii) development of an ethnic minority strategy for maternal and child health care. The focus of ADB project preparatory TA was assessing institutional capacity and formulating strategies for the design, but unfortunately it did not include gender analysis.</p>			
<p>WID was the secondary objective.</p> <p>Baseline surveys were intended to define indicators for improved services to women.</p> <p>Improved family planning, health services, care in pregnancy and delivery, treatment of reproductive tract infections (RTIs), and increased knowledge and choices of contraceptive methods were among the goals of the Project.</p>	<p>Many benefits were provided to family members, particularly women, through improved provincial health services and facilities.</p> <p>Midterm review identified inequities in access and use of reproductive health services in some areas and tried to improve access subsequently.</p> <p>Health staff bias was detected in favor of intrauterine devices (IUDs), sterilization, and other clinical methods. Discontinuation rates were highest for oral contraceptives. High prevalence of anemia and RTIs.</p> <p>The information, education, and communication component was poorly implemented. Inaccurate beliefs prevailed among staff and clients toward pill and injection. Males resisted condoms and vasectomies.</p> <p>Women's health was compromised in some new and upgraded clinics where water and sanitation facilities did not function, and where hygiene needed improvement.</p>	<p>Hold policy dialogue to refocus attention on women's health and integration of maternal and child health. Involvement of Viet Nam Women's Union at commune level.</p> <p>Implement provisions to supply pills through nontraditional outlets.</p> <p>Population and Family Planning Office recognizes the problems relating to information, education, and communication and is adopting a new behavior change communication strategy. This program should cover both beneficiaries and health staff.</p> <p>Review incentives to health staff and improve staff training.</p> <p>Enforce hygiene protocols in all health facilities. Require review of inventory for quality control purposes and undertake correction of major deficiencies.</p>	<p>Undertake national surveys of women's health with a focus on RTI and anemia.</p> <p>Identify constraints to improving women's reproductive health and design strategies to overcome them.</p> <p>Focus policy and plans on reducing IUD use, and increasing use of pill and other hormone methods and condoms.</p> <p>Establish participatory information, education, and communication/behavior change communication programs, involve mass organizations, and focus on opinion makers in rural areas.</p>

III. KEY ISSUES AND LESSONS LEARNED

A. Data Gathering and Analysis

15. **Baseline Information.** In general, the project designs were based on inadequate baseline data on gender issues, leading to an overall tendency for project provisions for gender equity to be vague. As a result, the designs were flawed, lacking recognition of the most relevant gender issues and effectively targeted provisions. For example, the sociological study conducted for VIE-Fisheries (as summarized in the report and recommendation of the President [RRP]) enumerated the roles of women and men in capture fisheries, but gave passing attention to gender roles in postharvest activities, and no attention to gender disparities with regard to credit. Few projects included gender specialists on the consultant teams in the preparatory stage. The TA for WID (in VIE-Fisheries) was prepared by a female international fisheries consultant who was already in the country.¹³ Instead, it would have been more useful to complement the technical expertise of a fisheries expert with those of an international gender specialist. This flaw illustrates the wrong assumption that a woman with sectoral technical specialization, but without specialized GAD expertise, can be substituted for a gender specialist. At a minimum, the person undertaking a gender analysis should have specialized training in social science and preferably experience in the project's sector.

16. **Analysis of Data.** In the project preparatory technical assistance (PPTA), consultants for NEP-Irrigation included sections on the roles and attitudes of women in each of the sample sites studied, but they did not analyze important gender issues, such as the reasons for women's reluctance to join water users associations (WUAs), nor did they consider how the obstacles could be overcome. Had this been done, the constraining factors would have emerged more clearly, and stronger and more effective provisions and mitigation would have been included in the project design. There were instances when data was collected but not applied during the design stage. For example, in BAN-Towns Infrastructure, extensive social data was quantified, but the design did not utilize it effectively. Important gender issues relating to transport, markets, and the urban poor were not identified in the Project. In other instances, social institutions were assumed to exist for project support without verification. For example, in NEP-Water and Sanitation, women's groups and mother's clubs were presumed to exist in project areas and were to be used for community education and awareness raising, but in fact such groups rarely existed. In the same Project, the willingness of women in the community to provide voluntary services was assumed without verification.

17. The interests of women and men and their access to benefits in the sector must be accurately identified in the feasibility stage, including any major barrier to women's participation. Data gathering and analysis must be conducted by appropriately qualified gender and technical specialists who are given well-defined terms of reference and allocated sufficient time during feasibility and design stages to do field-based studies in a representative range of localities.¹⁴ The collection of gender-related data should be integrated with data collected for other aspects of the feasibility study, so that they can be considered in the same analytical context. Gender specialists should not work in isolation, but in close consultation with technical and financial specialists in order to integrate gender planning into the mainstream design.

¹³ According to ADB staff and the consultant's recollection of events, the TA was never implemented due to lack of ownership.

¹⁴ An effective modality is to employ an international gender consultant and a domestic counterpart sector specialist to work together.

B. Structural Barriers and Gender Strategy

18. **Identification of Gender Constraints.** Practical gender issues are more easily identified and understood than strategic gender issues. Standard gender analysis procedures and gender planning define practical and strategic gender issues in project preparation and design. *Practical* issues are identified through the analysis of the existing roles of women and men in a particular sector, and in the context of a proposed project activity. *Strategic* issues are identified by analyzing disparities in the access and control of women and men to relevant resources in the sector, or to benefits that are to be provided by the project. By identifying strategic as well as practical gender issues and needs, the quality and efficiency of a project is increased. But structural barriers¹⁵ to women's participation or to benefits reaching women, which give rise to strategic issues, were rarely identified in PPTAs and addressed in project designs. If structural barriers are made explicit, the strategic gender focus of projects will be sharpened.

19. Table 3 shows that, of the nine case studies, practical gender issues were more fully identified in six projects and partly identified in three. However, strategic gender issues were fully identified in only four projects, partly identified in one, and not identified at all in four. Of the six projects that fully identified practical gender issues, half assumed that benefits would accrue to women without special provisions and the other half provided either special components or training programs. The three projects that included practical provisions also provided some strategic gender provisions, indicating that serious gender consideration was given at the time of project design.

Table 3: Practical and Strategic Issues and Provisions in Eight Projects

Country-Project	Practical Gender Issues	Practical Gender Provisions	Strategic Gender Issues	Strategic Gender Provisions
BAN-Poverty Alleviation	Identified	Benefits assumed without special provisions	Not identified	Not included
BAN-Rural Cooperative	Identified	Benefits assumed without special provisions	Not identified	Not included
BAN-Towns Infrastructure	Partly identified	Add-on WID component	Partly identified	Not included
NEP-Irrigation	Identified	Included in user training component	Identified	Included in user management training but inadequately implemented
NEP-Microcredit	Identified (WID project)	Benefits assumed without special provisions	Identified	Included
NEP-Water and Sanitation	Identified	Included in CEAP component	Identified	Included in CEAP but inadequately implemented
VIE-Fisheries	Partly identified	Benefits assumed without special provisions	Not identified	Not included
VIE-Population and Health	Identified	Included in pilot and training components	Identified	Included in pilot and training components, partly implemented
VIE-Rural Finance	Partly Identified	Benefits assumed without special provisions	Not Identified	Not included

CEAP = Community Education and Awareness Program, WID = women in development.

20. **Strategic Interventions.** All the projects provided some practical benefits to households by way of more productive irrigated farms, more accessible family planning and associated

¹⁵ Structural barriers are those barriers rooted in cultures, religious beliefs, practices, and the organization of societies that perpetuate the unequal social and economic status of women.

health services, potable household water, saving and loan services, and generally effective antipoverty measures. However, they made little strategic contribution to raising the status of women. Because of inadequate data gathering and analysis, the project designs did not address structural barriers to women's involvement in project activities envisaged for them. For example, in Bangladesh, Nepal,¹⁶ and Viet Nam, in practice women rarely own land or other important assets, limiting their access to formal credit and reducing their economic options. In Bangladesh, women's economic participation is further restricted because men's social status is increased by the seclusion of their wives and female kin, and because it is unacceptable for women to buy and sell in public markets. None of the projects, however, included adequate structural gender provisions to address these key strategic gender issues or allowed for additional provisions to circumvent them. Cultural constraints that limit women's opportunities to benefit from or participate in a project should be addressed as strategic issues in country strategies and in special sectoral studies.

21. Two projects in Nepal (NEP-Irrigation and NEP-Water and Sanitation) identified the strategic need for women to participate in community decision making and management of water and sanitation and irrigation projects, but the impediments to implementation were not identified or analyzed. However, no strategies and mechanisms were designed to facilitate women's participation. Obstacles to women's participation in irrigation WUAs are discussed in Box 2. The impediments to women's participation in the water users committees (WUCs) were similar in that management was incorrectly perceived to be all about technical aspects, and unsuited to women's interests. In addition, insufficient incentives were provided to attract women's participation. The provisions that were included in the design to aid this participation were not implemented, or were implemented to a very limited extent. The WUAs were not adequately monitored to learn what the impediments to implementation were; consequently, timely remedial actions or mitigating arrangements were not proposed.¹⁷

22. **“Hardware” and “Software.”** The computer metaphor of “hardware” and “software” is often used to distinguish between the infrastructure components of projects (such as roads, irrigation canals, health centers, equipment and supplies, office buildings, water supply systems) and the social components (group formation, social marketing, training, gender equity mechanisms). The metaphor is apt, as “hardware” cannot function without effective, purpose-directed “software.” When social mobilization of women and men is not effective, when training does not lead to learning, the expected results—be they sustainability, community maintenance, cost recovery, increased productivity, or better public health—are compromised. Provision of “hardware” is easier and more rewarding since the end products are visible assets. In contrast, the provision of “software” can be more difficult to perceive and can be stymied by human behavior. For example, necessary information may not be passed between and within government agencies, resources may not be allocated when they were needed, field staff may lack motivation, political interference may cause upsets and delays, and key personnel may not be in place. Under the evaluated projects, “software” was given lower implementation priority and was more likely to be cut back than “hardware” if the budget was tight, especially if “software” components had not been specified item by item in the budget and if their implementation had not been covenanted.

¹⁶ There are minority communities in Nepal in which women may and do own land and control assets.

¹⁷ Nepali women have been actively and successfully involved in bilateral aid projects for the management of community-owned forests in a range of ethnic and religious communities. This indicates that barriers to women's involvement in Nepal can be overcome if appropriate strategies are employed.

Box 2: Women and Irrigation Management in Nepal

Expansion of irrigation systems is providing substantial benefits to farming households in Nepal by increasing crop yields and incomes. User-community management is essential to the sustainability of irrigation subprojects. One of the objectives of NEP-Irrigation was to increase the sense of ownership of farming households by involving them in training and community management activities.

The report and recommendation of the President for the Project, following the findings of the project preparatory technical assistance, stated that "irrigation management is thought to be a task for women and men would prefer not to be involved." But it did not identify the reasons why this might be so. In Nepal, as in many other countries, men manage water and control water users associations (WUAs). This is partly because it is the norm for men to represent their households in the public domain, but more importantly because the allocation of water and the maintenance of the infrastructure are seen as linked to land tenure. Land tenure and associated water rights in Nepal are complex, involving relationships between land owners and tenants, which are subject to a variety of historical and modern forces, arrangements, terms and conditions, some politically controversial.^a

In the most populous communities of Nepal, women in practice do not inherit land, but in most areas of Nepal, within farming households, women do about 60-70 percent of agricultural work. Women do all the tasks most directly associated with the use of irrigation water. The farming calendar is governed by the availability of water, and women have a keen interest in the management, timing, and allocation of water. They are also interested, along with men, in new farming technologies and methods, which are often conveyed as part of the irrigation management training program. But this interest may not extend to a wish to sit on a WUA, which will likely comprise the leading men of the locality. Women are generally unaccustomed to taking part in public management meetings and activities, and will probably feel uncomfortable in doing so. There are similar constraints upon the opportunities for women to participate in the management of water and sanitation programs. Special attempts must be made to encourage and educate women to participate effectively in public meetings.

Current irrigation regulations contain provision for at least 20 percent representation by women. This requirement is widely circumvented by nominating a few women who are not expected to actually participate. The project design, including the specifications in the project administration memorandum, required the Department of Irrigation (DOI) to encourage involvement of women in the WUAs by employing female sociologists, association organizers (civil servants), and farmer organizers (chosen from local communities) to do the social mobilization. The field staff was to be trained in gender awareness by DOI, and it was also required to prepare training packages for women regarding their roles in irrigation management.

The provisions in the Project were necessary but insufficient. They were not based on a clearly articulated gender strategy, or analysis of staff capacity and training needs. There was an apparent assumption that female sociologists, association organizers, and farmer organizers would know how to achieve meaningful participation by women. The provisions proved beyond DOI's capacity to implement, and were ignored.^b

^a Pradhan et. al. (eds.). 2000. *Water Land and Law: Changing Rights to Land and Water in Nepal*. Kathmandu: Legal Research and Development Forum.

^b Recently, a decision has been made for DOI to pilot the role of nongovernment organizations in mobilizing and training WUAs.

23. **Pilot Programs.** The projects might have included special components to pilot the formation of women farmer's groups and women's health committees in various representative areas. They could have been organized as microfinance groups to provide extra incentive for

women to join and to overcome resistance by their husbands. Although financiers may not favor the integration of microfinance with other projects, it provides a powerful incentive for women to form groups, associations, and cooperatives, and to become involved in community management activities. In gender-segregated communities, it also gives husbands an incentive to allow their wives to take part.

24. Although the formation of women groups may make project arrangements more complicated and even more expensive, investment in such activities is likely to increase women participation and benefits from projects and to enhance project sustainability. Women farmers groups and women's water and sanitation groups provide mechanisms through which training and awareness-raising can be provided, and give a mechanism for women's representation in forums such as WUAs and WUCs from which they have been traditionally excluded.

C. Gender Planning, Targeting, and Design

25. **Accuracy in Targeting Beneficiaries.** Gender planning should be an integral aspect of strategies and actions for poverty reduction. However, beneficiaries must be accurately targeted. Observations made during this study suggest that there are several common misconceptions about women and poverty, and weaknesses in the justification for targeting women. The situation and status of women are highly variable within and between countries, with further variations related to socioeconomic status, ethnicity, and religion. Yet, many projects made assumptions that women in particular categories were always disadvantaged.

26. **Female-Headed Households.** BAN-Poverty Alleviation and BAN-Rural Cooperative both referred to "female-headed households" as a particularly vulnerable category. In Bangladesh, divorced, widowed, and abandoned women are not heads of households and the term "female-headed household" is a misnomer. Only women at the lowest margins of society have no male "protector," although in very poor households a widowed or divorced woman may receive only minimal assistance for herself and her children from her father or brothers. This study found that female-headed households are not, *per se*, most severely affected by poverty. "Female-headed households" were in fact very rare, as widows and divorcees and their children rarely lived alone, but most commonly with other extended family members, or adult sons and daughters-in-law, where there was some degree of sharing and mutual assistance. It is certainly true that divorced, widowed, and abandoned women tend to be extremely vulnerable to poverty and ill treatment in Bangladesh. They do not, however, "head households," nor do they have greater liberty to engage in independent economic activities than married women do. This suggests a need to more carefully define target groups. In the case of Bangladesh, it would be more accurate to refer to "poor women with no able bodied adult male provider" as the most disadvantaged category of women.

27. **Burden of Poverty.** It is also important to correctly identify the nature of female disadvantage. The RRP for BAN-Poverty Alleviation alleges that "the burden of poverty falls most heavily on women." In Bangladesh, it is hard to agree that the burden of poverty is always greater for women, given that most wives stayed in their household compounds all day while the husbands performed heavy manual labor or plied rickshaws or cycle-vans in the sun and rain. It must be recognized that the burdens of poverty are different for women and men. Women are powerless, lack choices, are vulnerable to divorce and desertion, get less to eat if food is in short supply, and may be beaten by their husbands with impunity. These problems are probably more acute among poor women because of the stresses of poverty, but broad statements about women's relative disadvantage are inadequate for gender planning in projects. The cause of women's particular vulnerability to poverty in Bangladesh and in most communities in Nepal is

their lack of land assets and lower levels of education. Women have less capacity to support themselves and their children than men because of patrilineal property inheritance practices, discriminatory labor markets, early marriage, seclusion, and socialization to timidity and passivity.

28. **Access to Land Assets.** In Viet Nam, the law protects women's right to inherit their husbands' assets, although women are discriminated against in land registration practices (where registering the land is only in the husband's name). When (and if) land is registered in a man's name, his wife is named on the document as his heir. This protects women from the common practice in Bangladesh and Nepal, whereby at times a man's assets are taken over by his brothers (if he has no son, or if his son is not of age), leaving his widow dependent on whatever they choose to give her.¹⁸ Women in Viet Nam are also entitled to an equal share of property at the dissolution of marriage, although in practice divorce is strongly discouraged by local authorities, to prevent the fragmentation of assets.

29. Only a few women were eligible for credit under VIE-Rural Finance because land is often registered in the name of men. The women who were eligible to borrow were able to invest in income-generating enterprises. In Viet Nam, women have more economic freedom (and indeed are expected to earn for the family if the opportunity to do so exists). Poor women and men interviewed about relative well-being invariably said that if both women and men in a family are able to do productive work, the security and well-being of the family is greater than in families that rely on only one breadwinner.

30. **Cultural Constraints.** The women's potential to contribute to household income is increasingly appreciated among the poor in Bangladesh and Nepal, but in Bangladesh, it is challenged by cultural values that remain strong, despite the widespread microfinance and nongovernment organization (NGO) development activities since the 1980s. If a woman remains in the seclusion of her household compound, it brings honor and higher status to her husband and his family. So there are constraints to the economic options of rural women and their families and reinforcement of conventions that women who buy and sell in public markets dishonor their families. BAN-Rural Cooperative, BAN-Poverty Alleviation, and NEP-Microcredit were based on the assumption that if women had access to credit, they would be able to earn income themselves like in the case of VIE-Rural Credit. But in Bangladesh, there are only a limited range of income-generating activities that can be done at home, and these activities are very competitive (rice processing, sewing, craft, milk cows, poultry raising, and so on). The options are limited to small neighborhood door-to-door selling or household mini-shops. Because women have such limited options for economic participation, it increases their dependence on men, leading to disaster if there is only one male breadwinner and he becomes ill, disabled, or dies, or if he divorces or abandons his wife.¹⁹

31. Culture is frequently mentioned by ADB and executing agency (EA) staff as an obstacle to involving or targeting women in projects, but cultural barriers also exist among men. For example, the lack of a cultural tradition of male cooperation is a major impediment to user-

¹⁸ By law, both sons and wife are heirs but the study team found that practice does not always follow the law.

¹⁹ If a man divorces his wife, he will usually send her back to her family. He can claim his children if they are over 10. The evaluation team found several instances in a small sample of about 36 women personally interviewed in Bangladesh of women who were divorced, sent back to their families and had their sons, but not daughters taken from them. This left some with no future male breadwinner, and with daughters to marry off. Because their families were poor, their presence was resented, particularly by their sisters-in-law. Abandoned wives were sometimes left in occupation of the conjugal dwelling (a room in an extended family house), but resented by their husband's relatives and with little support from them.

management and, therefore, to the sustainability of infrastructure provided in NEP-Irrigation. This is due to conflicting interests among men in different socioeconomic groups and different ethnic or caste communities. Similarly, in BAN-Rural Cooperative, the absence of a tradition of mutual cooperation between unrelated men impedes the formation of significant numbers of successful male primary associations. Most development activities involve some degree of cultural change; therefore, cultural barriers need to be considered through better analysis of gender and culture, and addressed using strategic interventions.

32. **Access to Credit.** It is also important to recognize that not all women are poor, yet in many DMCs most women need empowerment in order to promote development objectives for population, health, and education. For example, in Bangladesh and in some Nepal communities, women in families of modest or better-than-average means may have fewer options than poor women; women in better-off rural households are more strictly secluded than poorer women. In Viet Nam, many women in moderately well-off rural households have unrealized business and economic ambitions and potential because they have no access to credit. They are not poor enough to qualify for microcredit, but are prevented by cultural norms from owning significant assets that could be used as collateral for loans.

33. **Promoting Women's Empowerment.** The empowerment of women is an essential goal for poverty reduction and also for economic growth. Poverty reduction projects must target women and men alike. They must contain social mobilization components to raise awareness of how old social conventions perpetuate poverty. In most South Asian communities, microfinance is not enough to empower poor women. There must be strong functional links between microfinance, skills training, literacy, and social awareness training with emphasis on women's legal and property rights. Poverty reduction projects must include social awareness components to promote understanding of the negative and interconnected effects of beliefs and practices such as dowry, child marriage, and son preference.²⁰ To combat poverty, it is important to promote understanding that by enabling women to earn and spend income, to buy and sell products, the security and well-being of the whole family will be increased. Where social conventions cannot be changed, they should be addressed by strategic interventions at a country level through awareness campaigns and policy decisions or circumvented by special provisions made in projects.²¹ For example, in Bangladesh, where women are barred from buying and selling in public markets, consideration should be given to the establishment of village and town markets for women.

34. During preparation, the special considerations needed to target women should be accurately determined. Once gender analysis identifies the issues and constraints to women's participation and benefits, provisions must be included in the design to ensure that project benefits reach them; and that itemized budgets are included to finance these provisions. Often

²⁰ In focus group discussion with women's microfinance groups on this issue, women complained about the burden of dowry and the ever-increasing demands made by prospective husband and in-laws even among the poorest families. Some women openly admitted they used their loans toward dowry. When they were asked if the project staff discouraged the practice, it was common for them to laugh and say "ask the field officer how much dowry he got for his wife." Dowry was associated in their minds with social status. If field staff do not set an example to their clients, it is not surprising that the practice is becoming increasingly widespread and is even subject to inflation. In a small sample of about 36 women, five women had experienced dowry extortion, in which the bridegroom promised marriage for minimal or no dowry, then after consummating the marriage returned the young girl to her family with the demand for a large cash payment before he would take her back. This even occurred within one women's microfinance group, in which the group leader had arranged for her son to marry the daughter of a group member and subsequently demanded a large dowry payment.

²¹ For example, in Bangladesh, some subdistricts are more conservative than others, and religious leaders vigorously oppose any activities for the empowerment of women, and advocate the marriages of girl children.

special features, strategies, mechanisms, or components are needed to facilitate the participation of women. Because of the existing strategic constraints, such special design features are needed to make the projects truly gender-inclusive. The development of indicators and monitoring is the next stage toward the achievement of gender-inclusive projects. A project design, based on a good feasibility study, may contain only modest gender-equity objectives, but if the objectives are feasible, well designed, supported by budgetary provisions and effectively implemented and monitored, they will produce positive results. ADB sectoral gender checklists are now available. If they are used at each step of the project cycle, significant improvement in operationalizing ADB's GAD policy should follow.

D. Capacity of the Executing Agency

35. **Nonintegration with Sector Goals.** All EAs in the projects evaluated appeared to consider gender provisions as peripheral rather than integral goals for their sector. These EAs were male dominated at senior, and often junior levels as well, and did not appear to be convinced of the developmental benefits of ADB's GAD policy, if indeed they were aware of the policy at all. Gender and associated social project components tend to be perceived as nonessential as they do not generate revenue and tend to be understaffed, underfunded, and to be among the first cut back when there is a lack of funds. Capacity of EAs to implement software components is lacking. Although focus of ADB has shifted to software development, cultural and technical competence of EAs has not shifted along with ADB's emerging agenda. To address this concern, loan designs should consider inclusion of components for EA's capacity-building (in nonengineering areas) including gender capacity building.

36. Poor communication and coordination between agencies was apparent in most of the case study projects. There were instances where fruitful linkages could have been made between projects. For example, NEP-Microcredit could have helped strengthen the implementation of the WID objectives in NEP-Irrigation and the GAD objectives in NEP-Water and Sanitation, by providing focal points and incentives for the formation of women's groups. It should be noted that all the countries have reputable research institutions that, given the appropriate terms of reference, could provide pertinent short-term consultant advice for overcoming social implementation problems.²²

37. **Lack of Female Field Staff.** Lack of female field staff and difficulties in recruiting them was a recurrent issue in the implementation of gender provisions in most of the projects (Box 3).²³ In BAN-Towns Infrastructure, BAN-Rural Cooperative, NEP-Irrigation, and NEP-Water and Sanitation, staff at all levels were mainly male. Female field workers are needed to strengthen gender equity in microfinance, water, sanitation, and irrigation projects. Appropriately trained female staff will have more access to women beneficiaries, as well as better cooperation in training and mobilizing them, and to become role models for them. The staff should be locally recruited and trained specifically for the purpose of supporting the implementation of project components targeting women. High levels of education are not required; secondary education is usually sufficient as long as the project-specific training given is of high quality. However, public service regulations often hinder the recruitment of field staff from the regions. This problem needs to be addressed at a higher level (para. 43).

²² The only instance in which a research institute was involved during implementation was in the case of VIE-Rural Finance: a microfinance research institute of a Viet Nam university was commissioned by ADB to write a country microfinance paper, and to evaluate the implementing agency progress for the midterm review. Unfortunately, the studies omitted constructive consideration of gender issues.

²³ This issue was highlighted in ADB. 18 March 1997. *Gender and WID Issues and Strategies for Project Design and Management: Project Case Studies from South and Southeast Asia*.

Box 3: Women Field Officers: The Case of BAN-Rural Cooperative

The fieldwork in the Project indicated that the groups interviewed served mainly women's credit cooperatives, which were more successful in repayments, overall, than men's credit cooperatives. Yet there were no senior female decision makers in the executing agencies, no female managers at district or subdistrict level, and a low proportion of women field staff. The women field workers who were employed were highly educated (to bachelors or masters level) and all were married. According to social norms in Bangladesh, it is unthinkable for a woman to remain single. Some had to leave their families in towns many days travel distance away, and were making every effort to be transferred from their current postings. Those most satisfied with their appointments were the few who were married to male field officers and served in the same subdistrict.

Many were from middle or upper class families of very different social status to their clients. Few, if any, would travel far beyond the subdistrict center as male officers did, as they preferred to travel in rickshaws. Rickshaws have hoods to protect female modesty, and were preferred to cycle vans where passengers sit on an open platform. Women officers interviewed did not consider that any of their female colleagues would accept using motor scooters as personal transport, as this was too unconventional.

The Project did not significantly contribute to the empowerment of women, despite considerable work on gender training that was done with the executing agency by various aid agencies over the years. One of the reasons was that male officers accepted prevailing gender values (as did some of the women officers). They had neither the time, incentive, nor commitment to educate women about the common social evils, well known to the Bangladesh Rural Development Board staff, or to encourage women's cooperatives to use their collective voice to oppose dowry and dowry extortion, underage marriage, and polygamy.^a Nor did they make efforts to raise male awareness on these issues among the members of men's cooperatives. There are many women from rural families in subdistrict project areas who have attended secondary school and who would like to work, but few employment opportunities exist for women. This reinforces the poor communities' belief that educating girls is a poor investment. The Project could not train and employ local women because it was implemented by a government organization, and subject to central civil service regulations of recruitment and posting.

Even many nongovernment organizations working under BAN-Poverty Alleviation employed all-male or mainly male staff at the policy and management as well as field level. This is because there is a preference for employing men, more men than women have higher education, and it is easier to employ men at field level. This conforms to traditional social norms, but it is less effective.

As field workers, women have better access to female clients in microfinance groups and are likely to communicate more effectively with them, enabling them to correctly evaluate the situations and needs of their clients. Women are more likely to understand female aspirations, particularly if they come from similar social backgrounds, and have been trained in social awareness, mobilization, and social change strategies. Male officers are also needed, but as change agents to work with men.

^a Polygamy is permitted by Islamic law, but requires the consent of the first wife and the commitment by the husband to support her and her children as well as another wife, and to treat them with equal consideration.

38. In gender-segregated societies such as Bangladesh and in some areas of Nepal, male staff were assigned the tasks of training and motivating women in projects. In microfinance projects, mainly male field workers collected and disbursed funds and kept records, but gender barriers precluded them from learning much about the circumstances of their female clients, let alone promoting women's empowerment. In irrigation and water and sanitation projects, male technicians often ignored women altogether. The impediments to the recruitment of female staff were not described in the PPTAs, hence, the projects contained no specific design mechanisms to assist the EA in overcoming these obstacles.

39. **Unrealistic Expectations.** EAs may see gender provisions in projects as token statements or as lip service to ADB's GAD policy, which need not be seriously addressed in implementation. This is reinforced if gender outcomes projected in the project design are unrealistic, as they were in five of the projects. Inflated claims about the impacts of a project for gender empowerment can weaken the strategic focus of projects as much as the absence of targeted gender provisions. For example, BAN-Towns Infrastructure stated that "women's ... position in society will change from simply a mother and housewife to a broader role of productive worker and income earner" as a result of minor components for slum improvement and opportunities for women to work as short-term laborers. This projected outcome was unrealistic under the conditions in the area and was impossible to measure. Designs should spell out realistically the nature and extent of expected improvements in the status of women or gender equity and define indicators of progress. The specifications for monitoring and supervision should be linked to the project's strategic gender objectives, which should be stated in the RRP.

40. **Lack of Clear Direction and Training.** In those projects that included gender provisions, the provisions were vaguely specified in the project administration memorandum without clear directions for implementation. Such directions were essential as the EAs were technical departments and lacked staff with training and experience in the implementation of "software" in projects. To supervise and coordinate association organizers and farmer organizers for WUA formation and activities, the EA for NEP-Irrigation employed male sociologists in district offices, but they had limited competence to fulfill their responsibilities. In NEP-Water and Sanitation, the implementation problems associated with the community education and awareness component are far greater—and less successful—than those connected with the provision of infrastructure. Yet, the project management unit employs only one senior female sociologist on a consultant contract at its headquarters. She has responsibility for the implementation of the social components of the Project in 35 districts.

41. **Use of Nongovernment Organizations.** When EAs were unable to address gender concerns in projects evaluated, there was a tendency for donors or the EAs themselves to assume that the problem could be overcome by delegating responsibility to an NGO. However, a problem arose with this arrangement mainly because NGOs were recruited too late. For example, in NEP-Water and Sanitation and NEP-Irrigation, NGOs were retained to assist with various tasks including social preparation, community mobilization, awareness raising, and other targeted training activities. In the former Project, NGOs were observed trying to mobilize communities where the water supply system had already been handed over. The efforts and cost of the NGO inputs were observed to have been largely wasted, as the water users had no incentive to cooperate with them after the system was handed over. In the case of NEP-Irrigation, farmers complained to the evaluation team that the NGO training duplicated what they had already been told by the implementing agency (IA), and that the NGO staff lacked technical knowledge. Further, the IA staff at district level were not cooperating with the NGOs who were trying to improve WUA management capacity. NGOs may also lack appropriately skilled female field workers, gender awareness, and the required capacity for gender activities as seen in some instances in BAN-Poverty Alleviation, NEP-Irrigation, and NEP-Water and Sanitation. But it is important that if the NGO arrangements are to be effective, NGOs should be recruited early to prepare the communities for the implementation stage. This would allow the NGO also to be better prepared and to build their capacity as needed.

42. **Use of Existing Networks.** In some instances, existing institutions could usefully have been involved in projects, but the opportunity was overlooked in the project design. For

example, in Viet Nam, the Viet Nam Women's Union (VWU) is operational at every level of government. It is a centralized, topdown hierarchy, overloaded with program responsibilities at the upper levels. It has the characteristics of both a government agency and NGO, and has an established and often very effective role in local government in most communes visited. The evaluation of VIE-Population and Health indicated that older women in rural communities have considerable influence on the reproductive choices of young married couples in their households. Commune-level VWU leaders said they would welcome the opportunity to take part in community health and family planning education but lacked the training, operations, and financial resources to do so. Surprisingly, given the presence of VWU organizations in every commune, little use was made of VWU to mobilize women's participation in this and the other two projects evaluated in Viet Nam. Both rural and urban projects in Viet Nam should recognize the potential of VWU at the community level and include specific budgetary provisions for their involvement.

43. **Public Sector Reforms.** Ultimately, the answers to providing female field staff for rural development programs and having more responsive EAs and IAs may lie in public sector reforms that permit greater flexibility in recruitment processes and incentives. Ability to recruit female field workers with lower level qualifications from the project area would greatly facilitate implementation of gender provisions. Meanwhile, in the short term, ADB should consider training and employment of women field workers as an integral component of all rural development projects in South Asia. In countries where the shortage of female field staff is not a constraint, the requirement to recruit and train female field staff should be included as a loan covenant and compliance should be monitored.²⁴

E. Budgetary Provisions

44. **Implementation of Software Components.** Projects with good, gender-inclusive design can still fail to meet their objectives if those objectives are not fully accepted by the government agencies concerned. This is particularly so if insufficient resources are allocated to staff recruitment and training, and to raise beneficiary awareness. This study found that, in most cases, IAs at field level recognized the need for improved training in social and gender aspects and social mobilization for staff and beneficiaries, but lacked the skills and resources needed for these activities. Most of the projects did not provide adequate, item-specific budgets for "software" such as training in skills and social awareness, or for changing attitudes and practices to support development innovations. Budgetary constraints impeded the successful implementation of the "software" required for the sustainability of "hardware" such as clinics or irrigation infrastructure, or water supply systems.

45. **Aid Coordination.** Aid coordination is also of great importance as joint programs may be negotiated in cooperation with bilateral sources of assistance and United Nations agencies that may be interested in funding and providing TA for "software" components in projects. As some aid agencies have been involved in long-term awareness-building components, drawing on their expertise in jointly implemented projects may prove effective. It is also important to avoid overlap: for example, in BAN-Towns Infrastructure, there were a number of agencies working on water and sanitation and poverty reduction in areas covered by the slum improvement component, including the United Nations Children's Fund (UNICEF) and several

²⁴ NEP-Water and Sanitation covenanted that women staff at the district level be increased to 25 percent of total staff. This target has not been achieved, and women staff in the district water supply offices do not work at the field level, where they are most needed.

NGOs funded by bilateral donors. In some instances, the Project was duplicating the work of these agencies, with less success or lower prospects of sustainability.

46. **Social Auditors.** BAN-Poverty Alleviation provides a model for channeling development finance loans to NGOs through a quasi-government financial intermediary that can be improved in terms of achieving gender objectives. Its deficiencies could be overcome by the provision of short-term TA, accompanied by budgetary support, to establish a social audit division in the EA. A social audit division would also help the Bangladesh Rural Development Board, the EA for BAN-Rural Cooperative, to improve its social development goals. Social auditors could operate on the same basis as the financial auditors, and might be organized into regional teams. The staff of the social audit division should comprise 80 percent suitably qualified women, commensurate with the proportion of women beneficiaries assisted by IAs. This investment would enable the EAs to ensure that the gender objectives of the projects are achieved.

47. A social audit division would develop criteria for social development and women's empowerment, and require NGOs working on projects to implement them in order to be eligible for continuing support. Requirements might be, for example, that (i) IAs train and deploy women field workers proportionate to the percentage of women's groups they serve; (ii) that every IA client is able to read and write to the extent that she understands what is written in her passbook; (iii) that no member borrow beyond her debt capacity; (iv) that ineligible persons do not receive loans; (v) that leaders are elected by their groups at regular intervals; (vi) that regular training is given to group leaders to improve their performance and understanding of their roles; and (vii) that skill training is realistically targeted and supported where necessary with marketing arrangements. The IAs should be required to demonstrate that they are providing relevant and applicable skill training to their clients; that they have developed a motivational curriculum and materials for women's empowerment training; and that they are following the curriculum for social awareness training for all their client groups. Such curricula should teach women's legal rights, and challenge practices such as dowry and child marriage, pointing to the ill effects of these practices on the poor, and on women's health and status. The EA could also provide incentives to IAs to place more emphasis on social development by increasing lending to groups that can demonstrate the best social development results.

F. Lack of Emphasis on Implementation of Gender Provisions

48. **Incentive Structure.** The study found the lack of emphasis on implementing gender provisions to be the most common constraint in addressing gender issues effectively.²⁵ A common problem observed in most of the nine projects evaluated was the difficulty government departments appeared to have in implementing the "software" provisions due to institutional barriers. Design assumptions were made that the EAs were committed to and could manage and supervise gender provisions, and that the IAs had the capacity to implement them. However, the incentive structure of the institutional system was not geared to achieving such implementation.

²⁵ Aside from ADB policy, GAD is an international commitment by DMCs under the United Nations Convention for the Elimination of All Forms of Discrimination against Women and the Beijing Platform for Action on Women.

49. For example, strategic gender objectives of VIE-Population and Health were explicitly stated to increase the knowledge and choices of women and men in family planning, and to improve women's reproductive health. The project design contained comprehensive and innovative mechanisms to increase public access to better health services, to address women's reproductive health and give them knowledge and choice of contraceptive methods, and to reach minority groups. But these provisions, including the World Bank-financed information, education, and communication component had not been widely successful in overcoming entrenched institutional barriers to choice and innovation. This is because there was insufficient policy commitment and too few staff incentives to achieve the gender objectives. Closer supervision from ADB is required, along with extra design components for training health staff to understand the need for innovation and change. New staff incentives are required in the structure and organization of health and family planning service provision, as the current system of incentives deters change (Box 4).

50. Software components must be carefully planned with sound, detailed implementation strategies, and adequate budgets specified as line items. Where EA capacity is weak, TA should be provided if required, or efforts in aid coordination made, to ensure well-timed complementary support from bilateral donors.

Box 4: Family Planning and Women's Health in Viet Nam

Viet Nam's centrally planned system of government and the system of targets and incentives in its population policy have been effective in rapidly reducing fertility rates. While this success is a significant achievement, family planning methods can be made more "woman friendly" without compromising population objectives. ADB's program of assistance to the health sector has not yet succeeded in getting women's health accepted as a high priority in service provision.

New approaches, central to VIE-Population and Health, to promote informed choices of contraceptive methods were seen to have low acceptance, despite endorsement at the highest level. In addition to financing construction, equipment, and medicines, the Project aimed to promote the new approaches through in-service training; an information, education, and communication component;^a and five service delivery model initiatives. Interviews with provincial officials, service providers, and service users in communes indicated skepticism about "alternative methods" (pill, injection, implant, and condom). Some officials, and most service providers, believed that intrauterine devices (IUDs), menstrual regulations, and female sterilizations were the best methods as did many service users. Misinformation about alternative methods was widespread, and in two provinces alternative contraceptives were not easily available to service users. Almost everyone interviewed insisted that condoms and male sterilization were unacceptable to most Vietnamese men.

Women acknowledged anemia attributed to poor diet to be a common women's health problem. When interviewed about family planning choices, women, most of whom used IUDs, frequently mentioned that "dizziness, weakness, and tiredness" were their main health problems. These are likely to be symptoms of anemia. IUDs increase menstrual bleeding and are, therefore, likely to affect the health of anemic women. Further, service providers consistently reported that "gynecological infections" were prevalent among their clients. Provincial officials and health workers acknowledged that gynecological infections were prevalent, but attributed the condition to environmental conditions, such as poor sanitation, and working in dirty water on the rice fields. But the poor hygiene observed in many of the clinics visited during the evaluation could also be a contributing factor, when clinical procedures such as IUD insertion and menstrual regulation are performed. If the reported prevalence of anemia and gynecological infections is correct, then there is a strong case for reducing the use of IUDs in favor of other methods on the grounds of women's health. Nevertheless, officials and health workers emphasized the superior reliability and cost effectiveness of IUD and other clinical interventions.

Service providers are rewarded by the current fertility control approach, because many of them are trained in these methods, for which fees are charged (to all but the poorest). Currently, there are no incentives for health workers to encourage the pill.^b If demand increases and prices permit, women will be able to buy pills from a range of outlets. In 1997, 88 percent of users obtained contraceptives from the public sector. Pills were provided for distribution through government health service centers but were not being recommended to clients in rural areas, nor were clients well informed about their contraceptive options. The Project's special initiative to distribute pills and condoms through nontraditional outlets such as tea shops in rural areas did not appear to have been implemented at the time of the evaluation. This was an important policy issue, as health staff may have thought the service delivery model initiatives threatened their jobs. There may be a need to retrain health staff while raising their awareness of the importance of diversifying contraceptive methods and modes of access.

^a This component was financed by the World Bank.

^b With the exceptions of quantified targets to achieve acceptance of specified methods, which the team was informed were given to health workers in the Central Highlands, and probably other areas of the country.

G. Beneficiary Awareness

51. **Gender-Inclusive Modalities.** Microfinance programs, whether administered through NGOs, government banks, or private financial institutions, serve the practical needs of women, which on a day-to-day basis, are not very different from those of men. The only difference is that often, poor women may not have access to credit unless it is from a microfinance institution. The study found that although many microfinance programs claim to empower women, in practice, they seldom substantially modify inequitable gender relations. In Bangladesh, with the exception of the educated middle class, women tend to lack control over money, investment, and expenditure. Membership in a microfinance group may enhance women's opportunities for social interaction outside the home, and give women a little more prestige in the eyes of their husband and his family as the source of loan finance, but the groups themselves do not significantly challenge existing, sometimes oppressive social conventions. Groups tend to be organized for administrative convenience, and do not broaden the social horizons of the members.²⁶ Most microfinance institutions reflect the prevailing gender relations in their countries. Managers are mainly male, and borrowers mainly female. This is because it requires new vision and priorities to recruit women managers and to organize male borrower groups. Men borrowers are more difficult to work with and are more reluctant, or unavailable, to attend meetings or be present at collection times. Women's groups, in contrast, have proven to be sustainable, obedient, disciplined, easily accessible, and have better repayment records overall than men's groups. Being confined to their homes or the immediate neighborhood, women are easy to locate and organize.

52. **Microfinance and Women's Empowerment.** Credit provision alone does not empower women in gender-segregated societies or communities. Initiatives that are more comprehensive than microfinance are needed to raise the status of women in countries with significant gender disparities. Microfinance is expensive to deliver, and giving field officers responsibility to do more than manage the financial aspects may be inefficient. Therefore, funds should be provided for integrated activities to accompany the microfinance aspects, targeting the borrower groups with several interconnected programs.²⁷ These programs might include legal education, functional literacy and numeracy training, relevant income-generation skill training, financial management backed by marketing arrangements, and strategies and provisions for the eventual self-sufficiency of the groups.

53. **Targeting Both Sexes.** In gender-segregated societies, the empowerment of women cannot be addressed by targeting women alone. Projects must also include social awareness training for men and provision of incentives to encourage men's acceptance of increased gender equity. Interviews with men in Bangladesh indicated that many see the value of two incomes in the family, and of enabling women to earn outside the home. Men who allowed their wives to be group leaders and to travel to district towns reaped benefits from the skills the wives acquired. However, men are subject to great social pressure to maintain the status quo.

²⁶ For example, in both BAN-Rural Cooperative and BAN-Poverty Alleviation, groups were formed at the neighborhood level in which most poor women were already able to move around in the course of collecting water, fuel, and animal fodder.

²⁷ For example, in BAN-Poverty Alleviation, many of the participating NGOs had very good development programs that were not integrated with their microfinance programs.

H. Monitoring and Supervision

54. **Strategic Gender Monitoring.** Some monitoring reports simply quantified the number of women beneficiaries periodically and did not focus on addressing the barriers for implementing gender provisions. For example, the back-to-office reports and midterm review for BAN-Poverty Alleviation made reference to the number of women beneficiaries and increases in their participation and the proportion of loans to women. Since the project design did not identify the barriers to women's economic participation and income expenditure, there were no special provisions to address these problems. However, a benchmark survey under the same Project cited in the midterm review report analyzed some strategic issues. In particular, the survey recorded "significant channeling of funds borrowed by females to support male activities;" that project participants were borrowing from nonmicrofinance institution sources at the same rate as nonparticipants; that there was significant inclusion of noneligible persons in partner organization groups; and that low capital investment of loans suggested "that a substantial proportion may be diverted to consumption and even usury purposes."²⁸ However, the midterm review did not make recommendations on how these issues should be addressed. Instead of investigating these problematic issues further, which might have led to midcourse corrective measures, the supervision mission organized a rapid assessment to quantify the benefits of microlending. However, the EA was given assistance to hold a workshop for the IAs, in which these and other issues were discussed and remedial actions were proposed.

55. **Loan Covenants.** The only project to include a specific gender objective as a loan covenant was NEP-Water and Sanitation, which required the female staff employed at district level be increased up to a minimum of 25 percent of total (Table 4). No evidence was found during the evaluation study that the EA had complied with this requirement, and it seemed likely that the EA did not have the resources to comply. The RRP said that the EA had prepared an action plan for implementation of this requirement, but no information on the matter could be provided during consultations with the EA. Given that this was the fourth loan to the sector, and that problems of female participation had likely undermined the success of the previous projects, it is surprising that there was no discussion of midcourse corrections in the documentation of review missions.

Table 4: Loan Covenant Categories

Project	Gender	Other Social	Environment	BME	Reporting/ Reviews/ Monitoring	Auditing/ Financial	Policy Reform ^a
BAN-Rural Cooperative					•	•	•
BAN-Towns Infrastructure					•	•	•
NEP-Irrigation						•	•
NEP-Water and Sanitation	•					•	•
NEP-Microcredit						•	•
VIE- Fisheries		•	•	•	•	•	
VIE- Rural Finance				•	•	•	
VIE- Population and Health		•			•	•	•

BME = benefit monitoring and evaluation.

^a Policies other than those related to gender.

²⁸ This study confirms that female channeling of loans to men was prevalent and acknowledges instances of noneligible persons receiving loans.

56. **DMC Role.** The study found that DMC supervision of gender provisions, where stipulated, was less than satisfactory. As the case studies indicate, gender issues were not addressed, and in some cases gender provisions, to which commitment had been made by the EAs, were disregarded. Lack of “gender awareness” is not the only explanation for this observed weakness; it is closely associated with problems in “software” implementation discussed in paras. 22, 40, and 44. Unsupported design assumptions were made that the EAs were committed to, and had the capacity to, manage and supervise gender provisions, and that the IAs had the capacity to implement them. However, EAs tended to see “software” components as dispensable and as being of secondary importance to “hardware” components. In three projects, where the sustainability of the “hardware” provided depended on the successful implementation of the “software”, the weaknesses of the “software” components threatened the overall sustainability.

57. **Low Priority for Gender Concerns.** Women's interests and concerns—and in some cases those of men—were ignored because they were considered a low priority by the EAs or IAs. Because women's needs for information or special requirements were not met, their participation did not occur as envisaged in the project design. Constitutional and international commitments on gender equity, and even national and sectoral gender policies were often apparently unknown to the senior managers in the EAs. In several cases, specific national policies pertaining to the sector for the inclusion of women were not monitored or enforced by the EAs. In one case, a manager in the EA was unaware of the project's gender provisions until the evaluation team pointed them out. In NEP-Water and Sanitation, targets for female staff recruitment were specified and one of the targets was included in the loan covenant. However, there did not appear to be any monitoring of these targets by review missions, although the EA had not complied with them.

58. These findings indicate the need for closer attention to be given to EA capacity in PPTAs. Project designs should include practical components, supported with adequate budgets and step-by-step implementation plans for gender inclusiveness. Three projects comprised provisions for management information systems, but strategic gender indicators were not included. There were no baseline studies on gender conducted before implementation to assess the existing situation and to determine a set of indicators to measure change. If this had been done, indicators could have been monitored by the IA, supervised by the EA, and verified by ADB review missions by means of random participatory field appraisals.

59. **ADB's Role.** In the past, ADB's review missions have tended to focus on financial and infrastructure aspects of implementation. Where social components are crucial to achievement of the project's objectives for sustainability, such as the establishment of local water management groups in NEP-Water and Sanitation and NEP-Irrigation, weaknesses had been noted and mitigating arrangements were made. However, the gender objectives inherent in broader social objectives were given scant attention in the mitigating arrangements. The proposed solution in the cases cited was to involve NGOs. While such arrangement may provide some mitigation of the problems identified, they are not satisfactory substitutes for building the institutional capacity of the EA to implement and manage crucial “software” components for sustainability along with the “hardware.”

60. **Specification of Monitoring Requirements.** With few exceptions, the projects lacked specific monitoring requirements to assess gender impacts. For example, in BAN-Rural Cooperative, the project administration memorandum should have specified that the EA was required to monitor the actual use of cooperative-sponsored loans against the stated purpose of

each loan during field visits, and for summaries of this information to be given to review missions. The midterm review might have included a gender specialist to carry out a rapid assessment at randomly selected locations to check the data provided by the EA. Had this been done, a number of issues would have emerged, such as channeling of female loans to males and channeling of loans taken for beef cattle and milking cows to other purposes. This information would have permitted reconsideration of putative benefits to women. It might have suggested the need for midterm corrections in the form of provision of more training for women's income generation and more targeted training content, and the need to take training activities to the village level, allowing women who were not allowed to leave their neighborhoods to take part. It would also have indicated the need for inclusion of more focused gender provisions in the subsequent Rural Livelihood Project. VIE-Fisheries might have required the EA to survey the number of women and men using completed ports for postharvest and service activities, by the type of activities, and whether each person was working for wages, was self-employed, or was an employer. If this had been done for the completed Phan Thiet Port, it would have indicated whether the intended practical benefits for women were materializing, and suggested midcourse corrections, if needed.

61. **In-Country Gender Specialists.** ADB now employs six domestic consultant gender specialists in six resident missions funded under a regional TA. These consultants provide very effective support for fact-finding, review and other supervision missions, and assist in monitoring the progress of gender components. They have played an important role in promoting and supporting the implementation of the social, poverty, and gender aspects of ADB-financed projects. Their role has raised the awareness of both ADB staff and managers in EAs of relevant gender issues in different sectors, and they have provided practical, locally informed advice on how to address gender problems and issues at each stage of the project cycle. The projects that were taking appropriate midcourse corrections despite poor design were influenced by these gender specialists' participation. Their continued presence would be very valuable to advance the gender inclusiveness and quality of ADB projects in the future.

62. **Evolving Policy Changes.** All the projects covered in this evaluation were prepared between 1990 and 1995. ADB substantially revised and updated its policy on GAD in 1998. The new policy paper provides a comprehensive outline of the development rationale for GAD, and reviews and discusses weaknesses in the operationalization of ADB's policy on WID between 1985 and 1995. These weaknesses are also exemplified in the projects evaluated in this study and have been discussed in this chapter. They include (i) low gender awareness among many ADB and EA project managers, (ii) insufficiently rigorous attention to gender analysis and planning in project preparation, and (iii) lack of systematic monitoring and supervision of gender provisions in project implementation. The study aims to learn from experience, taking into account evolving policy changes, rather than evaluating performance of those projects (para. 5).

I. **Gender Policy in ADB Programming**

63. **Policy Focus.** Even the most gender-sensitive project will fail to achieve its objectives if the DMC has no commitment to it. Although it is necessary for ADB to allocate more resources to strengthening supervision of its projects, additional staff, funds, or facilities provided by ADB will not be sufficient if the government lacks the staff, the will to allocate sufficient resources, and the capacity to implement the social and gender components of projects. It was evident in all the projects where gender provisions had been specified that they were given low priority in the allocation of staff, funds, and effort.

64. **Addressing Inequality.** International experience indicates that GAD objectives cannot be effectively realized in an attitudinal and policy vacuum. Women are given attention in particular projects if they are perceived to be the primary targets of desired change, as, for example, in population, health, education, and water and sanitation projects. The focus of effort is on gaining women's participation, usually through components added on to primary provisions of infrastructure and equipment. However, these components often become secondary in terms of financial allocation and implementation policy. The change goals and actions are determined at the top and passed down for implementation, in some cases through special women's units. Women beneficiaries are viewed as passive recipients, rather than active participants. The relationship between women and men is given minimal consideration, and there is little attempt to raise the awareness of men. Often, women are treated as a unitary category without recognition of the distinctions of culture and class. Lack of success in implementing these components focused on women is often attributed to women's lack of education and social backwardness, rather than, more accurately, to the weaknesses in IA's capacity to effectively address prevailing female social and economic inequality and powerlessness.

65. As ADB's GAD policy describes in detail, gender relations vary between cultures and societies and are a product of history, culture, and belief system. Development interventions affect women and men differently because the wider the "gender gap" in a society, the greater the difference in the needs and perceptions of women and men. At the same time, women and men have many shared goals and needs as interdependent members of families and households. Development projects must be based on accurate analyses of gender relations, gender disparities, and the development constraints created by these disparities. Only then can a strategy be devised, accompanied by a systematic series of planned actions, that will reduce the inequities and disparities that constrain human and economic development.

66. **Mainstreaming.** DMCs cannot benefit from the new, improved gender-based approaches and tools for human development if their senior decision-makers do not understand these evolutions in international development policy. However, gender awareness training is often perceived as preaching by "outsiders." DMCs tend to perceive GAD as an aid-driven issue and requirement. Notwithstanding this perception, all the countries in this study have numerous research and development organizations that are deeply committed to the promotion of GAD issues. However, none of these organizations have succeeded in exerting a significant influence on government policy, largely due to constraining factors in the prevailing political and governmental systems. Hence, the weak implementation of GAD policy in DMCs is also a governance issue to be mainstreamed with appropriate levels of resources in ADB's work in governance and public sector reform.

IV. LESSONS AND RECOMMENDATIONS

67. This chapter summarizes recommendations of the study that are distilled from the findings in the preceding chapters and presents them according to the stages of the project cycle. Although they are based on the case studies, the recommendations can apply to all ADB projects and other operations where applicable. Detailed guidelines for implementing the recommendations are presented in Appendix 5.

A. Country Strategies

68. Development projects should be based on accurate analyses of gender relations, gender disparities, and the development constraints created by these disparities. Only then can a strategy be devised, accompanied by a systematic series of planned actions, that will reduce

the inequities and disparities that constrain human and economic development. Following are the key points that need to be addressed at a country level by programs departments:²⁹

- (i) The country strategy and policy dialogue should foster national and sectoral GAD policies that are suitable for each DMC's cultural and economic characteristics. Compatibility between ADB's and DMC's GAD policies and a DMC's international commitments need to be reviewed.³⁰
- (ii) ADB should encourage applied research (published in national languages) to identify strategic gender-related interventions that are important to improving project effectiveness.
- (iii) Policy dialogue with DMCs should include a strategic agenda for GAD-related issues such as structural barriers to women's participation or to benefits reaching women.

B. Initial Social Assessment

69. The initial social assessment of the project undertaken at the PPTA fact-finding stage should determine the extent of gender analysis that needs to be done. This should include:

- (i) preliminary identification of gender issues;
- (ii) assessment of gender issues and impacts in the earlier projects in the sector;
- (iii) assessment of whether a gender specialist will be required in the PPTA; and
- (iv) if yes, preparation of terms of reference for such specialist.

C. Information Collection and Analysis

70. Information about gender roles and relations in the sector is the foundation of gender-inclusive project design. This information needs to be collected by the project team. If key gender issues are not pinpointed, they cannot be raised during the policy dialogue, and appropriate gender indicators cannot be selected for monitoring. Therefore, the following key points are recommended for the PPTA stage:

- (i) The gender specialist selected should have adequate expertise in this subject, and should work together with a sector technical specialist. The gender specialist's inputs should be carefully planned with sufficient time allocated to ensure synergy between the technical, economic, social, and gender studies.
- (ii) The terms of reference for the gender specialist should be comprehensive and include the examination of existing roles of women and men in the sector and their respective needs. The information collected should identify structural and practical barriers to achieving the project objectives.

²⁹ Although the study does not review country strategies, these recommendations are made because there are some issues that cannot be addressed at the project level.

³⁰ For example, all case study countries have pledged their commitment to the United Nations Convention on the Elimination of All Forms of Discrimination Against Women and the Beijing Platform for Action on Women.

- (iii) An assessment should be made of the extent to which DMC gender policies are understood and accepted by the prospective project managers at the EA and IAs, as well as of the capacity of these agencies to undertake GAD provisions in projects.

D. Gender-Inclusive Design

71. Gender findings from the feasibility study should be effectively linked to the project design to take into consideration prevailing cultural attitudes and practices:

- (i) Project teams should prepare the design specifying strategic and practical gender objectives and requirements based on the information analyzed. The design should contain specific provisions, proven mechanisms, and simple procedures to meet these requirements and indicate how they are to be implemented.
- (ii) Gender mainstreaming requires gender-inclusive design. While both women and men should be included in all aspects of the development interventions stipulated by the project, special provisions for women's participation may be needed in the design because of the disadvantages that women face in terms of education, access to information, ownership of assets, etc. Therefore, the project teams should organize participatory gender workshops at the preparation stage to promote EA and IA commitment, and establish gender provisions such as special project components to provide specific training to contracted female staff.
- (iii) Project teams should ensure that baseline data and gender-disaggregated statistics are assembled.
- (iv) Project teams should ensure that budgets are adequate for the gender provisions included and that line items are specified for gender and other social components.
- (v) Project teams should consider including gender-capacity building components in the loan or TA for this purpose.

E. Policy Dialogue

72. During project-related policy dialogue, it is important for the project team backed by the programs department to explore the possibility of policy change. This can be tackled in different ways:

- (i) Negotiation for the implementation of strategic gender requirements such as removal of legal impediments.
- (ii) Offer of ADB TA to advise on policy development because some legal impediments are quite complex, and it is important that constitutional guarantees and international gender commitments are reflected in the amended laws.
- (iii) Detailed discussion of the requirements for implementing the project's gender strategy in the project administration memorandum, and inclusion of a loan

covenant specifying targets to comply with the strategy, especially when the gender provisions are intrinsic to successful implementation.

F. Monitoring of Gender Provisions During Implementation

73. Greater attention is needed for improving the implementation and monitoring of gender provisions. This requires addressing a few key concerns:

- (i) Using the data on the current situation of women and men in the sector gathered in the baseline studies, the project team should define suitable indicators in the logical framework by which progress is to be monitored by the IA, collated and reported on by the EA, and verified by review missions.
- (ii) The IA should use the indicators to measure progress throughout implementation, and these indicators should be verified by review missions on the basis of empirical evidence gathered by rapid assessment at randomly selected sites. The project team should ensure that the project budget contains itemized provision for the monitoring process.
- (iii) The gender specialist consultants working in ADB resident missions should continue to assist in monitoring the implementation of gender provisions, and suggest midcourse corrections as needed.

G. ADB's Policy on Gender and Development

74. ADB's GAD policy should be reflected in the design and outcomes of its projects. Three measures are needed to increase gender awareness and compliance with the procedures specified in the policy:

- (i) Sufficient resources need to be allocated to increase the capacity of ADB staff to supervise projects and provide TAs to assist GAD policy development in DMCs.
- (ii) The Human Resources Division and the Social Development Division should ensure that there is sufficient ADB-wide capacity to operationalize the GAD policy. Although two GAD specialists were added to the Social Development Division to implement the policy, more staff with technical GAD capacity may be needed in operational departments as well.
- (iii) Mission leaders should become fully familiar with ADB's GAD policy to ensure that its principles are reflected in project preparation and implementation.

APPENDIXES

Number	Title	Page	Cited on (page, para.)
1	Study Methodology	34	4, 11
2	Bangladesh Case Studies	37	4, 12
3	Nepal Case Studies	65	4, 12
4	Viet Nam Case Studies	84	4, 12
5	Guidelines for Implementing Recommendations	110	29, 67

STUDY METHODOLOGY

1. This appendix presents the details of the study implementation methodology, and a brief description of the manner in which the extensive fieldwork was conducted, and explains the participatory evaluation technique used throughout the study.

2. The special study team comprised an evaluation specialist (mission leader), an international gender specialist (team supervisor), and nine sector specialist-domestic consultants,¹ three each from the three case study countries. Terms of reference were prepared for each of the 10 consultants hired. The study used participatory evaluation techniques and qualitative analysis. The study team focused on the views and experiences of provincial, district, and community project managers, fieldworkers, and project beneficiaries and carefully considered them in compiling the study results. Similar methodology was used in all three country studies to facilitate comparison and analysis.

3. Prior to the fieldwork, the team conducted a review of recent literature on gender issues in each of the countries and sectors. This was followed by a preliminary analysis of project documents. During the preliminary work period, a workplan was drawn up for each country, and a set of methodological and topical guidelines was prepared for use by each of the domestic consultants. The guidelines included the Asian Development Bank (ADB) country gender policies and strategies; semistructured interview techniques; gender analysis, timeline, and well-being ranking methods; and the use of project checklists. During the fieldwork, domestic consultants were accompanied by the evaluation specialist or the international gender specialist on a rotating basis. Subsequent to the fieldwork, the domestic consultants prepared daily reports on their field visits, which were discussed at daily evening team meetings.

4. Fieldwork was conducted over approximately 25 days in each country. Arrangements and an appointment schedule were made with the project management units of each project to visit two or three districts or provinces where the project was being implemented. Due to resource constraints and time restrictions, the first consideration in choosing project locations for fieldwork was to find different districts or provinces where at least two of the three projects were being implemented.² Efforts were also made to select districts or provinces with a range of representative environments (such as highlands and lowlands) or socioeconomic conditions, or ethnic groupings. Of the areas visited, those selected for review of activities of two projects and where the third was not being implemented were used as control areas for comparative purposes for the third project.

5. Prior to the commencement of fieldwork in each country, a one-day discussion and briefing session was held with the domestic consultants to review the workplan and discuss the methodology. One domestic consultant was assigned to concentrate on the evaluation of one project. The study used participatory and qualitative techniques to gather information. The fieldwork was organized in four steps. A similar approach was used for all three countries in order to maintain comparability. For each project, a consultation was held with the executing agency at the national level. This was followed by a consultation with the implementing agency at provincial/region level in three provinces, followed by visits to three community-level project locations in each province. In each community, a consultation was held with local officials and

¹ The domestic consultants were Masuda Rashid Chowdhury, Mosharraf Hossain Khan, and Afsana Wahab for Bangladesh; An Singh Bhandari, Rita Koirala, and Shuku Pun for Nepal; and Thi Tuan Dung Ngo, Thi Huong Nguyen, and Nguyen Thi Lan Phuong for Viet Nam.

² Since some projects were confined to parts of countries and others were spread throughout the country, this practical constraint limited the site selection to some extent.

other relevant community groups (if any), and then visits were made to the homes of about three beneficiaries in a community where semistructured interviews were held. Visits were organized to three or four project sites in each province or region. On the average, each domestic consultant visited 9-10 implementation sites, and was accompanied and supervised by the international gender specialist or the mission leader as needed. The locations in which the evaluations were done are shown in the following table.

Study Locations by Country and Project

Country	Project	Study Locations
Bangladesh	Rural Poor Cooperative Project	Jessore and Rajshahi districts
	Secondary Towns Infrastructure Development Project II	Jessore, Nawabganj, and Comilla municipalities
	World Bank Poverty Alleviation Microfinance Project	Jessore and Comilla districts
Nepal	Second Irrigation Sector Project	Bhaktapur, Morang, Dhankuta, and Saptari districts
	Fourth Rural Water Supply and Sanitation Project	Morang, Dhankuta, and Saptari districts
	Microcredit for Women Project	Bhaktapur, Dhankuta, and Saptari districts
Viet Nam	Fisheries Infrastructure Improvement Project	Cua Hoi, Nghe An Province Thuan Phoc, Quang Nam Province Phan Thiet, Binh Thuan Province
	Rural Credit Project	Nghe An Province Dac Lac Province Binh Thuan Province
	Population and Family Health Project	Thang Hoa Province Dac Lac Province Vinh Long Province

6. To enhance the participatory nature of the evaluation, a country consultation workshop was held in each country at the end of the fieldwork. The participants were major stakeholders including key government and nongovernment organizations, women's groups, aid agencies, and other professionals. The objective of the country consultation workshop was to discuss the gender design and implementation issues observed and to identify successful approaches to address these issues learning from all the stakeholders. At the open discussion in the country consultation workshops, the preliminary findings were highlighted and ideas were solicited from other stakeholders in the country to address structural and practical barriers to implementing gender provisions. These workshops were well attended and provided a forum to discuss pragmatic initiatives to overcome any institutional barriers. Many stakeholders discussed similar experiences in the sector and suggested midcourse corrections or recommendations to be followed in the future. These suggestions were incorporated in the first draft report.

7. The draft report was then circulated for comments among the concerned ADB staff, executing agencies, and implementing agencies, and was discussed at a two-day workshop in Manila prior to finalization. The regional workshop provided the final opportunity for the participatory evaluation technique applied throughout the study. The objective of the workshop was to discuss the findings of the study and make practical recommendations. The workshop was attended by project representatives, consultants who conducted the fieldwork, development agents working on the topic, gender specialists in ADB resident missions, and ADB head office staff. During the workshop, the overview of the study and methodology was presented, followed by presentations of salient findings and recommendations of each of the nine case studies. Each study was discussed to bring out the lessons learned and practical solutions for the current or follow-up projects. The major concerns for better implementation of gender issues were discussed at length highlighting common constraints across countries. Subsequently, three separate working groups were established, one for each country, to discuss the relevant gender strategies and midcourse corrections in light of the findings. Incorporating the

recommendations of the working groups, the final session was devoted to discussing the major lessons and recommendations for the future. The discussions and recommendations of the workshop and the comments received on the draft report were considered carefully in completing the final report.

BANGLADESH CASE STUDIES

A. Introduction

1. Overview of the Study

1. **Projects.** This appendix provides a discussion of structural gender issues in the country, a brief description of each of the three projects (including their gender provisions¹), the fieldwork, the findings relating to gender issues,² gender impacts, recommendations for future project design, and suggested midcourse corrections. Of the three projects selected for review, two were financed by the Asian Development Bank (ADB): the completed Rural Poor Cooperative Project (BAN-Rural Cooperative),³ and the Secondary Towns Infrastructure Development Project II (BAN-Towns Infrastructure), which was ongoing at the time.⁴ In addition, the World Bank nominated a third project for the study, the Poverty Alleviation Microcredit Project (BAN-Poverty Alleviation).

2. **Locations.** The study was conducted in May 2000. Jessore, Comilla, and Nawabganj were selected as sites because the study team could cover at least two of the three projects in each area (Table A2.1). BAN-Rural Cooperative was confined to the western region of the country, where Jessore and Nawabganj are located. The selection of these two sites allowed comparison to be made between larger and smaller towns for BAN-Towns Infrastructure and between different rural socioeconomic situations in the surrounding rural subdistricts for BAN-Rural Cooperative. Jessore and Comilla are also in different regions of Bangladesh. Jessore is one of the “model” towns for the former project. Comilla was selected because it was another “model” town under BAN-Towns Infrastructure, and because it was in the eastern part of the country.⁵ There were no site selection constraints to BAN-Poverty Alleviation, as nongovernment organizations (NGOs) throughout the country are involved in implementation. However, since BAN-Rural Cooperative was evaluated in two districts, it was decided to evaluate BAN-Poverty Alleviation in two districts as well. The special evaluation study used participatory and qualitative techniques to gather information. A five-step participatory evaluation method was used. Subsequently, two more participatory evaluation steps were added to the study with country consultation workshops and a regional workshop.

¹ Prior to the introduction of gender and development policy, gender provisions were reflected as social measures in the report and recommendation of the President.

² Findings relating to other issues are presented in footnotes when they may be useful for implementation of the projects.

³ The Rural Poor Cooperatives Project was succeeded by a second, similar ADB project: Loan 1634-BAN: *Rural Livelihood Project*, for \$42.6 million, approved on 29 September 1998.

⁴ Loan 1376-BAN: *Secondary Towns Infrastructure Development Project II*, for \$65 million, approved on 19 September 1995, is due to be completed in 2001.

⁵ Further, it was accessible by road from Dhaka at a time when bad weather was affecting travel.

Table A2.1: Sites Visited and Agency and Beneficiary Designations

Item	Project Name		
	BAN-Towns Infrastructure	BAN-Rural Cooperative	BAN-Poverty Alleviation
A. Sites visited	Jessore, Nawabganj, and Comilla	Jessore and Nawabganj	Jessore and Comilla
B. Executing agency	Ministry of Local Government, Dhaka	Bangladesh Rural Development Board	PKSF, Dhaka
C. Implementing agencies	Local government engineering departments	District rural development boards	Groups of NGO partner organizations of PKSF
	Municipalities (Pourashava) and slum development staff	Subdistrict credit cooperatives	Subdistrict NGO offices
D. Beneficiaries	Slum women's groups	Women's and men's savings and loans groups	NGO microcredit groups
	Individual members of slum women's groups	Individual members of women's and men's saving and loan groups	Individual members of microcredit groups

NGO = nongovernment organization, PKSF = Palli Karma Sahayak Foundation.

3. **Consultations.** The relevant executing agencies (EAs) at the national level and the EAs and implementing agencies (IAs) at the district level were consulted. In the cases of BAN-Rural Cooperative and BAN-Poverty Alleviation, meetings were also held with IAs at the subdistrict level. These meetings were to discuss the implementation of the Project and the rationale and scope of the evaluation, and to seek information and advice. At the conclusion of the fieldwork, a consultation workshop on gender aspects in project implementation was held in Dhaka. The objective of this workshop was to discuss with experienced participants' ideas to address gender-related issues that arise during the implementation of projects of similar nature. Thirty-five representatives of the EAs, multilateral donor agencies, local NGOs, relevant research institutions, and other government agencies attended.

2. Overview of Structural Gender Issues

4. A number of structural gender issues⁶ have a significant influence on the objectives of three projects to increase the status of women. They are briefly described in this section to avoid repetition in the following sections.

5. **Restrictions on Women's Economic Participation.** Every day, gender relations in urban settlements and villages in Bangladesh are primarily determined by cultural ideals of male and female space; the woman "inside" and the man "outside." A key concept is family honor (*ijjat*), which is linked to social status and is closely associated with the traditional ideal of female seclusion (*purdah*). Poor women who cannot afford to stay at home may observe *purdah* by modest dress and manner and by covering their heads similar to many educated women who strive to work in the formal economy. However, the interviews conducted for the review of the three projects made it clear that most people attributed a higher social status to families in their

⁶ "Structural gender issues" refers to deeply entrenched social, cultural and religious beliefs, attitudes, and practices.

communities whose female members stayed mainly in their homes.⁷ Some women living in substantial poverty expressed pride in the fact that their husbands insisted upon them remaining at home despite the economic cost, since it indicated his concern for his own and his family's honor and social standing. However, in general, only conservative, well-off families can afford to confine their female members strictly within a walled household compound. Most women move daily about their immediate neighborhood to collect water, fuel and fodder, visit friends and relatives, engage in small business activities, and attend meetings of microcredit groups. Still, many families cannot afford to restrict women even to the neighborhood, and rely on female agricultural labor in peak seasons and on wages earned by women as servants and laborers in other places within or beyond the village. Some young women from poor families now migrate to work in urban industries, particularly the garment industry.⁸ Very poor women are employed as road maintenance labor in many parts of the country on a "food for work" program.

6. Poor women's "inside" work typically includes reproductive work—work that maintains the lives of family members—such as child care, looking after the elderly, collecting and carrying fuel and water, cooking, cleaning, and washing. It also includes productive work such as processing rice, cutting or processing animal feed, caring for livestock, cultivating small vegetable plots, and producing homemade goods for sale (i.e., milk, fuel sticks,⁹ sewn garments, embroidery, other handicrafts, snacks, and sweets). Other forms of home or village-based self employment in which women can engage are money-lending, rent collecting, tending animals for other women in exchange for a share of their sale price or of their progeny, small shopkeeping, and door-to-door trading. In these enterprises, women deal only with other women, children, and elderly men. Most of these productive activities require male participation as the marketplace (*haat*) is accepted as an exclusively male domain. It is often socially unacceptable for women to buy and sell in public markets, so, unless they sell in their own neighborhood, women may not sell the rice they process, the crafts they produce, the vegetables they grow, or the animals they raise. These products must be handed over to men to sell at the market, who usually keep at least part of the proceeds.

7. Poor men's "outside" work usually involves long hours of arduous labor in the heat and the rain. Because men's labor earns money directly, it is more valued than women's work. Common occupations are sharecropping, laboring, petty trading, and rickshaw and cycle van driving. Men may move around as they choose, except in the household compounds of other men. Men are regarded by both sexes as the family decision makers, although older women can be very influential. Men are responsible for most household purchases and are permitted discretionary spending. They are entitled to spend money on themselves for clothing, smoking, traveling, socializing, and meals away from home if there is money. Normally, they give their wives or mothers small sums of money to cover the cost of food and other essentials that can be bought within the neighborhood.

8. **Dowry and Early Marriage.** The institution of dowry rose sharply in prevalence in the 1980s but was very rare among Muslims prior to 1971. A historical analysis of marriage arrangements of Bengal shows that before 1947, Muslim families normally made a payment termed *mehr*,¹⁰ a gift from the groom's family as a security against marriage breakdown, but the poor arranged marriages without any payments by either side. Dowry is more a Hindu custom

⁷ This does not generally apply to the educated urban middle class of Bangladesh. Social values relating to purdah are slowly changing in some areas.

⁸ Rahman, Aminur. 1999. *Women and Microcredit in Rural Bangladesh*. Westview Press. pp. 56-61.

⁹ Sticks encased in cowdung.

¹⁰ Mehr (bride-price) was and is a legal requirement for Muslim families and according to law cannot be forgiven, but these rights are not always practiced these days.

than Muslim, but only a third of lower caste Hindu families made dowry payments, a third made no payment, and a third received a payment from the groom in this period. Among the upper castes, less than a quarter of families gave dowries. In the Pakistan period, 1947-1971, only about 10 percent of low-income families paid dowries, as did 5 percent of upper income families. Between 1971 and the 1980s, about half of all Muslim families and virtually all Hindu families gave dowries. Dowry payments increased to about 95 percent among upper caste Hindu families.¹¹

9. The illegal—but almost universally practiced—payment of dowry encourages the practice of marrying underage girls as soon as they reach puberty and in some cases before. Parents fear that they may not find husbands for their daughters unless they are married young. These social and economic distinctions are most strongly socially expressed in marriage arrangements. For example, the marginally better-off families seeking spouses for their daughters or sons will try to avoid their marriage into a marginally poorer family. The quest for marriage partners of equal or higher socioeconomic status drives the struggle to extract or provide dowry payments. Families with more sons than daughters benefit from dowry, particularly if the sons have work. The higher the income of the son, the more dowry the family can demand of the prospective wife's family. Sons are, therefore, an investment. They are expected to help support their parents and unmarried sisters when they are earning, and when they marry, bring dowry into the house, along with a young woman to do the heavy work of the household.

10. Daughters are perceived as economic liabilities, an attitude that impedes government efforts to promote population control, as every family desires one or two sons. The system impoverishes those with more daughters than sons and can reduce a family from marginal well-being to very low well-being. Unmarried women are regarded as costly dependents on the family unless, of course, there is no daughter-in-law in the house to do the work of young women. But even if an unmarried daughter provides useful labor to her household, her family is socially stigmatized by her unmarried status.

11. Dowry demands make it difficult for very poor families to find eligible sons-in-law—those who are young, healthy, and earning. They may give their daughters in marriage, at around the age of first menstruation, to any man who asks little or no dowry, regardless of his age, situation, or his other wives and dependents. The legal age of marriage is 18, but people with unmarried daughters of this age tend to worry that their daughters will never find husbands because they are "too old." The study team was told by many of the beneficiaries of the three projects that dowry extortion is now a common practice. A man or his family will agree to a marriage without dowry, and then demand dowry after the marriage has taken place, accompanied with a threat to divorce the girl if the dowry is not paid. If the girl's family is unable to accede to the demand and the girl is divorced as a result, her subsequent marriage options are even further reduced.

12. **Female-Headed Households.** In Bangladesh, with the possible exception of some members of the educated, urban middle class, only the most marginal female members of society do not have male guardians. Women are rarely, if ever, "heads of households." Widowed and divorced women live with their adult sons, or their brothers or fathers, who represent them to the outside world. Families are obliged by custom to take in and support sisters or daughters if they have been divorced by their husbands and do not have adult sons to support them.

¹¹ White, Sarah C. 1992. *Arguing with the Crocodile: Gender and Class in Bangladesh*. London. Zed Books. p. 106.

13. Among the women interviewed were several young women who had been returned to their natal family and, in some cases, divorced because their husband's dowry demands were not met. Several older divorced women left their husbands when he took a second wife and returned to their own family homestead. According to Islamic teaching, a man should have the consent of his wife and the resources to maintain a second family if he takes another wife. In these cases, the women had been abandoned; in effect, their husbands had taken a new wife without their consent and had subsequently failed to support them. In Bangladesh, father is the guardian and mother is the custodian of children. Upon divorce or separation, the mother can take custody of a son until he is seven years old and a daughter until puberty. The father can take back the children after the prescribed age if he wishes unless otherwise decided by court. Accordingly, a younger divorcee may be left with no son who could support her when he grows up; her best option is to marry again if her family can find a husband for her.

14. Widows without adult sons should be provided for by their husband's relatives until her sons are of an age to provide for her. But sometimes, the deceased husband's brothers seize his property and dispossess his widow, leaving her no option but to take refuge with her father or brothers. In very poor households, the obligation to take in widows and divorcees may place a very unwelcome burden on its already meager resources, and women in these circumstances may receive minimal economic assistance from their male guardians. Since women's security in widowhood depends upon their having a son or sons to support them, this provides women with a very strong incentive to keep bearing children until they have at least two sons.

15. Cultural values and traditional attitudes pose particular difficulties for improving the social and economic status of women in Bangladesh, but similar values also impede many other development initiatives in Bangladesh, including those associated with governance, investment, and public sector reform. The fact that there are many obstacles to improving the status of women does not justify disregarding gender issues. These issues place heavy burdens on the poor, male and female alike. For example, men must choose between maintaining their social status or allowing their wives to utilize her productive labor capacity. This particular gender obstacle to poverty reduction is not found in many other poor countries; for example, this evaluation found that in Viet Nam, when opportunities for the poor are expanded with microfinance, both women and men increase their productivity. Furthermore, there is a vicious cycle of female seclusion, low education, and relatively low productivity of women, dowry, and son preference that undermines national population, health, and human development goals.

B. Bangladesh Rural Poor Cooperative Project

1. Description

16. BAN-Rural Cooperative¹² began implementation in 1993, in 82 districts of the greater Rajshahi, Pabna, Kushtia, and Jessore districts and was completed in 1998 after an extension of one year. The project objective was to support the Government's poverty reduction efforts through the creation of sustainable nonfarm employment and to improve the income of rural poor and marginal farmers. BAN-Rural Cooperative also supports institution building of the Bangladesh Rural Development Board (BRDB), the EA, with a focus on developing the capacity of savings and loan cooperatives in the northwest region and provision of capital for microfinance. The Project had three components: (i) providing institution building for

¹² The Project was approved in 1992 for \$28.9 million with the primary objective of poverty reduction and the secondary objective of human development.

management and group mobilization, training, and microcredit to develop cooperatives at the subdistrict level (i.e., Thana Bittaheen Central Cooperative Association [TBCCA]) and primary cooperatives for women or men separately in villages; (ii) providing channels for deep tube wells and training farmers (including the disadvantaged); and (iii) supporting BRDB in terms of office buildings, staff training, equipment, and transport.

17. Project goals included drawing the cooperative institutions and the formal credit system closer through creation of a rural banking wing within TBCCA. The EA, which has a long involvement in rural cooperatives, aimed to reach out to the rural poor by establishing saving and loan cooperatives exclusively for those lacking significant assets and unable to access formal sources of credit. Each participating district in the project area has a TBCCA, which services a network of "primary cooperatives" for women or men. Because local conventions do not permit women and men from different households to belong to the same cooperative, the cooperatives are either all male or all female. The project design provided for establishment of separate women's cooperatives in an attempt to address gender concerns. Therefore, a participating subvillage may have a cooperative for either women or men.¹³ Other rules of membership require members to be permanent residents of their villages over 18 years of age who own less than 0.50 acre of land including their homestead site, who are dependent on earnings from wage labor, and who have no regular source of income. Widows and divorced women and destitute people are to be given preference in the selection of members.

2. Fieldwork

18. The study areas selected were the far western district of Jessore and the far northern part of the country, Nawabganj. Three to four subdistricts in each district were chosen for field visits. Visits were made to the project office in each district, to the TBCCA, and to two primary societies in each TBCCA. Where possible, one men's society and one women's society were selected for these visits. Subdistricts chosen in Jessore District were Abahaynagar, Keshabpur, Sadar, and Sharsha; and in Nawabganj District: Gomostapur, Nachole, Sadar, and Shibgange. Initial consultations were held at the district level to select TBCCAs to visit. The selection was based on figures provided by the BRDB district office in Jessore and regional office in Rajshahi. The team selected a range of TBCCAs with superior, average, and poor performance records. During field visits, meetings were held with officials of the selected TBCCAs, followed by visits to men's and women's primary cooperatives.¹⁴ A meeting was held with group members, followed by private interviews with several individual members, where possible, in their homes.

19. A number of constraints affected the fieldwork. Meetings with women's and men's groups in Jessore had to be cut short due to the extreme heat wave at the time. At times, intending to be helpful, officials tended to seat themselves close to the assembled group members during meetings and to prompt replies to questions that inhibited discussion.¹⁵ Learning from this experience, in Nawabganj, prior arrangements were made that BRDB staff would not attend group meetings or interviews. In both districts, some groups appeared to have uniform responses, perhaps due to coaching by others. During the individual interviews, members of the local community gathered around the house of the person being interviewed,

¹³ In some projects of BRDB, depending on the particular project design, both women's and men's cooperatives exist in the same design.

¹⁴ In some places where there were no active male primary societies, two women's societies were selected for visits.

¹⁵ Nevertheless, BRDB staff at all levels were exceptionally helpful and frank in the discussions of problems and weaknesses.

inhibiting frank responses to questions put by the team members on financial matters.¹⁶ Some individual interviews with women members were done by the male team member; therefore, unless her mother-in-law was present, it was usually necessary to invite her husband to be present. The husbands, in these instances, tended to answer for their wives.

3. Findings

20. **Gender Provisions in Design.** The Project's major objective was poverty reduction. Its design contained mechanisms for increasing the incomes of poor households, thereby benefiting and reducing poverty among men, women, and children. The 1992 report and recommendation of the President (RRP) makes no reference to gender issues other than brief references to the formation of single gender groups among the landless poor (pp. 2 and 11). The RRP reported women's groups were 52 percent of the total number of groups formed. At the completion of the Project in 1998, 81 percent of members were female, 20 percent male. This reflects the fact that men's groups proved harder to form and sustain.

21. The appraisal report noted that the burden of poverty falls disproportionately on women. As compared to men, women have lower nutritional intake, lower literacy rates, are more numerous among the absolute poor, and receive lower wages than men. Female-headed households were said to be 9 percent of total households but the most vulnerable in rural society, with incomes 40 percent less than male-headed households in 1986. The findings suggest that the burden of poverty does not disproportionately fall on women, but that poverty affects women and men in different ways. In rural communities, there are no female-headed households. Widows and deserted wives often have male guardians (fathers, brothers, and sons) who head households, even if male guardians do not provide much material support.

22. The RRP (Appendix 5, p. 65) noted that BRDB identified women as a separate constituency in 1973 and the need for separate programs for women without assets in 1983. The Project identified problems of insufficient capital to support this BRDB initiative; therefore, the project design contained provisions to finance improved management support, training, and capital lending. However (as was the practice with other projects), it did not identify or analyze strategic gender issues in the preparation of the Project—specifically the structural obstacles to women's access to and control of money—or promote increasing the number of female field staff employed by BRDB.¹⁷

23. Although the project documents make no claims to empower women, one of the most frequently cited justifications for lending to women is that women are more likely than men to spend the profits from their enterprises on food, health, and education. It found that lending through women does appear to have some empowerment effect on increasing the way women are valued by their families because they are the source of the loans. Further, women appear to enjoy membership in women's societies since it allows more social interaction with women outside their immediate household. But the empowering effects of lending directly to women in Bangladesh are minimized by the fact that men often control major income and expenditure decisions, even if the women have contributed to the household earnings.

¹⁶ Even when doors and windows were closed, people gathered outside and tried to listen and to peep through cracks in walls and shutters.

¹⁷ BRDB has received assistance from other sources in the past to build gender equity and women's empowerment into its programs.

24. **Gender and Project Implementation.** The Project had many strengths. It enabled many male and female laborers to become self employed and improve their well-being. The majority of participating households said they had improved their livelihood and standards of living as a result of their access to the credit provided by the Project. The EA had a positive attitude and very transparent operations.¹⁸ The Project provided opportunities for women to participate in economic activities and many women made use of these opportunities, thereby somewhat raising their social status. The women's societies had a better performance record than men's societies. While practical gender provisions of the Project were generally effectively addressed and the Project reduced the poverty of households, the design lacked strategic gender provisions. Therefore, the main function of women's groups was to provide convenient points for the disbursement and collection of microfinance loans. BRDB has goals for women's empowerment through group formation, skill training, literacy, and promotion of health and family planning. But it lacks adequate numbers of relevantly trained field staff, particularly female staff, and training facilities (or effective interagency linkages) to implement these goals effectively on a significant scale.

25. **Field Staff.** During the Operations Evaluation Mission, the review team met with about 47 men in managerial, accounting, and support staff positions, and one woman who was an office assistant. It met 31 male field officers and 24 female field officers. Most field officers, women and men alike, are highly educated to Bachelors or Masters level, but few seem to have a real sense of vocation for work with the rural poor, perhaps because they are overqualified for their jobs. Most, if not all, women field officers were married but many were stationed at great distances from their homes and had to live apart from their husbands and relatives. Those most satisfied with their work were married to male field officers. In the areas visited, the EA confirmed that BRDB staffing at all levels (including managerial, accounting, and field officers) is about 75 percent male. Although the BRDB employment target for women field officers was 50 percent, the field staff indicated that it is very hard to attract and retain women field officers. Impediments to recruitment and retention of female staff are due to the centralized system of appointments required by civil service regulations. The high turnover of female staff reported by project managers was verified in discussions with women field officers, a majority of whom said that they had applied for other jobs or for transfers to other departments.¹⁹

26. **Transportation.** Transport problems have a negative influence on the morale and motivation of both male and female field staff, and reduce the efficiency and frequency of field supervision. The Project contained provision for supply vehicles, including motorcycles for field officers. Women field officers were not provided with motorcycles, and indeed most said they would not defy social conventions by driving one. Women officers travel by cycle rickshaws (which have a hood) or if they must, by cycle vans (which have a small open platform). The former is considered a more modest and dignified means of transport for women field officers. Despite the fact that female workers are usually assigned to groups closest to the office, several of the groups they service are many kilometers from the district office.

27. According to BRDB rules, field officers are entitled to claim an allowance of Tk0.75 per kilometer for field visits. But the actual cost of transport exceeds the allowance (i.e., a single journey costing Tk5-8 would be reimbursed at Tk3). Many officers said they received no

¹⁸ Group leaders said that they thought the advantage of the BRDB program over NGO programs was that it had government backing, and their cooperatives were legal entities. There was generally good cooperation between BRDB and other government agencies and NGOs in relation to training activities.

¹⁹ Some projects of BRDB have recruited locally, posting field officers in proximity of home districts. This encourages women to become field officers.

allowance at all due to budgetary constraints in their TBCCA. The travel budget is fixed annually, so if vacancies are filled during the year, there is no travel allowance for new staff. At the inception of the Project, male officers were able to acquire motorcycles on a hire-purchase basis. At the time of the field visits, few had motorcycles as they became unroadworthy, or were sold, or belonged to officers who resigned. None of the staff interviewed in the field had motorcycles, although in some subdistricts they commented that most NGO field staff working in the area have them.

28. **Microcredit and Women's Empowerment.** There was high participation of women in the Project. Women were able to accumulate financial saving, and because the savings accounts were in their names, had control over the withdrawals. Because they are the source of loans, the Project had some impact on the empowerment of women. Women members' savings were much higher than men's, which also contributed to their empowerment status. Discussion with field officers in both districts also showed that TBCCAs prefer to lend to women's groups because experience has shown that there is a lower risk of default than with men's groups. Women's groups were said to be more efficient agencies for loan disbursement and collection than men's groups because women are less mobile, more accessible, and less difficult to deal with than men. Women, by convention, remain mainly within their household compounds so they are easier to find and to organize into neighborhood groups, and they are more obedient and deferential to officials. There were fewer men's groups because men are rarely at home during the day and may periodically migrate to other areas for seasonal work.

29. The viable men's groups interviewed seemed to have been motivated by one of two considerations. First, it was found that in two very conservative communities, men wanted access to microfinance, but strongly opposed their wives joining a women's group as a matter of honor. One of these groups would not allow their wives to be interviewed, even with their husbands present. These groups made particular efforts to maintain their male societies in good standing with the TBCCA since this was the only way that they could obtain loans and maintain the seclusion of their wives. Second, the team met several men's groups who successfully maintained the standing of their groups, and had instructed their wives to join NGO microcredit groups so they could obtain more finance by having access to two sources of credit. Some could be juggling repayments, using one source to repay the other.

30. The predominance of female borrower groups reflects and may reinforce the social norms and division of labor between women and men in rural areas. Female borrower groups are made up of women who follow the convention of remaining mainly in the home. The groups are neighborhood based. When women join a microcredit group, they do not have to go beyond the area within which they normally move about to fetch water, cut fodder, and collect fuel. Group membership mainly benefits women because they can take pride in helping the household economy, and are allowed to have a wider range of social interaction.

31. **Use of Loans.** In the areas visited, women often do not have much control over money that they have earned or helped to earn. Where loans had been taken for an enterprise operated by a woman herself (i.e., for sewing or craft work), in many instances her husband handles the sale of her product and takes the proceeds. Women usually only go to *para* (neighborhood markets), and *haat* (produce markets) are rarely attended by women in the areas visited. Several loans taken by women are used for enterprises owned and operated by men,

although a number of joint husband and wife enterprises were observed.²⁰ If the loan is taken to buy and resell rice, women will do all or part of the processing, but the sale is handled by men who often handle the proceeds. Animals raised by women for milk or meat are sold at the market by their husbands, who at times keep the proceeds and decide how to spend it (Tables A2.2 and A2.3).

Table A2.2: Loan Use by Female Members

Socioeconomic Condition	Status/Age	No. of Loans Taken	Person/s Using Loan	Stated Purpose of Loan
Above average	Married, 35	2	Self	Tailoring, livestock
Above average	Married, 40s	4	Husband	Cow ^a
Above average	Married, 40s	4	Husband	Cow
Above average	Divorced, 40s	7	Self and sons	House, merchandise, cow
Average	Married, 40s	4	Husband	Cow
Average	Married, 28	4	Self and husband ^b	Joint silk weaving business with husband
Average	Divorced, 30	3	Self and brothers	Transport, tailoring, cow
Average	Widow, 40s	5	Self and brothers	Cow
Average	Married, 45	1	Husband	Farming
Average	Divorced, 40	4	Self and brothers	Livestock, rickshaw, rice
Very poor	Married, 25	3 (in arrears)	Husband	Cow
Very poor	Married, 25	3 (in arrears)	Husband	Rice growing

^a The highest loan permissible (Tk10,000) is designated for the purpose of buying milking cows or beef cattle. Most members, male and female, who borrow for this purpose did not use the money to buy a cow, but for various other purposes.

^b This member's husband belonged to a nongovernment organization microcredit group and received loans from it.

Table A2.3: Loan Use by Male Members

Socioeconomic Condition	Status/Age	No. of Loans Taken	Person/s Using Loan ^a	Stated Purpose of Loan
Above average	Married, 20s	7	Self	Cow, cycle vans
Above average	Married, 30s	9	Self	Baby taxi
Above average	Married, 30s	2	Self	Merchandise for store
Above average	Married, 30s	4	Self	Cow
Above average	Married, 30s	3	Self	Cow
Average	Married, 30s	3	Self	Cow
Average	Married, 30s	2	Self	Cow
Average	Married, 30s	4	Self	Cow
Average	Married, 50s	4	Self	Cow

^a Six of these borrowers also received loans through their wives membership of a nongovernment organization.

32. **Training.** Training is usually offered at the TBCCA level and, in some instances, at the district level. Selected members of groups are invited to attend the courses, which means that

²⁰ For example, if a loan is taken for rice production, a man will grow the rice, although his wife may help with harvesting and planting if they are too poor to hire labor, or if the husband does not have enough male relatives with whom he can exchange labor. The wife will steam the rice and dry it, and she may husk it, or her husband may take it to the mill. She will store the rice and keep it clean, dry, and safe, and she cooks the rice for family consumption. But her husband takes the surplus to market and sells it and controls the proceeds of the sale.

women from very conservative households might not be allowed to attend. During weekly meetings, primary cooperative members shared information on health, education, family planning, and environment facilitated by field officers of primary cooperatives and some members participated in introductory training, which included a social awareness-training component. However, the information shared was perfunctory. One of the difficulties was that some subjects could not be discussed by a male field officer with a female group. In addition, field officers had many constraints. They were under pressure to cover large areas, managed financial aspects, and encountered transport problems. The study team found little evidence of actual learning on health, education, etc. Changes in the manner of instruction and longer and repetitive training may be needed to effectively increase knowledge in these areas. Instead of working only within the confines of the microfinance project, it may be more useful to work with trained NGOs and bilateral donors who have experience in such training. Most women and men interviewed requested training for income-generating skills. This was of greater concern to women who have very few socially acceptable marketable skills in comparison to men, even though men also operate in a very competitive labor market. Women were particularly interested in acquiring skills that could be applied at home such as sewing, embroidery, various crafts, livestock production, and small-scale horticulture. Since so many women are illiterate or barely literate, they want "hands on" rather than theoretical training.

33. **Dowry Demand.** Focus group discussions with women's societies strongly suggest that microcredit has increased the parents' capacity to pay dowries for their daughters. A concomitant effect (though not tested) appears to be an increase in the scale of dowry demands by prospective sons-in-law. The ability to borrow funds for a dowry also encourages early marriage of girls. A recurrent theme in group and individual interviews was the anxiety of parents about finding husbands for their daughters. There was widespread belief that dowry demands have become inflated over time, which was a source of worry to parents. The reason for this can not be attributed to this particular project. However, dowry demand can be reinforced by microfinance regardless of the source—government or NGOs—and is attributed to the existing social environment. A strategic approach to the problem might be to link anti-dowry campaigns and incentives to microfinance projects.

34. **Enterprise Loans.** Project identification document specifies that the Project will provide "appropriate skills training for selected beneficiaries, together with the provision for enterprise credit to individuals as well as to groups..." but no loans over Tk10,000 had been made in the areas visited. The lack of access to larger loans was of concern to both sexes, but women requested larger loans for group enterprises that would allow them to circumvent some cultural barriers as well. If enterprise loans were given to groups (who were mainly women), this would enable them to collectively market their products and become a viable enterprise, thereby circumventing the need to do individual marketing, which is not culturally acceptable. A potential candidate for such an enterprise loan was Kacharipara women's society in Gomostapur, Nawabganj, which works on a cooperative basis. While all the members share their loans with their husbands, they utilize about 60 percent for their own cooperative activities. They make embroidered quilts, other handicrafts involving embroidery, clothing, and bamboo stools. Their husbands help with splitting the bamboo. By convention, members can not go to the market, but they pool money to buy materials and their husbands buy what they need. The group meets at their leader's house everyday to work. Their husbands sell the completed products in the market and return the proceeds to the group. Profits are calculated and shared. If they were provided with larger loans and assisted by the TBCCA with marketing, the group could become a viable small enterprise.

35. Other aspects that could have improved the implementation were not necessarily driven by gender concerns. However, because a majority of the borrowers were women, these issues affected the benefits that women could have derived from the Project. These issues included (i) providing calamity relief for areas devastated by floods or drought; (ii) increasing flexibility and broadening the scope of loans (i.e., to increase the loan ceiling or lend to new ventures if viable); and (iii) providing better understanding regarding the 2 percent service charge.²¹

4. Recommended Gender Strategies

36. Microcredit provided practical benefits to women in the form of opportunities to increase household income and well-being. But the strategic benefits to women—increased spending power, mobility, and opportunities to generate income without male control—are constrained by social norms. Similar projects of this nature would need a more strategic gender focus in which these constraints were clearly identified, and accompanied by a stronger social awareness component. Although the Project is completed, the recommendations could be considered for midcourse corrections to the ongoing ADB Rural Livelihood Project (footnote 3).

37. **Recruitment.** Staff need to be recruited at the subdistrict level. Women's societies should be served by women field officers who understand local issues, are sympathetic and motivated to promote social change, who are not too far socially removed from their clients, and who provide role models of local women in formal employment. ADB should require BRDB to recruit its field staff locally on performance-based contracts, and require them to hire male and female field staff in proportion to the number of male and female primary societies in each TBCCA.²² Field staff do not require very high levels of education; if properly supervised by the TBCCA financial officers, secondary education to class 9 would be sufficient.

38. **Transport.** Women field officers do not serve women's societies far from the TBCCA office, as they must travel by rickshaw or cycle van. ADB should provide finance to allow the TBCCAs to buy an adequate number of motor scooters of the type that allows women to sit modestly. The motor scooters should remain the property and responsibility of TBCCAs to maintain and service them. BRDB should require that, as a condition of employment, women field workers must be prepared to learn to drive and use motor scooters.

39. **Refocused Beneficiary Training.** ADB should encourage and help BRDB to employ district mobile teams of qualified women and men to train male and female field staff, respectively, on a continuous in-service basis, and to run courses at the village level for women's and men's groups at least once a year. The courses should aim to promote attitudinal changes, emphasizing practical poverty reduction benefits in relation to the elimination of dowry and early marriage, the education of girls, family planning, family health, women's rights, as well as money management and sound investment principles, and suitably targeted income generation skill training.²³ The field staff should be taught and provided with texts and posters to reinforce skills and social messages provided in training sessions. This training initiative might be assisted by bilateral donors in its formative phase, working in partnership with ADB.

²¹ The EA informs ADB that calamity relief is usually provided by government channels and rescheduling of BRDB loans would need consent of the Sonali Bank. Similarly, the procedural barriers at times affect the flexibility of the loans.

²² The Bangladesh Resident Mission informs that in some other projects of BRDB, it has followed local recruitment, posting field staff in the proximity of their homes.

²³ ADB-supported nonformal education programs can also be used as a complementary resource for this purpose.

40. **Pilot Production Cooperatives.** ADB should pilot a number of women's (and men's) cooperatives in each TBCCA area for producing goods on a more organized and larger scale. Selection of women's and men's groups should take account of members' skills and access to particular productive resources, market demand, and the quality of group leadership. In the case of women's societies, the pilot production cooperatives should aim to test whether the model helps women get more money in their own hands and to decide how it is spent.

41. **Social Auditing.** ADB should require TBCCAs to demonstrate commitment to social and gender issues as well as financial objectives by instituting a social auditing system. BRDB should conduct annual social audits by employing a team of qualified and committed social auditors in each region. ADB should ensure that the allocation of funds is adequate to implement the Project's social components.

42. **Monitoring Social and Gender Objectives.** ADB should monitor the achievement of gender objectives and overall social goals and components of the Project during each mission by means of field participatory rapid appraisals at sites randomly selected by ADB, and which include participation by at least one ADB staff member.

43. **Strategic Gender Planning.** If ADB continues to support BRDB programs in Bangladesh, the design of future projects needs a more strategic focus on gender planning, as specified in ADB's Policy on Gender and Development. It may be possible to review the current Rural Livelihood Project with a view to including some or all of these recommendations.²⁴ The Operations Evaluation Mission recognizes that the proposal for local recruitment require very considerable concessions to be made by the Government of Bangladesh since BRDB is bound by public service regulations and recruitment procedures. In the future, this issue might be tackled through ADB's program of assistance for public sector reform and through its policy dialogue. To address women's needs for higher amounts of capital, it is necessary to put equal inheritance onto an agenda for reform to enable women to gain access to the institutional credit system.

C. The World Bank Poverty Alleviation Microfinance Project

1. Description

44. Bangladesh is acknowledged as an international pioneer of microfinance for poverty reduction and the empowerment of women. The achievements of the Grameen Bank in particular have inspired hundreds of local charitable and development NGOs to adopt a microfinance institution model, which forms the basis of all partner organization (PO) programs. On similar lines, this model is based on recruiting assetless/landless people into savings and loans groups who provide "social collateral" in the form of group guarantees of members' loans. Members have passbooks into which all transactions are recorded. Members make their own decisions about investment.²⁵ Lending is in the range of Tk1,000 to Tk12,000, and loans begin with small loans, which are increased as the borrower demonstrates her capacity to repay. Continuous access to credit is provided, as long as members maintain their repayments and continue to save.

²⁴ According to one BRDB official, more flexibility in terms of loan ceiling has been provided under the subsequent project, however, little budgetary provision has been made to address deep-rooted gender concerns.

²⁵ This is the most significant difference between NGO and BRDB programs.

45. The Project, approved in 1996, aims to enhance institutional and financial sustainability of the Palli Karma Sahayak Foundation (PKSF) and PO credit programs by making capital more accessible to NGOs for poverty reduction microfinance programs. It provides finance and support to the value of \$105 million through PKSF, a quasi-government apex financial intermediary for NGOs in Bangladesh. The Government of Bangladesh onlends World Bank funds to PKSF at 1 percent for 20 years, with five years grace. PKSF relends to its eligible POs, at interest rates ranging from 3 to 5 percent. POs lend to their clients in microfinance groups at interest rates that they are free to determine, but which are expected to be in the 25 to 30 percent range.

46. The Project supports institution building through the provision of a building and equipment for PKSF to enable it to assist the institutional development of its POs. NGOs apply to PKSF for registration and must meet PKSF criteria for competence and integrity. Loans to POs are supervised by PKSF, which employs mobile audit teams. At the inception of the Project, PKSF had 24 POs. An objective of the Project is for PKSF to disseminate best practices for increasing the cost-effectiveness of microfinance programs.

2. Fieldwork

47. The Project was evaluated in Jessore and Comilla. Consultations with the representatives of a group of PKSF POs who were active as microfinance institutions in the district. After discussion of their programs, nine PKSF-financed projects (five in Jessore and four in Comilla) were chosen to visit. Each project selected was in a different subdistrict and represented the range of NGOs operating in the two districts; small district-specialized NGOs; medium-sized NGOs operating in several areas of the country; and large NGOs, operating on a national scale. In Jessore, Ad-din, Jagorani Chakra, Bandhu Kalyan Sangstha, Proshika, and the Rural Reconstruction Center were chosen, Bandhu Kalyan Sangstha being at the smallest end of the selection range and Proshika at the largest. In Comilla District, the projects of five PKSF POs were visited. Poverty Alleviation Gender Equity and Environmental Development and Kothwali Thana Central Cooperative Association represented cooperative societies and small local NGOs; and the United Development Initiative for Programmed Action, Center for Community Development Assistance, and the Bangladesh Rural Advancement Council represented medium and large organizations. The field visits included consultation with the staff of the relevant NGO in each of subdistricts visited, discussions with the members of the one or two of the NGOs microfinance groups, and private interviews with three group members.

3. Findings

48. **Gender Provisions in Design.** The staff appraisal report²⁶ identifies the project beneficiaries as "NGO-based microfinance institutions and about 1.2 million poor, mostly rural women." It demonstrates that the burden of poverty falls disproportionately on women, and states that the Project will have a significant impact on women's economic status and empowerment, with its attendant benefits on health and education status of children and fertility rates. It cites a World Bank study that shows a positive welfare effect of Grameen Bank operations on borrowers in receipt of loans (averaging Tk3,500) for about four years. Based on that, it is expected that female borrowing increases weekly per capita expenditure; improve schooling of female children, womens' participation in cash-income earning activities, and women's ownership of nonland assets.

²⁶ World Bank. 1996. Staff Appraisal Report. Report 15431-BD.

49. The staff appraisal report does not identify structural constraints to women's empowerment through microfinance, nor does it contain any specific strategic objectives or measures for women's empowerment. It is implicit in the design that the lending to poor women empowers them, and that PKSf POs are committed to the empowerment of women. This study confirms that all the POs interviewed stated that women's empowerment was among their overall principles and goals.

50. However, this study could not confirm that the Project had a significant widespread impact on women's economic status and empowerment. According to group interviews, it is estimated that about half of the members gave the loans to their husbands to use for business activities in which the women did not participate. Of those women who were earning directly themselves, or were contributing labor to earn income, it is estimated overall that only about 20 percent had some access to money they had earned themselves or some control over how it was spent. This raises questions about the common assumption that lending to women increases family welfare because women are more likely to spend on food, education, and health. However, PO group members were unanimous that participation gave women more social status because the women were channels for loans for their husbands, or because it enabled many of them to earn, or contribute to earning income, and they enjoyed attending group meetings.

51. The data cited in the staff appraisal report that female borrowing increases weekly per capita expenditure, girls' schooling, women's labor supply to cash income-earning activities, and women's nonland assets, appear to be correct. Successful borrowers were able to achieve modest economic security, allowing them to afford to send all their children to school, to participate in a new household enterprise in some capacity, and to buy household goods. Although men control money in the majority of cases, they may be more willing to spend it on household needs when a successful investment is financed by a woman's loan.

52. The evaluation did not confirm that the burden of poverty falls disproportionately on women, given that most women interviewed stayed in their household compounds all day while their husband performed heavy manual labor or plied rickshaws or cycle vans in the sun and rain. It found that the burdens of poverty are different for women and men. Women are powerless, lack choices, are vulnerable to divorce and desertion; they get less to eat if food is in short supply, and they may be beaten by their husbands with impunity. These problems are probably more acute among poor women because of the stresses of poverty. Women's vulnerability to poverty in Bangladesh is because they have less capacity to support themselves and their children than men because of cultural barriers, discriminatory labor markets, early marriage and lack of education and skills, seclusion, and socialization to timidity and passivity. In Viet Nam, there are hardly any barriers to women's economic participation, and it is widely believed the security and well-being of the family with two breadwinners is greater than in families that rely on one. The women's potential to contribute to household income is increasingly appreciated by the poor in Bangladesh, but it is challenged by cultural values that remain strong, despite widespread microfinance and NGO development activities since the 1980s. There are only a limited range of income-generating activities that can be done at home, and these activities are very competitive (rice storing, sewing, craft, milk cows, poultry raising, and so on). This situation increases dependence on men, leading to disaster if there is only one male breadwinner and he becomes disabled.

53. **Gender and Project Implementation.** The Project has contributed significantly to the reduction of poverty; however, the impact on the empowerment of women was only partial. Empowerment of women was evident in relation to the effect of female borrowing on the feeling

of self worth of the borrower and to some extent in their social status in households. However, beneficiaries included a high proportion of illiterate women who gave their loans to their husbands; who had learned no more than how to sign their names; who could not read their passbooks; and who did not know the amount of their savings from their weekly contributions, or what interest was earned and accrued.

54. **Field Staff.** The POs visited demonstrated development orientation, generally effective supervision of savings and loan operations, a number of innovative practices, greater flexibility than was possible in government programs, an ability to respond to new situations, and provision of disaster relief. Although all POs interviewed emphasized that their programs support women's empowerment, few employed women at the field level, despite their predominantly female clientele. In the subdistricts visited by the evaluation team, three employed only men as field officers, four employed a few women but mainly men, and one employed female community workers but only males at the higher level positions of field officers. Only two POs employed mainly female field staff (Table A2.4). The executive and administrative staff of the POs visited were also predominantly male. Field staff had heavy workloads, which indicated they would have little time to do any work with their client groups other than to collect and disburse funds.

Table A2.4: Partner Organizations Visited for Gender Evaluation

Organization	Location	Staff Gender	Programs Targeting Women
Jagorani Chakra	Monirampur, Jessore	All male	Handicrafts, horticulture
Rural Reconstruction Center	Abhoynagar, Jessore	Mainly male	Mother and child health care, water and sanitation, women's development, income generation, legal aid and anti-domestic violence, livestock vaccination
Bandu Kalyan Sangstha	Sadar, Jessore	Mainly female	Dressmaking and tailoring, social, and legal rights of women
Ad-din	Jessore	Mainly female, locally recruited	Health education, community-based maternal and child health–family planning, water and sanitation
PROSHIKA	Bagherpara, Jessore	Mainly male	Group and organization building, training, employment and income generation, adult education and literacy, environmental health promotion
Bangladesh Rural Advancement Center	Chandina, Comilla	All male	Poultry and livestock and sericulture, health, mass literacy, social development
Kothwali Thana Central Cooperative Association	Comilla	All male	Comprehensive village development, family planning, embroidery, and handicraft cooperative
Poverty Alleviation, Gender Equity, and Environmental Development	Comilla	Mainly male	Human development, practical skill development, afforestation, water and sanitation, vegetable production
Center for Community Development Assistance	Bashkait, Comilla	Mainly male	Mother and child health, aquaculture, vegetable gardening, water supply
United Development Initiatives for Programmed Actions	Daudkandi	Field officers all male, community development workers all female	Mother and child health, water and sanitation, fisheries and livestock

55. **Best Practices.** The Ad-din and Uddipan POs employed mainly field female staff. Ad-din recruits women field workers from the area of operation. They are given basic training for two weeks on operational matters and specialized training subsequently on microcredit, maternal and child health, gender and development, and environmental issues. The field organizers are not permitted to allow any member of their family to join the groups they manage. Uddipan employs three male field officers in Daudkandi who supervise 20 women community development workers who work in their local areas. Another well-known NGO, the Bangladesh Rural Advancement Committee (BRAC) and TBCCA from BAN-Rural Cooperative Project had in some instances linked lending to production and marketing activities to support women borrowers. Although the BRAC group visited were not participants in this program, BRAC staff informed the Operations Evaluation Mission that their vegetable export program was linked to its microcredit program in another part of the subdistrict. Mainly women participants were given loans to finance vegetable production on 40 acres of land, which was pooled by the owners. BRAC also has a marketing program for garments, embroidery, and handicrafts produced by its members. Another PO, Bittaheen Mohila Samabaya Samity (poor women's cooperative), has elected executives who are not permitted to borrow. The group produces handicrafts and has well-organized contracting and marketing arrangements. They have a strong spirit of solidarity and will cover members in default because of illness and other difficulties from their loan fund, which are later repaid by the defaulting member. They appeared to have strong social consciousness on dowry issues.

56. **Use of Loans by Clients.** Discussions with female beneficiary groups indicated that less than half of loans to female members are utilized or partly utilized for income generation by the member herself. An example of the way in which loans are used is illustrated by 14 private interviews with members of groups assisted by different POs (Table A2.5), which, although a small sample, represents a fairly typical profile of borrowers. In four cases, women borrowed solely on behalf of their husband or male relatives. The loans were used to buy merchandise for shops, to buy rickshaws or cycle vans, and for land rental and agriculture. In seven cases, women borrowed for a shared purpose with a husband, or male relatives, or the loans were divided and used separately by both the woman herself for her enterprise, and by her husband or other male relative, for his enterprise. Shared purposes included house improvement, buying merchandise for a shop in the household compound, rice production, and stocking a fishpond. In three cases, the borrower kept a portion to finance her own enterprise (making mats, buying a cow, and buying stock for a sari-selling business).²⁷ In two cases, the members borrowed for their individual use (a sandal repair business, and a craft and tailoring business). The review team were informed on several occasions that women may be beaten by their husbands if they resist borrowing on his behalf for expenditure of which they disapprove, or for fear it cannot be repaid. Similarly, if a woman gets into financial difficulties with her own enterprise and the husband has to meet her repayment, she may be beaten.

²⁷ In two cases, it is probable that part of the loans were being lent for higher interest.

Table A2.5: Loan Use Stated in Interviews

Category ^a	Status/Age	Land Owned Before Borrowing	No. of Loans	User of Loan	Loan Use
Relatively poor	Married, 25	None	3	Husband	Rickshaw
Relatively poor	Married, 30s	Shared extended family land ^b	3	Husband and his brother	Rice cropping Sungrass cultivation Land rental
Relatively poor	Widow, 35	None	3	Self and brothers	Land rental Weaving mats
Relatively poor	Married, 20s	None	5	Self and husband	Toward purchase of five decimals ^c of farm/orchard land
Average	Married, 27	Shared extended family land	1	Husband	Land rental
Average	Married, 32	8 decimals	6	Self and husband	Sandal repair business
Average	Married, 60s	12 decimals	6	Husband, son, and self	Merchandise for door to door sales cycle van, livestock
Above average	Married, 35	Shared extended family land	3	Husband and self	Merchandise for husband's shop, saris, and embroidery materials
Above average	Married, 40s	33 decimals	4	Husband and father	Merchandise for store, rice buying, home improvement
Above average	Married, 35	Shared extended family land	3	Husband and self	Stock fish pond
Above average	Married, 40s	4 decimals	4	Husband and self	Livestock, land rent, house building
Well off	Married, 40s	35 decimals	5	Husband and self	Share cropping, livestock, rice buying
Well off	Married, 40	12 decimals	4	Self	Craft and tailoring business employing 10 staff

^a This is a qualitative judgment based on the comparison of the socioeconomic situation of the member with others in the group and the locality, and on the members' self-evaluation.

^b In these cases, several hectares of land belonged to the husband's father, and the wife did not know the size of her husband's portion, or future portion.

^c 247 decimals = one hectare.

57. As both individual and group interviews indicate, women frequently make some contribution to income-generating activities. For example, in rice production men grow the rice, take it to the mill (if their wives did not husk it at home), and sell it. Women parboil and dry the rice, clean, and store it. In some subdistricts, they did the husking with a dheki.²⁸ In food selling, women may prepare food at home ready for cooking, which is cooked and sold by a man at his food stall. Handicrafts, livestock, fruit, and vegetables produced by women are sold by men, and so on. Some women interviewed in groups said their loans were used by their husbands for activities in which they did not participate, but they contributed by earning all or part of the weekly repayment and savings deposit by spinning coconut string, or in a few cases by selling fruit, eggs, and vegetables in their neighborhood. Most women said they were given the weekly repayment and savings deposit by their husbands. A number of group interviews indicated that it is likely that loans are used to finance dowry payments.

²⁸ A traditional manually operated wooden rice-husking device.

58. Four of the small sample of women who were chosen for private in-depth interviews from widely dispersed locations and different POs rated themselves as relatively poor compared with others in the village, or about average. Another four thought they were above average and two rated themselves as well off. One well-off member and the three above average members may have achieved their prosperity from their loans and subsequent investments. However, their husbands owned or had access to land beyond the normal poverty criteria. In two cases, the husbands were not the registered owners although they would, in time, inherit portions of the land. But, given the pressures to achieve a target repayment rate of 95 percent, the POs may be tempted to enroll female members from the most promising or prosperous households in an area, rather than the poorest and riskiest.

59. **Ineligible Borrowers.** At times, because of women's poor education and awareness, even ineligible borrowers may use their group guarantee facility to borrow funds. One of the women, self-described as well off, lived in a house of a far higher standard than normal in the area, and belonged to the locality's major land-owning family. She personally owned land and huts, which she rented to tenants. She was not poor but had taken five loans. Of further concern was the fact that she was group leader but some members of her group were her tenants. This group leader was chosen by the field officer, but the group members said they voted for her given her disproportionate wealth and power.

60. **Training.** Many members interviewed had been given no training in income-generating skills. Those who had been trained did not seem to have been able to apply what they had learned for income generation. Most illiterate women had received literacy training to the extent that they could sign their names but they could not read their passbooks. Most group members appeared to have very little knowledge of money, investment, or business management (for example, how to calculate profit and loss). One significant difference between BAN-Poverty Alleviation and BAN-Rural Cooperative was that most PKSF PO clients did not seem to know the amount of savings from their weekly contributions, or what interest was earned and accrued.

61. **Motivation for Social Change.** There was little evidence of significant social change motivation or women's empowerment activities in groups visited. Field workers often had so many client groups to service that they had no time (assuming they had the inclination) to deal with any matters other than disbursement of loans, collection of payments, and the associated bookkeeping. Many POs made claims about their work for the empowerment of women that could not be verified in group and individual interviews, although in five cases the Operations Evaluation Mission saw some evidence of a positive connection between the POs' general development programs and the microfinance program.

62. **Female Mobility.** The effects of microfinance on women's mobility appeared to be overstated in most accounts of its benefits to women in Bangladesh. It is the common practice of POs to form large groups of around 60 members, which are subdivided into small neighborhood groups of five or six women. Weekly meetings are held at this level. Most poor women are normally free to move about in their immediate neighborhood where they already know or are related to other women in the locality. Therefore, membership in a savings and loans group cannot be said to make a great difference to the mobility of most members, although group leaders may travel further afield to meetings. However, group membership gives legitimacy to women holding meetings together, which might otherwise be disapproved of by customs.

4. Recommended Gender Strategies

63. Poverty can arise from social conditions as well as economic conditions, and the subordination of women in Bangladesh contributes to poverty. Paradoxically, when families are lifted out of poverty by microfinance, their efforts to seclude women and pay dowries for marriages of girl children may increase, as their capacity to enhance their social status increases. Accordingly, social and human development programs must go hand-in-hand with microfinance to achieve poverty reduction. It follows that social development achievements claimed by microfinance institutions must be monitored as rigorously as their financial sustainability. The observations of the Operations Evaluation Mission confirm that while microfinance reduces poverty, its effect upon empowerment of women in Bangladesh is overstated, due to structural gender issues, a conclusion also documented in other recent studies.²⁹

64. **Social Development and Women's Empowerment Criteria.** In consultation with its POs, PKSf should develop a set of criteria for social development and women's empowerment, and require its members to implement them in order to be eligible for continuing support. Such criteria should ensure that (i) each of PO train and deploy women field workers proportionate to the percentage of women's groups that it serves; (ii) every PO client is able to read and write to the extent that she understands what is written in her passbook; (iii) no member borrows beyond her debt capacity; (iv) ineligible persons do not receive loans; (v) that leaders are elected by their groups at regular intervals; (vi) regular training is given to group leaders to improve their performance and understanding of their roles; and (vii) skill training is realistically targeted and supported with marketing arrangements where necessary.

65. POs should be required to demonstrate that they are providing relevant and applicable skill training to their clients, that they have developed a motivational curricula and materials for women's empowerment training, and that they are following the curriculum for social awareness training for all their client groups.³⁰ Such curricula should minimally teach women's legal rights, and challenge practices such dowry and child marriage, pointing to the ill effects of these practices on the poor, and on women's health and status. PKSf could also provide incentives to POs to place more emphasis on social development by increasing lending to groups that can demonstrate the best social development results. This should work well given the high degree of NGO competition reported by most POs interviewed.

66. **Social Audit.** The World Bank should help PKSf to establish a social audit division. Social auditors should operate on the same basis as the financial auditors, and might be organized into regional teams. The staff of the social audit division should comprise 80 percent suitably qualified women, commensurate with the proportion of women beneficiaries assisted by its POs.

D. Secondary Towns Infrastructure Development Project II

1. Description

67. The main objectives of BAN-Towns Infrastructure are to upgrade 22 municipalities through (i) provision of infrastructure to meet basic human needs; (ii) strengthening the capacity

²⁹ See Aminur Rahman (footnote 8) who conducted a participant observational study of Grameen Bank groups in two communities over a period of about a year.

³⁰ PKSf should use social criteria also for the selection of NGOs based on the existing activities of the POs.

of local authorities with a view to generating high levels of municipal revenue to sustain urban infrastructure investments; (iii) reducing poverty; and (iv) implementing pilot projects in the privatization of solid waste management, land use planning, and land development. The Project has two components. The first is for infrastructure development. The second aims for the 22 municipalities to (i) rehabilitate or construct 260 kilometers (km) of roads, (ii) construct 267 meters of bridges and culverts, and (iii) improve 470 km of storm water drainage.

68. Further aims under the first component are to (i) establish various systems and supply associated equipment for solid waste disposal; (ii) repair and rehabilitate water supply systems in five municipalities; (iii) construct sanitation facilities (31,000 twin pit latrines and 42 biogas public latrines) accompanied by public hygiene education; (iv) develop town centers, including 14 markets in 10 municipalities, and construction of 16 new bus terminals and upgrading of five others; (v) introduce slum development programs in 22 municipalities (10,700 households); and (vi) develop housing and land sites for low-income housing in Barisal municipality.

69. The second component is for institutional development. Aims under this component are to (i) provide training using the services of international and domestic consultants; (ii) establish regional support centers in four municipalities for institutional building in all concerned municipal authorities; and (iii) upgrade land-use plans in four model municipalities (Bogra, Comilla, Jamalpur, and Jessore). The project design for the slum development subcomponents provides for minor infrastructure (footpaths, drains, waste disposal bins, and streetlighting). It also includes provisions for community organization and participation, NGO involvement, savings mobilization, credit and income generation, primary health care, and skills and literacy training.

70. The project management unit (PMU), the Local Government Engineering Department (LGED), provides overall management, but implementation arrangements are divided between the district LGED and the municipal authorities in each town. Project implementation units comprise high-level representatives from both agencies. The LGED has responsibility for supervising contracted works for roads, bridges and culverts, storm water drainage, and the town development center, including markets and bus stations. The municipalities are responsible for solid waste disposal, water supply systems (in only four towns), sanitation, biogas facilities, public hygiene education, slum development programs, housing, and land development (in Barisal only).

2. Fieldwork

71. After consultation in Dhaka, the team visited two of the larger towns designated as model municipalities (Jessore and Comilla) and one smaller municipality (Nawabganj). In each town the fieldwork commenced with a meeting with the executive engineer of LGED, followed by a roundtable meeting with the chairperson and staff of the municipality.³¹ Further meetings were held to clarify particular issues with the chief executive officer in each municipality and municipal executive engineer. The field visits focused on the slum development component, since this is where the gender emphasis in the Project had been placed, and since other components of interest had not been implemented or were substantially incomplete.

72. The Operations Evaluation Mission was unable to meet with the director, staff, or consultants of the PMU, but met two senior officials of the Ministry of Local Government, Rural Development and Cooperatives. They were not able to provide briefing on the Project. Problems were identified in Jessore and Comilla, but the Operations Evaluation Mission could not get

³¹ Women have one third reserved ward commissioner seats in each municipal government.

clarification on the issues of concern from the project implementation units in these towns, or from the LGED district office. The Mission requested meetings with female ward commissioners, but no meetings were arranged. The Mission observed (i) apparent financial mismanagement of the slum development microcredit programs in these towns, (ii) stalling of the slum development component in Jessore due to reallocation of the funding, and (iii) other departures from the design of the Project.³² Due to these problems and allegations, the Mission was not able to focus the discussion on gender issues of interest. At the time of the visit, areas of the Comilla were flooded by heavy rain and the drains provided under the Project were not disposing of the water. In Jessore, visits were made to five of eight neighborhoods selected for slum development. They were Shankarpur, Koila Patty, Ghose Para, Chormara Dighir Par, and Nazir Shankarpur. In Nawabganj, visits were made to three beneficiary neighborhoods in the town: Number One Colony, Chandlai Jor Bagan, and Ushkati Para. In Comilla, only two neighborhoods were beneficiaries of the slum development component: Hazrat Para and Rabidas Para. Both were visited.

73. The study visits began with briefing meetings with the community development staff, health workers and teachers, and with a transect walk to observe living conditions and the implementation of the infrastructure components provided under the Project (footpaths, pump tube wells, latrines, drains, streetlights, and rubbish bins). Next, a community consultation was held with representatives of as many women's microfinance group leaders and members as were available and willing to meet the team. The meeting was held in the courtyard of one of the group leaders' houses. This was followed by private interviews with three randomly chosen group members.

3. Findings

74. **Gender Provisions in Design.** The social aspects of the preparation study appeared to have been done very thoroughly, with impressively detailed quantification and specifications of the socioeconomic situation of people in low income and slum neighborhoods. All project provisions were to benefit women and men equally by improving the quality of urban life, but women's needs were specified. A strategic objective was to improve the status of women. The summary of women in development (WID) benefits makes the rather inflated claim (given prior acknowledgment of women's low status and restricted mobility³³) that the employment opportunities generated by the Project in the construction phase and the expected future developments would change women's status. Both the project preparatory technical assistance (PPTA) and RRP state that "Women entering the mainstream of employment will eventually perceive new roles for themselves. Their position in society will change from simply a mother and housewife to a broader role of productive worker and income earner. This will inevitably have an effect on family planning as women find themselves engaged in economic activities."³⁴

³² Therefore, in Comilla, the field study was undertaken by the Operations Evaluation Mission's financial specialist, who obtained evidence that the microcredit program was being mismanaged. Unfortunately, many other issues were not clarified in Comilla, because the LGED and the municipal authority did not focus on the concerns raised by the Mission. LGED staff in Comilla blamed the problem on the municipal authority. The solution to the problems required coordination and cooperation between the Water Development Board, the Roads and Highways Department, LGED, and the municipal authority, but the coordinating committee had never met. The municipal officials and ward commissioners criticized the LGED. They informed the Mission that LGED did not consult them on construction and the design had been imposed.

³³ Loan 1376-BAN: *Secondary Towns Infrastructure Development Project II*, for \$65 million, approved on 19 September 1995.

³⁴ Secondary Towns Infrastructure Development Project II PPTA (TA 1466) Final Report, Volume I, *Executive Summary of Social Dimensions*, pp. 69-70.

75. The RRP states that the Project addresses all ADB's strategic objectives including that of improving the status of women. The primary objective of the Project is "human development" and it specifies that women will benefit from the Project through improved living standards, better health care services, income-generating opportunities, improved access to basic services, including water and sanitation, reduced burden of carting water, and more privacy and convenience for sanitation. It reiterates that women's perceived role would be changed from that of wife and mother to an income earner, that the Project will have a positive impact on family planning decisions, and will increase "social awareness" (footnote 33). The EA reports ADB that its gender action plan was developed during project implementation to cater to the needs in a gender-segregated society (i.e., women's waiting rooms at bus stations and women's sections in the markets and public toilets). These components were incomplete or on hold because of land acquisition problems in all the three towns visited.

76. Women's specific needs were generally related to the provision of municipal water and sanitation facilities and the primary implementation roles envisaged for women in the Project were as hygiene educators. The PPTA and RRP state that women are responsible for hygiene in the home and that the provision of improved environmental sanitation will "help to reduce many of the common illnesses peculiar to women." Discussion of benefits to women focused on more accessible location of water sources, which would reduce the time and effort of carrying water, and the benefits women would receive from the temporary opportunities as unskilled workers during the construction stage of the Project.³⁵

77. The Project made special provision of a social dimension component with a focus on women for slum improvement, to benefit at least 100,000 slum dwellers. Every slum with more than 50 households was to receive some assistance under the Project.³⁶ The basic services to be provided were directed on women, and include community organization, primary health care, family planning, loans for income generation, and literacy improvement. Infrastructure provided included rubbish bins, tube well canals, drains, footpaths, latrines, and streetlights. The RRP (p. 10) states that the basic service provisions will include a special WID component for community organization, primary health care, family planning services, microloans for income generation, and literacy improvement. A study of implementation emphasis suggests that the slum component gave the appearance of an add-on element to provide social and gender justification for a project that was essentially focused on the provision of infrastructure.

78. **Gender and Project Implementation.** Some infrastructure components were incomplete or on hold because of land acquisition problems in all three towns visited. The EA reports ADB that the design considered gender-segregated society, women's waiting rooms at bus stations, women's sections in the markets, and ladies toilets in public places. Women's needs were also related to the provision of municipal water and sanitation facilities and the Project's special provision of a "social dimensions component" for slum improvement. The EA also says that 20 percent of the construction workers were women and they were employed by small local contractors working on the Project. Recently, a gender action plan was finalized for the Project. Strengths noted were that the slum beneficiaries were mainly women and that some of the infrastructure designated in the design had been provided, particularly credit, health worker services, schools, drains, footpaths, latrines, and tube well canals. Weaknesses noted were (i) absence of interagency coordination; (ii) inadequate implementation capacity by the municipalities; (iii) inadequate savings and credit management and accounting procedures by

³⁵ The EA says that 20 percent of the construction workers were women.

³⁶ This study concentrated on the slum improvement component as this was the focus of the women-specific inputs.

community workers; (iv) inadequate training and motivation among community and health workers; (v) lack of effective involvement in community development by NGOs;³⁷ and (vi) monitoring and supervision by the EA.

79. **Staffing.** In Jessore, one male community organizer and four females were employed. In Nawabganj, there were three male community organizers appointed by the LGED in Dhaka, and another two appointments had been requested. The project design stated that community organizers would provide linkage between the community and the project officials in the municipal authority and be responsible for awareness raising, trained by the PMU. Their role was to establish slum improvement project implementation committees, assist the committees in the identification of volunteers, oversee the infrastructural aspects of the Project, and manage the microcredit programs. None of the community organizers appeared to have been adequately trained for their jobs, as indicated by the many problems observed in the field visits.

80. **Savings and Loan Groups.** Members were mainly illiterate, and can be easily misled by others at times. No literacy training had been provided. None knew how much they had saved, or what interest was received and accrued on their savings. Groups interviewed were more interested in discussing their microfinance issues than any other project components. They complained that loans were slow in coming, despite initial promises when their groups were formed. Some women had been saving for up to two years without getting a loan. Members seemed to regard savings as a means to a loan, rather than a useful poverty reduction measure in itself.

81. **Training and Income Generation.** Many women said that they lacked income-generating skills or access to markets.³⁸ However, about two thirds of the women interviewed privately had received at least one loan, and the majority of women interviewed privately ran microenterprises by themselves or with their husbands. One woman in particular ran an independent sari selling business, travelling to Dhaka monthly to buy her stock and selling door-to-door around the town. However, all these women were in these businesses before the Project began, with the exception of one woman, who bought a sewing machine. Another woman had been given training that she could not apply because she could not get a loan to purchase materials.

82. **Health Workers.** The capacity of health workers seemed very low; they sold medicines but had little knowledge of primary health issues, suggesting that training in this area had also been deficient. It was of particular concern that none were supervised by a trained health worker or a medical practitioner as envisaged in the project design. Many women interviewed reported serious, untreated reproductive, and other illnesses.³⁹

83. **Loan Use.** Of those privately interviewed, five obtained loans for their own purposes or enterprises they ran themselves; in one case, it was a new business. Four gave their loans to male relatives or husbands for their businesses. Two divided the loans with their husbands for their separate enterprises, and one used her loan to finance an enterprise she helped her husband to run (Table A2.6). One other used the loan for the household improvement.

³⁷ The EA reports that NGOs were involved in physical activities (pumpwells, latrines, public toilets) and in software components such as motivational campaigns and organizing community-based organizations but not on microcredit activities. The slum improvement project component was modeled after the United Nation's Children's Fund model which emphasizes direct involvement of municipal authorities.

³⁸ The EA reports that the NGO contracted for training now provides needs-based training.

³⁹ In Comilla, the health workers had not been paid their allowances. The EA says that the slow payments may be due to slow voucher sending by municipal authorities.

Table A2.6: Loan Use by Group Members

Age	Loans (range Tk1,000 to Tk4,000)	Loan User	Purpose of Loans
22	1 loan from an NGO	Household	Tin roof for house
30s	3 ^a	Husband	Merchandise for husband's shop
45	1 (in arrears)	Son	Vegetable stall
41	1 from project	Husband	Merchandise for husband's shop
	1 from an NGO		Portion of husband's sister's dowry
28	2	Husband	Merchandise for husband's shop
		Self	Bark for her fuel business
23	2	Husband	Merchandise for husband's shop,
		Self	Second-hand sewing machine for herself
20s	1	Husband	Merchandise
		Self	
35	1	Husband	Part of daughter's dowry
40s	1	Self	Toward purchase of a cow
25	4	Self	Travel to visit her husband in jail in India
			Buying bark for her fuel-selling business
30	1	Self	Sari retailing
28	1	Self	Sewing machine
25	1	Self	Merchandise for her shop in her household compound

NGO = nongovernment organization.

^a This member took two loans in the names of other members, having acquired their passbooks, and one in her own name.

84. **Infrastructure for Slum Development.** The infrastructure components had been implemented in all the slums, but below specified targets in most instances, and often seemed poorly done. For example, the location of rubbish bins, pumps, and latrines did not seem well thought out, and in most locations streetlights had no light bulbs. Implementation arrangements were controversial in all the slums visited because participation in planning had apparently been selective rather than inclusive, although because the interviews were in groups, those present declined to go into detail. The allocation of wells and latrines and location of footpaths, drains, and streetlights was decided by the community workers and slum improvement committee.⁴⁰ These features appeared to have been distributed to volunteer health workers and group leaders and did not benefit all the members of the community. The assumption that beneficiaries would willingly share pumps and latrines was overoptimistic: women and children using the latrines or water pumps located in the household compounds of other households was reported to be a source of community friction. In Rabidas Para, Comilla, the rubbish bin was located in an inaccessible location at the back of the settlement, and appeared to be unused. Rubbish was being dumped in the drains, which were blocked and overflowing in heavy rain. Discrepancies were seen between the infrastructure provided as described in the RRP, as approved by the PMU, and actual implementation in Jessore.⁴¹ In Nawabganj and Comilla, no data on PMU-approved infrastructure was available, but there is discrepancy between the

⁴⁰ The EA reports that the slum improvement committee is an elected body of local women representing 15 families, plus one man and the community organizer.

⁴¹ The EA reports that part of the funds sent to Jessore for physical improvement was booked wrongly and that this will be corrected shortly.

provisions in the design and what had been implemented at the time of the field visit, as shown in Table A2.7.⁴²

Table A2.7: Allocation and Implementation of Infrastructure in Seven Settlements

Item	Amount in Project Design	Amount Approved By PMU	Amount Implemented
A. Sankarpur			
Tube well canals	9	5	5
Latrine	44	22	12
Footpath	399 m	199 m	187 m
Drain	266 m	133 m	145 m
Rubbish bin	2	1	0
Streetlight	4	2	2
B. Chormara			
Tube well canals	9	5	5
Latrine	44	22	12
Footpath	399 m	199 m	187 m
Drain	266 m	133 m	145 m
Rubbish bin	2	1	0
Streetlight	4	2	2
C. Gosh Para			
Tube well canals	4	2	4
Latrine	17	8	4
Footpath	156 m	78 m	78 m
Drain	104 m	52 m	52 m
Rubbish bin	1	1	0
Streetlight	2	1	1
D. Rail Colony			
Tube well canals	19		8
Latrine	97		32
Footpath	873 m		223 m
Drain	582		188
Rubbish bin	3		1
Streetlight	8		0
E. Chandlai Jore			
Tube well canals	6		2
Latrine	29		7
Footpath	261 m		60 m
Drain	174 m		32 m
Rubbish bin	1		1 (incomplete)
Streetlight	3		1
F. Ushkati Para			
Tube well canals	18		18
Latrine	90		90
Footpath	810 m		810 m
Drain	540 m		540 m
Rubbish bin	3		3
Streetlight	7		7

⁴² The EA reports that the targets were determined by the United Nation's Children's Fund/LGED standard provisions per family. During implementation, minor changes would be done subject to PMU approval. Follow-up investigation by EA found that there were no unplanned discrepancies.

Item	Amount in Project Design	Amount Approved By PMU	Amount Implemented
G. Rabidas Para			
Tube well canals	5		2
Footpath	156 m		39 m
Drain	104 m		25 m
Rubbish bin	1		1
Streetlight	2		1

m = meter, PMU = project management unit.

4. Recommended Gender Strategies

85. **Implementation Capacity.** All the problems observed are related to the weak implementation capacity of the municipal authorities. Although a major aim of the Project is capacity building of the municipal authorities, this aim was not really achieved in the three towns, which is a concern, given that two of them were among the four designated model towns.⁴³

86. **Project Supervision.** None of the municipal authorities gave the team the impression that they regarded the slum development component as very important, and in Jessore, it appeared that remaining funds for this component had been reallocated by the chairperson of the municipality, leaving the volunteers without allowances and the savings and loans groups without funds for further lending. This indicates that close supervision and motivation must be provided by the PMU.

87. **Savings and Loan and Skill Training Program.** Given the many demanding responsibilities of the municipal authorities, it is questionable whether the municipalities should be implementing these types of programs. Although the objective of setting up community development mechanisms is praiseworthy, microfinance is a very specialized field and expensive to deliver effectively.⁴⁴ It would be more appropriate for the PMU to contract an experienced NGO to run a microfinance program for women, linked to income-generation training and support for the poor who are not already being served in the participating towns. Finance and seed capital should be provided from project funds for a sufficient period to allow the NGO program groups to become self sustaining, and the contracted NGOs should be required to deploy female field officers. The PMU and project implementation units should establish a set of monitoring criteria and targets on which the contracted NGOs are required to deliver.

88. **Program Focus.** The slum improvement component could have been more successful had it been based on more modest objectives. The municipalities have limited capacities, which are being strengthened under the Project. Accordingly, it is important not to overtax their resources and capabilities. While attention to poverty reduction should be a priority for municipalities, their focus should be upon the improvement of the physical conditions and access to health services of people, particularly women and children, in the most deprived neighborhoods. This was the aim of the Project, and some progress has certainly been made.⁴⁵

⁴³ The LGED reports that capacity of the municipal authority is limited because functions related to slums are not included in the municipal authority ordinance.

⁴⁴ The EA reports that it has no intention to divert microcredit programs to NGOs as it believes they are working well under the present structure.

⁴⁵ The EA reports that public participation and hygiene education campaigns were designed by senior female staff consultants.

89. However, much depended on the competence and motivation and effective supervision of the POs, who were probably insufficiently trained in community development and health promotion, and inadequately supervised by someone with appropriate expertise. Both women and men should be trained for these positions, and their training should be focused upon community development and health promotion. Male and female POs should work as a team with different male and female client groups within the community. They should be guided and monitored by an experienced program supervisor in the PMU, with specialized experience in working with the urban poor.

90. The POs also should be trained to facilitate interagency cooperation with NGOs and other donor programs in each city, where applicable, to develop participatory annual plans for the communities they serve, and strategies for linking their work to that of other government agencies and NGOs in each town. There were opportunities, for example, to learn from the United Nation's Children's Fund's experience, especially regarding implementation issues that were evident.

91. **Women's Health and Legal Education.** The Project would benefit from some additional inputs as well as remedial action on issues outlined in paras. 85-90. The social and health problems of the women in the settlements appeared to be very severe, and there was a clear need for the municipality to establish contractual arrangements for a woman doctor to hold clinic twice a year in the settlements targeting women with gynecological problems and sexually transmitted diseases. An NGO specializing in women's rights should be contracted to visit each settlement every two years to provide training on women's legal rights.

92. **Project Budget.** The slum improvement component was underfunded. Much of the social development justification of the Project was attached to this component, but a relatively small proportion of the budget.

93. **Strategic Gender Planning.** If ADB continues to support urban development in Bangladesh, the design of future projects needs a more strategic focus on gender planning as specified in ADB's policy on gender and development.

NEPAL CASE STUDIES

A. Introduction

1. Overview of the Study

1. **Projects.** This appendix provides a discussion of structural gender issues in Nepal, a brief description of each of the three projects including their gender provisions,¹ the fieldwork, the findings relating to gender issues,² gender impacts, recommendations for future project design, and suggested midcourse corrections. In Nepal, the projects evaluated were the Second Irrigation Sector Project (NEP-Irrigation); the Fourth Rural Water Supply and Sanitation Project (NEP-Water and Sanitation); and the Microcredit for Women Project (NEP-Microcredit).³

2. **Locations.** The fieldwork was carried out between 12 June and 7 July 2000. Sites in the central and eastern regions were chosen to cover subprojects of different sizes and in different geophysical and sociocultural settings (Table A3.1).

Table A3.1: Sites Visited and Agency and Beneficiary Designations

Item	Project Name		
	NEP-Irrigation	NEP-Water and Sanitation	NEP-Microcredit
A. Executing agency	Department of Irrigation, Kathmandu	Department of Water Supply and Sanitation	Women's Development Department and Nepal Rastra Bank, Kathmandu
B. Implementing agencies	District Irrigation Office project management unit at Bhaktapur (Kathmandu Valley), Morang (eastern terai), Dhankuta (eastern high hills), and Saptari (eastern terai)	District Water Supply Office Morang, Dhankuta, Saptari	Bhaktapur women's development section (WDS); Adarsha Yuva Club, Society for Community Development. Dhankuta: Society of Local Volunteer Effort (SOLVE) and WDS.
	Eastern Regional Irrigation Authority, Biratnagar		Saptari: Community Women's Development Center, and WDS
C. Beneficiaries	WUAs at subprojects Bhaktapur: Tauthali Phant and Mahader Khola Morang: Hasina and Rateholi Dhankuta: Chheyalong Laktang Saptari: Pauda Surunga	Water users committees at Morang, Pati, and Haraincha systems Dhankuta Marekathare subproject: Gurung Gaun and Sanodhami Muhan subsystems, Hile System. Saptari: Fatepur, Sanodhami Muhan, and Kathauna systems	Women's microfinance groups: Bhaktapur: Madhyapur and Thimi Nalachap, Jhaukhel and Katunje Dhankuta: Joth Jaun and Jorpati, Uttar Pani and Paripatle Saptari: Fatehpur and Rajbiraj
	Women farmers at the head, middle, and tail of the irrigation systems	Women in the water users committee areas	Women members of the microfinance groups

WUA = water users association.

¹ Prior to introduction of gender and development policy, gender provisions were reflected as social measures in the report and recommendation of the President.

² Findings relating to other issues are presented in footnotes when they may be useful for implementation of the projects.

³ Loan 1437-NEP: *Second Irrigation Sector Project*, for \$25 million, approved on 16 May 1996; Loan 1464-NEP: *Fourth Rural Water Supply and Sanitation Project*, for \$20 million, approved on 24 September 1996; and Loan 1237-NEP: *Microcredit for Women Project*, for \$5 million, approved on 24 June 1993.

3. There were some constraints encountered in the evaluation. For example, in Dhankuta district, in a high hill area, the fieldwork was carried out in heavy rain and thick fog. Walking tracks were muddy and slow to traverse due to the wet conditions. To reach the irrigation and water supply projects, a six-hour walk and an overnight stay in a village was required. It was also the peak season for harvesting, and as such, it was hard to meet members of the farming households. Other problems that affected fieldwork in the eastern terai were the strikes and road closures. The planned fieldwork and appointments in Siraha District had to be cancelled at the last minute due to a strike, so the Operations Evaluation Mission worked in Saptari District instead, giving very short notice to the district implementing and other agencies. Subsequently, the strike spread to Saptari, which caused fieldwork to be cut short by one day.

4. **Consultations.** The relevant executing agencies (EAs) at the national level and the EAs and implementing agencies at the district level were consulted. These meetings were to discuss the implementation of the Project and the rationale and scope of the evaluation, and to seek information and advice. Field visits were made to selected project areas or subprojects, followed by consultations with groups and individual beneficiaries. At the conclusion of the fieldwork, a consultation workshop on gender aspects in project implementation was held in Kathmandu to present and discuss preliminary findings and recommendations. It was attended by representatives of the EAs, multilateral aid agencies, local nongovernment organizations (NGOs), relevant research institutions, and other government agencies.

2. Overview of Structural Gender Issues

5. This section provides an overview of some salient gender issues⁴ for the sectors covered by the three projects. The main issue is cultural diversity between caste and ethnic communities, which makes it difficult to generalize about the status of women; second, the economic status of women and their rights to property; and third, women's rights to water.

6. **Culture and Diversity.** Nepal is a multicultural society comprising many different ethnic and caste groups speaking more than 50 different languages. It is mainly a Hindu state, but many groups are Buddhist, or practice a combination of Buddhist and Hindu teachings and rites. Women classed as Tibeto-Burman, a broad group comprising many different cultures and languages, originate in the hill and alpine areas of Nepal and have generally higher social status and greater economic freedom than their sisters classed as Indo-Aryans in the lowlands. Indo-Aryans are also culturally diverse and divided by caste and community. They are less likely to have access to education than women in Tibeto-Burman groups. Despite the easier access to schools in the terai (lowlands) than in the hills where access to schools can be very difficult, female literacy rates are lower than in the hilly areas. Overall, in the population aged six years and older, 52 percent of males are literate, as against 24 percent of women. The gap is wider in the population aged 15 years and older, with 54 percent of males being literate and only 19.4 percent of women.

7. Another issue is the gender values associated with socioeconomic status. The Asian Development Bank (ADB) country paper on Women in Nepal (1999) identifies nine strategic issues relating to the economic participation of women. In many Hindu communities, it is common for the more prosperous and high caste households to demonstrate their superior social status by restricting female members to the house and its surrounding compound. Hired labor (often provided by poorer women) do women's work in the fields and other tasks outside the house, such as fetching water and fuel. Their greater prosperity does not mean that they are more likely to educate their daughters: marriage is the priority, the earlier the better, and it is the

⁴ In particular: deeply entrenched social, cultural and religious beliefs, attitudes, and practices.

prerogative of the husband and his family whether a girl may continue going to school after marriage. Thus, it is common to find a great disparity in the educational attainments of married couples in these circumstances. A teacher or government official may be married to a woman who cannot read or write, although she may come from a high ranking and well-off family. However, it should be noted that this is changing among educated middle-class Hindu families, especially those in urban areas.

Strategic Issues on the Economic Participation of Women

- (i) Restricted access to productive assets, land, property, credit, and modern avenues of information is reinforced by unequal inheritance laws and social norms that confine women's resource base only to marriage.
- (ii) Lack of information on women's employment and wages and underreporting of women's economic activities.
- (iii) Concentration of women in small-scale agriculture, which is largely subsistence based and underproductive.
- (iv) Concentration of women in low-wage, low-skill menial jobs in agriculture and nonagriculture sectors due to lack of education, training, information, and bargaining power.
- (v) High and increasing workloads among women without concomitant increases in access to resources.
- (vi) "Feminization" of the informal, self-employed sector.
- (vii) Poor working environment and conditions due to concentration in low-level employment, lack of child care facilities at workplaces, lack of awareness of women's problems in trade unions, and gaps between law and practice.
- (viii) Difficult environment for women entrepreneurs due to lack of assets and access to credit.
- (ix) More females than males employed as child labor, and more trafficking of girls than boys.

Source: Office of Environment and Social Development. 1999. Country Briefing Paper. *Women in Nepal*. Manila:ADB.

8. So, paradoxically, women from poorer, lower status households have more economic freedom than those of higher status, although it is debatable what kind of value there is to the "freedom" to engage in long hours of often heavy work in the home, the farm, the market place, and in the unskilled labor force. But the interviews made it clear that if mature widows, wives whose husbands are away working, or unmarried women have a little capital or access to land, they run their own household and businesses or farms and make all the decisions without public disapproval. However, they are largely excluded from public life, and indeed those interviewed said that taking a role in public life or "social work" as some put it, had never occurred to them as a possibility. Nevertheless, most said they felt quite capable of doing it.

9. **Economic Status and Property.** The majority of the population lives in areas in which Hindu customs affect property rules. There is wide cultural and caste variation but property is normally inherited through males, and women are given in marriage at an early age despite constitutional guarantees of equal rights of women and men. Specific laws of inheritance codify Hindu practices and emphasize patrilineal⁵ descent and patrifocal⁶ residence systems. Property holders (the holders of tenancies or the owners of land) are normally patrilineal segments, comprising two or three generations who may or may not occupy the same house. Marriage is only permitted between persons of the same major caste group. A substantial segment of the

⁵ Descent that is traced only in the male line.

⁶ Referring to the practice of women residing with their husband's kin after marriage and not the other way around.

population have no caste and are considered ritually polluting⁷ and, therefore, socially inferior to those who belong to caste groups, even if caste-less (so-called "scheduled castes") Hindus happen to be wealthier.

10. Women belong to their father's patrilineage⁸ until marriage. They are then attached to the patrilineage of their husband, but are not a member of it. Married women are attached to their husband's patrilineage, but have no property rights in it, other than to a few personal items.⁹ In patrilineal systems, women stand "in between" groups of men in their own and their husband's family. Some men take more than one wife. Women receive their inheritance at the time of their marriage, usually some jewelry, if the family can afford it, and household possessions. In some communities, the custom has also arisen where families "buy" the bridegroom with gifts of money or property, which is also referred to as dowry. The bride's father or brothers may provide money, which goes to the husband or his father, not to the bride as in the older custom. This practice may be seen as a way for the fathers of girls to get the best possible bridegroom. It was once the practice of high caste and wealthy families but is now widespread in many Hindu communities in Nepal, including the poor and the lower castes. Widows become the dependents of their husband's patrilineage; however, in modern times, women have been able to inherit their husband's land tenancy. A man may also register a portion of land in the name of a daughter, especially if he has no son; but if he does not do this before he dies, the land reverts to male members of his patrilineage. Women who hold a tenancy right to land, or who own land, are expected to hold it in trust for their sons. Some cultures, however, allow women to inherit land.

11. **Women and Irrigated Agriculture.** Only a few farming tasks are socially restricted to men, such as plowing and driving a horse and cart. Most agricultural and irrigation-related tasks can be done and are done by women. Ninety-one percent of women in the total population are active in agriculture-related work. For example, an unpublished research report based on work done by a member of the Operations Evaluation Mission, shows that on the Andhi-Khola irrigation system, planning expectations were that 52 percent of agricultural work would be done by males alone, 30 percent by females alone, and 18 percent would be done jointly. But when actual labor inputs were measured, it was demonstrated that males did 37 percent of work, females did 39 percent, and 24 percent of the work was done jointly. Yet, most women did not know the size of land owned or sharecropped by their family.¹⁰

12. Irrigation-related work has always been considered a male domain in Nepal. Male control of water users associations (WUAs) arise from the complex relations between male land owners, tenants, and informal sharecroppers. Ninety percent of women are excluded from the planning phase of irrigation improvement or development. If women were included, they could play a significant role in planning, implementation, and operation of the irrigation systems, but in practice less than 5 percent of women are members of the irrigation systems.¹¹ It was assumed in the past that males are the main farmers, decision makers, and providers, but now that the important role of women in the agriculture sector is widely accepted and recognized,

⁷ Traditionally, these groups followed hereditary occupations that barred Hindus belonging to castes, such as butchery, leatherworking, cleaning, and undertaking.

⁸ A group of people related by a common male ancestor.

⁹ The Nepalese constitution does not permit women to inherit any property from their parents.

¹⁰ Pradhan, Rajendra et. al February 2000. *Water Land and Law. Changing Rights to Land and Water in Nepal.* Kathmandu. Freedeal.

¹¹ Pradhan, N.C., Franz von Benda-Beckmann, and Kabeet Von Benda-Beckmann. 1989. *Gender and the Multiple Contingencies of Water Rights in Nepal*; Bajracharya, Prabina. *Gendered Water Rights in the Hile Khola Lulo Irrigation System*; van der Schaaf, Charlotte. "Land Water and Gender in Rupakot Village, Nepal" in; Pun, Shuku. *Gender Land and Irrigation Management in Rajapur.* All in Rajendra Pradhan, et. al, 2000 (footnote 10).

government policy requires that 20 percent of the members of executive committees of all irrigation systems are women.

13. WUAs are not just to manage, organize, and maintain the system but to provide training, disseminate information and new agricultural knowledge, and facilitate cooperation between farmers and rural development agencies. There are efficiency as well as empowerment arguments for the involvement of women in irrigation management. Women not only do about 60-70 percent of agricultural work, but after men have prepared the land, women flood the fields from the channels, and plant most crops; in some areas, they also clean and maintain the minor channels near their farms. In many communities, men work as soldiers or migrant workers abroad, leaving women to run farms.

B. Nepal Second Irrigation Sector Project

1. Description

14. During the 1980s, the Government realized that irrigation development could not be dependable and sustainable without the beneficiary farmers' active participation in the related activities. The Ninth Five-Year Plan emphasized farmer participation through irrigation WUAs. The major objective of the Project is to support government goals by contributing to sustainable welfare improvements in 35 districts in the central and eastern development regions, reduce poverty, and increase the contribution of agriculture to the gross domestic product.

15. The Project has four major components. The first is to strengthen WUAs; this includes training in management and self sufficiency, construction techniques, and agricultural activities. Gender and environment concerns are to be addressed under this component. The second component is to improve construction of farmer-managed irrigation systems, including improvement and expansion of 160 existing ones and 19 new ones. The third component is institutional strengthening, which will involve both the Department of Irrigation (DOI) and the Department of Agriculture (DOA). This component contains a variety of provisions for training, vehicles, construction, and equipment. The fourth and final component is for provision of agricultural extension services and the strengthening of linkages between DOI and DOA.

2. Fieldwork

16. After discussions with the project management unit, DOI, arrangements were made to visit four districts. Fieldwork was conducted in Bhaktapur District in the Kathmandu Valley where two subprojects were visited: Tauthali Phant (35 hectares [ha]) and Mahader Khola (450 ha). In Morang District in the eastern terai area, visits were made to Hasina (300 ha), Rateholi subproject (200 ha) in Dhankuta District in the high hills of the eastern region, Chheyalong Laktang (200 ha); and in Saptari District, in the eastern terai area, Pauda (155 ha) and Surunga Dhar (210 ha). Interviews were held with field staff, WUA groups, and individual women farmers at the head, middle, and tail of the irrigation systems.

3. Findings

17. **Gender Provisions in Design.** His Majesty's Government of Nepal now requires that 20 percent of the members of all the executive units of WUAs will be women users in accordance with Nepal's international commitments to improve the status of women. The report and recommendation of the President (RRP) and project administration memorandum for this Project state "Although women are widely involved in farming activities, particularly in the hills,

they have traditionally had little involvement in irrigation system operation.” It elaborates further that, in many cases, irrigation management is thought to be the task of men, and women would prefer not to be involved. There is no reference in the RRP or project administration memorandum to the fact that women do 60-70 percent of farming work in most areas and are responsible for tasks most directly associated with water use. The RRP refers to the 1992 irrigation policy in Nepal, which could have been used to secure women’s involvement in WUAs (RRP, para. 71). The RRP also makes the assumption that democratically elected WUAs will involve farmers. The linkages between the training identified and sustainable WUAs are not demonstrated in the RRP. The motivations/incentives for men’s participation in WUAs may be different from women’s.

18. However, the RRP points out that women do have needs for water, particularly for washing and bathing, and would like to have these needs recognized. Encouragement was, therefore, to be given to the involvement of women in the design and implementation of the Project. To achieve this objective (i) female sociologists, association organizers, farmer organizers, and consultants were to be hired by DOI to assist in the formation and strengthening of WUAs in each subproject; (ii) DOI, DOA, and WUA officials were to be trained in gender awareness and in recognizing the needs and roles of women in the community; (iii) training packages for women were to be prepared by DOI; (iv) appropriate provision concerning women's participation in project implementation were to be included in the memorandum of agreement between DOI and each WUA; and (v) linkages between the projects and ongoing women in development (WID) projects were to be strengthened. But the design did not consider the EA capacity or specify how the components for women's involvement are to be implemented, and does not appear to provide budgetary provisions.

19. **Gender and Project Implementation.** Legal and land reforms since the 1950s have allowed very large numbers of hereditary tenants to become owners of the land they once rented. Sharecroppers are protected by rules that prevent them from being dispossessed by the owner as long as they pay *Kut*, a set scale of payments of a fixed portion of the crop of paddy (unprocessed rice) based on the area farmed. When a tenant dies, his land is inherited by his male heirs unless the landowner chooses to grant the tenancy to the late tenant's wife. Usually, the wife of a tenant is not considered capable, so the landowner selects the tenant's son, making the woman a dependent of her own son. Inequality in landholdings is still very great. For example, in one area visited in Saptari District, only two families owned land. Everyone else was their sharecropper or an agricultural laborer. Most farmers in Nepal are sharecroppers.

20. **Access to Water.** Water rights pertain to land ownership. Women from landless families who make their living as laborers may have great difficulty in getting access to enough water for their subsistence and domestic purposes.¹² Where water is scarce, the smaller, less influential farmers are likely to be most disadvantaged in obtaining the water they need. Where water is scarce, there are also many disputes among farmers over access and "water stealing" in which farmers take water to which they are not entitled from canals by night. Water allocation may not be sufficient to meet the extra needs of women for domestic purposes. Well-designed, maintained, and managed irrigation systems, and current irrigation regulations and formation of WUAs to manage irrigation schemes, benefit small farmers in the command area, since not only is more water provided, but the water is regulated and must be shared proportionately among all

¹² Landless families live on very small plots of rented land that are just enough for a hut and sometimes for a barn and a few vegetables.

farmers,¹³ depending on their land requirements. Women's water rights, in most cases, are entirely contingent on those of the landowner or landholder (their father, brother, or husband).

21. **Impacts on Food Security.** Since the Project commenced, there have been changes in cropping patterns and increased production. All farmers interviewed who had access to irrigation said they had better incomes from higher production. Some marginal farmers have been able to secure food for a whole year whereas in the past, they had food deficits for three to six months. Each irrigation system now has its own irrigation rules and regulations. Where these rules are being followed, water-related conflicts or disputes have decreased. Women's involvement in farming and field irrigation has increased due to improvement in the systems, larger and more frequent harvest, and crop diversification, and because men can now take off-farm employment.

22. **“Hardware” More Effective than “Software.”** Overall, the physical development of irrigation has been more effective than institutional development. The field study found that many WUAs contributed minimal labor in construction, and many are dormant, having not renewed their membership annually by elections as envisaged in the design. Most farmers said they are not ready to take over the management of the completed systems because their WUA was not strong enough (this was found in both systems of Bhaktapur, and at Rateholi, Morang). In the Hasina irrigation system, some farmers were disaffected because the drainage structure was not properly implemented, and about 15 ha of land was regularly affected by flooding. Some users (Chheyalung Laktang of Dhankuta, Surunga Dhar of Saptari) said that the structures are already damaged, even before handover, but DOI said they have no budget to repair the damaged areas. This is often because farmers are unwilling to contribute labor or to pay water fees. In Hasina and Rateholi in Morang District, the elite of the area refuse to obey the rules and regulations of the irrigation system and refuse to pay cash in lieu of labor contributions during construction time and to pay water fees. In some areas, as in Bhaktapur, there are disputes over water fees between landowners and tenants, and in another area a subproject was heavily influenced by political parties. WUAs were formed by village development committees' political representatives instead of the users of the command area.¹⁴

23. **Capacity Building.** The Project did not appear to have successfully addressed capacity building and dispute resolution aspects among most of the WUAs met. It seemed clear that many subprojects will not be sustainable unless the problems and weaknesses of WUA management are resolved. One of the weaknesses appeared to be the capacity of farmer organizations, who were all males despite project provisions to the contrary. Farmers interviewed said that farmer organizations actually had negligible roles in implementation because they were not involved in contracting, their educational qualifications are low, and they did not know much about the construction activities or technical aspects. Many farmers were of the opinion that the DOI did not want strong WUAs, since more empowered farmers will speak out against contracting arrangements, which are not transparent.

24. **Women's Involvement.** Gender provisions in the Project were not adequately implemented. Provisions for women's participation in project implementation were not included in the memorandum of agreement between DOI and the WUAs interviewed, except to require its

¹³ If fees are not paid, as was often said to be the case, WUA has no resources to pay for maintenance and repairs of the system once it is transferred to them by DOI, so the sustainability of many schemes is at risk. The politics of land and water also undermine the effectiveness of WUAs. Local leaders and elites typically try to take control of the WUA and hold onto it, rather than holding a meeting of all users annually to reelect the officers and members.

¹⁴ The back-to-office reports of the Project note that the effective mobilization of the WUAs have been the weakest link in the Project and remedial action was initiated in early 1999. The EA indicates that the WUA mobilization affected both men and women and pilot training activities have rectified the situation quite effectively.

leaders to nominate the legally required number of female members. Only four of seven WUAs met had one or two women members, and these women were rarely active members and did not attend many meetings. WUAs mainly comprised leading men in the local community and female membership was “token.” In one case, the women nominated did not know they were members, but in another, two women had come forward to seek nomination at a public meeting. They were enthusiastic, but like the male members of the WUA did not have much understanding of their role or responsibilities. No linkages between the Project and ongoing WID projects had been identified for strengthening. Even if they attended WUA meetings, they were not active in decision making and they say they attended because their husband asked them to.¹⁵ Usually, women are not informed about the decisions taken during meetings, but they are asked for labor contributions for the canal maintenance. Generally, women were often found to be ignorant of the rules and regulations of their irrigation systems, the plans to hand over the system to the farmers, and water fee collection arrangements. All the men interviewed knew the details of the system after the completion of construction work.

25. **Training.** Women were not included or were included as a token gesture, and they were not getting meaningful access to agricultural training. No agricultural extension services had been provided to farmers in the schemes visited in Bhaktapur. In the schemes visited in Morang, agricultural training had been provided and two or three token women in each system took part in the training. In Dhankuta, agricultural training has started but no women have been included. In the schemes visited in Saptari, DOI is organizing the agricultural training, and had hired a well-known expert farmer to do the training. Two women had been invited, but six other women came and took part while the Operations Evaluation Mission team was present. The training method used by DOI and DOA officials was not in line with contemporary adult education methodology;¹⁶ however, the farmer-trainer engaged the trainees in an interactive discussion of his methods to increase productivity under irrigation. In one area near Dhankuta, the cardamom crop is doing well but there is a local idea that if menstruating women go near the trees, trees will die or not bear fruit. Farmers put up signs warning women to keep their distance. There is a need to establish a small women's cardamom project in the area to demonstrate the error of this superstition, but for now agricultural officers are going along with it and women are not given training on the crop.

26. **Capacity.** EA gender awareness and planning capacity was weak. The project manager was unaware of the Project's gender provisions, although they were included in the project administration memorandum. He also stated that ADB supervision missions did not ask to meet the women. This indicates the limited gender sensitivity, awareness, and importance given to gender provisions. The specified arrangements to encourage women's involvement in WUAs have not yet been effectively implemented. The gender provisions in the project design were agreed to by DOI, but in reality they were unable to employ female sociologists in regional or district level offices as stipulated. No female association organizers or farmer organizers were seen during the field visits. Some male sociologists were employed, but like the association organizers, farmer organizers and other technicians in the office and field knew little about gender and development concepts. No gender awareness training had been provided, nor training packages for women prepared.

¹⁵ Some newly appointed women members were expecting to take an active role in the WUA.

¹⁶ People with low levels of formal education do not learn effectively from classroom methods that require them to sit passively while an expert lectures and writes on a blackboard. It was interesting to observe the change during one training session conducted in this manner, when an expert farmer spoke to the class after several lectures by officials. He engaged his audience by asking them questions, to which they responded by questioning him in return. The class became lively and interactive.

4. Recommendations for Future Design

27. Culturally and sociologically focused preproject baseline studies are needed in which local culture, gender roles and relations, land tenure arrangements, farming systems, and leadership arrangements are carefully documented and analyzed. These data should then be used as a basis for design of both technical and social aspects of the Project.

28. **Participation.** DOI should be required to implement participatory processes, which should be incorporated into the design during preparation, specified in the design, and monitored during loan supervision. Participatory mechanisms should include (i) site selection based on the needs of users, especially those of small landholders; (ii) extensive user consultation on the design of irrigation infrastructure; (iii) informing users in advance of proposed tendering and contracting processes to ensure transparency; (iv) establishment of women farmer groups for each branch canal, who elect a representative to a branch canal WUA committee and nominate their representative to the main WUA committee; (v) every WUA committee should be reelected annually; and (vi) elections should be held at one of the public user meetings, and if necessary in every sublocality, so that every locality in the command area is represented in the committee. All WUA committee members at all levels (if it is a multilevel WUA) must be elected at an initial meeting, attended by male and female water users, and attendance should be required as a condition of obtaining or restoring irrigation to the area. Finally, WUA committees should be required to report back to all water users at public meetings twice annually on all decisions taken, and to provide an account of how all money collected in fees have been used. If the command area is large, separate meetings should be held in different sublocations, ensuring that women can attend.

29. **Training.** Training should be provided at convenient locations to encourage female attendance. The project design should stipulate that women be targeted for agricultural training and should include specific mechanisms by which this goal will be achieved and monitored. NGOs/microfinance institutions should be encouraged to work with women farmer groups as potential clients in irrigation areas.¹⁷

30. In many areas, 60 percent or more of the total land is owned by few big landowners who cannot apply small farming technologies and techniques. Agriculture support training must target small landholders and female-headed households and include training on maximum water utilization. Successful farmers should be recruited, as a normal procedure, as adjunct short-term trainers, and training should always be related to the forthcoming season (which was not the case in several reported instances). Training should be hands-on and interactive, not classroom based. DOI should engage an adult education specialist with proven experience in modern interactive adult teaching methods to advise on all training activities.

31. **Potential Midcourse Corrections.** Project management unit should be helped to implement the gender provisions specified in the RRP and project administration memorandum. In addition, savings and loan societies for women farmers should be formed in subproject areas who would subsequently elect their representatives on the WUAs. The EA lacks the capacity to do this. The Project should, therefore, be reoriented with the involvement of the women's development division and district women's development sections to plan and implement formal linkages between irrigation development programs, ADB-financed NGO/microfinance institution programs currently under development, and NGO/microfinance institution and rural development programs for women supported by other aid agencies.

¹⁷ The EA reports that pilot WUA training activities conducted in 16 subprojects were supervised by a female consultant engaged through an NGO.

C. Nepal Fourth Rural Water Supply and Sanitation Project

1. Description

32. The Project aims to develop human resources and improve the quality of life of the rural population, particularly women, who will be targeted for health and sanitation education. It will improve the supply of potable water and reduce sanitation deficiencies in disadvantaged rural areas. The objectives are to (i) provide water to around 1,500 rural communities in 40 districts of the far-western, mid-western, and eastern development regions; (ii) promote hygiene education; (iii) provide low-cost sanitation in selected communities; (iv) promote community-based management to achieve sustainability; (v) strengthen operation and maintenance of completed subprojects; (vi) improve sector cost recovery; and (vii) strengthen sector institutions including the Department of Water Supply and Sanitation (DWSS) and water users committees (WUCs). The Project has three major components. The first is for a Community Education and Awareness Program (CEAP) that will provide hygiene and water use training to women's, children's, and water users committee groups in 1,500 project areas and also to 300 teachers and health post workers. The program will involve the beneficiaries in subproject design and implementation. The second component is for water supply and sanitation development, and the third is to assist implementation management and institutional strengthening. Under implementation management, a targeted number of DWSS staff as well as WUCs were to be trained in design and implementation and provide supporting technical training and monitoring activities.

2. Fieldwork

33. After consultations with the project management unit in DWSS, arrangements were made to visit subprojects in three districts. First was in Morang District in the eastern terai region. Two subprojects were visited in the district: the Pati and Haraincha water supply schemes. Second was Dhankuta District in the eastern region high hill area, where two subprojects were visited. The Marekatahare subproject, which when complete will comprise 20 systems, of which two completed small gravity feed systems were visited. The second subproject visited in Dhankuta was the Hile Water Supply System, which supplies the small submunicipality and adjacent areas close to the road. The third district visited was Saptari in the center of the eastern terai region. The water supply subprojects visited were at Fatepur, Sanodhami Muhan, and Kathauna. Consultations were held with the DWSS at provincial and district levels, and interviews were held with field officers and water user groups. Three individual women beneficiaries were interviewed at each site.

3. Findings

34. **Gender Provisions in Design.** The Project provides for women to be targeted for sanitation education and for mandatory involvement in WUCs¹⁸ to provide them with a forum to present their views on water management, hygiene, and sanitation. The RRP states that "women and children are likely to benefit substantially from the Project. Female children in the project area often accompany mothers for collecting water. Older girls usually travel alone to fetch water. Time and energy savings in their case will be substantial; evidence from the ongoing Project indicates that time saved is largely spent in attending primary school, which augurs well for an increase in the female literacy rate in the long term."¹⁹ Other benefits to

¹⁸ These were also at times known as water users and sanitation committees.

¹⁹ Loan 1464-NEP: *Fourth Rural Water Supply and Sanitation Sector*, for \$20 million, approved on 24 September 1996.

women referred to include energy savings leading to improved nutrition and better health for children and mothers and health benefits from the reduction of waterborne diseases. These benefits are to be extended to women in all the subproject areas.

35. His Majesty's Government of Nepal gave assurances that by December 1998, "the Borrower will implement a program to increase the number of women workers in the district water supply offices to improve the balance between women workers and technical staff and to promote community-based women's programs more effectively."²⁰ The RRP (p. 6) states that "DWSS has assigned 75 vacant positions to women workers in district water supply offices and has agreed to draw up and implement a program to increase the number of women workers in them at a scale of two in every office with one engineer, and four in every office with three or more engineers. To further ensure that communications with women members of rural communities are undertaken effectively, the Government has drawn up a program of training of women workers commensurate with their recruitment, and has agreed that, of the pool of 40 technicians to be maintained at the regional level, effective October 1996, at least 25 percent will be women."

36. In the detailed description of CEAP component (RRP, Appendix 6, p. 1), it is noted that the primary and secondary objectives of the Project are to develop and strengthen human resources and to reduce poverty and to improve the status of women. CEAP is the first of three parts in the project design. The RRP states that CEAP incorporates a major campaign to educate rural communities in hygiene and water use. It further states that about 1,500 women's groups, 1,500 children's groups, 1,500 WUCs, and 300 teachers and health post workers will be trained, and orientation sessions run for members of village development committees (VDCs) and district development committees. The aim is to sensitize these groups and individuals to the benefits of improved water and sanitation facilities, and the participatory role they could play in subproject design, implementation, and operation, and their responsibilities toward ensuring the sustainability of project investments.

37. A project working procedures document specifies the WUCs are to include elected members by, from, and among direct users and must have diverse geographic, caste, ethnic, and gender representation. All WUC members are to participate in training on health, sanitation, and management-related subjects. The community is to participate in partnership in all water and hygiene education and sanitation activities under the guidance and leadership of the WUC including women and youth volunteers. It further specifies that a six-day training program is to be provided to WUCs on site and that this training will include community organizers and health volunteers and leaders of mothers' groups.

38. **Gender and Project Implementation.** The provision of water has been of great benefit to women; reducing the distance for carrying water and providing a safer source of drinking water. Water and sanitation programs rely on social and gender as well as technical components if they are to succeed in their objectives. Women, the main users, must be involved in water management and trained in basic maintenance procedures. They also need training in health and hygiene.²¹

39. **Community Education and Awareness.** The CEAP was weakly implemented. The social framework for raising awareness envisaged in the design of CEAP (women's, youth, and

²⁰ Loan 1464-NEP: *Fourth Rural Water Supply and Sanitation Project*, for \$20 million, approved on 24 September 1996, p. 25.

²¹ For example, in one project location where most houses had latrines and access to taps, children were still using roadside drains as toilets.

children's groups) did not exist in most sites visited. Gender provisions associated with CEAP were not implemented in most sites; for example, WUCs had not been given training of any kind in three of seven sites visited; and where it had been provided it was perfunctory and not the stipulated six days.²² Women belonged to WUCs in only three of seven sites; sanitation volunteers were trained and active to some extent in only two of seven sites; there were no women's groups involved in any site visited, although there were NGO groups formed in one or two of the project areas.²³ Finally, no women technicians were seen at the district level and none appeared to be involved in any aspect of implementation. The lack of effective implementation of CEAP in most sites was visibly compromising project goals for sustainability and cost recovery, and for good technical implementation in most sites. The problems of CEAP could be attributed to insufficiently detailed design and budgetary provisions, and to lack of DWSS capacity and insufficient supervision. The cost and complexity of implementing CEAP activities was underestimated and the project design did not contain adequate budget or well-founded implementation arrangements, in comparison to the provisions for technical implementation.

40. Sanitation improvements envisaged under the Project were not seen in many sites. Where sanitation activities had taken place, they were for school toilets or public toilets (the latter badly maintained), and because CEAP was so poorly implemented, little effort had been made to encourage the building of private latrines, as envisaged by the project design. Women did not participate in system design. The design of tap-stands did not consider women's needs. Many women use a carrier strap to carry water pots. The tap-stand does have a support structure around it to hang the water carriers. The tap-stands constructed during the third water supply scheme had this structure but the design was not replicated in this Project. Due to insufficient water, rationing was being done in completed schemes, and the scarcity of water led to conflicts and quarrels between women users, affecting the friendship of neighbors.

41. **Community Participation.** Information about the Project tended to be passed through the district development committee or local government VDC, so selection of project sites and decisions about the systems to be installed were subject to political pressure. In some cases, information was obtained through personal connections in district water supply office. Accordingly, decisions were not always made in the interests of the average user or on the basis of need. User participation was low at all sites visited.²⁴ Users provided labor to create infrastructure, but officials and technicians of DWSS and members of the local government authorities in the VDC made all the decisions. The water users were given little information about community participation. For example, the users of the Haraincha Water Supply Scheme were told that as soon as they collected and deposited NRs1,000 per tap, the Project would be initiated. They did not know about the 15 percent community participation requirement until after the project agreement was made. The use of the operation and maintenance funds was not transparent, so users distrusted the WUC and thought it might be cheating them.

²² The EA reports that training has been provided to about 350 district water supply office staff including engineers, overseers, and technicians and that problems reflect weaknesses in monitoring and limited staff at the regional project monitoring office level.

²³ The EA reports that about 25 percent of WUC members are women and that about two thirds of the volunteers have been trained. Insufficient representation of women in the WUCs is because the Project has not been able to reach them, or convince them to be in the committee. EA also reports that due to the meaningful efforts of the district water supply office field staff, two women from the most remote region (Far West) and district (Dadeldhura) traveled to Netherlands Second Water Forum, 2000 and described their water supply system and sanitation program, their role, and achievements through songs and dance.

²⁴ WUCs were mostly unaware of the budget of the scheme or arrangements for reimbursement. Users think that management is the responsibility of WUC.

42. **Field Staff.** Women are not involved in field level community mobilization as the Project envisaged. Under the current circumstances, increasing women staff in district irrigation offices will not solve the problem.²⁵ Instead, the capacity and the role of field workers (especially water and sanitation technicians) in the district offices should be revised, requiring them to work closely with women as well as men in every system under the Project. Communities can learn from the technicians during their stay in the local area, which proves more useful than short visits by higher ranking officials, even if these officials are women. Training female technicians should be piloted and evaluated. The CEAP component requires specialized district or regional mobile teams. These teams should be male and female, but at least 60 percent female, to supervise the implementation of CEAP.

43. **Social and Gender Awareness.** Field staff were mostly highly technically qualified, but had low levels of social awareness. Further, in most sites, beneficiaries did not seem to expect to have to take much responsibility for the service provided, and in some cases did not appear willing to bear any costs other than providing labor. Sanitation volunteers had not been selected and trained, or left their posts in completed schemes like Thamdanda, Gurung Gaun, and Sanodhami schemes. Those who had been trained as sanitation volunteers (all female, not male and female as stated in the RRP) were not providing services. In two schemes, young unmarried women had been selected and trained as sanitation volunteers even though the working procedures emphasized the need to select mature widows or married women. These sanitation volunteers left the village after marriage and were not replaced. Women users were not organized in groups as envisaged in the design.

4. Recommendations for Future Design

44. The initial step required is to assess the capacity of the EA to ensure that it has the capacity to implement the social components of a water and sanitation project. If it has not, the next step is to devise an implementation strategy. One strategy could be to contract the social components to NGOs, but this carries the risk of conflict between government and NGO personnel. There is also a loss of opportunity for government water and sanitation agencies to build expertise in social mobilization and gender planning. Therefore, careful assessment and planning is needed in the design phase to examine the alternatives and possibly to design a technical assistance for planning and providing training for effective and sustainable implementation procedures. Social and gender components do not carry large equipment costs as do technical components, but they are still expensive, as they require investment in technical advice, field personnel, training, and field supervision. There may be potential to work with the government to initiate partnership between ADB and a bilateral donor to support the social implementation aspects of the Project.

45. In order to promote women's participation not only in the field but also at the management level, it is necessary to reform policies and look into public service commission tests, etc. A clear plan needs to be drawn up so that it can be followed through during implementation.

46. The designs of this nature need more carefully considered gender strategies, more specific implementation arrangements, supported by more adequate budgetary provisions for CEAP, and closer supervision and interventions to address deficiencies when they become evident. A suggested strategy is outlined in Table A3.2. DWSS should be helped to implement CEAP. Regional mobile CEAP teams staffed by at least 60 percent women should be formed

²⁵ The project staff informed the mission that, in 2000 after a lot of persuasion, a female sociologist was appointed in the EA's central office, but, due to her family obligations she was unable to stay overnight in the field.

and trained under a special technical assistance, which should include provision of transport. The CEAP teams should work closely in new project sites with DWSS district offices and the field technicians, who should be instructed to teach basic maintenance to women in each location. Women's user groups should be established on a neighborhood or subvillage basis, and replace the sanitation volunteer provision, which is not effective. The design and water source must be discussed with the potential users at the planning stage. In areas where there is more than one scheme (e.g., a subproject comprising several water supply systems) and where the VDC doubles as the WUC, individual WUCs for each system must be formed and trained immediately.

Table A3.2: Social Preparation of Gender-Inclusive Water Users Committees

Social Preparation Steps	Organized by	Verified by
1. Preparation of the Community Education and Awareness Program (CEAP) operation and training manual including section on training women user groups, using the Asian Development Bank (ADB) gender checklist	Gender and water and sanitation consultant to the Department of Water Supply and Sanitation (DWSS) (special ADB technical assistance if necessary)	Consultant prepares indicators and monitoring tools for monitoring by district DWSS
2. Orientation meeting to inform all potential users of proposed project, water source, design, budget, and line items in budget	Village development committee (VDC) leaders and DWSS mobile CEAP team	Minute book
3. Neighborhood training session on the terms of the project for all users	DWSS mobile CEAP team	Attendance record and minute book
4. A mass meeting held to agree to terms of the project	VDC leaders and DWSS mobile CEAP team	Minute book
5. Formation of neighborhood women user's group; training on motivation and role of women in water management, leadership, and environmental health sanitation	DWSS mobile CEAP team	Action plan for women's user groups deposited with district DWSS office, copy held by the water users committee (WUC) when formed
6. Public meeting in area to be serviced to discuss design Election of 50 percent of WUC members by public meeting Election of 50 percent WUC female members by and from women's user groups	VDC leaders and DWSS mobile CEAP team	DWSS mobile CEAP team report to District Office and Headquarters
7. Training for WUC members on their roles and responsibilities	DWSS mobile CEAP team	DWSS mobile CEAP team report to District Office and Headquarters
8. Training for treasurer and secretary on their roles in financial management, account keeping, and store records	DWSS mobile CEAP team	WUC attendance record and minute book
9. Sanitation training to WUC and women's user groups	DWSS mobile CEAP team	WUC attendance record and minute book
10. Private latrine construction must be completed before water supply provided to household. Record of private latrines and standards kept by WUC, based on inspection done by women's user groups	WUC and neighborhood women's user groups	WUC household record book (lists latrine, water sources, fee payment, participation)

Social Preparation Steps	Organized by	Verified by
11. Payment of fees for operation and maintenance fund	WUC and neighborhood women's user groups	Bank account checked by DWSS mobile CEAP team and neighborhood women's user groups
12. Water supply provided to households	DWSS technician, local labor contribution organized by WUC, and women's user groups	WUC household record book
13. Women's user groups trained in maintaining taps and pipes near households	DWSS district technician	WUC attendance record and minute book
14. WUC trained in maintaining head-works, local person selected for specialized training, to be paid on a fee-for-service basis by the WUC from user fees	DWSS district technician	WUC attendance record and minute book
15. Annual mass meeting to reelect WUC Annual meeting of neighborhood women's user groups to reelect their quota to WUC	DWSS regional office, mobile CEAP team in first year	Actions and expenditure for the year publicly presented and discussed. WUC attendance record and minute book
16. Follow-up training a year after water supply provided	WUC, neighborhood women's user groups, and mobile CEAP team (in first year)	WUC attendance record and minute book

D. Nepal Microcredit for Women Project

1. Description

47. The objective of the Project is to improve and enhance the socioeconomic status of women and promote their greater participation and integration in national development, thereby contributing to poverty reduction in Nepal. The Project has two major components. The first is for group formation and training of women beneficiaries. It aims to mobilize women into stable self-help groups and provide skill training to around 20,000 women. A further aim is to rehabilitate women's training centers and production of training materials. The women's development division and women's development section (WDS) of Nepal Government as well as NGOs are carrying out this component at the district level.

48. The second component provides institutional support to NGOs. This component has provided a major training program for 95 selected local NGOs to strengthen their capacity for self-management, planning, accounting, microfinance management, and social and gender mobilization skills. Proven NGOs, having been strengthened by this component, will become credit agents on behalf of the participating banks and eventually the most successful will become financial intermediaries with assistance from a new ADB Rural Microfinance Project.²⁶

49. The third component is for provision of credit to women, which is being implemented through the Nepal Rastra Bank and two participating private banks. They will onlend about \$4.5 million through NGOs and women's development divisions/WDSs, who will provide

²⁶ Loan 1650-NEP: *Rural Microfinance Project*, for \$20 million, approved on 8 December 1998.

microfinance to the 5,130 women's groups formed under the first component. Women's microfinance groups require their members to deposit savings of between NRs10 and NRs125 per month, which entitles them to borrow, if approved by their group and the sponsoring agency from the participating banks. Loans granted to group members range from NRs5,000 to NRs20,000 at prevailing bank interest rates.

2. Fieldwork

50. After consultation with the EAs, women's development division, and Nepal Rastra Bank, arrangements were made to visit implementing agencies and microfinance groups in three districts. The first was Bhaktapur District in the Kathmandu Valley, where meetings were held with women's groups at Madhyapur and Thimi (sponsoring NGO: Adarsha Yuva Club), Nalachap (sponsored by the NGO Society for Community Development), Jhaukhel, and Katunje (both sponsored by WDS). In Dhankuta District, women's groups were visited Joth Jaun and Jorpati (sponsored by the NGO Society of Local Volunteers Effort), Uttar Pani, and Paripatle (sponsored by WDS). In Saptari District, visits were made to women's groups at Fatehpur (sponsored by WDS) and Rajbiraj (sponsored by NGO; Community Women Development Center). The groups studied during this evaluation were of mixed ethnic and religious backgrounds. In each group visited, a number of individual members volunteered to give private interviews on their loan use.

3. Findings

51. **Gender Provisions in Design.** The Project is WID specific and all of its provisions, either directly or indirectly, are intended to improve and enhance the socioeconomic status of women. The Project was operated in 12 districts out of the 75 districts of Nepal and has covered 182 VDCs and 14 municipalities.

52. **Gender and Project Implementation.** The Project exceeded its outreach target.²⁷ The groups studied during this evaluation were from mixed ethnic communities and religions. Women's groups were mobilized and linked with the participating banks for credit. The Project significantly contributed to the empowerment of women, as their role in income generation has been recognized by their male counterparts in the family as well as in the community. The decision-making capacity of women has been gradually increasing over the years due to the Project. Their awareness of health care, sanitation, and family planning has increased. Saving mobilization built the confidence of women to run their groups and the federation of the groups (committees) on a sustainable basis in the future. A total of NRs9.6 million has been mobilized through group savings. The loan recovery rate under this Project is highly encouraging at 92.6 percent, which could be remarked as the highest record among similar other major institutional microcredit programs.

53. An effective microfinance system in Nepal is still in the process of being developed.²⁸ NGOs are still in the process of expanding capacity. Although NEP-Microcredit has significantly contributed in mobilizing and empowering women, increasing their access to income-generating

²⁷ Monitoring and support has been provided by the Nepal Resident Mission and, in addition, monitoring and evaluation has been carried out by the women's development division with assistance from the United Nations Development Fund for Women. The evaluation report was in draft form at the time of the Operations Evaluation Mission.

²⁸ There is an apex body of microfinance called Rural Microfinance Development Center (RMDC), which is receiving ADB loan funds through the Nepal Rastra Bank at 6 percent rate of interest. The RMDC onlends funds to NGOs at 9 percent rate of interest. There may be a scope to reduce government's margin to RMDC. The accredited NGOs work as social mobilizer in the beginning and then they become credit agents after fulfilling certain requirements.

opportunities and in building the capability of NGOs, greater efforts are needed to lead the system toward sustainability. High transaction costs, inadequate skill development training, heavy premiums for livestock insurance, and ineffective livestock insurance were the greatest issues related to policy. Lengthy loan processing both at NGO offices as well as at ADB (up to 45 days) was reported by the members.

54. **Credit Use.** Credit mainly benefited the "middle level poor." The interviews indicate that most members considered their economic situation to be "medium level," meaning that they did not see themselves as poor relative to others. The microfinance component of the Project differed significantly from programs observed elsewhere. Fewer loans were made for larger initial amounts, and for longer periods of time. However, there are constraints to women's economic decision making that may affect their utilization of credit. The property rights of married women are complex and vary depending on the age of the woman, her culture, and level of education. Married couples usually live in joint or extended family households, and economic decisions may not be made by husbands and wives alone, but in consultation with other senior members of the household. These decisions might include whether a woman may join a group, whether she may take a loan, and what she may borrow for. Although the majority of women interviewed privately said they borrowed for their own income-generating purposes, in most cases, the asset acquired or profits owned did not belong to the woman herself, but to her husband and in some cases, to his family (Table A3.3). In the interviews with groups, it was evident that there was considerable variation in women's rights to hold and spend money. The percentage of women who were allowed to have money in their possession varied and was highest in the Kathmandu Valley, between 25 and 60 percent. But in most cases, in all districts, women could not spend money without consultation with their husband or other family members. Widows were most likely to control their own income.

Table A3.3: Loan Use by Beneficiaries

Self-Status Ranking ^a	Age	Marital and Ethnic/ Religious Status	Loan Numbers/ Amount (in NRs)	User	Purpose
Higher medium	50	Widow, Chhetri Hindu	(1) 20,000	Self	Milk-cow
Higher medium	28	Married, Maitheli Hindu	(1) 20,000	Self and husband	Shop
Medium	22	Married, Magar Hindu	(1) 10,000	Self	Handicrafts
Medium	31	Married, Brahmin Hindu	(1) 15,000	Self	Milk-buffalo
Medium	50	Married, Hindu Chhetri	(1) 15,000	Self and husband	Shop
Medium	50	Married, Hindu, tailor caste	(1) 5,000	Self	Goats (all died, no insurance paid)
Medium	33	Married, Brahmin	(1) 15,000	Self	Retail shop
Medium	24	Married, Brahmin	(2) 15,000	Husband and wife	Shop
Medium	29	Married, Chhetri Hindu	(3) 20,000	Self	Poultry farming

^a The question was "how do you compare your own economic situation with others in this area?"

Self-Status Ranking ^a	Age	Marital and Ethnic/ Religious Status	Loan Numbers/ Amount (in NRs)	User	Purpose
Medium	40	Married, Brahmin Hindu	(1) 10,000	Self	Vegetable production
Medium	43	Widow, Brahmin Hindu	(1) 10,000	Self	Retail and tea stall
Medium	24	Married (co-wife), Limbu Buddhist	(1)10,000	Self and husband	Potato growing
Medium	50	Widow, Maithili Hindu	(1) 10,000	Self	Betel-nut shop
Medium	30	Married, Maithili Hindu	(1) 10,000	Self and husband	Fruit stall
Medium	55	Widow, Brahmin Hindu	(1) 12,000	Self	Milk-cow
Medium	40	Married, Chhetri Hindu	(1) 12,000	Self	Milk-buffalo
Medium	45	Married, Brahmin Hindu	(1) 12,000	Self	Milk-buffalo
Medium	24	Married, Newari	(1) 15,000	Self	Milk-buffalo
Medium	35	Married, Brahmin Hindu	(1) 25,000	Self	Milk-buffalo
Medium	28	Married, Chhetri Hindu	(1) 25,000	Self and husband	Electronic shop
Medium	44	Married, Chhetri Hindu	(1) 71,000	Self and husband	Tea planting
Medium	26	Married, Chhetri Hindu (husband in Middle East)	(1) Saves, no loan		
Low	46	Married, low caste Newari	(1) 10,000	Husband	Poultry
Low	54	Widow, low caste Newari	(1) 10,000	Self	Beaten rice
Low	35	Married, low caste Newari	(1) 15,000	Self	Vegetable production
Low	30s	Married, Newari	(1) 20,000 in arrears	Self	Milk-cow (died, insurance was not paid)
Low	36	Married, Dalit Hindu	(1) 5,000	Self	Goats
Low	58	Married, high caste Newari	(1) 15,000	Self	Milk-cow
Low	29	Married, Dalit Hindu	(1) 15,000	Self	Poultry
Low	35	Chhetri Hindu	(1) 15,000	Self	Tea/food stall
Low	30	Rai, Buddhist Hindu	(1) 5,000	Self	Pigs

55. **Training.** Women emphasized that they need more training to increase their understanding of business promotion and marketing, money management and recordkeeping, banking training for group leaders, and cooperative management training. They also were unanimous in their desire for further skill development training for income generation. Desired skills that were mentioned were handicrafts, para-veterinary work, soap making, bamboo stool

making, weaving and netting, sewing and tailoring, off-season vegetable production, and new enterprises.

4. Recommendations for Future Design

56. The Project has contributed significantly in mobilizing and empowering women, increasing their access to income-generating opportunities, and in building the capability of NGOs. The next phase of ADB assistance should build on the lessons learned, which are well understood in the Nepal Resident Mission, and which largely focus on resolving legal arrangements and the roles of banks, as well as building government and NGO capacity. Future development of microfinance in Nepal needs greater efforts to reach poor women. Skill development training needs to be more targeted to local needs, and more closely integrated with microfinance programs, to ensure that credit is effectively utilized. Further, there is a need to link women's microfinance groups formally to other major development initiatives in each district. This would assist in overcoming low levels of active female participation in irrigation, water and sanitation, forestry, agriculture, and other development programs.

57. Future requirements for group formation and training include (i) skill development training associated with microcredit programs, (ii) knowledge and skill for developing a cadre of new entrepreneurs to establish off-farm microenterprises, (iii) institutional strengthening of federated women groups/organizations and NGOs simultaneously, (iv) training for female para-veterinarians/animal inoculators as private practitioners in every district, (v) cooperative development and management training to women's groups, (vi) requiring insurance companies to streamline their processes if borrowers are obliged to insure livestock, (vii) essential banking training to WDS and NGO staff, (viii) incentives for banks to be more cooperative and to understand microfinance, and (ix) improved linkages and coordination between stakeholders.

VIET NAM CASE STUDIES

A. Introduction

1. Overview of the Study

1. **Projects.** This appendix provides a discussion of structural gender issues in Viet Nam, a brief description of each of the three projects reviewed, including their gender provisions,¹ the fieldwork, the findings relating to gender issues,² gender impacts, recommendations for future project design, and suggested midcourse corrections. In Viet Nam, the projects selected for the study were the (i) Fisheries Infrastructure Improvement Project (VIE-Fisheries), (ii) Rural Credit Project (VIE-Rural Credit), and (iii) Population and Family Health Project (VIE-Population and Health).³ The fieldwork was conducted in March-April 2000.

2. **Locations.** Four regions of Viet Nam were chosen for the evaluation in order to observe the implementation of the projects in different situations. Localities were selected where it was possible to visit implementation areas for all three projects (which excluded the possibility of visiting the northern upland region). Project locations were visited in Thang Hoa and Nghe An provinces in the north, Quang Nam Province in the central region, Dac Lac Province in the central highlands region, Binh Thuan Province in the southern coastal region, and Vinh Long Province in the southern Mekong region.

3. **Consultations.** The study used participatory and qualitative techniques to gather information. It was organized in four steps. A similar approach was used for other countries in order to maintain comparability. Fieldwork commenced with briefing-meetings with the Ministry of Planning and Investment and the executing agencies (EAs) and implementing agencies to obtain background information. The Operations Evaluation Mission met with implementing agencies at the provincial level in three provinces, followed by visits to three commune-level project locations in each province (Table A4.1). In each commune, a consultation was held with local officials and other relevant community groups (if any), and then visits were made to the homes of about three beneficiaries where semistructured interviews were held.

¹ Prior to introduction of gender and development policy, gender provisions were reflected as social measures in the report and recommendation of the President.

² At times, findings relating to other issues are presented in footnotes when they may be useful for implementation of the projects.

³ Loan 1404-VIE: *Fisheries Infrastructure Improvement Project*, for \$57 million, approved on 16 November 1995; Loan 1457-VIE: *Rural Credit Project*, for \$50 million, approved on 12 September 1996; and Loan 1460-VIE: *Population and Family Health Project*, for \$43 million, approved on 19 September 1996.

Table A4.1: Sites and Agency and Beneficiary Designations

Item	Project Name		
	VIE-Fisheries	VIE-Population and Health	VIE-Rural Credit
A. Executing agency	Ministry of Fisheries	National Committee for Population and Family Planning	The State Bank of Viet Nam
B. Implementing agencies	Port management authorities in Cua Hoi, Nghe An Province; Thuan Puoc in Quang Nam Province; and Phan Thiet in Binh Thuan Province	Provincial Committee for Population and Family Planning, Thang Hoa, Dac Lac, and Vinh Long provinces	Viet Nam Bank of Agriculture and Rural Development People's Credit Fund provincial offices in Nghe An, Dac Lac, and Binh Thuan
C. Beneficiaries	Households in communes near the ports at Cua Hoi, Tuan Phoc, and Phan Thiet. Fish vendors and ice sellers at Phan Thiet Port.	Commune leader and health staff at health centers in Thang Hoa: Tho Xuan, Xuan Tho, and Thiu Nguen. Dac Lac: Eakao, Dak Plao, Dak Mnong, and Hoa Khanh. Vinh Long: Than Quoi, An Binh, and Loan My	People's Credit Fund, commune, and Viet Nam Women's Union officials in Nghe An, Hung Tan, Hung Dong, and Nghi Thuy. Dac Lac: Hoa Khanh, Hoa Thang, and Pong Drang. Phan Thiet: Ham Chinh, Ham Hiep, and Ham Nhon
		Commune households	Commune households

4. At the end of the fieldwork, a one-day consultation workshop was held with major stakeholders to discuss pragmatic approaches in addressing gender issues in project implementation. The Ministry of Planning and Investment convened the workshop on 27 April sponsored by the Asian Development Bank (ADB). The objective of this workshop was to discuss with experienced participants ways to address gender-related issues that arise during the implementation of projects. Thirty-one representatives of aid agencies, international nongovernment organizations, relevant national research institutions, social organizations, and representatives of the EAs attended. The suggestions made were incorporated into the draft report.⁴

2. Overview of Structural Gender Issues

5. In this section, crosscutting structural gender issues⁵ are briefly discussed, followed by an overview of salient gender issues in the fisheries and agriculture sectors.

6. **Cultural Values and the Status of Women.** Women in Viet Nam are guaranteed equal rights with men in the national constitution and have made great progress toward equality since the colonial era. In 1979, Viet Nam began a reform process toward a market-based economy, which accelerated in 1986 with the declaration of *doi moi* (renovation). Women's representation in government dropped rapidly after the war in 1975 when many men returned and took over

⁴ The participants in the consultation workshop included Ministry of Fisheries (Fisheries Infrastructure Development Project); the National Committee for Population and Family Planning (Population and Family Health Project). The State Bank of Viet Nam, the EA for the Rural Credit Project, was represented by its implementing agencies for the Viet Nam Bank of Agriculture and Rural Development, and People's Credit Fund.

⁵ The term "structural gender issues" refers to deeply rooted institutional and cultural practices that influence gender relations and gender inequity.

responsibilities. The Government is now adopting policies to promote women in decision making at all levels; however, in terms of education services, there remain gaps between women and men and among women of different income groups. The two trends of most significance to this evaluation are the reemergence of traditional patriarchal values and the family planning practices promoted by the health system.

7. Reemergence of traditional patriarchal values influenced by Confucian philosophy⁶ requires the oldest son to carry on the family name, conduct the rites of respect for family ancestors, and to succeed his father as the head of the family. Accordingly, both women and men desire to bear sons in preference to daughters, and property is expected to be passed along the male line. A study published in 1998⁷ presenting data from studies in Thai Binh Province (Red River Delta) found that women strongly desired to bear at least one son to please their husband and in-laws, and women who had only daughters felt inferior, incomplete, and feared losing their husband to another woman. A 1992 contraception survey in four central coastal provinces found that 49 percent of fertile women wanted two sons, while 45 percent wanted one son. Of 22 percent of couples who had no son, 26 percent expressed determination to have a son, and 10 percent said they were sad that they had no son. Most significantly, the survey found that the majority of couples surveyed wanted a son to maintain the husband's family lineage and worship ancestors. Only 14 percent said they needed a son for economic security, to serve parents in old age, or for family labor.⁸

8. **Property Rights.** Traditional values have also influenced the practice of registering land in the names of men and support inequality of property rights and access to credit for women. In 1981, State policy began to transfer land from cooperatives to households. More recently, land use right certificates by law are given to the household and they can be used as loan collateral, but in practice, usually the name of the male head of household is recorded in the certificate.⁹ The law protects women's right to inherit their husband's assets. A woman's name may be recorded on the certificates as an heir, but when a woman is widowed, her son is named, in turn, as her heir unless there is a will by the father to the contrary. This protects a woman from the common practice in Bangladesh and Nepal, whereby at times a man's assets are taken over by his brothers (if he has no son, or if his son is not of age), leaving his widow dependent on whatever they choose to give her.¹⁰ Women who have been allocated land by their communes lose the rights to it if they marry outside the commune.

9. Spouses have joint liability for loans, but banks and other formal financial institutions will not normally lend money to a woman, unless she is the registered as the land user or unless her husband guarantees the loan. However, men are also not supposed to borrow from the People's Credit Fund without their wives co-signing the loan agreement.¹¹ Most women spend as many hours a day in productive work as men do, yet they are seen as secondary to their

⁶ Confucian doctrine is that women have "three obediences": to their fathers as girls, to their husband as married women, and to their sons as widows.

⁷ Johansson, Annika. 1998. *Dreams and Dilemma: Women and Family Planning in Rural Vietnam*. Karolinska Institute, Stockholm. See also: Le Thi Nham Tuet and Hoang Ba Thinh (eds.). 1999. *Some Studies on Reproductive Health in Vietnam, Post Cairo*. National Political Publishing House, Hanoi.

⁸ Hoang Ba Thinh. *Gender Viewpoint and Population Policy*. Pp. 155-176. See also footnote 7.

⁹ The policy is gender neutral but did not take into account the cultural barriers that may prevent the women's equal access to resources through the land registration process. Influenced by the patriarchal ideology, it was socially accepted that the man, as the head of the household, is mostly the representative of a household and as such men's names are indicated more often than women's names in land use right certificates. Subsequently, the land user rights were given to the household represented by both husband and wife.

¹⁰ By law, both sons and wife are heirs but the study team found that practice does not always follow the law.

¹¹ In two instances, the evaluation found this requirement was not enforced.

husbands in relation to access to credit and extension services for rural development. The wives of migrant workers can face great difficulties because of their lack of access to credit, as can wives who have been deserted, or whose husbands become mentally incapacitated, alcoholic, or drug addicted.

10. Although male control of assets was said by informants to represent Viet Nam's majority Kinh culture, ethnic minorities such as the Ede also have land registered in the name of the husband. This contradicts Ede custom, whose social system is the opposite of Kinh practice in that land is traditionally passed down in the female lines, husbands live with their wife's family, and children take the mother's name. The practice of land registration is also at variance with the constitution of Viet Nam and its commitments under the United Nation's Convention for the Elimination of All Forms of Discrimination Against Women. An objective to address this inequity was included in the Viet Nam National Plan of Action for Women for 2000.

11. **Women's Health and Family Planning Issues.** The ADB Women in Development Country Paper for Viet Nam states that "Women's health conditions are distressing. Nearly 50 percent of rural and 30 percent of urban women are anemic ... Women also suffer from poor health due to numerous gynecological problems aggravated by long hours working in flooded rice fields. In addition, health workers frequently report high rates of pelvic infections among women due to infection acquired through unhygienic delivery, abortion, or intrauterine device (IUD) insertion. These types of infection typically give rise to chronic ill health, pelvic and back pain, fever, and infertility."¹²

12. Population policy in Viet Nam promotes a two-child family with birth spacing of at least five years. Women should be at least 22 years old before having a child. In 1995, family planning was dominated by the use of IUD, backed by menstrual regulation and abortion. Districts are given acceptor targets to fulfill by central planning authorities. Viet Nam has the highest use of IUDs relative to population of any country in the world. Well-known side effects of IUDs include menstrual bleeding. No study appeared ever to have been carried out in Viet Nam on whether there is association between use and increased risk of anemia and reproductive tract infections (RTI). The Thai Binh study¹³ found that most younger women using IUDs complained of weakness, fatigue, dizziness, and being "weaker than their mothers," despite the fact that younger women have better living conditions and diet than their mothers experienced in their youth. It suggests there may be a correlation between symptoms indicative of anemia and IUD use and other clinical methods of birth control. Other common symptoms such as uterine pain, back pain, and headache could be indicative of RTI, which might also be associated with common fertility control practices. The pill, which has fewer side effects and could in theory be obtained from any retail outlet without need for clinical intervention, is an internationally proven method of contraception but it was not widely used in rural Viet Nam, and this study found that few health workers recommend it to their rural clients. Health workers were found to doubt the efficacy of the pill, attribute side effects to it that are scientifically unfounded, and believe that uneducated women could not remember to take it.

¹² ADB. 1995. *Women in Development: Viet Nam*. Country Briefing Paper. Manila:ADB.

¹³ See footnote 7. See also Johansson, Annika, et. al.: 1996. "Family Planning in Viet Nam—Women's Experience and Dilemma: A community study from the Red River Delta." *Obstetrical Gynecology*. 17, 59-67. "Abortion in Context: Women's Experience in Two Villages in Thai Binh Province, Viet Nam." *International Family Planning Perspective*, 22, 1996. "Population Policies and Reproductive Patterns in Viet Nam." *Lancet*, 1996; 345:1529-32. "Husband's Involvement in Abortion in Viet Nam." *Studies in Family Planning*, 1998; 29, 4: 1-14. Also: H.T. Hoa, et. al. 1996. Child Spacing and the Two-Child Policy in Practice in Rural Viet Nam: Cross Sectional Survey. *British Medical Journal*, 313: 1113-6.

13. The Viet Nam Demographic and Health Survey of 1997 indicates that only four percent use oral contraceptives, and 12-month discontinuation rates are highest for this method. Seventy-five percent of Vietnamese women of reproductive age use some form of contraception. Of these, 39 percent use IUD, 6 percent have been sterilized, and 6 percent are protected by use of condoms. Anecdotal evidence from interviews conducted during this evaluation suggest that condoms are most likely to be used by men in rural villages if their wives are suffering from RTI and cannot have an IUD replaced.

B. Viet Nam Fisheries Infrastructure Improvement Project

1. Description

14. The Project's overall objective is to promote modernization and greater efficiency in the marine fisheries sector. It has four subcomponents: (i) to upgrade 10 fishing ports; (ii) to improve fisheries management, policies, and planning, including the establishment of environmental monitoring units; (iii) to provide finance to approved private sector subborrowers to establish ice plants and cold storage facilities at the ports; and (iv) to resettle households at the Phan Thiet and Tac Cau ports according to an approved compensation plan with funds from the Government. The Project was ongoing during the Operations Evaluation Mission with nine of the 10 ports incomplete.

2. Fieldwork

15. The fieldwork was conducted in three ports: Cua Hoi in Nghe An Province, Thuan Puoc in Quang Nam Province, and Phan Thiet in Binh Thuan Province. The Phan Thiet Port was near to completion and in operation, which enabled interviews to be conducted there. Cua Hoi and Thuan Puoc were under construction, the latter being close to completion. After consultation with provincial project management units, interviews with women engaged in postharvest fishing activities in communes beside or near the ports were conducted.

3. Findings

16. **Gender Provisions in Design.** The project design recognized gender specialization in marine fisheries. The report and recommendation of the President (RRP)¹⁴ describes men's predominant role in capture fisheries and referred to women's postharvest roles in fish carrying, marketing and processing, and net making. It noted that women constitute about 75 percent of the total workforce in postharvest activities in the project areas. Observations made during this study suggest that women actually do nearly all the postharvest work of carrying, ice selling, processing, small-scale marketing, or fish brokering.¹⁵

17. The loan project design assumed that upgrading of port facilities would benefit women without any special interventions by providing a better working environment. It anticipated that its provisions would "... uplift the status and living conditions of women in fisherfolk households. This will be achieved through reduction of hardship in fish transporting, increased supply of freshwater and ice, increased earnings and improvements in living conditions and health" (RRP, Appendix 4.5, p. 44). While the project provision for port upgrading contained no specific

¹⁴ Loan 1404-VIE: *Fisheries Infrastructure Improvement Project*, for \$57 million, approved on 16 November 1995.

¹⁵ Fish brokering refers to various arrangements made with fishing boats to secure, purchase, collect, transport, and on-sell the catch to larger dealers.

gender-targeted provisions, the port facilities aimed to provide benefits to the men who own or operate medium- to large-size fishing boats by providing safer, more modern facilities. The RRP (p. 25) states that the benefits for women are "access to improved postharvest facilities within the port complex, opportunities for better incomes, and an improved working environment."

18. A domestic research institute carried out a project preparatory technical assistance (PPTA) socioeconomic study at feasibility and design stage. The study focused on capture fisheries, rather than onshore fisheries activities in marketing and processing. The gender analysis in the PPTA socioeconomic study, among other things, attempted to enumerate the percentage of women employed in capture fisheries. It seemed to assume that "fisheries" is only the capture, rather than handling, marketing, and processing of fishing in which women are more involved.

19. The Ministry of Fisheries' overall estimate that 73 percent of all workers at the ports (preproject) are women is cited in the RRP. This figure seems to be an underestimate, but is more likely to be correct than the assertion in the PPTA socioeconomic study that in Phan Thiet only 7.5 percent of women work in fisheries (which probably refers to the percentage of women working on fishing boats). Another possibility is that the PPTA data cited in the RRP (Appendix 4) is based on formal employment statistics, which may exclude the very large, informal, predominantly female onshore subsector. The PPTA study did not analyze female onshore activities in any depth, nor did it indicate the complex range of economic niches occupied by women to support households or supplement core household incomes from fishing. The project design has a component to provide finance to private operators of cold stores and ice-making plants at the ports. This component offered an opportunity for gender mainstreaming but was not identified in the PPTA. Many women make a living from selling ice, which they buy from ice-works near their commune, or in some instances, at the port. Then they chop it up and sell it to fishers or fish buyers. The larger-scale operators have ice-chopping machines, and also sell ice in blocks to fishers. Small shoreline operators chop the ice by hand.

20. The PPTA component for institutional strengthening (1995) contained a women in development (WID)-specific component. It was an add-on WID technical assistance (TA) for six women representatives and extension workers to join study tours to selected countries in Asia. The objective stated was "to familiarize themselves with the role of women in fishing port operations and in income generation; thereafter they will train other local women, particularly in entrepreneurship development" (RRP, p. 25). The design of a WID-attached TA was completed in early 1999.¹⁶ The proposed activities on a budget of \$40,000 are (i) training for women in entrepreneurial skills, fish handling, and resource and environmental management through the Viet Nam Women's Union (VWU) in port areas; (ii) an associated credit program; and (iii) a gender equity seminar for Ministry of Fisheries, Port Management Authority, and other agencies involved in the Project. The TA was not implemented due to poor design.¹⁷

21. **Gender and Project Implementation.**¹⁸ Relatively few women are involved in capture. Economic considerations among small-scale fishers influence decisions about who goes to sea. For example, if a fishing boat is owned, it is more profitable to crew the boat with family members than to hire nonfamily members. This is because a share of the catch must be paid to

¹⁶ Consultant's final report for TA 2444-VIE: *Capacity Building of the Ministry of Fisheries*. February 1999.

¹⁷ According to the previous and current project managers and consultant, the conceptualization in the TA is excellent, but it lacks an implementation strategy. The Ministry of Fisheries reports that the implementation of WID TA 2444-VIE timing did not agree with the timing of the Project.

¹⁸ Only one port at Phan Thiet was in operation so the findings of the evaluation include the situation observed at this port and the situation of fishing communities in areas near the other two incomplete ports visited.

a hired crew. Family choices about whether wives join their husbands in fishing depend on several factors. If she has fishing skills, if all the other crew members are relatives, if she has no dependent children, and if there is someone at home to take care of the family possessions, then women may choose to go fishing as crew members. This arrangement is mainly limited to small, family-owned craft, which do not require a large crew.¹⁹

22. **Division of Labor.** The fisheries sector, including small, medium, and large-scale enterprises, is characterized by a strongly marked division of labor between women and men. Notably, more women in the fisheries sector operate independent enterprises than in the agriculture sector. Men are predominantly employed in marine capture as self-employed boat-owners or as crew. Women are active in a wide range of onshore enterprises such as fish buying and marketing, netmaking, and seafood processing. In the small-scale fisheries sector, men mainly do the fishing. Women mainly do fish marketing, processing, and associated activities, such as ice selling, provisioning fishing boats, and netmaking. In contrast, in the agriculture sector, women and men work together on most activities, and farming is usually a joint household enterprise.

23. In fishing households in the small-scale fisheries subsector, men get better prices for their catch if, instead of selling to an intermediary, they give their catch to their wives to sell. However, since fishing is seasonal and fishing trips usually last a week or more, selling her husband's catch does not fully occupy a woman's time. Therefore, many entrepreneurial women specialize in fish marketing. They sell fish caught by their husband when his boat comes in, and in between, they buy fish from other boats, so they are buying and selling fish every day. Capital is needed to enter this business, as most fishers sell to the buyers who have given them a cash advance before they go to sea.

24. Fish buying is a female-dominated enterprise. Fish is bought from fishermen, paying an advance deposit to ensure their purchases. The buyers typically resell to a range of outlets, depending on the season, including small market vendors and fish processors, ranging from small household operations to export industries, and fish wholesalers. The larger the operation, the more likely it is to be male owned. Fish-processing operations are also mainly done by women. Activities include buying fresh fish and drying fish for resale or making fish sauce. These operations range in size from household enterprises to larger businesses employing labor, to State-owned and private industrial operations. One of the most prosperous households interviewed operated an all-family enterprise that dried fish, made fish sauce, and handled the wholesaling themselves to eliminate intermediaries. The wife organized buying and production while the husband and older sons took care of distribution and marketing.

25. Another niche enterprise is netmaking and repair. Some women work as individuals, others in groups (especially if their husbands are in a cooperative fishing venture), while others make nets and also buy nets from neighbors, then resell them locally. The most common occupation among poor women in the small-scale fisheries subsector is as casual laborers, as fish carriers, working for buyers and processors, or doing fish processing paid by output.

26. Women interviewed in all areas reported that unemployment or underemployment was their greatest problem. Around the Cua Hoi port site in Nghe An, on the north central coast, there appeared to be particularly high underemployment among women who saw their situation as a big problem, as they had to rely on their husband's income from fishing, which is seasonal

¹⁹ During a fishing expedition, it is difficult for women to travel with nonfamily crew as they are at sea for several days without any sanitary facilities.

and insecure. Fewer women were observed working in onshore fishing enterprises than in the south. This is possibly because fewer small-scale private fishing operations were observed among men in the locality. It is likely that there are fewer opportunities for the small niche enterprises observed in the central and southern coastal regions. But underemployment was also a problem, though less acute, among women and men in the communes visited in the central and southern regions as well as the north. This appeared to be related to the intense competition for the resource, which may be diminishing through overexploitation. It seemed unlikely that the fisheries sector will be able to support many more jobs or self-employment opportunities in the future, even with modernization of the sector. When fishing prospects are poor, men have more labor migration opportunities than women, either as fishermen on foreign vessels, or as labor migrants in other provinces or countries. Several women were saving to help their sons pay agents to get them work abroad.

27. **Registration of Land.** Another problem was that few households seemed to have registered land or other assets that could be used to secure a loan to establish or expand small enterprises. If assets were registered, they were registered in the name of men. Therefore, gaining access to credit was very difficult for women. Few women interviewed had received loans through poverty reduction programs.

28. **Gender Impacts of Port Facilities.** The ports were to provide a more modern, better-serviced environment for medium to large fishing vessels, which are mainly privately owned by men or owned by the State. Implementation problems have been largely associated with construction targets. Of the project sites visited, only the port at Phan Thiet was near completion and being used. Phan Thiet Port, which is nearest to completion, was serving a range of male-owned and mainly male-operated fishing boats in the medium to large category. Mainly women were engaged in postharvest activities at the port. Activities included fish carrying by female laborers hired by buyer to cart fish from the boat to the point of sale. A few were self-employed but most were employees. Women predominated among ice sellers, selling ice purchased wholesale from ice plants near the port to fishing boats and fish buyers. The Project provided a large, open, well-constructed cement-floor market shed with accessible water, cold storage, and ice-making facilities. It serves as a base for seafood wholesale operations, which are mainly managed and/or staffed by women. Similar facilities will be provided at other ports. It was unclear as to what extent the ports will provide fish retailing facilities.

29. It was evident that the Project was providing cleaner and more efficient working facilities for both women and men than those observed at three other old ports, where upgrading was incomplete. One of the fish carriers interviewed commented on the improvement in working conditions provided by the concrete paving and easy access to water. Some women in the fish wholesale trade can now rent space in the large concrete and steel shed built for this purpose, but wider benefits to women are harder to discern. None of the beneficiaries interviewed reported increased incomes (with associated benefits on living conditions), but at such an early stage of the port's completion, income effects could not be reliably assessed. A wide range of mainly female-operated shoreline ice-selling, fish marketing, and processing businesses flourish on the beaches of fishing communes adjacent to the ports, including the completed port at Phan Thiet. When the local fishing boats anchor at dawn, they are rushed by fish buyers and ice sellers. The shore is crowded with dealers and laborers. One woman ice vendor said she had informally borrowed D10 million of the D34 million needed to invest in leasing a market booth for 10 years. Her downpayment was D17 million, and she will pay the rest in 3-5 years. She also pays D280,000 per month in tax. Working with her two sons, she expects to earn up to D100,000 per person per day in the peak season. She expects her investment to provide more income than in the past.

30. **Socioeconomic Conditions.** Households in all the fishing communes visited are mainly landless and poor, with lower than average educational levels. The interviews carried out during the evaluation in fishing households reveal that most women and men had only a few years of primary schooling, and higher than average fertility rates (4-6 children). The interviews indicated the following range of incomes, reflecting that fishing household interviewed in the south central coast region are more prosperous at all levels than those interviewed in the north and central regions. The lowest incomes were households with only one source of income. In most cases, the man of the house worked as a crew member on a fishing boat and his wife stayed at home to care for the children and look after family property. Households with two incomes were somewhat better off, for example when the husband worked as a hired crew member or share fisherman and the wife as a laborer in carrying fish or in a fish processing business. Higher incomes accrued to those who were self-employed, for example where the husband owned a boat, or the wife owned a small fish processing, fish marketing, or ice selling business. In poor households where women have employment, their incomes tend to be higher and more reliable than those of men. Because most women interviewed were self-employed or casual laborers, it was not possible to estimate their net incomes.²⁰ Income estimates have been divided into three groups as shown in Table A4.2.

Table A4.2: Gross Estimated Annual Income Range in Fishing Households

Annual Income Group Relative to the Sample	North Central Coast Nghe An Province	Central Coast Da Nang City	South Central Coast Binh Thuan Province
High-medium estimated gross incomes	D15-D28 million \$1,065-\$1,988	D36-D65 million \$2,556-\$4,615	D40-D50 million \$2,840-\$3,550
Medium-low estimated gross incomes	D10-D12 million \$710-\$852	D8-D15 million \$568-\$1,065	D30 million \$2,130
Low gross estimated gross incomes	D1-D4 million \$71-\$284	D3-D8 million \$213-\$568	D10-D12 million \$710-\$852

31. Liberalization since 1978 has made many Vietnamese better off, but many have also become poorer. Those with ability, good health, and few nonproductive dependents who are enterprising, able, or well connected have greatly improved their standards of living (Box A4.1). But those less able or fortunate are poorer than they were in the past. Several people interviewed thought that the impact of economic reform since 1978 had more severe impacts on female-headed households. This is because the old collective system looked after the disadvantaged members of the commune. But liberalization compelled these households to attend to their own interests.

²⁰ The official poverty line is D41,250 per month or D495,000 per annum net income (about \$35.50).

Box A4.1: Success and Failure After Economic Liberalization

Mrs. Ng, 52 years old, finished grade 9 of high school. Her husband is 56 years old and was educated to grade 6. He was formerly manager of Nghi Thuy fishing cooperative. After de-collectivization in 1978, the cooperative was disbanded. He became a private fisherman, acquiring and operating three boats. They have been able to borrow and invest successfully, with two loans repaid. The first was for D3 million to repair a fishing boat, the second loan was for D5 million to buy a marine engine. Their fishing boats provided collateral for the loans.

Now, he and their eldest son own shares in an offshore fishing cooperative. When the government issued guidelines on offshore fishing, Mrs. Ng and her husband decided to sell their boats and invest in the offshore fishing cooperative. Each member of the cooperative contributed D5 million as initial capital. She used to manage a store, but now her work outside the home is with the new cooperative in which the wives maintain the nets and do other onshore jobs. The total estimated yearly income of the household is around D20 million earned from her husband's and eldest son's fishing. The family owns about 500 square meters of land on which their home is built, a television set, radio, and a video player. She is a firm believer in private cooperatives, and said women in her commune would benefit if they could get the capital to establish a small fish processing or ice-making plant.

Mrs. The is 39, her husband, 56. Both have only a year or two of primary education. Her husband was formerly a member of the fishing cooperative. "We were better off then," Mrs. The said. After economic liberalization, the cooperative was disbanded, and the family became poorer because her husband had no money to buy better fishing gear. He works seasonally as a hired fisherman and also has a small fishing craft (of the basket type, valued at D300,000), which he uses to gather crabs and shellfish. Mrs. The works as a hired laborer, carrying fish for fish vendors. She goes to the fish landing site at dawn and works for about four hours each morning, while the catch is being landed and sold.

The family live in a tent with no assets except their little fishing craft. They are trying to sell their house in the commune (which they estimate is worth about D10 million-D15 million) to cover their debts. Their troubles began when they borrowed D3 million from local Viet Nam Bank for Agriculture and Rural Development two years previously for three years at 1.2 percent per month. They gave their land certificate as collateral, but have not been able to pay the interest rate and principal on the loan yet. They tried moving south to find a new life, but failed and had to return to Vinh. Their total estimated yearly income is about D1 million-D2 million. Mrs. The considers her family the poorest in the commune because they do not have enough to eat, and sometimes she has to borrow money to buy rice.

Source: Operations Evaluation Mission interviews.

4. Recommendations for Future Design

32. In future ADB projects, the type of beneficiary and enterprise should be made explicit in PPTA studies and in design and appraisal documents. The design did not accurately capture women's roles in the fisheries sector. The benefits imputed to women and fishing households were better working conditions and increased incomes. Although the ports provide a wholesale fish marketing area, which helps some women fish buyers and ice sellers in general, the benefits of the Project will accrue to larger boat owners and to large fish-processing businesses. The latter employ mainly female labor, and there is a need to improve working conditions in many of these operations. The roles of women and men in the fisheries sector should be fully identified during preparation with consideration of the gender impacts and constraints as well as potential benefits that the Project will provide. Benefits identified for women should contain specific project mechanisms to ensure that these benefits materialize.

33. The different impacts of the Project on women and men among the poor should be fully analyzed. There should be particular attention to estimating the extent to which access to the resource, small fishing, postharvest, and service enterprises will be affected or displaced over time by port development and associated modernization of the sector. Plans for the mitigation of displacement impacts should be discussed with the Government in the policy dialogue to stress the need for economic diversification, and the encouragement of investment in nonmarine enterprise development in seaboard regions. Dialogue with government should also address impediments to women's rights to equity in land and assets, and the constraining effects of these impediments on women's opportunities to generate income.

34. People reiterated in interviews that the greatest overall problem for women and men is underemployment and poverty. Most respondents said that the poorest households had only one income, and depended on casual laboring or fishing work. Women are regarded as good managers and many run successful small- and medium-sized marine enterprises, but without assets, it is very hard for aspiring businesswomen to obtain sufficient credit due to lack of assets for collateral. Antipoverty microcredit programs do not, in general, provide enough money to meet their business needs.

35. The poverty of Viet Nam's seaboard population is not likely to be significantly improved by modernization of the fisheries sector, although modernization is necessary and desirable on environmental and long-term economic grounds. The majority of men work in marginal occupations as hired fishermen, and women as casual laborers to carry and process fish for small- and medium-sized enterprises. Modernization is likely to reduce labor demand and remove the small economic niches in fish marketing and processing currently occupied by poor women. Poverty is associated with increasing competition for and pressure on resources and high seasonal underemployment. These disadvantages particularly affect women who have less opportunity to engage in seasonal labor migration than men. This suggests the need for a broader focus on poverty, environment, and economic diversification.

36. Promotion of alternative, nonfisheries-based livelihoods is urgently needed on both social and environmental grounds to address both women's and men's need for employment. Future planned ADB operations in coastal resource management and future investment in rural enterprise development must aim to assist economic diversification. Studies to identify viable nonmarine enterprise development programs should be undertaken, followed by projects with targeted and expanded microfinance, alternative livelihood skills, and conservation awareness training. A study might be done to assess the potential of working through commune-level women's unions for enterprise development. A possible model for study might be business cooperatives for both fisheries and nonfisheries-related businesses. Such cooperatives could distribute loans and provide a guarantor system for group members, and help to raise capital for corporate activities. They should be linked to formal financial intermediaries. Such initiatives might be part of a loan package, or a TA, or, alternatively, ADB could assist the Government to initiate consultations with other aid agencies supporting poverty reduction programs to complement ADB assistance in the sector.

5. Potential Midcourse Corrections

37. Women might be targeted within the component for upgrading ice and cold storage facilities through private sector involvement. The criteria for subborrowers specify that eligible candidates are "entrepreneurs, private cooperatives, fisherfolk, or traders groups who are experienced in the operations and management of ice plants and cold storage facilities" (RRP,

p. 18). There are many women in small and large ice selling businesses in the project areas. Two women interviewed said they would get into ice making and cold storage operations if they could get access to the capital (Box A4.2). However, a further criterion in the design is that subborrowers must be able to provide equity of up to 30 percent of the investment cost backed by reasonable security. Since very few women own assets, even in better-off households, it is unlikely that they could raise the equity or provide the required collateral to participate. Therefore, additional financial mechanisms will be needed to enable women to form private cooperatives.

Box A4.2: Woman Ice Sellers

Mrs. Ngo, aged 48, works with her family selling ice, retail and wholesale, at the fishing port at Phan Thiet. They own one ice grinder (value about D2.7 million) and some insulated ice boxes. They buy ice blocks from the State-owned ice making plants around the port, then they sell it directly in blocks or grind it into crushed ice. They make profit of D500 on each ice block through wholesale trade with fishing boats. They have no collateral to obtain a loan to expand their business. A land certificate would be too expensive (she, like many people, reported that a land certificate costs D12 million or \$852). She obtains capital from occasional remittance from her younger sister abroad, and sometimes she borrows from neighbors at 4-8 percent per month, which she repays in installments. Mrs. Ngo said that nowadays many private ice-making plants contract directly with fishing boats, eliminating the intermediary, so it is becoming harder for her family. Sometimes, they have to collect ice from far away and sell it to the fishing boat with no profit in order to keep their consumers.

Mrs. Tranh is an ice seller aged 41 years old, educated to grade 9. Her husband is incapacitated. At dawn, she buys ice from private ice making plant near her commune. She resells the ice to fishing boats or to the fish vendors buying from the boats. She sells about 20 kilograms of ice per day and earns D40,000. At present, she is the only person who earns money for the family. She would like to borrow about D5 million for her business, for raising pigs, and to process fish sauce. She is not eligible for a loan from the local poverty reduction program because she is not a member of a loan group, which was established before her husband had his accident. Sometimes, she has to borrow from neighbors on a very short-term basis at 5 percent per month.

Mrs. Ho is a beneficiary of the Project. Aged about 60, she sells ice at the fish market at Phan Thiet fishing port where she works an average of 11 hours per day. She owns one ice grinder, valued about D10 million. Her eldest son works in the ice-making plant, and two other sons help her to grind and sell ice. She has educated three younger daughters to professional levels. She rents her kiosk from the Port Authority in her own name. Her kiosk costs her D34 million for a 10-year lease to be paid in two installments. Her initial payment was D17 million, and she will pay the rest in 3-5 years. She also pays D280,000 per month in tax. She initially borrowed D10 million informally from people in her commune toward the kiosk lease, paying interest of D30,000 per day (or 9 percent per month), which she has repaid. She and two sons can earn up to D100,000 per person per day. She has just borrowed a further D5 million from a fisherman and farmer's association for one year (at 1 percent per month) to assist her business. She, her husband (a tailor), and her son signed the loan document. She thinks that borrowing money from the bank is so difficult that she has not even made the attempt. She saves on the informal money market by lending her savings to an intermediary who pays creditors about 0.4 percent (close to the government interest rate on saving) and relends at 9 percent month. Every day she gives D20,000 to this intermediary, and after 10 months she receives a repayment of D6 million plus D200,000 as her profit. She would like to borrow money again for her business if she could obtain a low rate of interest.

Source: Operations Evaluation Mission interviews.

38. There was also unrealized potential to strengthen the Women in Fisheries Network in the Ministry of Fisheries, which involves women working in fisheries research, training, and

administration. It currently has only 43 members and lacks clear objectives. With better organization and a clear focus, it has potential to increase the knowledge base on women in fisheries through targeted research to help the fisherwomen on the ground as well as to increase gender equity in the Ministry of Fisheries operations. Danish International Development Assistance has provided some assistance to the network and is the major bilateral donor in the sector with a number of advisors in the Ministry of Fisheries. The agency emphasizes gender issues in its program and sponsored a major study of gender in the industrial seafood-processing subsector. The study drew attention to the predominance of female labor in the subsector and the need to improve standards and working conditions in processing industries.

39. The WID TA in the Project should be implemented. The 1999 TA proposal should be revised so that implementation arrangements are specified. If only \$40,000 is available, the allocation should be used to provide capital (through the Agriculture Bank) to Viet Nam Women's Union in fishing communes near the ports. The capital would enable the commune Viet Nam Women's Union to establish savings and loan associations for women interested in investing in small postharvest enterprises at the new ports. Further activities that should be considered are (i) provision of additional TA at the incomplete ports to train and provide collateral-free loans to enable women to establish ice-making cooperatives at the ports; and (ii) to assist capacity building of the Women in Fisheries Network, and to provide TA to enable it to undertake a comprehensive gender analysis of the fisheries sector for future planning purposes.

C. Viet Nam Rural Credit Project

1. Description

40. The project goals are for (i) improved rural economic growth, (ii) enhanced growth in rural nonfarm activities, and (iii) reduced rural poverty. There are two components. The first is for subproject investments providing credit lines to the Viet Nam Bank for Agriculture and Rural Development (VBARD) and the Central People's Credit Fund. The latter provides capital and supervision through the district people's credit funds to the operational level of the people's credit funds (PCF) at the commune level.²¹ The second component is for strengthening financial institutions through provision of training and equipment. The Project contains provision for a \$2 million fund for collateral-free lending to the poor.

2. Fieldwork

41. The Project assists both VBARD and PCFs as financial intermediaries, but the relatively new PCF mechanism (a credit union type of institution) was chosen for review in this study instead of VBARD because disaggregated data was not available on bank lending under VBARD. This made it difficult to do gender-related analysis. Further, the PCF has closer contact with small borrowers, because women often tend to be small borrowers. However, among the members of the 600 participating PCFs, overall only 25 percent were women. The fieldwork was conducted at the commune level. Visits were made to nine PCFs in rural communes in Nghe An, Dac Lac, and Binh Thuan provinces. In each commune, a meeting was held with PCF and commune officials and representatives of the commune level branch of Viet Nam Women's Union. Following these discussions, three or four beneficiaries were visited in each commune.

²¹ VBARD has branches at district level, and PCFs have offices at the commune level in districts where the PCF movement is established.

Where possible, the interviews included at least one woman-headed household and representatives of the poorer members of the community. In Dac Lac Province, at least one ethnic minority couple was interviewed. Of the members visited, few appeared to be suffering from severe poverty as PCFs normally only lend to people with registered assets.

3. Findings

42. **Gender Provisions in Design.** The project design is "gender neutral," containing no specific gender provisions or mitigations. The RRP²² refers to gender analysis in project preparation that included individual interviews and an in-depth household survey, which showed that 28 percent of households (97 cases) surveyed were headed by women. It also mentions that a sample survey indicated that about 39 percent of PCF members are women, and that women operate many accounts, even though the accounts are in the name of a man (RRP, p. 5). The relative access of women and men to bank loans is not discussed. Discussion of project objectives for agricultural diversification mentions that women can carry out livestock activities on a small scale (RRP, p. 8).

43. Problematic delays in issuing land certificates are commented upon. Agricultural loans from formal sources normally require a land certificate as collateral. But the fact that land is normally registered in the name of men and that their wives are included in the document only as heirs is not mentioned.²³ The project administration memorandum makes frequent reference to "the poor, including women" without considering the different situations of poor women and men.

44. **Gender and Project Implementation.** Farming is a household enterprise but unlike in fishing households, there is only a very slight difference in the roles of women and men in production, especially in rice production. Women perform all tasks alongside men except plowing, and they are more likely than men to care for livestock. Farming systems observed included rice and livestock; rice, coffee, and livestock or fishponds; and rice, livestock, and orchard combinations. In the most prosperous households, women with young children and older women spent more time in the home than those in poorer households. Informants said those who were really well off did not need to grow rice but had very diversified farms with plenty of land, along with other businesses such as a shop.

45. Land was registered in the name of men except in households headed by a widow. Women members of PCFs were not always the registered land-users. Several married women interviewed were PCF members, rather than their husbands, even though they could not be the principal signatory for the loan. They joined because they managed the household money and made its business decisions. PCF staff said this is not unusual, although it is more common for men to manage "external" money matters, even if the wife controls household expenditure. Several widows who ran farms on their own or with the help of older children, using hired or exchanged labor at peak seasons, were also interviewed. One had started off as a noodle and firewood trader to support her four children between harvests and to build up her farm. She grew rice and fruit and raised pigs and chickens on a commercial scale. When daughters and

²² Loan 1457-VIE: *Rural Credit Project*, for \$50 million, approved on 12 September 1996 (p. 27).

²³ This is contrary to Viet Nam's constitutional guarantees of gender equality, in violation of its commitments under the Convention for the Elimination of All Forms of Discrimination Against Women, and is an issue in the post-Beijing Viet Nam Country Plan of Action for Women. Since the 1990s, land use rights are given to the household, but because men are often heads of households, males' names are indicated in the land use right certificates more often than females' names.

sons finished school, she borrowed from a bank and from relatives to buy a house in Ho Chi Minh City for her four children who were all studying there at tertiary level.

46. The circumstances of the women interviewed varied (in the estimation of the PCF officials in each area) from moderately poor to well off relative to the economic situation of most members of the commune. All the poorer members interviewed had adequate land for their livelihood. They were generally optimistic that their situation was improving as the credit had enabled the household to add a new crop to their farming system or to acquire livestock. The better-off members had been able to improve their houses, as well as invest in increasing the productivity of their farms.

47. Informal saving and loan societies were said to be a long established tradition among women in some areas. Members contribute an agreed sum weekly or monthly and (nowadays) place the money in an interest-bearing account. Small sums from the fund can be lent to members at low interest and the fund, or part of it, is distributed to the members to spend at festivals. Most informants, male and female, said women were better money managers than men. Whether members of the PCF or not, all women and couples interviewed spoke highly of the PCF as an institution, mentioning convenience, accessibility, and simple procedures as particular advantages in comparison with other sources of formal credit. Several women mentioned that PCF membership meant that they or their husbands no longer needed to use moneylenders and pay very high interest rates. Most borrowers interviewed, women and men, said they had improved their economic situation as a result of the credits they obtained from PCF. The credit union mechanism of PCF was visibly successful in increasing household incomes and standards of living through diversification of the rural economy. The finding in the draft midterm review that multiple successive small loans are needed to lift families out of poverty was confirmed in the interviews.

48. The percentage of female membership in the PCFs varied from a low of 15 percent in Hoa Kinh, Dac Lac Province to a high of 43 percent in Ham Nhon in Phan Thiet Province. Female membership was notably higher in Phan Thiet, the most prosperous of the three provinces. This could possibly be linked to higher levels of male labor migration from the province. All widows interviewed had rights to the land after their husband's death, according to standard practice of naming wives on the certificate as the heirs. This protects women from old customs by which a man's male relatives could take over his property after his death and make his widow their dependent. According to social norms, however, widows are expected to designate their son, if they have one, as their heir, and to register his name as such on the land certificate. The proportion of women members in Phan Thiet indicates a very encouraging direction. The fact of overall 25 percent female PCF membership is an achievement, given the impediments women face with regards to registration of land.

49. Among those farmers interviewed individually, the great majority of loans through PCF and VBARD were made directly to men for household-based agricultural enterprises. In many cases, PCF officers said they would welcome more female members, mentioning the abilities of women in business and money management. In many cases, this was not an issue for women. But some cases were mentioned where the husband was lazy, handicapped, a migrant worker, or addicted to vices; and it was recognized that in such circumstances, the inability of women to raise loans themselves in some circumstances posed problems for their family's well-being. This study found one case in which a PCF lent to a man whose wife did not agree to his borrowing or co-signing the loan agreement (she feared his gambling). There were no instances found in which women had been able to borrow without their husband's consent, given that their husbands were the registered land users. The findings indicate the need for ADB to raise issues

of women's equity in land registration in its policy dialogue, and for further attention and resources to be given to increasing collateral-free lending mechanisms that are accessible to women.

50. Many individual women interviewed, as well as representatives of the VWU, mentioned their need for greater access to funds for lending to poor women, and the greater difficulties faced by women among the poor to gaining access to credit. Most PCF staff interviewed said that PCFs were not suitable institutions to manage microfinance programs, since they took too much time to manage and had low returns. Moreover, they saw their clients as people in the "middle level" rather than "the poor," as poverty was locally defined.²⁴ In most of the communes visited, VWU leaders said that microcredit was not only a means toward poverty reduction, but also of attracting membership to the VWU, thus enabling it to mobilize women through programs and activities to improve their status and well-being. This disparity in perception shows the need to correctly identify the demand for funds by women and men and the appropriate channels to use to reach them.²⁵

51. There was some variation in the way in which women are perceived at the commune level. Generally, where the VWU was active, the status of women appeared higher. Seed capital for microcredit provided by the Project or by other donors was greatly appreciated by the commune-level VWU as it gave women a focus for meeting together and sharing a program. Three PCFs visited in Dac Lac Province had received grants for collateral-free lending from the Project's fund for the poor (Table A4.3). These grants had been disbursed as low-interest microloans on a revolving basis. In one commune, the loans were mainly distributed to poor women. In two others, the gender of the beneficiaries was not specified; the criteria of household poverty had been foremost in selection.

Table A4.3: Women's Access to Credit in Nine Communes

Province and Commune	Female Membership of PCF (%)	Project Fund for the Poor (D million) ^a	Grants for VWU Revolving Credit Funds for Poor Women (D million)
A. Nghe An			
1. Hung Tan	28.0		160: Bank for the Poor and Australia
2. Hung Dong	21.0		300: Bank for the Poor
3. Nghi Thuy			130: Bank for the Poor
B. Dac Lac			
1. Hoa Khanh	15.0	60	50 per annum, source unspecified
2. Hoa Thang	37.0	350	170: Canada
3. Pong Drang	21.0	300	28: Source unspecified
C. Phan Thiet			
1. Ham Chinh	41.0		Amount unspecified: Swiss Aid
2. Ham Hiep	32.0		Amount unspecified: Bank for the Poor
3. Ham Nhon	43.0		Amount unspecified: Bank for the Poor

PCF = People's Credit Fund, VWU = Viet Nam Women's Union.

^a Fund mainly allocated to women in Hoa Khanh. No gender targeting in other provinces.

Source: Operations Evaluation Mission interviews.

²⁴ The most common definitions offered of "the poor" in interviews were "those without assets, who depend on casual laboring for their livelihood."

²⁵ At the time of the evaluation, there was no efficient national mechanism for the distribution of microcredit, suggesting the need for an apex microfinance institution along the lines of the Palli Karma Sahayak Foundation in Bangladesh.

52. A special study of microfinance was undertaken for the midterm review by a Viet Nam expert on microcredit.²⁶ That study does not include gender issues nor does it consider women's lack of assets or relatively low borrower rates to be a problem.²⁷ In the opinion of the same author,²⁸ loans to rural households benefit women and men equally "100 percent," regardless of who is the registered borrower. The fact that wives must co-sign their husband's loans, the author said, implies the wife's consent. In the author's view, it is quite appropriate for land to be registered in one name, normally the male head of household, rather than jointly in the name of spouses. According to the author, the best avenue for credit for women is collateral-free loans through VWU because women need only small loans, whereas men are only interested in larger loans. This opinion can be challenged on several grounds. First, women who cannot borrow without their husband's signature are very disadvantaged if their husbands are labor migrants, handicapped in some way, or lacking in entrepreneurial vision. Second, while collateral-free loans help the very poor take a first step out of poverty, most women said a single loan of D1million (\$71) is insufficient to establish businesses that have a sustained impact on their poverty. It is insufficient for the average woman farmer who needs larger, longer credits (PCF type loans backed by collateral) to start a new enterprise to diversify her farm.

4. Recommendations for Future Projects

53. The constraints to women's access to credit should be clearly stated in project design along with mitigating arrangements. There should be policy dialogue with government during preparation to explore the possibility of setting conditions on the loan, requiring that, in order to qualify for loans, Agriculture Bank clients and PCF members should register land jointly in the names of husbands and wives. Present practice is not in keeping with Viet Nam's constitutional guarantees of economic gender equity. Further, the bias toward men in land registration practice has implications for national population objectives for a one or two child family, since it encourages son-preference. Since the problem lies in the implementation rather than in the policy itself, it would be useful to promote the awareness among women and men about their rights.

54. ADB may consider financing a special study on women's access to and use of credit in Viet Nam. This could be justified by the exceptional potential of enterprises owned or managed by women observed during this study. It could then propose empirically founded strategies for the government and ADB to overcome existing barriers. This could be a TA or PPTA component of a future loan or to the rural finance sector, or to the rural enterprise loan currently in preparation. It may demonstrate the economic and social benefits of lending to women more conclusively than is possible within the scope of this study.

55. There is a need to increase the women's access to collateral-free lending in both agricultural and fishing communities by clearly stating this as a goal. Whether through VBARD, PCF, or other suitable intermediaries, the focus should be at the commune level in association with VWU and the Viet Nam Farmer Union. In the fisheries sector, where land ownership has less relevance to success in business, many women operate successful medium-sized enterprises established through initial credits from mass organizations. This indicates the need to find mechanisms to make larger loans direct to women so that targeted assistance is not confined to microfinance alone.

²⁶ Hung, Dao Van, in collaboration with Bui Minh Giap. 1999. Country Report: *Micro-Finance Sector in Vietnam*. Hanoi.

²⁷ It notes that VWU is the largest national source of microcredit with 82,032 credit groups covering 863,534 households.

²⁸ Expressed at the workshop held by the study team at the conclusion of fieldwork in Viet Nam.

D. Viet Nam Population and Family Health Project

1. Description

56. ADB and World Bank jointly financed the Project, with a contribution from German Kreditanstalt für Wiederaufbau for one of the components. The major objectives of the Project are (i) to improve the quality and range of family health and family planning services, and increase their utilization; (ii) to enhance the capacity of the National Committee for Population and Family Planning; and (iii) to enhance the knowledge base on which policy and technical guidelines for family planning and family health will be founded. The Project contains five major components: (i) provincial service delivery to strengthen the primary health care system at commune and district levels; (ii) information, education, and communication; (iii) contraceptives supply; (iv) family planning management and institutional development; and (v) service delivery model initiatives. ADB is financing the last subcomponent in 11 provinces, and World Bank in nine provinces. The service delivery model initiatives financed by ADB are (i) situation analysis of private reproductive health services; (ii) provision of services through mobiles teams; and (iii) development of ethnic minority strategy for maternal and child health care. The focus of the ADB PPTA was assessing institutional capacity and formulating strategies for the design. Although the secondary objective of this Project was classified as WID, it did not include gender analysis.

57. The provincial service delivery has five subcomponents for (i) facility upgrading, (ii) equipment, (iii) essential drug supply, (iv) in-service training, and (v) strengthening outreach systems. Essentially, this component is building or renovating and equipping district and commune health centers and subcenters in 18 provinces according to a standardized package of infrastructure and equipment and training.

2. Fieldwork

58. The main focus of the field evaluation was on provincial service delivery because this component was financed by ADB and is farthest along in implementation. Service delivery model initiatives was also reviewed where possible because they were also financed by ADB, and information, education, and communication was covered because this component was integrated with provision of ADB-financed rural health services. The study was carried out through a review of project documents and associated documents, and other relevant literature. The literature and document review was followed by consultations with provincial National Committee for Population and Family Planning officers. The provinces visited were Thang Hoa in the north-central region (visits were made to Tho Xuan commune in Xuan Thien District, Xuan Tho commune in Nu Thanh District, and Thiu Nguen in Thiu Hoa District). In Dac Lac Province in the central highlands, three health centers were visited. Eakao, which is part of the Buon Me Thuot municipal area; Dak Plao commune, in Dak Mnong and Hoa Khanh. In Vinh Long Province in the Mekong region, visits were made to Than Quoi and An Binh in Long Ho District, and Loan My in Tam Binh District. The ADB-financed component for provincial service delivery was being implemented in all these communes. Consultations were held with health workers, commune official, representatives of the VWU, and family planning collaborators. Following these consultations, visits were made to the homes of three or four women beneficiaries in each commune, where they were interviewed about their reproductive and general health needs and experiences, and their use and opinion of health services.

3. Findings

59. **Gender Provisions in Design.** The RRP²⁹ states that "the Project has been designed to (i) respond to the needs expressed by women for higher quality family planning and family health services,³⁰ (ii) offer improved care in pregnancy and delivery, (iii) offer better treatment of RTIs, (iv) widen the range of contraceptives to respond to the needs of both women and men, (v) focus particularly on the well being of women as beneficiaries of services using measurable indicators,³¹ (vi) improve the training of women health workers delivering services, (vii) involve mainly women workers in the new strengthened collaborator system to be pilot tested, (viii) conduct baseline surveys to assess women's present needs and preferences as a basis for refining the design of the service delivery packages and developing the information, education, and communication campaigns."

60. The Viet Nam Demographic and Health Survey, 1997, which is assumed to be the baseline study referred to in the RRP, was prepared in the early phase of the Project. The survey provides extensive, quantitative, regionally disaggregated demographic information on fertility and its determinants. It examines knowledge, attitudes, and practices in relation to fertility and contraception and provides data on infant and child mortality, maternal and child health, infant feeding, knowledge of acquired immunodeficiency syndrome (AIDS), and the availability of health services. This data will enable future changes in knowledge, attitudes, and practices; maternal and child health; and immunization coverage, acceptance of modern contraception, and diversification of methods to be monitored. However, it does not provide baseline data on the prevalence of female anemia and RTI, which were said to be the major health problems among women.³²

61. **Gender and Project Implementation.** Overall, the Project has provided many benefits to families, particularly women, through the provision of improved provincial health services and facilities. Some of the quantifiable benefits reported by commune-level health workers were increased antenatal check-ups, immunization rates, increased acceptance of modern contraceptive methods, and supervised deliveries. The Project has many innovative features and is generally very well conceptualized. However, a number of problematic issues concerning implementation were qualitatively identified during the study field visits. These issues were to have been addressed by the Project, especially after the midterm reviews.

62. The ADB midterm review³³ identified "large inequities in access to, and use of reproductive health services; and health and fertility related outcomes, with poor, ethnic minorities and rural populations being at a great disadvantage." It recommended that the Project focus on improving access to reproductive health services in disadvantaged areas, improving the quality of services, and generating demand for services.³⁴ The World Bank's midterm review also points to similar implementation problems.³⁵ While noting the project objectives remain

²⁹ Loan 1460-VIE: *Population and Family Health Project*, for \$43 million, approved on 19 September 1996.

³⁰ No indication is provided in the RRP of how needs expressed by women were identified.

³¹ No indication or cross-reference is provided in the RRP as to what indicators are to be measured, or how this will be done.

³² Programs Department (West). 1995. Country Briefing Paper. *Women in Development: Viet Nam*, pp. 29 and 33. Manila:ADB.

³³ Back-to-office-report of midterm review mission, 12-20 October 1999, para. 3.

³⁴ According to the National Committee for Population and Family Planning subsequent to the study fieldwork in October 2000, the Project focused on behavior change communication programs as well as national campaigns to serve underserved difficult areas.

³⁵ World Bank Aide Memoire, midterm review, 6-17 December 1999.

fundamentally sound, the World Bank's midterm review recommended project adjustments in response to several later developments. It also refers to over-reliance on IUDs as the main contraceptive method and the large number of abortions,³⁶ and the importance of addressing the needs of unmarried youth and other underserved groups. In addition, it refers to the spread of contract human immunodeficiency virus/acquired immunodeficiency syndrome (HIV/AIDS) and the need to address this serious issue within the Project. The need to adjust the focus of the Project reflects the changes in the social conditions of Viet Nam from 1995 at the time the Project was approved to 2000, when this study was conducted. This confirms the importance of flexibility during implementation to derive the maximum benefit to the beneficiaries.

63. The World Bank discussion for refocusing the information, education, and communication are particularly relevant for women. It notes that the majority of women who use modern contraceptives rely on IUDs (about 90 percent), suggesting that the oral contraceptives that have been distributed may not be actually used. Further, the large amounts of contraceptive pills stored in warehouses suggest that realistic forecasts of demand do not yet exist.³⁷ Recommendations include promotion of the use of oral contraceptives to give women an alternative to IUDs and menstrual regulation. No evidence was seen of project plans to distribute pills and condoms through nontraditional outlets such as teashops.

64. **Choice of Contraceptives.** The Project's goals for women's health such as improved knowledge and choice of contraceptives and better treatment of RTIs had little evident impact in the areas visited. Achievement of defined population goals appeared to be very high in two of three provinces visited, but the same emphasis was not given to women's health issues. The Operations Evaluation Mission observed the emphasis on IUDs and sterilization, which dominated services for fertility control in Dac Lac and Thang Hoa. The president of the VWU, who attended the Operations Evaluation Mission meeting with the provincial population and family planning (PPFP) office in Dac Lac, said that the health department had quotas to fulfill for acceptance of different methods, mainly for IUDs and female sterilization. She said that the choice of contraceptive options was limited by the availability of the pills and injections from public sources. However, she elaborated that they could be obtained from private sources, but very few people could afford to buy them from private sources (Box A4.3).

³⁶ A recent article claims Viet Nam has the highest abortion rate in the world, based on "data from governments, the World Health Organization, and local experts" (Far Eastern Economic Review, 29 June 2000). The Alan Guttmacher Institute reports, "the average Vietnamese woman has two or more abortions, based on the country's 1996 abortion rate of 83 per 1,000 women between the ages of 15 and 44. This number covers only abortions at state clinics; when those at private clinics are included, the rate rises to 111 per 1,000, or about 2 million abortions. Vietnamese officials insist the number is falling—to 1.2 million in 1997, and 934,000 in 1998 (figures for 1999 are yet to be released). But these figures exclude abortions at the burgeoning number of private clinics."

³⁷ It may be that the supply does not reach those who need it.

Box A4.3: Interviews with Women of Kinh Ethnic Majority

Mrs. Que lives in a remote village in the north central region. She began using an intrauterine device (IUD) after her third child, but it failed and she unknowingly conceived a fourth time, though this pregnancy ended in a miscarriage. All her children, two sons and a daughter, were delivered in the clinic. She is still using an IUD, and complains of spells of dizziness. She asked the health worker about these spells and was told that the dizziness was probably not linked to the IUD but rather to nutrition. She says she has only two possible options for contraception, IUDs and sterilization and so she prefers an IUD. Her husband does not want to use condoms.

Mrs. Dinh lives in a Mekong village. She has been pregnant five times, though only carried three children full term: two sons and a daughter. After the third birth, she had IUDs inserted which failed twice, resulting in Mrs. Dinh terminating the subsequent pregnancies through the menstrual regulation procedure. The population adviser then told her she should consider sterilization. She had heard that a vasectomy could damage a man's health and felt that it was more important for him to remain healthy to earn a living, so she is considering this advice. She has heard of the pill but does not like the thought of having to remember to take one every day, and her husband refuses to use a condom. She would prefer to have contraceptive injections, though she has heard rumors of facial discoloration that results from these injections.

Mrs. Nguyen, a young recent first-time mother, lives in a rural village in the north central region. She had only ever heard of the IUD contraceptive method. She received one checkup at five months during her pregnancy and delivered at home without any health worker assistance. Her baby son had pneumonia when she was interviewed. He had been coughing for almost a month and Mrs. Que's mother-in-law bought him some medicine. Finally when he got worse, she took her baby to the newly built commune clinic, which is not far from her home where she and her baby were admitted. Her mother-in-law had responsibility for buying all the medicine for sick family members and goes to the clinic on their behalf. Mrs. Nguyen was not currently using any contraceptive but said she would do so when her mother-in-law told her to.

Source: Operations Evaluation Mission interviews

65. Interviews with women who used commune health services in Thang Hoa and Dac Lac indicated they knew little about any other methods than IUD and sterilization, menstrual regulation, and abortion.³⁸ Young married women in these districts were particularly poorly informed (Box A4.4). In Vinh Long, women were generally better informed, but erroneous beliefs were prevalent about the effects of oral and injectable contraceptives. For example, commonly stated concerns were that the method is risky, pills and contraceptive injections can "shrink the womb" leading to infertility, and some brands of the pill give you pimples. Pills were also believed to be less reliable than the IUD; it was often said (in all the provinces) that women would not remember to take pills on a daily basis, and that pills do not prevent pregnancy if you forget to take one.

³⁸ They had heard of oral and injectable contraceptives, but did not know of anyone who had used them.

Box A4.4: Interviews with Ethnic Minority Women

Mrs. L, who is Khmer, lives in the Mekong region, in a well-serviced area. She has five daughters. She currently does not use any method of contraception, even though she says she does not want any more children. She does not want to be sterilized as she has heard that this can cause insanity in later life, and says that she has also heard that intrauterine devices (IUDs) can make you sick and could not afford anything interfering with her work. She would like to try the pill, but does not know where to get it and does not think she could afford it. She has never had a gynecological examination or a prenatal checkup, and delivered all her children at home. She never goes to the clinic because she cannot afford it.

Mrs. X, who is M'nong, lives in a remote central highland village. Her two young children, a boy and a girl, are both immunized, but suffer recurring pneumonia and a skin inflammation that covers their genital area. She herself suffers from chronic fatigue and headaches. Both of her children were delivered at home, and she suffered serious bleeding after each and she said she had to pay D500,000 to a midwife for her assistance. She said that she heard that IUDs could make you sick and that the pill causes migraines, and so she had a tubectomy recently, despite her husband's desire for more children. Her husband refuses to use a condom and he doesn't want to get a vasectomy, as he thinks it will damage his health. Her mother-in-law supported her choice of sterilization. She and her husband both believe that ethnic minority people cannot contract human immunodeficiency virus/acquired immunodeficiency syndrome, and think that is a foreigner's disease.

Mrs. Phi, a Tai, lives in a remote inland village in the north central region. She has two young sons, who are well-spaced in age. She and the children live in a small bamboo hut with her husband, sister, and sick father-in-law. She received no prenatal checkups and delivered both children at home without assistance from health workers. She uses an IUD inserted by a mobile team, because her neighbors are using the same method. She complains of constant fatigue but says she is not sick.

Source: Operations Evaluation Mission interviews.

66. Efficiency and cost-effectiveness appeared to be the overriding concern of population and family planning workers and health staff to promote IUD. The health staff are also trained and paid for conducting existing clinical approaches. The IUD method is cheap and effective for fertility control, especially for rural women who can not or are unwilling to visit health centers regularly. The health staff rejected the suggestion that the clinical methods used in unsanitary conditions may be relatively deleterious to women when compared with other available methods under the Project. In Thang Hoa and Dac Lac, there are a large proportion of people, particularly ethnic minorities, who tend to be characterized as backward and uneducated. In these rural areas, it is difficult for health workers to give them regular attention. Health workers were skeptical that uneducated rural people could use oral contraceptives effectively, and were convinced that IUD and sterilization were the best methods to control fertility in remote rural areas. In Dac Lac, some health workers were familiar with injectable contraceptives and implants, but surprisingly, supplies for these methods were said to be hard to come by.

67. **Information, Education, and Communication.** National goals for a two-child family are widely advertised using billboards, commune family planning collaborators, television, radio, and pamphlets. In many communes, those with more than two children are fined in rice, or given a lecture. Fertility reduction has achieved great progress in Viet Nam. Information, education, and communication materials include mass media, billboards, videos, and pamphlets, which all carried the logo and title "National Committee for Population and Family Planning. Population and Family Health Project." The Operations Evaluation Mission reviewed the pamphlets, which

were frequently available and distributed nationwide, to understand their contribution to the objectives of the Project.³⁹

68. The pamphlets contain relevant messages, but are of questionable utility for poor rural populations with low literacy. The Operations Evaluation Mission team observed pamphlets being given out to a group of about 200 women of whom about half were ethnic minority Kinh or Muang in Xuan Tho commune (Thang Hoa), and most of whom had only two years, if any, primary education. An information, education, and communication presentation was observed on this occasion. A lecture was given on family health by a middle-aged male doctor. He stood with a microphone in front of about 200 women of Kinh, Tai, and Muang ethnicity. A video was shown after the talk. There was no discussion or questions. The communication approach seemed inappropriate for rural women's learning. The women interviewed at the meeting said they were motivated to come to the meeting because they might get free medicine, or because they wanted to have an IUD insertion.

69. Although it was evident throughout the study that women desire sons to preserve their social status, it is likely that material goals are slowly beginning to take precedence over larger families among young married men, and this phenomena is confirmed in a recent study showing that men are the major decision-makers on family size.⁴⁰ This study also noted the influence of mothers-in-law on the reproductive choices of young couples. Extramarital pregnancy is shameful in Viet Nam. In the absence of easy access to contraceptives, the abortion rate among unmarried young women is said to be very high. The risk of HIV/AIDS is also a major consideration for reproductive health planning. A targeted behavior change communications program directed toward married and unmarried persons has been recommended by ADB and the World Bank.

70. **New and Upgraded Clinic.** The standard design of the health centers comprises an examination and treatment room, with a tiled area for sterilizing instruments at the back and a window to the adjoining room for deliveries and surgical procedures, through which sterilized instruments can be passed. None of the clinics used this area. In four health centers visited, health staff had taken over most of the rooms for use as offices and for a meeting room, leaving only two of five rooms for consultation and treatment or use by patients. Although the provision of new clinics, or upgrading of old clinics, provides the means for better hygiene, unless practices change, supervision is improved, and staff awareness is raised, better hygiene will not occur. For example, the electric instrument sterilizers provided by the Project were not used in any of the nine health centers visited, except in one, and there it was rarely used. Health workers made a point in most interviews that the sterilizers were unnecessary and waste electricity, although it was observed in several that the television set was used extensively. The issue of hygiene and women's health can also be linked to another implementation problem: lack of quality control processes to ensure that contractors build or renovate health centers to a satisfactory standard.

71. For example, at two new clinics in Thang Hoa, community leaders and health staff drew the Operations Evaluation Mission's attention to poor quality control over the work of contractors, and the materials and construction of the new clinic. In both cases, there was no running water connected, some connecting pipes were absent, and the pumps provided had

³⁹ The pamphlets reviewed were not prepared under the Project but they were used as sources of information in promoting information, education, and communication under the Project.

⁴⁰ Johansson, Annika. 1998. *Dreams and Dilemma: Women and Family Planning in Rural Vietnam*. Karolinska Institute, Stockholm.

broken. The new toilets were blocked and had been locked to prevent further use. Staff did not see the need for a flush toilet, and said they and their patients were using traditional toilets in the health center compound.⁴¹ The showers were not used. In one commune, the contractors insisted on building a well as part of the construction package, despite the arguments by commune officials that there was already a good well beside the health center.⁴² In another, the well was said to be ineffective as the ground water was insufficient to supply the health center's needs. The hand basins and the area for sterilizing instruments was unused in both health centers, and in one, a kettle linked to an unsheathed electric wire provided the only source of boiled water. In Dac Lac, one of three clinics visited had water and functioning toilets. In Vinh Long, only one of three centers visited had running water.

72. The major component of the Project provides a "standard package" for construction and upgrading of health centers and provision of equipment.⁴³ The quality of service could be improved by (i) increasing participation of interested local authorities; (ii) avoiding duplication of facilities (wells); (iii) using facilities and equipment provided (sterilization equipment, gynecological tables); (iv) catering for local needs, including those of women who constitute the majority of clients⁴⁴ and of ethnic minorities; (v) improving hygienic practices (use of flush toilets and showers); (vi) supervising the quality of contractual work (construction quality control on toilets, water supply, and drainage);⁴⁵ and (vii) discouraging inappropriate use of rooms by staff.

73. A high prevalence of "gynecological infections" was reported by informants in Thang Hoa and Dac Lac provinces. The RRP states that the Project would provide better treatment of RTI, but the team was unable to obtain information on the statistical incidence and prevalence of RTI, or to obtain any clear explanation of why it was reportedly so high. The director of the PFP in Thang Hoa Province (the only senior woman in PFP in the three provinces) said no clinical studies of RTI have been made. The director in Dac Lac said that there had been a provincewide program in 1999 to treat RTI, so that the number of IUD insertions could be increased.

74. The Operations Evaluation Mission formed the impression that, while environmental factors may partly account for high RTI, it is very likely that unsatisfactory standards of hygiene observed even in the newest health centers, together with physically intrusive methods of fertility control (IUD, female sterilization, menstrual regulation, and abortion) are likely to be a significant contributing factor. Poor hygiene would also be a source of infection in both medically supervised and unsupervised deliveries. It is impossible to draw significant conclusions from the relatively small information samples collected by the team in the field. However, in Vinh Long, where greater choice of contraceptive methods was available, and where there was higher utilization of oral and injected contraceptives, RTI was not as frequently referred to as a woman's health problem as in the other two provinces. It seemed possible that these two facts are connected. Further, if health workers are correct in their assertions that anemia is prevalent among women in rural Thang Hoa and Dac Lac, then there is further cause for concern about the impact of the currently most extensively used methods of fertility control on women's health.

⁴¹ In the district, people use separate toilets for urination and defecation. The waste is collected for fertilizer.

⁴² The team also observed that four health centers had been provided with gynecological/delivery tables, when they already had one.

⁴³ It is possible that the cost-effectiveness of standardization offset unproductive or wasted expenditure on unutilized or duplicated facilities and equipment, and that tailoring each health center to local needs would have been too expensive. However, these questions are beyond the terms of this study.

⁴⁴ For example, the clinics had no waiting rooms and narrow front porches, which afforded little protection from sun and rain.

⁴⁵ Observations included lack of functioning water supply and toilets, faulty pumps and electrical wiring, and provision of a well at a site where one already existed in sufficient working order.

75. **Institutional Issues.** Although the Project has made a number of promising beginnings, there are institutional impediments to its success. Population/family planning policies, targets, and actions are decided at the national level and passed down to the provinces for implementation. However, Viet Nam is a varied country with differences in local circumstances between and within provinces and rural and urban areas. Health staff are trained in surgical interventions for fertility reduction (IUD, menstrual regulation, female sterilization, and abortion) but seem not to have accepted the need to promote hormone methods. The separation of population and family planning activities from the Ministry of Health means that family planning did not seem to be as well integrated into overall programs of maternal and child care as it could have been. Further, there do not appear to be any targeted programs for mothers, men, mothers-in-law, and unmarried youth in urban, rural, ethnic minorities, and isolated communities.

4. Recommendations for Future Design

76. Family planning and family health projects are assumed to benefit women, since women are the primary recipients of the new or upgraded services, but social and gender analysis, and studies of the knowledge attitude and practices of health staff as well as their clients need to be made at the design stage. Health projects that aim to introduce new attitudes and practices must be based on firm policy foundations. These policies must be addressed first, to ensure that there is commitment to objectives for women's health. Programs targeted to changing attitudes and knowledge and practices of health workers must be integrated into technical training.

77. It is important to promote cooperation between the National Committee for Population and Family Planning and the Ministry of Health, which is the line ministry in charge of health services. Future assistance to the health sector should include improving rural maternal and child health services so that family planning is part of a package of services to women and their children. The integrated services should be promoted through VWU at the commune level. The services should be offered at scheduled times at local clinics, which are sympathetic to seasonal labor demands, and include routine pre- and postnatal checks, supervised delivery, immunization (which is very successful in Viet Nam), child growth monitoring, and nutrition and disease prevention advice. This would require a strong emphasis on clinical and management training for health workers, and also training for associated promotional work through VWU.

5. Potential Midcourse Corrections

78. The Project is ongoing, and it is possible that some of the problems identified will be addressed in training yet to be provided. The key mitigation required is a concerted effort at the policy level to give women's health high priority in training, services, and supervision. The recommendation made by the World Bank and ADB in their midterm reviews are all very relevant to the issues identified in this review, but a stronger emphasis on women's health should be included in all the proposed modifications to the Project.

79. A quality control inventory should be made of all health centers, and contractors should be required to correct major faults. Protocols on hygiene and the use of clinic facilities, including requirements to use of new electric instrument sterilizers, should be drawn up and enforced.

80. Policies to promote and programs to socially market the pill and other hormone contraceptive methods should be given the highest priority. Policy directives are what really count. In particular, staff training should be motivational as well as technical. Mass organizations

should be targeted and given effective training, and involved in explaining and removing prejudice against hormone contraceptive methods. Condoms should be promoted through mass organizations for males for contraception and, especially, for prevention of sexually transmitted diseases and HIV/AIDS. Awareness of HIV/AIDS should be integrated into all population and family health activities.

81. ADB should support TA for a detailed national study of female reproductive health with a focus on RTI and anemia and their causes, in cooperation with the World Health Organization.

GUIDELINES FOR IMPLEMENTING RECOMMENDATIONS

A. Initial Social Assessment

1. Preliminary identification of gender issues is needed at the fact-finding stage of project preparatory technical assistance (PPTA). Questions to be considered in fact-finding are: who will the target beneficiaries of the project be; what do women do in the sector; what impacts might the project have on women; what legal or cultural restraints might affect their potential participation; what special measures might be needed to include them; and do the executing agency (EA) and implementing agency (IA) have the capacity to deliver benefits to women?¹
2. When assessing gender issues and impacts in the earlier projects in the sector, if any, questions for consideration include: did the projects have different impacts on women and men or deliver different kinds of benefits; what practical and strategic benefits did the projects deliver to women; what gender constraints affected the projects' impact on women; and what gender issues need to be addressed in the design of the new project to overcome these constraints?
3. It should be determined whether a gender specialist will be required for the PPTA. If so, the preliminary identification of gender issues will assist the formulation of appropriate terms of reference for the gender specialist. It will enable the PPTA to be planned so that technical specialists work closely with a gender specialist on gender analysis in the feasibility study and gender planning in the project design.

B. Information Collection and Analysis

4. Information about gender roles and relations in the sector is the foundation of gender-inclusive project design. If the gender data collected is inadequate or not fully relevant to the project, the project will lack a strategic gender focus. If key gender issues are not pinpointed, they cannot be raised during the policy dialogue or provide gender indicators for supervision and review. Accordingly, gender problems will not be identified during implementation, and remedial measures will not be devised for midcourse corrections.
5. Technical sector knowledge should be combined with that of a gender specialist. Synergy between the technical, economic, social, and gender studies should be ensured. The gender specialist's inputs into feasibility studies should be carefully planned. Sufficient time should be allowed early in the feasibility study for gender analysis to be undertaken in a number of representative locations. The gender analysis should not be carried out in isolation, but should be integrated with work of other specialists in the feasibility.
6. Staff should ensure that the terms of reference for the gender specialist are comprehensive. The terms should require that the gender analysis examine the existing roles of women and men in the sector and their respective needs, and identify structural barriers to women's participation or equity.² Relevant cultural, legal, and institutional gender constraints to

¹ The Asian Development Bank's (ADB) women in development country papers, available for most developing member countries (DMCs), provide an overview of sectoral gender issues, DMC gender policies, and references to other sources of information. These briefing papers provide ADB staff with a basis for further inquiry during fact-finding missions. Gender assessment within the initial social assessment rarely requires complex or time-consuming procedures as most of the information needed at this stage is readily available, except on EA and IA capacity.

² Structural barriers are those barriers rooted in cultures, religious beliefs, practices, and the organization of societies that perpetuate the unequal social and economic status of women.

women's participation, equity, and empowerment should be described and analyzed in detail. Variations in class and culture should be identified, and the situation and barriers faced by poor women should be made explicit.

7. Developing member country (DMC) gender policies for the sector should be identified, as well as international commitments for women's equity by the DMCs.³ An assessment should be made of the extent to which the prospective project managers at the executing and implementing levels understand these policies. The assessment should include consideration as to whether there is need to provide training to senior or middle managers in gender planning.

8. Information collected should include an assessment of the gender and development (GAD) capacity of the EAs and IAs, and whether there are adequate numbers of female managers and field staff to supervise and implement potential project components in which women's participation is envisaged.

C. Gender-Inclusive Design

9. Gender issues, needs, and constraints should not only be identified in the feasibility study, but also effectively reflected in the project design.⁴ Project designs should specify practical and strategic gender requirements and objectives based on the studies carried out during feasibility. They should contain specific design provisions that specify how they are to be implemented, and should be supported with adequate, itemized budgets.

10. Gender mainstreaming requires gender-inclusive design. The Asian Development Bank's (ADB's) policy on GAD requires gender mainstreaming in projects wherever feasible. This means that both women and men should be included in all aspects of the development interventions provided by the project. Special provisions for women's participation should be included in the design.⁵ Even where there are few legal or major customary impediments to women's participation, women tend to have less education or to have less access to information than men do. Accordingly, development activities tend to be channeled to men, unless special provisions or conditions for gender equity are specified in the project design.

11. If there are strategic gender issues identified, it is important to include special strategic mechanisms to allow women to participate. For example, if the gender inequity in property is deeply entrenched and beyond state control, and if the proposed project is aimed at property owners or property holders, then the proposed project will require special mechanisms. For example, group collateral lending mechanisms could be designed for women to overcome barriers to credit. Women's user groups could be formed, with the right to elect representatives from among their number to become members of resource management associations and committees.

³ For example, the United Nations Convention on the Elimination of All Forms of Discrimination Against Women and the Beijing and associated Country Platforms for Action on Women.

⁴ As ADB's GAD policy explains in detail, development interventions affect women and men differently because the wider the "gender gap" in a society, the greater the difference in the needs and perceptions of women and men. At the same time, women and men have many shared goals and needs as interdependent members of families and households. Development projects should be based on accurate analyses of gender relations, gender disparities, and the development constraints created by these disparities. Only then can a strategy be devised, accompanied by a systematic series of planned actions, that will reduce the inequities and disparities that constrain human and economic development.

⁵ Gender checklists are being prepared for each sector, which would assist ADB staff to determine whether there are gender issues and the need for gender specialists.

12. All projects that have potential gender impacts should contain a statement of the project's gender strategy. The statement should summarize how the project will contribute to improving the status of women, and spell out the design features, budget, and indicators for monitoring progress toward achievement of the strategy. The gender strategy should be founded on the data and analysis of gender constraints identified in the feasibility study. For example, a common gender constraint is that, in comparison to men, women rarely own land or major assets, which limits their access to credit, irrigation water, extension services, information, and training. Lack of land rights may also preclude women from participating in the management of shared assets or resources, such as forests, irrigation, water and sanitation, special services, or other infrastructure. It may be necessary to raise this issue in the policy dialogue (discussed further in paras. 19-20).

13. Special gender conditions and provisions may be required. For example, loan projects in the financial sector or projects with finance components might require the EA to promote and encourage women's involvement. All financial sector loans (not just microfinance) should include provisions for women's access. For example, lending agencies might require borrowers to register assets in the joint names of husbands and wives to be eligible for loans. They might promote gender equity by targeting women in the public advertisement of their financial services, and provide information or training for women on how to prepare business and loan proposals. They might also disaggregate data on borrowers by gender and institute monitoring processes to ensure that lending is on the business merits of the loan proposals, rather than the sex of the applicant.

14. In some DMCs, particularly in South Asia, the customs in rural areas, or among some rural communities, forbid unrelated women and men to work together or deal with each other in business. Women also lack control over their incomes in most cases. Where such gender segregation is the norm, the project designs need to include special provisions. They should include features such as women's markets, private women's production and marketing cooperatives, and income generation and business training components to enable women to earn income directly.⁶ All loan projects for rural development might contain special components to train locally contracted female field staff specifically for project purposes, supported by an adequate budget and provision of field transport.

15. Participatory gender design workshops can help to encourage EA and IA commitment to gender and other social objectives during project preparation. Data collected on gender and social issues in the feasibility study should be presented to the EA managers and field staff in provincial workshops. If impediments to women's participation in the proposed project emerge from the data, they should be indicated and discussed. The practical benefits of overcoming impediments to women's participation should be explained and fully discussed. The participants should be invited to form working groups to propose measures to overcome the impediments. Their suggestions should be discussed and worked into the project design.

16. ADB should consider a strategy of investment in the training and employment of women field workers as an integral component of all rural development projects in South Asia, with provisions to overcome their transport constraints. In DMCs where the shortage of female field

⁶ A number of nongovernment organizations provide this service to their clients. However, the buyers set the prices in a closed market, leaving sellers with no negotiating power in most of the instances observed. In one case, the price given to the producer was a fraction of the retail price. Even allowing for overheads, this suggested that some intermediate agency was taking an unfair proportion of profit.

staff is not a constraint, the requirement to deploy or recruit and train women field staff should be included in the loan covenant.

17. Staff should ensure that budgets are adequate and include line items for gender and other social components. Underbudgeted gender and social components that are not specified in line items in the budget are frequently not implemented. If extensive social preparation work is required in the project, it may be possible, through donor coordination, for social and gender activities to be supported by bilateral donors.

D. Policy Dialogue and Loan Negotiations

18. Potential gender constraints should be identified during fact-finding, especially those associated with legal and policy impediments,⁷ and should be included in policy dialogue, to explore the possibility of policy change. This will suggest where more emphasis is needed on the assessment of legal frameworks, potential policy reforms, and needs for institution and capacity building in the planning of PPTAs.

19. Important gender findings from the feasibility study should be discussed during tripartite midterm PPTA review. The policy dialogue should cover findings from the feasibility study, such as likely impacts of the exclusion of women from the land titling processes, and legal impediments to the recruitment of female field staff at the local level. Questions might include the following: Are the constraints that have been identified to women's participation or equitable benefits amenable to change? To what extent can the government address cultural attitudes and practices that affect gender equity in development? Are there areas of the country in which change might be more possible than in others? If there are gender inequities in the executing and IA staff, how might they realistically be addressed? Discussions might include public service recruitment procedures. Could they be made more flexible, enabling female field staff to be recruited at the local level?

20. Constraints to women's equity in land in transitional economies, such as Viet Nam, should raise the following questions: Does the government accede to practices of land registration in accord with constitutional provisions and international agreements? Are land registration practices supported by government policy? Are the policy and/or practices amenable to change?

21. Where the status and health of women is undermined by illegal dowry and underage marriage, the policy dialogue should cover the negative impacts of these practices on national objectives for poverty reduction, population objectives, and economic growth. The possibility of new measures for law enforcement might be ascertained.

22. Constraints to women's participation in community-based irrigation and water supply management might be drawn out using the following questions: Will the project need a specific component to mobilize women's involvement? Does the EA have the capacity to implement such a component? Could the project be linked to national programs for women's development, to enable women's farming or health groups to be formed in the project area, for example? Are there possible linkages to development programs for women supported by other aid agencies?

23. The Project's gender strategy should be discussed in loan negotiations, and requirements to comply with the strategy should be included in loan covenants. Technical

⁷ These impediments are indicated in the women and development country papers for most DMCs.

assistance (TA) for policy development might also be raised in policy dialogue, possibly including the provision of expert advice on increasing compliance and enforcement of the laws against dowry and child marriage, strategies to increase women's participation in the private sector, and promoting gender equity in land allocation. Because land reform planning is beset by many complex issues,⁸ ADB might offer TA to a government to advise on land policy and gender equity in order to ensure that constitutional guarantees are reflected in land law.

24. The gender planning capacity of the EA should be discussed in loan negotiations. If there is a lack of gender planning and implementation capacity, remedial provisions should be included in the project design. However, in certain circumstances, policy dialogue might indicate the need for special TA that is broader in scope than the project, to assist the EA in developing implementation plans for sectoral gender policies. DMCs cannot benefit from the new improved gender-based approaches and tools for human development (such as those outlined in the table) if their senior decision makers do not understand these evolutions in international development policy.

Methods and Tools for Gender Analysis and Planning throughout the Project Cycle

Procedures	PPTA	Loan Appraisal	Loan Negotiations	Supervision	Project Completion	Operations Evaluation
Assessment of consultant gender awareness	♦			♦		♦
Policy dialogue	♦		♦	♦		♦
Policy analysis	♦			♦		
MIS		♦		♦	♦	
Stakeholder consultation	♦	♦		♦	♦	♦
Participatory assessment	♦	♦				
Institutional gender analysis	♦			♦		♦
Gender activity profile	♦			♦	♦	♦
Gender empowerment analysis	♦			♦		
Well-being analysis ^a	♦			♦		
Base study social, gender, and poverty indicators	♦					♦
Special studies	♦	♦		♦		
Social supervision				♦		
Social assessment	♦	♦		♦		
Gender budgeting	♦	♦			♦	
Process monitoring				♦		

MIS = management information system, PPTA = project preparatory technical assistance.

^a Well-being analysis is a participatory, qualitative method of poverty analysis developed by Chambers (IDS Sussex), which has produced more meaningful results in microanalysis than standard economic poverty measurement instruments.

⁸ For example, requiring that landholdings of a minimum size are registered in the name of one owner helps to prevent land fragmentation, but also usually disadvantages women, and encourages a preference for sons, which undermines population goals.

E. Supervision of Gender Provisions During Implementation

25. Baseline studies should be carried out at the inception of the project to determine gender indicators for monitoring. The baseline study should provide data on the current situation of women and men in the sector. It should define the indicators by which progress is to be monitored by the IA, collated and reported on by the EA, and verified by ADB review missions.

26. For example, a baseline study might show that in selected indicative locations, only 20 percent of women borrowers belonging to microfinance groups are able to utilize loans themselves. A realistic assessment during feasibility might indicate that the capacity of women to generate income themselves could be increased to 40 percent through the provision of skill and business training and marketing support. This finding would then become a strategic objective in the project design, with defined indicators to measure achievement (the number of women receiving skill training, the number utilizing the training received, the number successfully generating income from their activities, etc.).

27. Another example might be a baseline study indicating that only 15 percent of women members of water and sanitation user committees are active participants. A situation analysis might indicate that women's effective participation could be increased to 90 percent by designing and providing a training program and female field trainers and supervisors. This would become a strategic objective, with defined progress indicators (the number of field trainers, supervisors recruited, the number of courses conducted, the number of women attending training, the number of women participating in committee meetings, etc.).

28. The indicators selected to measure progress on gender objectives should then be used to measure progress throughout implementation, and should be included in the logical framework. At the end of the project, the gender monitoring data will provide material for evaluation of the project.

29. The measurement of indicators should be the responsibility of the IA at local and district levels. The measurement data should be assembled by the EA and presented in progress reports. These reports should be verified by ADB's review missions on the basis of empirical evidence. Verification could be made, for example, by rapid appraisals carried out in the field at randomly selected sites. The project budget should contain itemized provision for the monitoring process.