

GENDER AND DEVELOPMENT
WEAVING A BALANCED TAPESTRY

Asian Development Bank

February 1999

Gender and Development: ADB weaves a balanced tapestry	5
ADB in the Field.....	5
Weaving Gender into the Mainstream.....	5
Doing Gender Analysis	6
Engendering Resettlement	6
Fishing for Inclusion.....	6
Managing Food and Forests.....	7
Planning for Gender.....	7
Building Gender Sensitivity.....	7
Empowering Women	7
Starting Locally.....	7
Acting Globally	7
Legislating for Equity.....	8
Money talks: Providing Access to Financial Services.....	8
Linking with NGOs	8
Supporting Self-Help Groups	9
Giving Credit Where Credit is Due.....	9
Strengthening NGO Capacity	9
Looking for Alternatives	10
Creating Economic Opportunities.....	10
Targeting Landless Poor Women	10
Supporting Skills Development	11
Training, Trees, and Tenure	11
Fishing for Livelihoods.....	12
Promoting Better Health.....	12
Providing Primary Health Care	12

Promoting Safe Motherhood	13
Addressing Violence Against Women	13
Closing the Gender Gap: Education	13
Searching for Solutions	14
Including Incentives for Regular School Attendance	14
Providing a Second Chance.....	14
Taking Schooling to Ethnic Minority Communities	15
Building Institutional Capacity.....	15
Influencing Strategic Planning Processes	15
Gathering Gender Disaggregated Data	16
Supporting NGOs in Promoting Gender Equality	17

The Asian Development Bank

Established in 1966, the Asian Development Bank is an international development finance institution owned by its 56 member governments. Of these, 40 are from the Asian and Pacific Region and 16 are from Europe and North America.

ADB provides loans and technical assistance to its 37 developing member countries in the Asian and Pacific Region. While the promotion of investment and economic growth are the goals of most loans and technical assistance, since 1992 ADB has pursued five more specific and interrelated strategic objectives: overall economic growth, poverty reduction, human development including population planning, sound management of natural resources and the environment, and improving the status of women.

With its headquarters in Manila, Philippines, ADB has resident offices in Bangladesh, Cambodia, Europe, India, Indonesia, Japan, Kazakstan, Nepal, North America, Sri Lanka, Uzbekistan, Viet Nam, and the South Pacific.

Prepare these as a banners early in the publication:

Mainstreaming is the weaving of gender into all ADB activities.

No project is gender neutral.

Quotes:

Investing in poor women is one of the most effective strategies to reduce poverty and to improve the status of women.

Microfinance is crucial in assisting women to make the transition out of poverty.

The document was written by Shireen Lateef and Christine Claasz with editing assistance provided by Judith Banning. The text was given life by Ram Cabrera who was responsible for design and layout. Marivic Guillermo assisted with compilation of the data and selection of photographs. Lynette Mallery provided suggestions, ideas and support throughout the production process.

For a development institution like the Asian Development Bank, improvement of the status of women is not just an issue of human rights or of social justice. Investment in women is now widely recognized as crucial to achieving sustainable development. Without adequate attention to the concerns and needs of women, ADB recognizes that its other strategic objectives may not be fully realized.

Low levels of female education and training, poor nutritional status and health, and limited access to resources not only depress women's quality of life, they also limit women's productivity and consequently constrain a country's overall economic efficiency and growth.

Public policies and investments that promote the development of women have economic payoffs in terms of reduced health and welfare costs, lower fertility and infant and maternal morbidity and mortality rates, and increased life expectancy. Increased investments in women produce a healthier, better-educated, and literate workforce, and provide a sound human resources foundation on which to build the economy.

Most countries in the Asian and Pacific Region are undergoing rapid social and economic changes. Obstacles to women participating in and benefiting from these changes mean that the potential contribution of half the population is either underutilized or not utilized at all. This in turn means a significant economic loss to the countries concerned.

Development programs that include measures to expand women's economic opportunities and increase their incomes, or promote improvements in women's health and education, result in greater economic efficiency and reduced poverty. Discrimination against women, both in the private realm of the household and the public domain, carries not only private costs for the individual, but also social and economic costs for society. Thus, promoting gender equity is good development practice. Investing in women makes sound economic sense.

GENDER AND DEVELOPMENT: ADB WEAVES A BALANCED TAPESTRY

In June 1998 the Bank adopted a policy on gender and development to replace its policy on the role of women in development adopted in 1985. During the intervening decade, significant changes had taken place in the region, in the field of women in development, in the issues and concerns of women, and in the Bank itself. For example, in 1992 the Bank elevated gender concerns into the mainstream of its strategic development agenda by including "improving the status of women" as one of its five strategic development objectives. A revised policy was needed to reflect this changing environment.

The Bank's new policy on gender and development adopts "mainstreaming" as the key strategy in promoting gender equity. Gender is seen as a cross-cutting issue influencing all social, economic, and political processes. Gender issues are to be mainstreamed into all Bank operations. Rather than an exclusive focus on women, the gender and development approach recognizes that improving the status of women requires analysis of the relations between men and women, and the cooperation and concurrence of men.

The gender and development framework facilitates and enables the Bank to incorporate gender considerations into all of its programs and projects, including macroeconomic and sector work.

ADB IN THE FIELD

ADB is working closely with its member governments to facilitate and generate improvements in the status of women. The emphasis is on mainstreaming gender issues in all projects, rather than developing women-only projects. This does not mean that ADB has abandoned projects directed exclusively at women. Rather it continues to prepare and support special components targeting women in regular projects, as well as stand-alone projects to address glaring gender disparities. Projects directed exclusively at women, or with special components for women, continue to be devised and supported, especially where the sociocultural environment requires segregation of the sexes, or where women need special attention to ensure their inclusion in mainstream projects.

WEAVING GENDER INTO THE MAINSTREAM

Gender mainstreaming recognizes that no development activity can be assumed to be gender neutral. All development potentially affects women. Even physical infrastructure projects, often regarded as gender neutral, can have positive or negative impacts on women. Consider a road project: Who will use the road? How will the road be used? What impact will the road have on the surrounding communities? Will the impact of the road be the same for men as for women?

A good, reliable, all-weather road can mean improved access to markets, and consequently, increased income-earning opportunities for women, especially in communities where women are traditionally responsible for the marketing of produce. A good road can also result in time savings and, perhaps, even easier access to health and educational facilities. For women, these are some of the positive benefits of road projects. On the other hand, a road can result in increasing women's workload. For example, a road could lead to larger numbers of men commuting to the nearest urban center for employment, leaving women to carry out the bulk of the farm work, including work previously done by men. Road construction projects can sometimes contribute to or exacerbate the introduction of new diseases such as sexually transmitted diseases, including HIV/AIDS, especially through construction camp sites or the creation of transport corridors used by heavy traffic, i.e., trucks. Improved roads can also lead to increased prostitution and trafficking of women and children. It is obvious that an apparently straightforward infrastructure project will probably have significant gender impacts.

Doing Gender Analysis

Recognizing that all development projects have potential impacts on women, ADB now requires a gender analysis during the preparation of all projects—even physical

infrastructure projects likely to have significant gender impacts. The analysis is part of the initial social assessment requirement for all projects. During project preparation and design, the traditional and potential roles of men and women are carefully assessed. Design features are then developed to meet their differing needs and ensure that project benefits are equitably shared. Rather than addressing women's needs and concerns only through special women-only projects, gender analysis enables women's issues to be included in all projects.

Box 1: Khulna-Jessore Drainage Rehabilitation Project in Bangladesh

In 1993, drainage congestion was affecting 30,900 hectares of agricultural land in the Khulna-Jessore area of Bangladesh. Food production was dropping, as were income and employment opportunities. The result was severe hardship for the population: 75 percent were living below the poverty level.

Thus involvement of beneficiaries, including women, in the design, and operation and maintenance activities of the Khulna-Jessore Drainage Rehabilitation Project was seen as key to ensuring the success and sustainability of the drainage rehabilitation works.

Water management and user groups were established, and special mechanisms were built into the design to ensure the full involvement of women. The Water Management Association Plan included a detailed plan of action to mobilize, involve, and ensure the active participation of women in these groups, the People's Forum, and the operation and maintenance activities of the project. Local nongovernment organizations were engaged to mobilize, train, and empower women to participate equally with men in the water management and user groups. Bylaws were passed to provide for their representation, as well as that of other disadvantaged groups. Provision was also made to contract societies of landless women for some of the construction work.

In particular, women were actively involved in the agriculture and fisheries management component of the project. The plan of action ensured that women benefited from all of the agriculture programs offered, and were fully involved in monitoring the progress of these. Traditionally women have played a significant role in food production for family consumption and for food markets, but in the past they were often not targeted as recipients or users of services provided by research and training institutes. In this project, the focus has been on training women to participate effectively in agriculture programs, particularly in farming operations such as homestead gardening, integrated pest management, agricultural extension, and nutritional awareness. Provision was also made to hire and train female workers.

To ensure that officials involved in implementing the project were equipped to support the involvement of women, the staff and training requirements of the Department of Agricultural Extension were assessed. This resulted in training on gender issues in agriculture for government officials at the district level.

In an infrastructure project currently under preparation for potential ADB financing in the People's Republic of China—the **Southern Yunnan Road Development Project**—the initial social assessment, including the gender analysis, indicates that a potentially adverse impact of the project could be the spread of sexually transmitted diseases, especially HIV/AIDS. Already Yunnan Province has 50 percent of the country's HIV-positive cases. The influx of a large number of male construction workers unaccompanied by their families could lead to an increase in the incidence of sexually transmitted diseases. As a result, the project will include an information and education campaign on sexually transmitted diseases and HIV/AIDS directed at construction and

service workers during the construction period, training for high-risk groups (construction workers and sex workers) on minimizing risk, and an induction/safety awareness program for all construction workers.

Engendering Resettlement

The **Zhejiang-Shanxi Water Conservation Project** (1997) in the People's Republic of China also mainstreams gender concerns. Many physical infrastructure projects require land acquisition and relocation of communities. This project required resettlement of 10,000 families to make way for dams that will augment city water supplies.

Gender analysis clearly showed that in almost all the households to be resettled one or more women worked outside the home in service, commercial, or industrial occupations. Thus the resettlement action plan includes measures to ensure that equitable compensation is provided to both men and women, and that women are given every opportunity to regain or exceed their preproject income.

Special features built in to the project to address the needs of the women resettlers include the full participation of women in the Resettler Training Program, which emphasizes the creation of income-generating activities. The All China Women's Federation, with branches in all urban centers and links to the village level, will be engaged to provide support to the women's training program. It will also provide general advisory services on activities to restore women's incomes. When land is allocated, resettlement households headed by women will receive the same entitlements and land assignments as households headed by men. The Shanxi Economic Development Company, the project implementing agency, will ensure that women make up 50 percent of the new employees, and that they are given equal pay and advancement opportunities.

Fishing for Inclusion

Other examples of mainstreaming in ADB projects include the **Coastal Community Development and Fisheries Resource Management Project** (1997). In Indonesia, women are economically active in the fishing industry. In the project area women are responsible for fish processing as well as marketing fish in the wholesale markets. Under the project, women will be mobilized through existing women's organizations to play a major role in the project's decision-making processes. Capacity-building activities will enable these organizations to provide women with access to project-related decision making, together with training on protecting the environment, hygiene, and sanitation related to the industry.

The women's organizations will also help women to form credit-related peer groups to prepare proposals for viable microenterprises. The integration of women's credit requirements with mainstream finance sector activities will therefore be an important feature of the project.

Managing Food and Forests

In Bangladesh the **Forestry Sector Project** (1996) focuses on poor and disadvantaged rural communities including a large number of households headed by women. The women are major forest users and were actively involved in the design of the project.

Specific provision is made for women to be employed in forestation activities, including forest protection and maintenance, nursery development, and homestead plantations. Households headed by women will also gain direct access to land, and married women will gain access to joint land titles.

Planning for Gender

Gender mainstreaming is now routinely applied to all ADB operations. Gender issues are considered when country operational strategies, which provide the basis for the country assistance plan, are prepared. In Pakistan, as part of the preparatory work for the formulation of the country operational strategy, a stakeholders' workshop was held to ensure that a wide cross section of interest groups in the country explored the major issues related to the social sector strategy component. The participants included government officials from different sectors, implementing agencies, nongovernment organizations (NGOs), community groups, and the private sector.

The workshop was organized by a consulting firm headed by women, and a gender balance was sought in the selection of participants. Four key areas were identified by the participants for ADB's strategy and program for Pakistan: gender, employment and income, human resource development, and community development and empowerment. In the case of gender, emphasis was placed on the need to recognize the role of Islam in women's lives when designing and implementing projects in the country. Participants stressed the need to address urgent issues of women's reproductive health, and to consider the role of the mullahs in fertility-related projects.

The workshop is expected to result in increased gender sensitivity in all ADB-funded projects in the country, as well as greater resource allocation to projects specifically for women under the Social Action Plan. Better aid coordination for women's projects is also anticipated. Similar participatory stakeholder workshops were held in Kazakhstan and the Kyrgyz Republic to identify key concerns of women in the preparation of country strategies.

Building Gender Sensitivity

Mainstreaming women-in-development activities depends not only on the gender sensitivity of ADB staff, but also of government officials. In Malaysia, ADB financed **Seminars to Promote the Awareness of Women's Role in Rural Development** (1990). They helped to increase the gender sensitivity of 80 key personnel from 10 major government departments dealing with rural development. They also sensitized government policymakers and field workers to gender issues affecting the success of rural development programs. To ensure the seminars did not remain at the level of theory, an action plan component was built in that enabled the planners to incorporate gender considerations into their respective sector development strategies and programs.

EMPOWERING WOMEN

Action is needed to lift women out of their current inferior economic and social status: promoting and facilitating women's participation in development activities is not enough. In many countries, decisions regarding women's lives are still made by men. Women

need to be empowered to participate in the decision-making process, especially for decisions concerning their own lives and priorities. Empowerment is vital at all levels: local, national, regional, and international.

Starting Locally

The **Rural Finance Project** (1998) in Nepal recognizes that simply providing women with access to microfinance is not enough. Women must also be empowered. Thus a component was included to organize village women and raise awareness through social preparation and training. The project is contributing to elevating women's status by improving their mobility, facilitating their participation in decision-making processes, and improving their legal literacy.

Acting Globally

Equally vital are measures at the national, regional, and international levels to ensure that women's voices are heard globally at all levels of decision making. Decisions taken at international meetings set standards for countries and can contribute significantly to improvements in women's economic and social conditions. The Beijing World Conference on Women held in 1995 was a vital meeting from this perspective, as it set the international agenda for women for the next decade. To help women prepare for this meeting, and for the Jakarta Regional Meeting prior to the World Conference, ADB provided technical assistance under the **Regional Initiatives on Women in Development Project** (1993). Some developing member countries (DMCs) were given assistance in preparing country status and progress reports. Support was also provided for the preparation of regional reports and a draft regional plan of action that included concrete targets to be met over the next decade. The project helped strengthen networking between women, governments, NGOs, and the private sector, both within and across countries: a vital ingredient in women's empowerment.

Beijing is only the beginning. And so support for pre-Beijing activities was complemented with support for activities "beyond Beijing." In 1998, ADB provided support to the **Global Network of Women in Politics Workshop** organized by the Center for Women in Politics and held in Manila. The theme of the workshop was From Rhetoric to Reality: Women's Political Participation, Accountability, and Leadership. Women from the region shared ideas and experiences with promoting women's political participation, and developed strategies and proposals to increase women's involvement in the political arena.

Not forgetting the small island member states in the Pacific, ADB, the Asia Pacific Development Center's Gender and Development Unit, and United Nations Development Programme-Pacific cosponsored the **GO-NGO Consultation Meeting on Women and Natural Resource Management**. The 1998 meeting was to facilitate and promote dialogue between governments and NGOs to advance implementation of the Beijing Platform for Action in the key areas of agriculture, forestry, and fisheries. Strategies and action plans for the sectors were devised and discussed. Providing opportunities and "spaces" for dialogue and collaboration between governments and NGOs to work together for the common goal of women's advancement and empowerment is an essential part of ADB's gender agenda.

Legislating for Equity

Although legislative reform has already resulted in qualitative improvements in women's rights and status in several countries, women continue to have inferior legal status in much of the region. Laws often prevent women from owning and inheriting property, thus limiting their access to extension, credit, and other services. Laws can also prevent women from entering into contractual arrangements, obtaining loans without the permission of a husband or male guardian, engaging in certain forms of employment, and sometimes also controlling their personal lives. In the majority of instances women are unaware of their legal rights.

Guaranteeing the legal rights of women, giving them full and unrestricted access to courts and law enforcement facilities, and informing them of their legal rights remain crucial issues. The absence of equal opportunity legislation, and/or enforcement of existing legislation, throughout much of the region discriminates against women and presents serious barriers to women's participation in all spheres of economic and social life.

In 1996 in an effort to address these issues, ADB developed and financed a study of the **Sociolegal Status of Women** in Indonesia, Malaysia, Philippines, and Thailand. The study reviewed existing material, compiled a database, and assessed the legal constraints on women's participation in economic and social activities. The project adopted a participatory approach to ensure that the study fully reflected each country's situation and the possibilities for reform. To encourage the exchange of ideas, draft country reports were discussed in national workshops and a regional symposium was held.

The study developed strategies to reduce constraints and provide legal literacy programs. It also identified potential scope for ADB involvement in legal reforms, and associated institution-building and training activities to assist the countries in improving their legal frameworks to meet the changing needs of women in the region. Gender sensitization and capacity building of legal personnel and law enforcement agencies is one area identified for potential ADB involvement.

ADB will continue to support activities that promote gender equity by strengthening women's voices; promoting their involvement in policy reforms; and creating spaces for women to meet, network, and develop strategies to improve the lot of women throughout the region.

MONEY TALKS: PROVIDING ACCESS TO FINANCIAL SERVICES

The old adage "Give credit where credit is due" is particularly relevant when applied to women, especially poor women. Traditionally women's access to formal financial institutions has been limited. Collateral requirements, high transaction costs of microcredit, banking formalities, and cumbersome procedures with which women are generally unfamiliar have resulted in restricted access to financial services, particularly credit.

The need to change this is now widely acknowledged. In development circles today, “Banking with the poor” is in vogue. NGOs like the famous Grameen Bank in Bangladesh exclusively serve poor rural clients—mainly women. A plethora of institutions, mostly NGOs, have emerged that deliver financial services to women using group-based approaches, replacing the traditional collateral requirements. Their success—some of them are experiencing repayment rates of over 95 percent—is providing clear evidence that poor women are an excellent credit risk. Poor women are good savers and good repayers.

Linking with NGOs

When it comes to reaching poor women, NGOs are more successful than formal financial institutions. They have effectively organized groups, mobilized savings, delivered credit and other services, and achieved high recovery rates. Recognizing their success, ADB-funded microfinance projects are involving NGOs as financial and/or social intermediaries. For example, in the **Rural Microenterprise Finance Project** (1996) in the Philippines, microcredit was channeled through accredited locally based NGOs (Grameen replicators) to meet the credit needs of low-income groups, including poor women—they generally have no collateral and no access to traditional financial institutions. In the past, the poor relied on shopkeepers, pawn shops, traders, and brokers for credit, often at exorbitant interest rates. Under the project, microcredit is provided without the need for collateral. Repayments are scheduled on a flexible basis, depending on individual circumstances. Village posts have been established for collection, saving borrowers long journeys. Recipients can borrow as little as \$100, and as much as \$500. These features are attractive to women, who constitute the majority of all borrowers and have a high repayment record.

By the end of 1998, 32 NGOs were participating in the project and had successfully linked 1,160 self-help groups (average 10 members per group) to participating small financial institutions. About 110,000 new subborrowers and 35,000 repeat borrowers were availing of the loans provided under the project.

The project aims to expand and strengthen self-help groups comprised primarily of poor rural women, promote savings mobilization schemes among the target group, and improve the microfinance policy environment. Aside from increased income and employment opportunities, women will benefit from their integration into delivery mechanisms for credit and savings services, have greater access to viable village-level financial institutions, and acquire new management and technical skills.

Supporting Self-Help Groups

NGO involvement in the Indonesia **Microcredit Project** (1994) also focuses on promoting self-help group membership for women, providing microcredit for microenterprises, and linking women’s income-generating activities to larger markets through private entrepreneurs. The social services, training, and credit provided through the NGOs are enabling women to undertake microlevel processing and manufacturing, homestead agriculture, and service and trading activities, thereby increasing their income levels and living conditions. At least 50 percent of the people involved in the NGO programs must be women, with a particular emphasis on involving poor and disadvantaged women, particularly women who head households. By bringing women

into self-help groups, raising their awareness and confidence, encouraging savings, and helping them to establish sustainable income-earning businesses, family welfare is expected to improve in terms of health care, family planning, and education.

Giving Credit Where Credit is Due

The **Microcredit Project for Women** (1993), will assist 20,000 Nepalese women to obtain skills training, with 10,500 of them receiving training in agricultural production credit, 3,000 in microenterprise credit, and about 300 in small business credit. Women in Nepal are among the poorest in the world. The project was designed as a pilot program to develop alternative mechanisms for delivering sustainable financial services to these women.

The project design involves three steps. The first stage comprises social mobilization, and skill and other training by the Women's Development Division and NGOs. In the second stage, groups of beneficiaries are provided with financial services from commercial banks, with NGOs acting as facilitators. The third stage involves building the capacity of NGOs to become sustainable financial intermediaries.

Strengthening of NGOs to act as financial intermediaries is an important component of the project. Staff training and strengthening the management and accounting systems constitute part of the institutional capacity building that will enable NGOs to act as effective financial intermediaries.

The project encourages government agencies and NGOs to work together at the village and urban levels. NGOs were contracted to assist with group formation and delivery of community development programs related to meeting women's needs. Social preparation and skills training to enable women to undertake income-generating activities, set up small enterprises, and gain remunerative employment is conducted by the women training centers, which were upgraded under the project.

Box 2: Microcredit Project For Women in Nepal

Case Study 1

Nirmala Chaudhry, a landless laborer, has no regular work. During the harvest season she joins in and shares the harvest with her landlord. However her earnings are not sufficient to feed her 12 children, and she had to borrow Rs2,000 (US\$50) from her landlord.

To repay the debt, Nirmala sent her 15-year-old son to work for the landlord under the traditional Kamaya system of bonded labor. After working for a year, he refused to go back to work saying the landlord did not provide enough food to eat and regularly beat him. He then ran away to India.

Although Nirmala's debt of Rs2,000 grew to Rs10,000, she was able to repay it when she became a beneficiary of the Microcredit Project for Women. By joining a self-help group in her village, Nirmala received training in animal husbandry and was provided with a small loan to purchase a female water buffalo. With the buffalo-raising enterprise, she can earn up to Rs5,000 a month selling milk at the local market—enough to meet the loan repayments and make deposits in the group savings fund. She drew from the fund to settle the debt with her landlord.

Case Study 2

Tarma Gurum, now 54 years old, has frail health and fractured her right leg as a result of a serious fall. This prevents her from doing heavy work. Living alone with no means of support, Tarma heard about the loan program that trained women to start a livelihood project. She joined a self-help group formed under the project in her village. However, she was not readily accepted by the group; other women doubted she could succeed. Tarma attended the training course in snack preparation, and was able to borrow Rs4,500 to buy utensils to start up her snack-making, *dalmot* (popular snack made of chick peas) enterprise. For every 10 kilograms of chick peas she buys, she earns Rs300. Already she has earned Rs5,000 to 7,000—enough for her old age. Although Tarma has no property to leave to her children and grandchildren, she says at least she can now feed them when they visit her. Through the microcredit project she has gained new confidence about the future and a sense of self-worth.

Strengthening NGO Capacity

Despite their relative success in reaching poor women and operating as financial intermediaries, there is increasing recognition that NGOs need capacity building to expand their outreach and strengthen their organizational capacity, especially in financial, credit, and organizational management. If they are to continue their successful programs, expand their outreach, and achieve long-term sustainability, they need to not only strengthen their institutional capacity, but also to develop sound banking practices and strategic and business plans.

ADB's regional technical assistance in 1996 for **Low-Income Women Entrepreneurs in Asia**, implemented by the Women's World Banking (WWB) is helping strengthen the institutional capacity of women's NGOs to operate successful microfinance programs. The assistance covers eight women's organizations in Bangladesh, India, Indonesia, Nepal, Philippines, and Sri-Lanka (WWB affiliates) to strengthen their management capabilities and financial sustainability, and to expand their outreach so that they can better serve poor women entrepreneurs. Capacity building is focusing on improving institutional capacity in organizational, financial, and credit management; and training for women entrepreneurs. Exchange visits between countries by local partner institutions and low-income women entrepreneurs will enable the cross-fertilization of ideas, lateral learning, and the development of networks.

Box 3: Rural Poor Cooperative Project in Bangladesh

In Bangladesh the Rural Poor Cooperative Project, launched in 1992, has been successfully promoting the establishment of rural poor cooperatives to meet local savings and credit needs of the poor, especially women. The project focuses on the development of cooperatives, strengthening support services for the cooperatives, and training for women in microenterprise development.

Cooperatives of the landless poor have been supported by a new district Bitaheen Central Cooperative Association. Of the 8,507 primary cooperatives formed, women constitute 78 percent of the 248,633 members and the majority of borrowers. Their involvement has exceeded all expectations. The project target was to establish 1,200 new male and 2,370 female cooperatives for landless people. By September 1996, the number of female cooperatives exceeded 3,244. Female loan repayment rates have exceeded 95 percent, and more than 75 percent of the subprojects are owned and operated by women.

The overall objective of the project is to support the government's poverty reduction efforts through the creation of sustainable nonfarm employment to increase incomes of the rural poor. Provision of credit is supplemented with training for activities such as trading, agroprocessing, paddy husking,

and cottage industries. Where the women have been able to gain some access to land, they have also taken loans for farming activities, including beef fattening, vegetable growing, fish culturing, and betel leaf cultivation. Under a program to promote ideal homesteads, the members have planted more than 600,000 fruit and timber trees and established 32,000 vegetable gardens. The resulting incremental income has enabled women to provide their children with better food and regular schooling. Overall, the project has had a significant development impact on women and has helped to improve the living standards of more than one million poor people.

Looking for Alternatives

While the involvement of NGOs is now a matter of course in most ADB microfinance projects, ADB is also assisting with capacity building of other local institutions through which microfinance services can be delivered to rural and poor communities. In the Kyrgyz Republic, for example, ADB's **Rural Financial Institutions Project** (1997) is channeling microfinance to rural communities through credit unions, simultaneously building and strengthening the institutions to create a sustainable rural finance system. Credit unions are community-level financial institutions that provide savings and credit services to individual members. To date, approximately 80 credit unions have been established; all of them include women members. Women are also actively involved in the management and administration of the credit unions—an important factor as the credit unions are owned and controlled by their members.

When women's access to financial services is improved, their incomes usually improve as well. This contributes to the economic survival of the household and the welfare of families. Microfinance is crucial in assisting women to make the transition out of poverty.

CREATING ECONOMIC OPPORTUNITIES

Women's access to credit needs to be associated with remunerative employment and income-generating opportunities. Almost all poor women in Asia are economically active as farmers, wage-laborers, and self-employed microentrepreneurs in trade, agroprocessing, small-scale manufacturing, or crafts. While there is a clear linkage between women's income generation and increase in their status in the household and society as a whole, evidence also suggests that women are more likely to invest their earnings in family assets, better meals, medicines, and children's education. In fact, investing in poor women is one of the most effective strategies to reduce poverty and to improve the status of women.

While women are represented in virtually all sectors, agriculture provides the main source of employment for women in ADB's region. A number of projects are helping to increase employment and income-generating opportunities for women, both within agriculture and elsewhere.

Targeting Landless Poor Women

Providing income-generating opportunities for poor landless women is one of the major objectives of the **Rural Livelihood Project** (1998) in Bangladesh. Among the landless, households headed by women, estimated at 20 percent (and growing), are the most vulnerable to poverty. Hence, the project targets landless poor women with no assets

and few opportunities for earning an income. The project aims to mobilize and provide support for more than 500,000 members to start microenterprises and income-generating activities. The primary component comprises social mobilization and the delivery of financial services for income-generating activities for the rural poor, with particular emphasis on women. The project will support the formation of separate village-level cooperatives for landless men and women, social development and credit awareness training of group members, specialist skills training to undertake income-generating activities, and microcredit for microenterprise development and income-generating projects. Strict criteria were developed to ensure the beneficiaries will be selected from among the poorest. Priority will be given to the rural poor who have no regular source of income, especially widows, and divorced and destitute women. The socioeconomic surveys indicate that more than 60 percent of households are living below the poverty line, and more than 50 percent are headed by women.

Supporting Skills Development

A very similar project in Nepal, **Rural Microfinance** (1998), aims to improve the socioeconomic status of women and increase employment opportunities and microenterprise development through the provision of rural financial services, including credit to finance viable farm and off-farm economic activities. It is estimated that poor rural women will form 70-80 percent of the beneficiaries. Technical skills development training and marketing support will be provided, along with empowerment training, and basic bookkeeping and accounting for group members, as well as gender sensitization training for project staff.

Training, Trees, and Tenure

In many countries, women play a major role in the forestry sector. Recognizing this, ADB's **Forestry Sector Project** (1997) in Viet Nam is rehabilitating degraded forests and bare lands in three watersheds, and creating employment and income-generating opportunities for women in forestry-based activities. To equip women for these activities, the Vietnam Women's Union, with its widespread grassroots network, will be strengthened to offer training to women in land-use planning for sustainable agriculture and livestock production, together with other improved agriculture and forestry techniques. Under the project some women trained by the Union will become land-use planning officials, working with village communities. Women leaders, heads of households, and members of ethnic minorities will be particularly targeted to participate in demonstration farming. Because the project will focus on ethnic minority groups with limited access to services, training will also be provided on basic health, family planning, nutrition, and literacy. The training programs will include evening sessions to enable women to participate after completing their daily work.

Women will also be encouraged to participate in other aspects of project planning and decision making to ensure they are given equitable access to project resources. The Vietnam Women's Union will promote credit and savings activities. Women's access to land will be strengthened through joint use and individual rights. While under traditional law men and women in Viet Nam have equal rights to land ownership, it will be important to ensure that the names of both husband and wife appear on land use certificates provided with the project.

Box 4: Participatory Livestock Development in Bangladesh

Women will have the opportunity to expand their employment opportunities under the Participatory Livestock Development Project (1997) in Bangladesh. Some 70-80 percent of all primary beneficiaries will be women, with priority given to households headed by women. About 10,800 women will be trained and provided with credit to establish village-based feed supplies, vaccination, and marketing services. The creation of these enterprises will enable women to expand their participation in economic activities. Microcredit will be provided through NGOs to about 364,000 households, particularly households headed by women and landless women, for smallholder poultry, beef-fattening, and goat-raising enterprises.

To prepare women for these activities, NGOs will play a catalytic role in organizing women into peer groups. These groups will be able to provide a forum for them to exchange ideas and resolve problems, and help develop a base of security and strength from which they may gain recognition as producers in their own right. In the longer term, women who receive training in the scientific aspects of project management will be employed as para-veterinarians to work in the villages.

In agriculture, women's economic contributions are substantial, but largely unquantified and unrecorded. It is estimated that women provide 40 percent of the total labor, in a sector that accounts for 32 percent of gross domestic product. Women are responsible for most household work, including the tending of livestock and poultry. Research in 1995 reported that 3.2 million men and 3 million women were involved in cattle raising, while in poultry operations only 0.2 million operators were reported to be men, compared with some 8.8 million women. It was obvious, therefore, that the project should take full account of the existing and potential roles of rural women and that they should receive their full share of project benefits, including employment opportunities. Given their limited social and economic opportunities, women in the project area have often played a limited role in the decisions associated with their lives. The project will help them to take an initial and fundamental step toward self reliance.

Training for Employment

Economic self-reliance for women is also promoted through vocational education schemes. These are particularly important in Cambodia, where the **Employment Promotion Project** (1998) is designed to help the country cope with serious problems of unemployment and underemployment, particularly among women, the disabled, and other vulnerable groups. The return of large numbers of refugees from camps along the border with Thailand, demobilization of soldiers, retrenchment of civil service workers, and the transition from a centrally planned to a market economy have all caused severe disruptions in the labor market. Underemployment is widespread, particularly in rural areas where most of the population lives. Among the rural poor, eldest daughters are often particularly underprivileged. Required to work long hours looking after family members they may remain unmarried and ultimately fall into prostitution in an attempt to generate income needed to support their families. Widows make up a large number of the households headed by women. There is also a mismatch between the unemployed who lack skills to gain employment and prospective employers who cannot find qualified personnel to fill vacant positions. Almost 150,000 new jobs need to be created each year to accommodate new entrants into the labor force.

The project aims to improve the economic status of women and other vulnerable groups, such as the disabled, and retrenched or demobilized workers, by expanding their job training opportunities and providing other employment-related services such as career counseling, skills and entrepreneur training, microcredit, and job placement. The project

will also strengthen the institutional capacity of the ministries of Women's Affairs, and Social Affairs, Labor, and Veteran's Affairs in the areas of employment promotion.

Rapid population growth resulting in increased pressure on land means that development of nonfarm employment opportunities is essential for women. NGOs are being involved in social preparation and basic skills development processes, and in identifying suitable training courses for women geared to market opportunities. The courses will include training in silk products, food processing, jewelry making, gem cutting, handicrafts, and tourism-related activities. Credit will be made available for both the training courses and the purchase of raw materials. Through the program, women will learn new skills and gain the confidence required to enter the marketplace.

Fishing for Livelihoods

Women are also learning new skills in fisheries and gaining new forms of remunerative employment through the **Fisheries Resource Management Project** (1997) in the Philippines. The project is tackling the problems of overfishing in 18 priority bays and the associated problems of degradation of the environment, resource depletion, and persistent poverty.

In the Philippines, women are central to processing and marketing activities in the fishing industry and already use various forms of credit to support their activities. Overfishing is resulting in diminished fish catches, and this is being acutely felt at the household level. Fewer fish mean fewer resources to feed families. Thus women have a considerable vested interest in ending environmentally harmful fishing practices such as dynamiting. Yet, in the past women were not employed in efforts to safeguard the environment. An innovation under the project will see women trained and subsequently employed as fish wardens with the power to report environmentally destructive practices and to ensure that evidence of these practices is effectively retained.

Another innovation will see women able to obtain larger loans for fishing-related and other microenterprises. Groups formed through NGOs will result in women saving the collateral to access larger loans. A combination of savings and credit will then provide women with access to new microenterprises such as small village shops, swine and poultry raising, handicrafts, mat weaving, and sewing. This will help to diversify their sources of income.

PROMOTING BETTER HEALTH

Investing in women's health improves the health and welfare of children and families. It also helps to reduce population growth rates and overall health costs. Because healthier people are more productive, investments in health also contribute to poverty reduction. Throughout the world it has been shown that investments in health care for women in their most productive years—15-44 years—offer the greatest returns on health care spending for any group of adults.

In the Asian and Pacific Region the needs are great. Deaths of women in childbirth are among the highest in the world. In Indonesia 450 women die for every 100,000 live births, in the Philippines 470, in Bangladesh 600, and in Lao People's Democratic Republic (Lao

PDR) 656. In Nepal the number of maternal deaths rises to 850 and in Papua New Guinea to 900.

Providing Primary Health Care

Women need access to decent primary health care services if their health is to improve. In rural areas this need is often the greatest. Women in the Lao PDR, for example, have very poor health and little access to maternal health services. Many women die from tuberculosis and malaria, and only 34 percent of women are immunized against tetanus. The high maternal mortality rate reflects the fact that in rural areas 97 percent of births take place at home; many are assisted by traditional birth attendants. Approximately 40 percent have no assistance at all. Prenatal care is virtually unavailable.

To improve women's access to health care services in the Lao PDR, the **Primary Health Care Project** (1994) is establishing 70 health posts in underserved areas to deliver family planning and other medical services to rural women. District hospitals are being renovated. Where necessary, new ones are being established. Associated medical supplies are being provided.

But improved health depends on more than the provision of health services, educating women about good health is also needed. Under the project, the Lao Women's Union is delivering health education to village women, and promoting and facilitating community participation in the project. The project is having a substantial impact on women's welfare by reducing deaths due to tuberculosis and malaria, improving access to maternal health workers, and reducing the amount of time women need to spend providing curative health care for their children. Similarly, the **Population and Family Health Project** (1994) in Viet Nam is taking health care to women of remote ethnic minorities.

Box 5: Population and Family Health in Viet Nam

Access to health care services is a particular problem for women who are part of an ethnic minority, especially in remote mountainous areas. Special efforts need to be made to reach them. Ethnic minorities, for example, account for more than 50 percent of the population in three of the provinces being served by the Population and Family Health Project (1994) in Viet Nam. To ensure that women members of these groups in remote mountainous areas are able to access the improved health and family planning services provided under the project, two model outreach programs are being pilot-tested.

Under the outreach programs, village-level health posts are being established, together with a hamlet-based "collaborator" network. Locally selected collaborators are provided with bicycles to ensure that links can be made between settlements and the nearest health post when health care is needed. Paramedic staff, trained from within the ethnic communities, are supplementing the collaborators. If successful, these outreach programs will be replicated in the other 12 provinces, where the project is upgrading and expanding health and family planning services. Improved clinical training is also being provided to women health and family planning workers, with more women being trained as health workers, nurses, midwives, and doctors' assistants.

To reach women unfamiliar with the services being offered, the project includes innovative social marketing methods. Nontraditional outlets are being used to promote the new services, including the tea shops widely frequented in rural areas. Well-known individuals in the communities, such as birth attendants and healers, are mobilized to complement more traditional approaches in, for example, the sale of medicines.

Through the project, thousands of Vietnamese women are starting to experience improved care in pregnancy and during deliveries. There is now access to a wider range of contraceptives meeting the needs of both women and men. As their health improves and they are able to control the birth spacing of their families, these women are becoming better equipped to move out of poverty and into a productive life.

Promoting Safe Motherhood

In many countries access to any form of primary health care is a luxury for women. However, it is still important to ensure that the health care provided is of a high standard and closely tailored to the health needs of the women concerned. In the Philippines, the ambitious **Women's Health and Safe Motherhood Project** (1994), supported by a number of funding sources including ADB, aims to support the government's long-term goals of promoting safe motherhood and improving the health status of women of reproductive age. The project is supporting and strengthening the government's National Safe Motherhood Program, which covers 40 provinces.

The health status of women in the Philippines has been poor, with an estimated 65 percent of pregnant women and 51 percent of lactating mothers suffering from iron deficiency anemia. While the maternal mortality rate is estimated at 209 per 100,000 live births, in some areas the estimate is much higher at 470.

To remedy this, the project aims to reduce maternal morbidity rates by 25 percent, and to reduce the incidence of low birth-weight babies by 10 percent. Attendance at prenatal health checks is to be increased to 100 percent of pregnant women, as is the supervision of deliveries by trained attendants. Referral services are to be provided for all high-risk pregnancies and obstetrical emergencies. The project also aims to decrease anemia and iodine deficiency among women of reproductive age by 50 percent, and to decrease vitamin A deficiency among children under the age of one by 50 percent. Tetanus toxoid is to be provided to all pregnant women.

Barangay health stations, maternity-waiting homes, rural health units, and referral hospitals are being upgraded, and provided with associated capacity building including staff training. Community participation in the project is being promoted to maximize project impact, with local NGOs being strengthened to enable them to participate in activities aimed at raising women's awareness of health and family planning issues. These activities are being supplemented by an information and education campaign that explores sustainable ways of improving the health and well-being of women.

Overall, about 17 million women of reproductive age in the Philippines will gain access to family planning, maternal care services, and services for other women's health needs such as micronutrient deficiency, HIV/AIDS, sexually transmitted diseases, and women's cancers. The 2.4 million women who become pregnant annually, and the 300,000 women who annually suffer from pregnancy complications, will also be better served.

Addressing Violence Against Women

Attention to women's health obviously needs to focus on the major concerns associated with pregnancy and childbirth. But there are other concerns too. Domestic violence, for example, brings its own major health problems, which are starting to be tackled in health

projects. In Bangladesh, for example, the **Urban Primary Health Care Project** (1997) includes special measures to provide assistance for women victims of violence.

While 25 percent of female deaths are maternity-related in Bangladesh, nearly 29 percent are due to homicide or violent accidents, with the latter probably including some concealed homicides. A 1995 survey of urban slums in Bangladesh shows that the population is very young. Women are still marrying at an average age of 15, and most married women begin childbearing while still in their teens. The maternal mortality rate is estimated at 550 per 100,000 live births, and the country is one of the few in the world with a longer life expectancy for men than for women. High maternal mortality rates relating to inadequate medical services are a major factor, but there are also other contributing factors related to gender inequality. These include nutritional inadequacies among adolescent girls and young mothers, 70 percent of whom suffer from anemia; lack of access to the basic health services available to men; and violence against women either at home or in the community.

Women are more than 75 percent of the estimated project beneficiaries of the project, and assistance for women victims of violence is an important project component. Health centers being established in four cities are providing medical treatment for women victims of violence, referrals to legal counseling, and places of refuge. Staff of the health centers are being trained to carry out rape investigations. The project also includes a community education campaign to prevent violence and raise community consciousness about violence against women.

To facilitate working women's access to the services, the health facilities are remaining open at hours convenient for them, including evenings, weekends, and holidays. They are being designed to ensure sufficient privacy for female patients, and are also providing preventive, promotive, and curative health services including immunization, micronutrients, family planning, prenatal, and basic curative, obstetrical, and other gynecological care, and health education.

By improving family access to primary health care, the project is also expected to provide indirect benefits to women by reducing the amount of time they need to spend away from work looking after sick children and other family members.

CLOSING THE GENDER GAP: EDUCATION

Two thirds of the world's women over the age of 25 years have never been to school, and 60 percent of all illiterate people are women. Yet there is concrete evidence to suggest that the returns from education are higher for females than for males. There is also increasing evidence demonstrating a positive correlation between the education of females and poverty reduction, improved health and nutrition of women and children, and reduced fertility rates.

Educating women not only benefits the individual woman but the entire society. A healthier and better educated woman has greater access to employment opportunities outside the home, and better income-earning prospects. This translates into better family health and nutrition, better education of her own children, and improved well-being and economic status of the entire family. For the society at large, investment in girls'

education means a healthier, better educated, and consequently more productive work force; slower population growth; reduced environmental pressures; and overall, more sustainable development for generations. It is no wonder that closing the gender gap in education is high on the agenda of most countries.

While much progress has been made over the last two decades in providing girls with equal education opportunities, large numbers still have limited access to schools. Even where there is access, the opportunity to attend school regularly is not always there. Large numbers of girls still do not complete primary school. Many more fail to receive any form of secondary education. The result—many more women than men are illiterate.

Searching for Solutions

Why do girls have less access to education than boys? How can this be remedied? What are the actions required? To find out, ADB initiated and funded the **Education of Women in Asia Study** (1992). It examined the status of female education in Bangladesh, Indonesia, Lao PDR, Malaysia, and Pakistan, and proposed strategies for improvement: particularly in terms of improving women's future employment and career opportunities.

The country studies resulting from the project give information about women's achievements, constraints to both formal and nonformal education, and the special features of education that have helped women be promoted to positions of decision making and leadership, either at work or in their own communities. They go on to propose country-specific and regional programs and projects that will help improve educational opportunities for women.

Girls in the region often drop out of school because they are asked to stay at home and help with household chores. Traditionally, family emphasis has been on keeping boys, rather than girls, at school, and on girls marrying at an early age. Just building schools, then, is not the answer to the problem of gender inequality in education. Families themselves need to be educated about the value of educating girls. Initially, parents may need some incentives to forego a girl's economic contribution to the household in favor of a longer term investment in her income-generating potential through education.

Including Incentives for School Attendance

Realizing this, the ADB-funded **Secondary Education Project** (1993) in Bangladesh includes special incentives to families to ensure that girls are sent to school regularly. Scholarships and stipends to encourage the regular and continued attendance of girls at secondary school are included, and building new schools for girls complements these. The curriculum will be updated and reviewed to eliminate sexual stereotyping, and additional training will be provided to approximately 1,000 female teachers.

The project provides a vital input in a country where the educational attainment of women is among the lowest in the world. For both sexes, secondary school attainment is low compared with other South Asian countries with the current enrolment at about 17 percent. Gender differences in access to education start at the primary level, and then widen significantly. Enrolment ratios in primary school are 75 percent for females compared with 85 percent for males, while in secondary school, they are 14 percent for females and 25 percent for males. The secondary school dropout rate is extremely high

at 60 percent. The national literacy rate of females from age five and above is only 20 percent!

Providing a Second Chance

Universal primary and secondary education for girls is a major factor in reducing a country's illiteracy rate. But what about those millions of illiterate women who are now beyond school age? Without basic skills in numeracy and literacy they are limited in their capacity to fully participate and contribute to their nation's development. For these, nonformal education is essential to break the cycle of illiteracy and poverty.

Not forgetting the women beyond school age, ADB's **Nonformal Education Project** (1995) in Bangladesh is now providing 1.3 million women with a second chance to learn basic literacy, numeracy, and other life skills. In spite of the government's policy of eradicating illiteracy, without projects such as this, it is estimated there will be about 20 million illiterates in the 15-24 age group by the year 2000. Of these, women will predominate. Assisted by NGOs that are facilitating community participation, the project is not just teaching women basic skills, it is also enabling them to take advantage of income-generating activities, social services, and self-improvement activities. The project is thus opening their window to the world.

Box 6: Girls Primary School Sector Project: Pakistan

Cultural practices such as the segregation of the sexes can and often do restrict the participation of girls in schooling. Parents are hesitant to send their daughters to schools alongside male students or to be taught by male teachers. To tackle this problem, a concern in Pakistan, the Girls Primary School Sector Project (1996) is helping to establish community model schools (CMSs) for girls in rural areas. Each school has five classrooms—one for each primary school grade. Each school also has five female teachers trained under the project, and accommodation for the teachers to ensure that they are able to live comfortably in the vicinity of the school. Some of the CMSs are existing schools that have been converted. Others are new. Under an initial ADB-financed project, 800 CMSs were established. The second project aims to expand and establish CMSs in 1,000 union council areas throughout the country.

Building the school is only half the story. How do you get and keep girls in the schools? In Pakistan what are the required ingredients to transform a building into a school? Issues that need to be addressed include: How do you encourage parents to send daughters to schools? How do you get and keep female teachers? How do you discourage student and teacher absenteeism? The provision of physical infrastructure needs to be supplemented by other measures to make sure the schools function properly: that both teachers and students attend regularly and that the education is of a high standard.

In the Pakistan project, a participatory approach is being adopted to ensure this happens. Separate committees for men and women have been established with the help of NGOs to ensure full community participation in the management of the CMSs. The committees are playing a major role in encouraging the community to send their daughters to school on a regular basis, providing security for female teachers, and identifying local candidates to fill vacant teaching positions. Further capacity-building support under the project includes staff deployment programs to ensure that teachers are available in the rural schools and to reduce absenteeism and transfers.

Under the Primary School Sector project, families are seeing girls attend school regularly for the first time. Hopefully, in time parents will recognize the advantages of having literate daughters. They

may appreciate the greater contribution their daughters will make to their own and their families' well-being and economic prosperity. Traditional barriers may break down as families and governments recognize the value of educating the girl child.

Taking Schooling to Ethnic Minority Communities

Another ADB project is providing access to education for ethnic minority girls in the Lao PDR. From the age of seven, girls in ethnic minority communities are expected to perform numerous household and child-care tasks reducing their opportunity for school attendance. Collecting fuelwood, carrying water, and labor-intensive rice dehusking are jobs with intensive girl child participation. Common factors contributing to the low school participation rates of girls in ethnic minority communities include lack of access to schools (4,000 villages have no schools), long distances to existing schools, poverty, cost of school-related expenses, lack of ethnic minority teachers the community can relate to, and the heavy involvement of girls in household reproductive and maintenance activities.

The **Basic Education for Girls Project** (1998) attempts to address some of these constraints by providing 375 villages with new multigrade schools that will mainly benefit ethnic minority girls—as the schools will be located close to their homes. Another 50 villages will receive schools with five grades, and 300 ethnic minority teachers will be trained. Combined with school construction, the project will provide supplementary materials and curricula adapted and more relevant to ethnic minority communities. To increase enrolment and improve retention, the project design includes promoting community participation in school management through the involvement of village committees, the Lao Women's Union, and NGOs.

Gender equality in education needs to be promoted from a number of different angles. Girls need schools to attend and well-trained teachers to teach them. They need a supportive social and cultural environment to encourage their participation in all levels of education, and if they missed out in childhood, they need a second chance.

BUILDING INSTITUTIONAL CAPACITY

One of the major constraints to including women in all development activities is the limited gender and development capacity of government agencies in most of the DMCs. A recent ADB initiative—**Enhancing Gender and Development Capacity in DMCs** (1999)—will place local gender specialists in six of ADB's resident missions to build and strengthen the gender capacity of executing and implementing agencies. The project will be for a pilot period of three years and will aim at strengthening the capacity of these agencies to consider and address gender equity issues in the planning and implementation of all development projects. Policymakers, planners, and project implementation staff will be the target groups. The project will support workshops and hands-on practical training on integrating gender concerns in the context of individual projects.

Most DMCs have established ministries of women's affairs or departments of women within other ministries to promote and facilitate the greater involvement of women in national development. Unfortunately, many of these agencies are underresourced and

often lack the institutional capacity to realize their goals. To address these constraints, ADB has assisted a number of its DMCs to build the institutional capacity of these agencies to more effectively carry out their mandate.

Influencing Strategic Planning Processes

Effective advocacy depends on women's agencies being able to influence national strategic planning processes. A technical assistance for the **Institutional Strengthening for the State Ministry for the Role of Women** (1994) was provided to Indonesia. The ministry is responsible for preparing and formulating overall government policies and plans to integrate and enhance women's contributions to national development, coordinate all sector policies and activities in support of this, and prepare periodic reports on the status of women.

Under the project, a medium-term strategic plan for women was developed as part of the government's overall forward planning process, REPELITA VI. The plan spells out the strategic thrust, functions, and roles of the State Ministry for the Role of Women. The grant helped formulate a detailed action plan to implement the strategy, improve the gender-related database, and develop a related management information system. A feasibility study was conducted on strengthening the provincial network of study centers for women, and better equipping them to conduct local level research on women's issues for use in designing gender-sensitive development projects.

A similar technical assistance was provided to Cambodia in 1994 to assist the Secretariat of State for Women's Affairs in developing the National Policy on Women, an action plan for implementation of the policy, and an organizational framework for the ministry that better reflects its modified functions and roles. Malaysia received similar technical assistance in 1995 for **Institutional Strengthening of the Women's Affairs Division** (HAWA). Following the adoption of the National Policy on Women and an associated action plan that emphasized including gender concerns in all development planning and programs, HAWA's role and mandate required review and realignment to make it more consistent with the new policy. ADB assistance was provided to review HAWA's roles and functions in carrying out the complex and multifaceted role of coordination, advocacy, and monitoring of the implementation of the policy across all sectors. The recommendations developed were then used to seek approval for its modified mandate and the resources necessary to fulfil its more complex role.

Box 7: Women in Development in Cambodia

In 1993, following two decades of war and civil strife, Cambodia embarked on a program of national reconstruction and economic development. The challenge of rebuilding Cambodia through necessity, even if not by design, rested with women. They constituted the majority of the population. Recognizing the need to actively involve women in the program of national reconstruction, the government established its Secretariat of State for Women's Affairs (SWA). Prior to this, activities related to women had been undertaken by various sector ministries; without any overall coordination, guiding policies, or strategies. With the creation of SWA, the government proposed to address women's concerns in a more systematic and coordinated manner to ensure their needs were adequately reflected in all government policies, programs, and activities. The aim was to move away from separate projects focusing on women, in favor of mainstreaming women's concerns into all sector policies and programs. Bank technical assistance was sought to assist SWA develop its capacity to manage this change.

Under the Women in Development (1994) project, assistance was provided to help SWA develop the National Policy on Women, which was subsequently adopted by the Cabinet. The policy was developed in a participatory manner involving all key stakeholders. National workshops were held to discuss it. In addition, the project supported the preparation of a national plan of action to implement the policy and the development of SWA's organizational framework. The roles and functions of SWA were defined to reflect its revised scope and mandate. This entailed upgrading SWA to ministry status and training SWA staff to perform their modified functions and roles. Under the project, the communications network between SWA and the 21 women-in-development centers located in the provinces and municipalities was also improved.

Gathering Gender Disaggregated Data

Access to comprehensive and up-to-date gender-disaggregated data is essential for development planning and monitoring, as well as to convince policymakers, planners, and program implementers of the need to integrate gender issues. Accurate statistics speak for themselves. They convincingly and clearly demonstrate gender disparities. They provide the evidence that encourages planners to give attention to the needs of women in their sector programs. Recognizing the importance of accurate gender-disaggregated statistics, in 1993 ADB provided a technical assistance grant to the Philippines—**Development of a Gender-Disaggregated Database System**. Similar technical assistance—**Socioeconomic Database on Women** (1994)—helped Fiji's Department of Women and Culture extract such data from relevant government departments, and compile it in a statistical profile on the comparative situation of women and men: *Women of Fiji: a Statistical Gender Profile*.

Box 8: Development of a Gender-Disaggregated Database System in the Philippines

Ideally, gender-disaggregated data should influence overall national planning processes. To facilitate this, ADB provided technical assistance to the Philippines for the development of a gender-disaggregated database system (1993). The technical assistance grant was provided to the government's focal point on women, the National Council on the Role of Filipino Women (NCRFW), to establish, and more importantly, to sustain, a gender-disaggregated socioeconomic database in NCRFW. The database is being used to carefully monitor, assess, and update the government's National Development Plan for Women, including measurement of how well government policies and programs are adequately addressing gender concerns and existing gender inequalities. The database is serving a dual purpose: it is measuring the impact of efforts made during the decade 1985-1995, and also providing a benchmark for setting targets and evaluating achievements over the next ten years. Four major publications have already resulted from the project: *Filipino Women: Issues and Trends*; *Filipino Women: Facts and Figures*; *Trends in Women's Employment in the Regions, 1991-1994*; and *Filipino Women Migrants: a Statistical Fact Book*.

Supporting NGOs in Promoting Gender Equality

Building the institutional capacity of government agencies to more effectively promote gender equality and integrate gender issues into all government activities is important. But government is not the only player. NGOs play an equally important role: they have strong advocacy and monitoring roles, and frequently deliver the services. Thus they require institutional capacity and the necessary resources if they are to be effective. Acknowledging this need, ADB supported a regional technical assistance—**Strengthening Women's NGOs** (1995). The technical assistance was implemented by the International Council on the Management of Population Programs.

The project was developed in recognition of the crucial role played by NGOs in delivering services to women. NGOs have been making a vital contribution to improving the status of women through activities such as training and education in health, nutrition, population planning, employment, income-generating skills, and leadership development. They are at the forefront of mobilizing, organizing, advocating, assisting, and empowering grassroots women. Given their small size, flexibility, dedicated staff, and the fact that they are close to the communities they serve, they are particularly effective in reaching and assisting poor, underserved, and marginalized communities.

Under the project, 180 NGOs providing economic and social services to women are improving their capacity to plan and implement projects. The project is training some 500 women in organizational and project management techniques, including developing action plans for their own organizations. Trainees include NGO leaders, trainers, and microentrepreneurs in Bangladesh, Cambodia, Indonesia, Nepal, Pakistan, Philippines, and Viet Nam.

Building the capacity of organizations to provide an effective advocacy role in support of gender equality is fundamental to mainstreaming women into the development process. In continuing its support for capacity building, ADB recognizes the distinct but complementary roles that strategic planning, policy formulation, and coordination of activities play within an effective organization, and the need for well-trained staff and other adequate resources to support these functions.