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### Abbreviations

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<tr>
<td>ADB</td>
<td>Asian Development Bank</td>
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<tr>
<td>BBS</td>
<td>Bangladesh Bureau of Statistics</td>
</tr>
<tr>
<td>BHWA</td>
<td>Bangladesh Homeworkers Women Association</td>
</tr>
<tr>
<td>BRM</td>
<td>Bangladesh Resident Mission</td>
</tr>
<tr>
<td>BWCCI</td>
<td>Bangladesh Women's Chamber of Commerce and Industry</td>
</tr>
<tr>
<td>CAMPE</td>
<td>Campaign for Popular Education</td>
</tr>
<tr>
<td>CEDAW</td>
<td>Convention on the Elimination of All Forms of Discrimination Against Women</td>
</tr>
<tr>
<td>CSF</td>
<td>Countercyclical Support Facility Program (ADB project)</td>
</tr>
<tr>
<td>CWCCI</td>
<td>Chittagong Women's Chamber of Commerce and Industry</td>
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<tr>
<td>EGM</td>
<td>effective gender mainstreaming (ADB gender classifications)</td>
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<td>FWC</td>
<td>female ward commissioner</td>
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<tr>
<td>GAP</td>
<td>gender action plan</td>
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<tr>
<td>GDI</td>
<td>gender-related development index (UNDP)</td>
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<tr>
<td>GEM</td>
<td>gender empowerment measure (UNDP)</td>
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<tr>
<td>GEN</td>
<td>gender equity as a theme (ADB gender classifications)</td>
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<tr>
<td>GEN-B</td>
<td>Gender and Energy Network Bangladesh</td>
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<tr>
<td>GOB</td>
<td>Government of Bangladesh</td>
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<tr>
<td>DEfr</td>
<td>Development Effectiveness Review</td>
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<tr>
<td>DMC</td>
<td>developing member country</td>
</tr>
<tr>
<td>DMF</td>
<td>design and monitoring framework</td>
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<tr>
<td>HDI</td>
<td>human development index (UNDP)</td>
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<tr>
<td>LGED</td>
<td>Local Government Engineering Department</td>
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<tr>
<td>MDG</td>
<td>Millennium Development Goal</td>
</tr>
<tr>
<td>MTBF</td>
<td>medium-term budgetary framework</td>
</tr>
<tr>
<td>NGE</td>
<td>no gender elements or benefits (ADB gender classifications)</td>
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<tr>
<td>PESF</td>
<td>Public Expenditure Support Facility Program</td>
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<tr>
<td>PPTA</td>
<td>Project Preparation Technical Assistance</td>
</tr>
<tr>
<td>PSSW</td>
<td>Participatory Small-Scale Water Resources Sector Project (ADB project)</td>
</tr>
<tr>
<td>RMG</td>
<td>ready-made garments</td>
</tr>
<tr>
<td>RRP</td>
<td>Report and Recommendations of the President</td>
</tr>
<tr>
<td>SGB</td>
<td>some gender benefits (ADB gender classifications)</td>
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<tr>
<td>SMC</td>
<td>school management committee</td>
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<tr>
<td>SMEs</td>
<td>small and medium-sized enterprises</td>
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<tr>
<td>SSSWR-II</td>
<td>Small-Scale Water Resources Development Project, 2nd phase (ADB project)</td>
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<td>STI</td>
<td>sexually transmitted infection</td>
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<tr>
<td>STIFPP</td>
<td>Secondary Towns Integrated Flood Protection Program (ADB project)</td>
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<td>STWSS</td>
<td>Secondary Towns Water Supply and Sanitation</td>
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Abbreviations

Tk – Taka
TLCC – town-level coordinating committee
TTC – teacher training college
TQI – Teaching Quality Improvement (ADB project)
TVET – technical and vocational training
UGIAP – Urban Governance Improvement Action Plan
UGIIP – Urban Governance Infrastructure Improvement Project (ADB project)
UPEH – Urban Public and Environmental Health Sector Development Program (ADB project)
WEAB – Women Entrepreneurs Association of Bangladesh
WEDO – Women’s Environment and Development Organization
WLCC – ward-level coordinating committee
WMCA – water management cooperative association

Definitions:

- **Mainstreaming a gender perspective** is the process of assessing the implications for women and men of any planned action, including legislation, policies, or programs in any area and at all levels. It is a strategy for making the concerns and experiences of women as well as of men an integral part of the design, implementation, monitoring, and evaluation of policies, programs, and projects in all political, economic, and societal spheres so that women and men benefit equally and inequality is not perpetuated.

- **Gender equity** is a process for achieving the goal or outcome of gender equality. ADB included **gender equity** as one of the five drivers of change in its long-term strategic framework, Strategy 2020.

- **Gender equality** is a desired result of gender equity and refers to equal opportunities and outcomes for men and women.
Overview

The Country Gender Assessment: Bangladesh builds on previous assessments and the experience gained by ADB’s Bangladesh program in supporting gender equality and women’s empowerment. It also takes account of ADB’s Strategy 2020, and the evolution of the ADB-wide gender equality strategy and targets. It aims to contribute to the new Country Partnership Strategy for 2011–2015 and to serve as a resource for sector staff and consultants planning and managing projects under the strategy. To facilitate use of the assessment in program analyses and project design, it is organized to reflect the major sectors in which ADB works in Bangladesh. Each chapter identifies the key gender equality issues in the sector, notes ADB approaches to integrating those issues in sectoral initiatives, and highlights challenges, opportunities, and entry points.¹ This introductory overview does not aim to provide an executive summary for the document but rather to highlight key points that are relevant to the overall program and the formulation of the country partnership strategy.

Country Situation and Policy Environment

Women’s opportunities and public participation in Bangladesh have changed significantly in recent decades. For example, major progress has been made in closing the gender gap in school enrollments at both primary and secondary levels; girls currently outnumber boys in enrollments. The rapid growth of the garment industry has provided a large number of formal sector jobs for women, who comprise more than 90% of its labor force. Many women are now members of the local government councils that have important responsibilities for rural and urban development.

Changes in norms, practices, and opportunities that are reflected in these developments are the result of a range of forces, including leadership through government policy, advocacy, innovation by civil society organizations, and actions of individuals and households.

Government policy and leadership on gender equality. The National Policy for Women’s Advancement, formulated in 1997, provides an important general statement of commitments of the Government of Bangladesh to equality of women and men. Such commitments are also reflected in the national poverty reduction strategy (National Strategy for Accelerated Poverty Reduction, or NSAPR-II), which emphasizes the importance of women’s rights and opportunities for progress in the battle against poverty. Sectoral

¹ Because most readers may consult individual sectoral chapters rather than the entire document, some points that are relevant to more than one section are repeated in other sections.
policies, such as those related to agriculture, food, labor force, and industry, increasingly refer to women's involvement and rights. The commitment to increased participation by women in public decision making is reflected in legislative provisions that ensure a minimum number of women in both national and local governments.

**Advocacy and innovation by civil society organizations.** Bangladesh benefits from an active women’s movement with a large number of organizations that deliver services, conduct research on problems and policies, raise awareness of issues and rights among women and the broader public, and advocate for progress. The women’s movement in Bangladesh has also made strategic use of the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) to advocate for changes in laws and policies.

**Actions of individuals and households.** Social and cultural change is also resulting from decisions made by individuals and households in response to shifts in economic conditions and opportunities. For example, the rapid growth of the garment industry in Bangladesh, in response to international trade agreements, drew large numbers of women into the labor force. The income brought into households contributed to changing family dynamics. The greater visibility of women on the daily journey to work in Dhaka and other urban areas has also influenced public perceptions of what is possible and appropriate for women. Migration flows provide another example of how decisions by individuals contribute to larger patterns of social change; men have traditionally dominated migration flows, but the proportion of women is increasing and women now predominate among migrants of ages 15–25.

The progress that has been made demonstrates the potential for change despite entrenched views about appropriate roles for women in the private and public sectors. But the broad challenges that remain are evident in gender equality indices of the UNDP Human Development Report. For Bangladesh the gender-related development Index (GDI) is lower than the human development index (HDI), indicating that an aggregated index masks gender inequalities. Of the 155 countries for which both indices could be calculated, 100 countries showed less disparity than Bangladesh. On the gender empowerment measure (GEM), which considers whether women are active in public and economic life, Bangladesh ranks 108th of 109 countries. Key issues include:

- Women’s economic opportunities continue to be limited by factors, such as discrimination in the labor market, limited access to market-relevant training, high illiteracy levels, and particularly heavy household work burdens due to deficiencies in basic services.
- Women’s work tends to be in the low-wage side of formal employment and informal sector activity, and the gender gap in earnings is significant.

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2 Bangladesh was an early signatory to CEDAW and to the Optional Protocol that establishes an international complaints procedure to report violations of the convention.

3 NIPORT et al. 2006 *Bangladesh Urban Health Survey.* pp. 149–150. [www.phishare.org/files/7254_tr_08_68.pdf](http://www.phishare.org/files/7254_tr_08_68.pdf)


5 Further details and references for other points in this paragraph are provided in the sectoral chapters of this assessment and its annex: Millennium Development Goals: Update on Gender Equality Dimensions.
While access to education has improved, learning outcomes continue to be poor, particularly for girls, and the gender gap is significant by the end of secondary schooling.

The high levels of violence, and fear of violence, against women in families and communities remain critical constraints on mobility and quality of life.

It remains a challenge for women in politics to influence public decision making due to both lack of experience and continuing resistance from male colleagues.

**ADB’s Commitment to Gender Equity**

Since the last *Country Strategy and Program* was prepared for Bangladesh in 2005, ADB has formulated a new long-term strategic framework, *Strategy 2020*, which identifies gender equity as one of five drivers of change. It states that:

ADB will continue to promote and support gender equity by designing gender-inclusive projects and paying careful attention to gender issues across the full range of its operations. Research and experience over the last 10 years confirm the importance of gender equity as essential to poverty reduction, improved living standards, and sustainable economic growth. ADB will promote gender equity through operations that deliver specific gender outcomes, such as improved access for females to education and health services, clean water, better sanitation, and basic infrastructure. The empowerment of women promises enormous gains—economic and social, direct and indirect—that ADB will help its DMCs capture. ADB operations will be guided by its gender and development policy and gender and development plan of action.

<table>
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<th><strong>ADB Gender Classifications</strong> a</th>
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<td><strong>GEN</strong> Gender Equity Theme:</td>
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<tr>
<td>Gender analysis during project preparation, explicit gender equality and/or women’s empowerment outcomes; gender action plan in the reports and recommendations of the President (RRP), covenant or policy condition to support implementation of the gender action plan (GAP)</td>
</tr>
<tr>
<td><strong>EGM</strong> Effective Gender Mainstreaming:</td>
</tr>
<tr>
<td>Social analysis during project preparation that addresses gender equality issues; half or more of project outputs or components include specific design features to facilitate women's access to program and/or project benefits; gender action plan in the RRP, covenant or policy condition to support GAP implementation</td>
</tr>
<tr>
<td><strong>SGB</strong> Some Gender Benefits:</td>
</tr>
<tr>
<td>Has some gender benefits and considers gender issues as part of the social analysis during project preparation</td>
</tr>
<tr>
<td><strong>NGE</strong> No Gender Elements or Benefits</td>
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a  See ADB website for specific definitions: ADB Categories of ADB Projects. www.adb.org/Gender/gender-categories.asp
Accordingly, the results framework formulated in light of Strategy 2020 established a target of 40% for the number of projects with “significant gender mainstreaming; “that is, projects with a gender and development thematic classification or that effectively mainstream gender equality” (see box). Progress toward this target and in addressing the gender equity concerns of Strategy 2020 is monitored through the development effectiveness reviews undertaken annually since 2007. The 2009 Development Effectiveness Review expressed concern about performance in this area. Three of the issues identified were:

- the proportion of projects with significant gender mainstreaming: only 31% against the target of 40%;
- the possible impact of the shift toward large-scale infrastructure and private sector projects on ADB performance in gender mainstreaming;
- the need to improve follow-up to gender mainstreaming intentions, as the review suggested. The aims to increase women’s participation or support gender equality in some way were stated in relation to some 60% of operations but “these intentions were not often followed through during project implementation and gender benefits were not adequately monitored.”

In response, the 2009 Development Effectiveness Review highlighted gender mainstreaming as one of three areas that required more attention in planning and designing of both lending and non-lending operations. It also stated that in 2010, ADB would begin implementing a pilot results delivery scheme in which resource allocations would be linked with performance in the three areas identified for further attention (in addition to gender mainstreaming, the other areas identified for more attention are education and cofinancing).

All this indicates board-level and senior management commitment to gender equality. To help country programs meet the demand for improved program performance, ADB is also strengthening its tools and information for effective approaches. Gender equality strategies and results have been reviewed through a series of studies and evaluations that have generated insights and recommendations for program management. Several country programs (including the Bangladesh program) have participated in “rapid gender assessments” of selected projects, which have resulted in lessons about project planning and program management approaches that facilitate better performance in integrating gender equality into project design and implementation. Other initiatives still under way include the preparation of brief project “case studies” to help staff and consultants understand how gender equity issues are relevant to different types of projects and what can be done to address them.

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8 These include: ADB. 2006. Implementation Review of the Policy on Gender and Development; ADB. 2010. Special Evaluation Study, ADB’s Support to Gender and Development—Phase I: Relevance, Responsiveness, and Results to Date. In addition, there are also biennial thematic reports and an annual implementation report on the Gender and Development Plan of Action. www.adb.org/Gender/publications.asp
10 Forthcoming from the ADB South Asia Department.
Highlights of Bangladesh Portfolio: Strengths and Achievements in Gender Equality

The Bangladesh program can point out several ways in which it leads within ADB in addressing gender equality issues, and has developed a number of strengths to build on. The Bangladesh program leads ADB member countries in the number of projects with gender mainstreaming. Overall, 32% of ADB projects approved from 1998 to 2007 were classified as having significant gender mainstreaming (using ADB categories outlined earlier). For Bangladesh, the figure for the same period is 50% of projects. Of all projects currently being implemented, 16 have a gender and development thematic classification and another 15 are classified as having effective gender mainstreaming. This achievement is impressive.

A recent assessment of the factors that contributed to gender mainstreaming progress in the Bangladesh portfolio identified a number of critical elements:

Program orientation provides good opportunities for women’s involvement in projects. The Bangladesh program has placed considerable emphasis on rural and urban infrastructure (including roads, markets, flood protection, water resource management, and water and sanitation facilities). While infrastructure initiatives are often seen as providing limited scope to reach and benefit women, many ADB-supported initiatives aim to increase effectiveness and sustainability through greater involvement of local communities. These infrastructure projects have contributed to developing models for community participation (including women’s participation) in infrastructure planning and management and have strengthened local governance (including the ability to reach and serve women citizens). These initiatives have also sought ways to incorporate women’s concerns or needs into infrastructure design, generate employment and income opportunities through earthwork and construction during the project and ongoing maintenance, promote equal pay for women employed, and provide training and support for income generation.

Willingness of key partners to try new ideas. Key government partners have been willing to try new ideas for involving women in project activities. One important area of innovation was to strengthen women’s involvement in local governance, building on the large numbers of women elected to reserved seats at the local level, and to support all local councilors in efforts to ensure that local services reach and benefit women. Another area of progress has been to increase the number of women working as laborers in infrastructure construction and road maintenance, and to promote equal pay for women and adherence to core labor standards. ADB also seized the opportunity in an agriculture project to train women instead of men in nontraditional tasks with new crops, and found that the women gained new respect within their families and communities as they passed on new farming technologies and knowledge. Approaches found successful in one project have been adopted in other projects and by other executing agencies.

Investment in developing strong partnerships for gender equality. ADB’s partnership with the Local Government Engineering Department (LGED) has been particularly important for innovation in addressing gender equality. The partnership developed over a series of projects in rural infrastructure, urban infrastructure, and small-scale water resource management. Important ingredients

in developing a supportive relationship include: continuous support and interaction between ADB and LGED project teams; discussions to agree on project gender approaches and flexibility to modify them in light of implementation experience; and provisions in project design to train and otherwise capacitate LGED to address gender equality as part of its institutional mandate as well as in project implementation. The LGED partnership shows that an ongoing supportive relationship can be a fertile ground for innovation and broader impact. Building such a relationship requires both an opportune conjunction of individuals and an investment in capacity building and commitment to mutual learning.12

### ADB Experience in Bangladesh Points Out Five Criteria for Successful GAP Implementation

- A structured plan that carefully analyzes gender issues directly related to each component of the project’s objectives;
- A step-by-step approach that addresses gender concerns with outputs for each step, building confidence among team members as each output is achieved;
- Identification of necessary resources (human and financial) to carry out activities;
- Detailed capacity building required for GAP implementation, with both the executing agency team and project partners (e.g., local government officers and community organizations); and
- A monitoring plan linked to project design and monitoring framework.

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Inclusion of gender action plans in project design. Gender action plans (GAPs) were introduced as a tool throughout ADB to build on the finding that measures to strengthen women’s participation also increased development results. The Bangladesh program has made considerable progress in preparing project-specific GAPs at the project design stage and in incorporating key aspects of the GAP into loan assurances to encourage follow up by executing agencies and other project partners. ADB pioneered the incorporation of gender commitments into the structure of loan agreements. ADB provision of gender and development expertise and budget at the design stage made the approach acceptable, according to project directors of ADB executing agencies.

Flexibility in implementing gender action plans. A conclusion of the rapid gender assessment in the Bangladesh program was that flexibility in GAP implementation contributed to good results. Although the need for flexibility may mean delays and conflict with disbursement schedules, key partners such as LGED identified it as necessary for introducing innovations. Opportunities and community reactions in this context are not always easy to predict. Other criteria for successful implementation are outlined in the box above.

Willingness to learn from previous successes. Successes in nontraditional sectors such as rural infrastructure, or with governance performance criteria, have encouraged those in other sectors to draw on this experience. This process has been supported by recent country directors at the Bangladesh Resident Mission and the senior management of ADB’s South Asia Department.

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Strategic placement of the gender specialist. The placement of a gender specialist in the policy and program unit at the resident mission has facilitated the flow of information and the availability of timely technical advice. Technical advice during the project design phase is critical, but experience also shows the need for focused support as implementation commences and in mid-term reviews. Ongoing monitoring is also essential, including systematic tracking of GAP outputs, assistance in resolving challenges, and promotion of adequate documentation. All these requirements are difficult to meet across the full portfolio, but their value is evident in stronger results where support has been provided.

Gaps and Challenges at the Program and Project Levels

Following are some areas of concern that are important to highlight as ADB formulates its medium-term strategy for Bangladesh:

- Little progress in addressing gender equality has been made in several important sectors. The transport and energy sectors account for a substantial proportion of ADB investment, but progress has been limited in incorporating gender equality questions in their analyses or project planning in these sectors. In small and medium-sized enterprises (SMEs), there have been some steps to ensure that women entrepreneurs are reached, but this has been through additional targeted resources; mainstreaming into programs providing broader support in private sector development remains a challenge. Overall, the current portfolio includes at least 10 projects that ADB could not classify as even delivering "some gender benefits."

- Planning processes do not consistently seek to engage executing agencies in preparing GAPs and promoting the ownership of these plans. Some projects use participatory processes to engage executing agencies and key stakeholders in preparing GAPs, including analyses of needs and opportunities, but that is not the norm. Project documents often show that a revised GAP is considered a project output expected well after implementation has commenced rather than a management tool to guide implementation from the beginning. Often a key step in the GAP is to familiarize or sensitize project directors or key staff of the executing agency on what the GAP aims to do, which suggests that project directors and key staff have had limited involvement in preparing the GAP and linking it to the project. Ownership and effective implementation seem unlikely in such situations. At issue here is not only the planning approach, but also the capacity and commitment of ADB staff to ensure that gender issues are pursued adequately and in ways that enhance their legitimacy.

- Adequate resources are needed at both planning and implementation stages to achieve gender equality results. The team for project preparation and technical assistance (PPTA) should include a skilled gender equality analyst and a participatory consultative process to formulate the GAP. Resources for implementation should also be identified at this stage. According to executing agencies consulted about their gender equality experiences,13 what is critical is a full-time social and/or gender specialist based in the executing or implementing agency together with adequate field staff (and/or a partnership with nongovernment organizations at the field level). Efforts to meet the

need for gender equality expertise through intermittent inputs or through technical assistance grants have been ineffective because it was difficult to achieve continuity and maintain momentum. The omission in loan documents of provisions for adequate gender equality expertise and implementation resources sends the message that gender equality aims and expertise are “add-on” aspects of the loans rather than integral parts of loan design and implementation.

- Greater clarity is needed on changes aimed for, as part of design and monitoring frameworks (DMFs). Generic references to gender-responsive or gender-sensitive outputs, or gender training, are too vague to provide guidance for project implementers or for follow-up monitoring and do not clarify the changes envisaged as a result of the project. The lack of attention to sex-disaggregated baseline data also constrains progress monitoring and adjustments to implementation strategies.

- A more strategic approach to setting targets is required if targets are to be a useful management tool. Many initiatives have specified targets for women's participation in various types of project activities, but the basis for setting these targets is generally not explicitly stated. Unexplained targets of 50% or 30% seem to be completely arbitrary, though perhaps based on the idea that women are half of the population and should therefore be half of some activity, or the idea that 30% represents some critical threshold or critical mass for effectiveness. But the relevance of these types of numbers for a time-limited project is questionable, particularly in the absence of some analysis of what can be achieved given the time and resources that will be devoted to making progress. Another problem is targets that are not regionally specific, even where regional conditions differ. This results in targets that are too low to serve any purpose in some regions of the country and too high to be achievable in others, and therefore not useful as a management tool in either area. While setting targets can strengthen a strategy and provide basis for monitoring progress, the credibility and utility of targets depends on how the target is identified, and the strategy by which it will be pursued.

### Key Points About the Use of Targets

- Any target established must be reasonable and achievable if it is to remain credible.
- Establishing a reasonable and achievable target requires data and analysis. Arbitrary targets, such as 50% women or any target not backed by an analysis of the problem faced and how it will be addressed in the specific time frame, serves little purpose.
- For example, what is reasonable and achievable as a target for women's participation in an activity would be affected by
  - current representation of women in those positions: the baseline;
  - identification of the factors that have kept participation low, including “demand-side” as well as “supply-side” factors; and
  - strategy to address barriers: specific steps to be taken and resources allocated.
- The purpose of setting a target is to ensure that the situation improves. If women are 30% of a population to be reached, a target of 30% merely maintains the status quo (women are not further disadvantaged) and an achievable target above 30% provides a measure of positive action.
- A target should serve as a management tool. Regular monitoring against an achievable target indicates when strategies need revision and modification to meet the target.
- **Gender equality issues have not yet been integrated into the institutional capacity assessments done during project planning.** Based on the review of project documents for this assessment, it seems that attention to gender issues is very infrequent in institutional analyses at the project planning stage. This is a missed opportunity. ADB government partners all have institutional responsibilities to address gender equality issues relevant to their mandates; women are an important part of the public that all government partners exist to serve. Institutional and capacity analyses should therefore include consideration of strengths and gaps in this area: Can they translate commitments in policy statements into actionable strategies? Do their statistical systems generate the sex-disaggregated data required to assess whether women are being reached and served equitably? Do professional staff have the knowledge and skills to use such data in project planning and monitoring? Do they have mechanisms to consult with gender equality specialists and advocates, and with women citizens about agency priorities and programs? Incorporating such questions into analyses done for project planning would strengthen ADB contribution to capacity development—another Strategy 2020 driver of change.

- **Regular project monitoring provides limited feedback on progress and issues related to GAP implementation.** Project performance reports have hardly addressed this question, but a change in format to include a section specifically on gender should promote more consistent attention and feedback. Although ADB staff tend to rely on the inputs of a gender specialist for reporting, generalist staff will need to do more themselves in

### Areas for Particular Attention

Particular attention to the following points is important for ensuring consistent implementation of a mainstreaming approach and to provide a basis for country program monitoring.

1. Increase the proportion of projects designated in the ADB gender classification as having a gender equity theme (GEN) or effective gender mainstreaming (EGM) at the design stage, and aiming to have the remainder at least achieving some gender benefits (SGB) (i.e., considering gender issues as part of the social analysis and identifying at least some ways that women can benefit, or providing the analysis of why there is no scope).

2. Prepare and validate project gender action plans (GAP) with all actors as part of the project planning and design process, so that the GAP is in place when the project is launched and can serve as a management tool throughout project implementation.

3. Use institutional capacity assessments at the project planning stages to identify strengths and weaknesses of executing agencies (and key stakeholders where appropriate) in relation to the gender equality issues relevant to their mandate and the projects, and how the project should respond.

4. In project design and in monitoring results, maintain attention to women's participation in project activities, but also consider the link between gender equality and project objectives, such as poverty reduction, improved mobility, better governance, and economic growth.

5. Strengthen attention to gender equality in project design and monitoring frameworks (DMFs), project performance reports, and project completion reports.

6. Increase attention to the collection of sex-disaggregated and gender-specific project baseline and monitoring information to allow analysis of project achievements in women's participation and empowerment.
the future to respond to the revised project performance report format because there will not be sufficient specialist resources to participate in all project monitoring missions. The transfer of more responsibilities for gender equality to generalist staff is an important step in increased ADB capacity on gender equality, but the staff may need some training support and guidance to help them fulfill these monitoring and reporting responsibilities.

- **Assessments should include questions that go beyond participation and activities to better understand project contributions to gender equality and women’s empowerment.** Project monitoring and assessments tend to focus more on participation and activities than on whether these have made a difference to women’s situations or helped reduce gender gaps. Such outcomes are more difficult to assess than participation levels, but their assessment is important to determining whether approaches used are effective and whether strategies should be adjusted in ongoing or follow-up projects. For example, in projects that have used performance criteria to ensure women’s participation in local decision making, did the experience of more consistent participation by women result in more positive views of male ward commissions about women’s participation in council committees and decision making? In projects that introduced water and sanitation improvements, did these reduce workloads for women (fewer hours spent on water collection or treatment, waste disposal, and care of the sick)? Or improved health (and are these improvements equally evident for women and girls as for men and boys)?

### Sector-Specific Challenges and Opportunities

The points below highlight some of the key challenges and promising opportunities identified in light of the emphases and scope of the ADB program in Bangladesh.

- **Building on the model developed in partnership with LGED to enhance governance capacities of union parishads** (local governmental bodies). The attention to local governance capacities as part of infrastructure initiatives has been productive: the investment provides an incentive for local councils and citizens to participate, and governance improvements will probably have an impact beyond infrastructure maintenance. This model, including elements related to women’s participation, has evolved through a series of projects that draw on ADB experience gained to introduce further innovations. Future innovations could also draw on the experience gained in ADB urban infrastructure projects that have used performance criteria as a tool to promote specific governance improvements that would benefit women.

- **Extending innovative approaches developed with urban local governments to smaller towns.** Governance improvements have been introduced or reinforced in several urban projects through the use of performance criteria that must be met to continue with the project’s infrastructure investments. The performance criteria related to participation by local stakeholders in planning and management and to improved accountability and transparency. The performance criteria included strong women’s participation and development components. These projects have reached a significant number of the larger pourashava (municipalities), but there are more than 200 smaller pourashava that have the same governance structures and requirements (such as the requirement to form citizen committees under the Local Government (Municipalities) Act 2009).
• **Supporting different categories of women entrepreneurs and their entry into new sectors.** Microenterprises and cottage industries have tended to absorb much of the attention accorded to women’s SMEs. But it is also important to recognize that women entrepreneurs are building larger businesses in a variety of sectors, including those oriented to export markets. Women entrepreneurs should be able to benefit from expanded involvement in the “thrust sectors” of the *Industrial Policy 2009* (e.g., agro-industry, information and communication technologies, jute and leather products, stuffed toys, and other sectors being targeted for assistance). Opportunities to support women’s entrepreneurship also occur in ADB sectors, such as transport and energy. In transport, women could be entrepreneurs and vehicle owners responding to opportunities created by new or upgraded infrastructure. Women could also take advantage of the many entrepreneurial opportunities related to new technologies and services associated with the growing renewable energy sector.

• **Attention to SME employment practices, including opportunities and working conditions for women.** The SME sector is an important source of jobs; most women (as well as men) in private sector employment are likely to be employed by SMEs. An important aspect of support to SME development from a gender equality perspective is, therefore, to build the capacity of owners and managers in relation to employment practices and management of employees. ADB efforts in other sectors have aimed to increase awareness and achieve more consistent implementation of core labor standards, including standards of nondiscrimination and equal wages for women; these are also important in the SME sector. Improved linkages among authorities responsible for industry and/or commerce and others responsible for labor conditions could also contribute to more coordinated policy and more effective enforcement. Another aspect of employee management is capacity building of SMEs or industry associations to provide skill development opportunities for employees and to provide these opportunities equitably to women and men. Increased awareness of occupational health and safety issues is also an important aim for all enterprises, including those in which women predominate.

• **Complementing support to SMEs with consideration of training needs and the workforce.** A skilled workforce is a key ingredient of the productivity and growth potential of SMEs, but many in this sector have limited capacity to provide training. Among workers and potential workers, women are particularly disadvantaged in access to the limited technical and vocational opportunities that exist. Better access to vocational and technical training is critical to improving women’s employment and income prospects, and their contribution to SMEs as employees. Therefore, it is important to ensure that strategies to increase access to technical and vocational training are equally relevant to women and men and are based on the view that girls and women are important contributors to economic productivity and growth. Some of these issues could be addressed in part through strengthened coordination and linkages between ADB initiatives in the related areas of SME development and skills training.

• **Taking advantage of opportunities in the growing renewable energy sector.** The increased urgency of climate change and environmental issues and the government’s 2008 *Renewable Energy Policy* provide a good context for increased attention to renewable energy sources, such as solar energy (solar lanterns, solar home systems, and solar systems for shops and small businesses) and biogas generation. Harnessing these
resources holds promise for improving the quality of life of rural villagers, many of whom are unlikely to have conventional electricity in the foreseeable future. Women in particular would benefit from access to energy that eases household workloads and time burdens. Technologies related to energy supply as well as clean technologies, such as improved stoves, also open new fields for entrepreneurship and business development, including product development and manufacturing and sales enterprises. The entry of women in this growing field should be encouraged and supported.

- **Shifting the focus of education from issues of equitable access for girls to the gender dimensions of quality of education and learning performance.** Progress in access has been necessary and important but the significance of gender disparities in skills gained, particularly at the secondary level, suggests that specific attention is required to both serve girls and achieve government objectives of reduced wastage and increased quality for all. This would include identifying reasons for differences in performance between girls and boys at both primary and secondary levels, developing specific strategies to address gender differences in performance, and tracking progress through targets specific to girls and boys. It would also include responding to the commitment of the new *National Education Policy 2009* to ensure that the education system supports equal rights of women and gender equality in society. This is an issue for both curricula (what is taught to students) and the training of teachers (whether they are being equipped with legitimate values of equality between women and men in their teaching practices and to deliver curricula on women's rights).

- **In budget support and in program loans in all sectors, making strategic use of DMF output targets and tranche release conditions to improve opportunities for women.** These newer types of loans are being used increasingly and offer opportunities to focus attention on policy reforms that would support women’s rights or needs, or on the implementation of existing legislation or policies that have not been adequately implemented. The Public Expenditure Support Facility provides an example of this approach, with specific output targets for increased numbers of women reached by women-targeted social safety net programs, related elements specified in the tranche release conditions, and systematic attention to monitoring progress and achievement.
The development of agriculture and rural areas is critical to livelihoods and well-being in Bangladesh. About 75% of the population and 85% of the poor live in rural areas. Almost half the labor force makes its living from agriculture and women account for a significant proportion of the agriculture labor force: 34% in 2005–2006, up from 25% in 2002–2003. The national poverty reduction strategy gives high priority to agriculture as a key driver of its pro-poor growth strategy, aiming for increased productivity, higher value-added outputs, agribusiness development, and enhanced food security. The strategy also prioritizes rural infrastructure and transport to enable local populations to reach markets and training centers, to increase access to agricultural extension and business support, and to improve access to public services, such as health care and education. Rural infrastructure also enables service providers to reach villages and doorsteps. Improved infrastructure and management for water resources is another critical area because water is the foundation of livelihoods in agriculture, fishing, and rural industries. ADB plays a significant role in the interrelated areas of agriculture development, rural infrastructure, and water resources management, all of which have important gender dimensions.

Key Gender Equality Issues on Agriculture and Rural Development

Women are now engaged in a broad range of economic activities in agriculture and other sectors, and norms about limits on women are changing. Women’s economic activities in rural areas include postharvest processing, livestock and poultry rearing, household agriculture, horticulture, selecting and storing of seeds, food processing, garment making, coir (rope) production, and handicrafts. A large proportion of rural women are unpaid family workers (almost half of men, by contrast, are own-account workers and another quarter are day laborers). Many women are also found in the customarily male areas of earthwork, construction, and agricultural field labor. Participation in such work was formerly limited to landless or

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1 Calculated from data in Bangladesh Bureau of Statistics (BBS). 2008. Gender Statistics of Bangladesh 2008. p. 96. www.bbs.gov.bd/dataindex/statisticsbook.pdf Men predominate in the agriculture sector, but the sector absorbs a larger proportion of the female than the male labor force: 68% of employed women vs. 42% of employed men. (‘Employed’ includes employers, employees, day laborers, and unpaid family workers.)

2 BBS, Gender Statistics of Bangladesh 2008, footnote 1, p. 95.
Destitute women, for whom need and the lack of alternatives overrode general norms about women's outside work, but recent studies suggest that these patterns are changing. (Experience from ADB projects also demonstrates that norms about women's roles are not static: middle-class women have increased their involvement in agricultural field work, women have set up shops in growth center markets, and women have taken up construction work.)

Access to and control over productive resources is unequal between women and men. This includes key productive resources, such as land, trees, housing, skills, and extension support. Women's access to land is an issue throughout Asia and as pointed out in one study, the issue is “not just land ownership but all that goes with it — access to institutional credit, training, and extension facilities.” Often not considered “farmers,” in part because they do not own land, women miss out on agricultural extension and information about new technologies, even when these relate to types of production in which women have typically predominated, such as vegetable growing. Earnings from wage employment also favor men, with average wages for rural women only 60% of those of men.

Enhancing women's opportunities, productivity, and income is important to poverty reduction. Women's economic contributions are important to the welfare of poor households and their contributions would be even greater if they were not constrained by limited access to productive resources, discrimination in hiring, and lower wages. Poverty may also be experienced differently by women in poor households, as gender biases put women at a disadvantage in consumption, use of productive resources, and household decision making. Women as well as men need opportunities to develop marketable skills, to use productivity-enhancing technologies, to benefit from training and extension, and to obtain credit.

Women's needs and interests may differ from those of men due to differences in assets and activities as well as sociocultural factors. For example, in relation to water management, women are likely to give higher priority than men to the quality and accessibility of water for domestic use because of their awareness of needs related to cooking, household hygiene, and health. Similarly, in identifying needs for increased infor-

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3 Kelkar, Govind. 2009. The feminization of agriculture in Asia: Implications for women’s agency and productivity. UNIFEM South Asia Regional Office. p. 3. www.agnet.org/library/eb/594/


mation and technology improvements, women are more likely than men to identify inputs relevant to the activities in which women predominate. Issues important to women that have implications for the design of infrastructure include safety from harassment and the protection of personal dignity, which could require the provision of separate areas for women in flood shelters and bus stands, and separate toilets for women and men in public facilities.

Limitations on women’s mobility and other socioeconomic factors place women at greater risk in weather disasters. Mobility restrictions mean women have more difficulty reaching safe places in times of floods or cyclones, which results in higher death rates among women. The destruction of sanitation systems is particularly problematic for women due to privacy and personal safety concerns. Scarce or distant drinking water is another post-disaster occurrence with particular implications for women who generally carry the responsibility of ensuring adequate drinking and cooking water for their families. The stress on families and communities associated with disasters is often reflected in increased domestic violence and harassment that target women. In addition to all these risks is the impact on economic livelihoods through loss of crops, livestock, productivity, and market access.

Effective participation by women in local decision making remains limited. Direct election of women to reserved seats in union parishads (UPs) was introduced in 1997. In addition to open election to seats in each of the nine wards, and an open election for the UP chairperson, there are three reserved seats for women, each representing three wards. This measure has significantly increased the number of women elected to office (there are almost 4,500 UPs in Bangladesh). However, it remains a challenge for locally elected women to be effective as their participation is not yet well accepted by male colleagues and they face considerable resistance to exercising authority. There is also continuing uncertainty about the specific role of the women members with reserved seats as it relates to other council members (mostly male) elected to represent the same territory.

There is a lack of awareness or responsiveness to gender issues and women’s rights among decision makers and service providers. While increased numbers of women on elected bodies and in agencies providing public services help strengthen women’s voices in public decision making, it remains important that all politicians and public servants—male and female—recognize women as equal and important participants in constituencies they serve. The lack of knowledge about women’s rights and lack of responsiveness to gender-specific needs point to the need for continued capacity building in this area.

See also:
- Annex: Millennium Development Goals (MDGs): Update on gender equality dimensions (particularly MDG 1: Poverty; MDG 3: Gender equality and women’s empowerment; MDG 7: Environmental sustainability)
- Section 3: SMEs and private sector development
- Section 4: Transport

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Relevant Government Policy or Commitments

Key policy documents related to agriculture, rural development, and water resource management include commitments to ensuring women’s participation in economic development and access to resources. For example:

Women’s access to agricultural extension and technological improvements. The National Agriculture Policy (2009 draft) includes commitments to women’s access to agricultural extension and their “technological empowerment.” The need to ensure women’s access to productive resources, inputs, and services is highlighted in the National Food Policy (2006). The policy agenda outlined in the National Strategy for Accelerated Poverty Reduction (NSAPR-II) also makes numerous references to ensuring that extension services reach women in relation to crop production, including high-value and cash crops, and in livestock, fisheries, and forestry.

Women’s entry into—or increased earnings in—commercial agriculture, agricultural marketing, and agribusiness. Policy documents with commitments in this area include the National Agriculture Policy (on agri-processing and agribusiness), the 2007 National Livestock Policy (in relation to the marketing of milk, meat, and eggs), and the NSAPR-II (in a range of areas, including commercial production of organic fertilizer, cash crops, seed production, and agribusiness development).

Enhanced access to credit by women smallholders and entrepreneurs. This is another theme of the National Agriculture Policy and the National Livestock Policy, as well as the NSAPR-II.

Livelihood protection in the context of climate change. The Bangladesh Climate Change Strategy and Action Plan 2009 identifies women, particularly in poor households, as an important target group for monitoring and planning to protect livelihoods and achieve objectives for equitable and sustainable growth.

Equal pay and appropriate working conditions. A commitment to ensure nondiscrimination in wages is included in the National Agriculture Policy. The government is also showing leadership in this area through its commitment to equal wages in construction work by the Local Government Engineering Department (LGED) and to increasing awareness among contractors of core labor standards.

Women’s participation in management and community decision making. Increased participation by women is a key theme of the National Water Policy (1999), which includes commitments to ensuring an enabling environment for women.

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11 Section 11, National Agriculture Policy.
to play a key role in community organizations for the management of water resources. This is also reiterated in the Guidelines for Participatory Water Management, issued in 2000 by the Bangladesh Ministry of Water Resources and applicable to all flood-control, drainage, and irrigation projects. The National Agriculture Policy also commits the government to facilitating increased participation by women in decision making.

**ADB Experience in Integrating Gender Equality Approaches in These Sectors**

ADB-supported initiatives for rural and agriculture development and water resource management have provided scope for exploring strategies to increase women’s involvement and benefit from development investments.

Rural infrastructure and water management projects have taken innovative approaches to addressing governance issues and to increasing the participation by women in local councils and community organizations. In these projects the main development investment was in construction, but capacity building of local organizations responsible for ongoing management was identified as critical to the sustainability of the infrastructure investments. Capacity building of local councils has included measures to promote the participation of women on committees (including those considered to be the domain of men) and to orient all elected members, male and female, on their role in relation to women’s development. Construction of union council complexes has been with a design that provides separate space for women councilors and citizens to meet, which also supports women’s ability to access and influence local services. Community organizations established for water management have also emphasized women’s participation as general members and as members of management committees. Such approaches not only strengthen women’s voice in local decision making but also contribute to the broader objective of legitimizing women’s participation in public debate and decisions.

Other ways in which initiatives in infrastructure and water management have contributed to women’s well-being and empowerment include: new or upgraded infrastructure with women-friendly designs (e.g., separate areas to provide privacy for women in flood refuges, toilet facilities with separate access for women in rural markets); employment and income opportunities (in earthwork and construction) during projects and ongoing maintenance; promotion of equal pay

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for men and women; and training and support for income generation. In agriculture projects, steps have been taken to target women for training and other support to crop diversification, livestock development, and agribusiness.

There are various ways in which ADB-supported initiatives have contributed to expanding views held by women and men on the capacities and appropriate roles for women, including the following:

**Women’s participation in decision making.** ADB initiatives have sought to strengthen women’s participation in decision making, including participation as elected members of local councils, as members of water management cooperative associations (WMCA), and as members of WMCA management committees.

**New roles for women as traders and entrepreneurs in markets.** The construction or upgrading of rural markets has included the creation of women’s market sections consisting of shops allocated to women, grouped together to provide safety and solidarity in an environment where women are still uncommon as buyers or sellers, together with support to promote success of these new market enterprises, and the involvement of women in market management.

**Increased mobility of women.** Crop diversification projects have recognized the link between women’s mobility and family welfare. They have supported increased involvement of women in farm households in field work and in related training outside the villages, and in selling to buyers both at the farm gate and in markets.

**Increased employment and income opportunities.** There have been opportunities for women in project construction activities and through the labor contracting societies formed for constructions and maintenance of water management infrastructure and rural roads.

**Equal pay for women.** Consistent attention to the equal pay principle in employment created by ADB projects not only supports women in those jobs but also contributes to broader awareness of women’s rights in the labor market.

Also of note is the productive partnership on gender equality that has been established between LGED and ADB through collaboration on a series of rural infrastructure and water management projects (as well as several other LGED initiatives in urban areas). In these projects, collaboration in support of women’s participation and empowerment has included continuous support and interaction with LGED project staff and technical assistance teams; agreement on action areas, but also flexibility to revise in response to implementation experience; and the inclusion of capacity building for project and LGED staff in project design. Several innovations tested through ADB-supported projects have subsequently become part of LGED policy, particularly the requirement of equal pay for equal work in infrastructure construction, and the use of women-friendly designs for local markets, transport infrastructure, and union parishad (UP) complexes. The collaboration has also contributed to increased capacity and ownership of gender equality objectives by LGED, which is evident in the development and renewal of agency-wide and sectoral gender action plans.

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Factors that Support Increased Participation by Women in Project Activities: Lessons from ADB Small-Scale
Water Resource Management Projects

ADB has supported a series of small-scale projects in water resource management that have resulted in considerable experience and lessons about factors that support participation of women. The lessons are summarized below.

i) Women’s involvement is important to motivate and mobilize other women.
   - Including women in the participatory rural appraisal teams that make the initial contacts is critical for reaching women and ensuring they are included in eligibility lists for project benefits.
   - Using female staff from the executing agency on the participatory rural appraisal teams and as local facilitators also supports women’s increased participation.
   - Involvement of women members of the union parishad (elected local council) in the water management cooperative associations (WMCA) encourages women’s involvement.
   - Election of women to WMCA management positions also has a positive influence.

ii) Awareness of the specific benefits to be gained is also a motivator for increased participation by women.
   - For both poor women and men, the strongest incentive for joining WMCA was the prospect of earthworks employment.
   - Women who were not poor were less likely to join, but were attracted when they became aware of the opportunities for practical training.

iii) Difficulty in accessing benefits, such as project employment, can have the opposite effect.
   - Complex procedures for joining and remaining in labor contracting societies can be barriers for women.
   - Delays in payment are discouraging, as day laborers cannot go several days without pay.
   - Working conditions such as water, rest, and first aid facilities can also be an issue.

iv) Men’s attitudes are important, and it may be necessary to persuade them to support the involvement of their wives and other women.
   - The findings of one survey were that women participated at lower rates in communities in which a significant proportion of men objected to the participation of their wives.

v) Other factors influencing women’s engagement in project activities and decisions include:
   - Women members of WMCA were more likely to be active when they were given responsibilities (e.g., to collect contributions or select groups of trainees).
   - Increased participation of more literate and qualified women is important to increasing women’s representation and effectiveness as members of WMCA management.

Source: ADB South Asia Department. 2010. Case study on Small-Scale Water Resources Development (SSWR-II) based on lessons from the first and second phases of this project that were reported in ADB. 2008. Consultant’s Report: Preparing the Participatory Small-Scale Water Resources Sector Project. Supplementary Appendix J: www.adb.org/Documents/Reports/Consultant/39432-BAN/default.asp
### ADB Support to Agriculture and Rural Development
(Including Infrastructure and Water Resource Management)

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GEN = gender equity as a theme, EGM = effective gender mainstreaming, SGB = some gender benefits.

Note: Loan amounts and pipeline status verified in May 2010.

### Challenges and Opportunities

The following points highlight opportunities and challenges in this sector.

- **Building on the “model” developed in partnership with LGED to enhance governance capacities.** Attention to local governance capacities as part of infrastructure initiatives has been productive. The investment provides an incentive for local councils and citizens to participate, and the governance improvements are likely to have an impact beyond infrastructure maintenance. This model, including elements related to women’s participation, has evolved through a series of projects that draw on the experience gained to introduce further innovations. Future innovations could also draw on the experience gained in the ADB-supported urban infrastructure projects that have used performance criteria as a tool to promote specific governance improvements that would benefit women.

- **Building on the experience with LGED in relationships with other government partners.** The partnership with LGED shows that an ongoing supportive relationship can be a fertile ground for innovation and broader impact. Building
such a relationship requires an opportune conjunction of individuals, as well as an investment in capacity building and a commitment to mutual learning.

- **Learning from experience with crop diversification and livestock projects to further support women in farming and other agri-enterprises.** ADB crop diversification initiatives included not only landowners but those with access to or user rights on family land. This allowed women to participate and benefit from the projects and demonstrated the importance of a flexible approach to the definition of farmers. This is one of the ways in which agricultural and livestock initiatives can respond to the changing roles of women in rural areas and support women’s activities and entrepreneurship.

- **Seeking opportunities to increase women’s access to productive resources.** Initiatives that provide opportunities to address issues of land titles could make a major contribution by pursuing opportunities for women to be recognized as individual or joint owners of land, and thus strengthening their access to credit, training and extension as well as their longer-term security. Another important measure is to more broadly implement and follow up on equal pay for equal work in construction and other employment created by ADB-supported initiatives.

- **Addressing women as active participants in disaster management activities.** While various socioeconomic factors put women at particular risk in weather disasters, they also have important roles in the family and community in strategies to prevent or reduce potential impacts and in coping with the impacts. Ensuring women’s involvement in planning and management both before and after disasters would enable women to be more effective in contributing to family and community recovery and would also strengthen their own ability to cope.

- **Further exploring the potential to incorporate the raising of awareness on women’s rights as citizens into community development and governance activities.** Many projects have included initiatives that have strengthened rights awareness—either directly or indirectly—through, for example, ensuring that women are represented on community bodies, supporting women elected to local councils in taking an effective role in decision making, and orienting contractors on core labor standards and equal pay for women. The potential for expanding such activities was demonstrated in a regional pilot program on legal empowerment, which concluded that such approaches could enhance the effectiveness of the larger development projects that included them.17 Areas to explore could include increased awareness of legislation and rights related to property, access to government services, nondiscrimination in employment and wages, personal safety, protection against sexual harassment, and family violence.

- **Developing a more strategic approach to targeting.** Many initiatives specify targets for women’s participation in various project activities, but the basis for setting these targets is generally not explicitly stated. In some cases targets are not regionally specific even though different regional conditions differ. This results in targets that are too low to

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serve any purpose in some regions of the country and too high to be achievable in other regions, and the targets are therefore not useful in either area as management tools. While setting targets can strengthen a strategy and provide basis for monitoring progress, the credibility and utility of targets depends on how the target is identified and the strategy by which it will be pursued (see box below).

Key Points About the Use of Targets

- Any target established must be reasonable and achievable if it is to remain credible.
- Establishing a reasonable and achievable target requires data and analysis. Arbitrary targets such as 50% women or any target not backed by an analysis of the problem faced and how it will be addressed in the specific time frame serve little purpose.
- What is reasonable and achievable as a target for women's participation in an activity would be affected by
  - current representation of women in those positions: the baseline;
  - identification of the factors that have kept participation low, including “demand-side” as well as “supply-side” factors; and
  - a strategy to address barriers: specific steps to be taken and resources allocated.
- The purpose of setting a target is to ensure that there is improvement in the current situation. If women are 30% of a population to be reached, a target of 30% merely maintains the status quo (or, that women are not further disadvantaged). An achievable target, above 30%, would provide a measure of positive action.
- A reasonable target should serve as a management tool. Regular monitoring against an achievable target indicates when strategies need revision and modification in order to meet the target.

Entry Points: Strengthening the Incorporation of Gender Equality in ADB-Supported Agriculture and Rural Development Initiatives

<table>
<thead>
<tr>
<th>Areas of current and possible ADB programming</th>
<th>Possible gender equality outcomes (changes that reduce gender gaps or otherwise benefit women)</th>
<th>Examples of questions to consider in situation analyses and project design, and in formulating expected results and gender action plans (GAPs)</th>
</tr>
</thead>
</table>
| Infrastructure selection and design         | • Better reflection of women's priorities in selection of infrastructure investments  
                                           | • More women-friendly infrastructure designs                                                    | • Have consultations on infrastructure priorities been managed in a way that the views of women as well as men have been heard?  
                                           |                                                                                               | • Have concerns that women might have about personal safety and dignity been taken into account in infrastructure design? |
| Employment related to construction and maintenance | • More equitable access by women to employment, through equitable access to temporary project jobs  
                                                               | • Better recognition of women's rights to equal pay and appropriate working conditions     | • Can targets be set for women's employment that are meaningful and achievable (perhaps differentiated by region to reflect local conditions)?  
                                           |                                                                                               | • Are both workers and employers and/or contractors being made aware of core labor standards and workers’ rights, including women's rights to nondiscrimination and equal pay?  
                                           |                                                                                               | • Are potential contractors able to monitor and report on women's employment and equal pay targets? |

continued on next page
### Areas of current and possible ADB programming

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</tr>
</thead>
</table>
| Capacity of elected union parishad (UP) representatives (male and female) | • More informed and positive attitudes to the needs of women constituents by UP chairpersons and elected members  
• More skilled and knowledgeable women UP members  
• Male UP members and chairs work more collaboratively with women colleagues | • How do UP chairpersons and male councillors see their responsibilities to women (as both users of services and as citizens and/or constituents)? How well-informed are they about women’s rights and the situation of women in their areas?  
• Is there a clear role for women who are elected to reserved seats? Is there agreement on this role between male and female councillors?  
• Are elected women taking part in and chairing key council committees? What are the remaining barriers to effective participation and leadership roles? |
| Participatory processes involving community members | • Increased numbers of women attending and speaking in community consultations and decision-making forums  
• Increased opportunities | • Have the specific constraints to women’s participation been identified (related to attendance and to speaking out)?  
• Are women aware of the benefits of participation and the roles they can play?  
• Are there means of working with men to encourage them to support their wives and other women to participate in community decision making? |
| Capacity of extension services | • Increased commitment and capacity to serve women | • How aware are extension officers (in agriculture, livestock, poultry, and fisheries) aware of the current role of women in the sectors and their specific needs (for training as well as delivery)?  
• Are extension officers and services undertaking outreach to ensure that women participate equitably in training and services related to new crops, new technologies and production methods, processing, marketing opportunities, etc.? |
| Business development, income-generating opportunities, credit availability | • Increased opportunities, productivity, and incomes of women | • What are the specific constraints faced by women as producers and entrepreneurs?  
• Are women’s opportunities and capacities being looked at from a business development and economic growth perspective? That is, in addition to a poverty reduction approach (which is also very important, but not as much as women’s capacities). |
Urban Development
(Infrastructure and Services, Including Health)

Urban development is increasingly important in Bangladesh, given the large numbers already living in cities and secondary towns and the rapid increases expected over the coming decades. More than 36 million people—about 25% of the population—now live in urban areas.¹

Poverty levels are lower in the urban than rural areas, but there are severe deficiencies in urban infrastructure and services.² Only 25% of urban households live in dwellings with permanent structures, only 30% use tap water for drinking, sewage and solid waste collection systems are partial or nonexistent, almost 40% of urban households have no alternative to defecating in open spaces or unsanitary hanging latrines, and air quality is poor. These have obvious impacts on the health and quality of life of all urban dwellers—and particular implications for women’s work burdens and economic opportunities as well as for their safety, dignity, and health.

The major source of urban growth is migration from the rural areas. Men have dominated these flows in the past, which is evident in skewed sex ratios. For example, the 2001 census showed that for every 100 women there were 131 men in Dhaka, 119 in Chittagong, and 110 in Mymensingh.³ However, migration patterns are changing. According to the 2006 Bangladesh Urban Health Survey, the proportion of women among migrants has increased, and women predominate among migrants aged 15–25. This imbalance was particularly marked in migration of young people to urban slums and to district municipalities, and somewhat less so in the case of non-slum migrants. Considering all age groups, women significantly outnumber men in the flows to the district municipalities, with only 66 men for every 100 women migrating to these urban areas. This is illustrated in the figure next page.

Among women, the reasons for migration were predominantly related to marriage and family, although about a third of the women in the 15–49 age group migrated to the slums in search of work. The comparable figure for migrants to non-slum areas of cities was almost 25% for the age group 15–24, but much less for older age groups. The search for work was a minor factor for women of any age group who migrated to district municipalities. Among men, the predominant reason for migration to all destinations was the search for

¹ There are several categories of “urban” developments: six are city corporations, including Dhaka and Chittagong and four smaller centers; about 300 are pourashavas (secondary towns), divided into three categories by size (Class A, B, C).
work; very few men had district municipalities as their destination. These patterns merit further consideration as they have implications for changing sex ratios in these areas and for population needs for various infrastructure and other services.4

Key Gender Equality Issues in the Sector

Poverty, poor living conditions, and the burden of deficiencies in basic water and sanitation services. Despite lower poverty levels in urban areas, levels of inequality are much higher. One ADB study found that 30% of urban households were poor, but the rates were 44% for households headed by women (and 64% for slum dwellers).5 There are also stark differences between slum and non-slum households in their access to basic water and sanitation services.6 Women's household responsibilities for family water, cooking, and hygiene are more difficult in the absence of basic services. Concerns for personal dignity and security make the lack of basic toilet facilities particularly troublesome for women.

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4 NIPORT et al. 2006 Bangladesh Urban Health Survey. www.phishare.org/files/7254_tr_08_68.pdf
6 2006 Bangladesh Urban Health Survey, footnote 4, summary on pp. xxii and xxiv.
Floods and other weather disasters worsen the impacts of deficiencies in basic water and sanitation services, particularly for women. Floods and cyclones in urban areas have particularly severe impacts on poor households, and further intensify women’s work burdens as well as privacy and security concerns. The low-lying areas and embankments in which the poor are concentrated are the first to get flooded, and problems with drainage and sewerage can leave inhabitants struggling through stagnant and contaminated water. Managing family needs becomes even more difficult, as does caring for those who become ill as a consequence of these conditions.

Access to health services. Although maternal and child health programs target women, this is largely in relation to their childbearing and child-rearing roles. Access to health services remains a very great need, given high rates of maternal mortality and low rates of medically trained assistance in childbirth (much higher in urban than rural areas, but still only 18% in urban slums and 38% in district municipalities).7 However, a focus on mothers can coincide with neglect of the health needs of women independent of their children and neglect of the role of men as fathers and sexual partners. There is evidence from Bangladesh that suggests that, aside from maternal and reproductive health services, men and boys are the predominant users of other services, including services for children under 5 years of age and for communicable diseases.8 The 2006 Bangladesh Urban Health Survey also found that a boy under 5 living in the slums was significantly more likely to be taken to a health care facility or provider than a girl with the same problem. Childhood mortality rates (post neonatal) were also lower among boys, which the study ascribed to differences in care.9

Limited job opportunities and gender biases in wage rates. The garment sector is the major source of formal sector employment opportunities for women. Opportunities outside the garment sector are very limited, particularly outside the larger urban centers. While there are some opportunities as teachers and NGO workers, most women are found in the informal sector and in traditional domains, including handicrafts, food and snack preparation, sewing, and domestic work. In slum areas women also do construction work and unskilled labor, but they are paid about 50% less than men.10 Many women are also involved in petty trading.

High rates of violence against women (and public acceptance of domestic violence).11 The 2006 Bangladesh Urban Health Survey, among the few sources that provide information specific to urban areas, found that a very high proportion of women reported injuries resulting from domestic violence (42% of women living in slums, 35% of women in non-slum areas of cities, and 31% of women in pourashavas). Very few took any action in response; more than 90% refrained from any expression of objection, not even rebuking the offender. The survey also found that acceptance of wife beating was high in all urban areas covered.

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9 2006 Bangladesh Urban Health Survey, footnote 4, pp. 340–344. www.phishare.org/files/7254_tr_08_68.pdf Regarding differences in treatment for acute respiratory infection, there were significant gender differences in the slums but not in the other areas covered. Regarding childhood mortality, the rates were higher for males during the neonatal period, which is generally expected if other circumstances are equal.
11 2006 Bangladesh Urban Health Survey, footnote 4, pp. 287–312 (chapter on Violence Against Women, which actually focuses on domestic violence).
and high in both women and men. That finding is in line with research findings elsewhere: that high rates of violence were associated with views that such behavior was justified.

**Women’s participation in local government decision making.** The law governing urban local governments provides for reserved seats for women, so that one female ward commissioner (FWC) is elected for every three wards (in addition to any women elected to open seats). While the process is similar to that with the *union parishad* (UP) or rural local councils, in urban areas these seats are more likely to be filled by wealthier and well-connected elite women.12 Elections to urban councils have been characterized as reflecting a mixture of “money and muscle,” with few poor women or men being elected. In part this reflects the lower level of engagement of nongovernment organizations (NGOs) in organizing the urban poor and in voter education and in raising awareness about women’s issues and needs.13 The role of FWCs has also lacked clarity, and FWCs face the challenge of covering three times as much territory as regular ward commissioners. Until a 2004 High Court ruling, FWC were excluded by government circular from certain council activities reserved for commissioners elected to regular seats. While this High Court ruling has established the principle of equal participation, biases against working with women as colleagues are still evident among male commissioners.14 Most commentaries also note the overall weak capacity of elected members, male and female, and negative effects of the concentration of power and authority in the role of mayor.

**Capacity of local administrations to reach and serve women.** Urban councils have more staff than rural councils, with an organogram for each class of *pourashava* determined by the central government, which also deputizes officials or participates in the recruitment process. However, there are few positions for staff with planning or community mobilization skills: the organogram for the Class A or largest *pourashava* provides for a city planner, a slum development officer and 2 community workers among the 68 in the department responsible for infrastructure and basic services; smaller *pourashava* would have fewer if any such positions. However, many positions on the organogram remain unfilled in any case. There are also very few women in any of the positions in most *pourashavas*.15 One ADB study of nine larger *pourashavas* noted that the *pourasha*- va leaders and administration “hardly ever take women or their needs into account when allocating resources.”16

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13 Democracy Watch, *State of Governance 2006*, footnote 12. This report also notes that voting by the urban poor is also a relatively recent experience; the right to vote was only extended to slum dwellers in 1994.


Relevant Government Policy or Commitments

The *Local Government (Pourashava) Law 2009* calls for greater participation of citizens in decision-making processes through town- and ward-level citizen coordinating committees (TLCC and WLCC), and specifies that women should comprise 40% of the membership at the ward level. These committees meet regularly and provide a mechanism to feed ward-level views up through the town committee to the *pourashava* council and thus, provide opportunities to strengthen women’s voices in local deliberations. The law also specifies that women should hold two of the five seats on each municipal standing committee. These requirements and the provision for reserved seats for women reflect the overall government policy of increasing the participation of women in local decision making.

Government policies covering urban water and sanitation also specify the need for women’s participation. The 1998 *National Policy for Safe Water Supply & Sanitation* states that, “the role of women in planning, decision making and management shall be promoted through ensuring increased representation in management committees/boards” for both urban water and urban sanitation.

The *Local Government Engineering Department (LGED)*, whose responsibilities include urban infrastructure development in a range of areas (bus terminals, markets, municipal roads, water supply, sanitation, solid waste management, slum upgrading, etc.), has been strengthening its capacity to address gender equality issues through the last decade. This has included staff training, an internal forum chaired by senior management, research on approaches to gender issues in past projects, and gender-based monitoring. The department-wide gender and development (GAD) strategy was developed with external support, and a subsequent LGED-led process resulted in a department-wide Gender Action Plan for 2007–2015. The plan requires that each project component must be analyzed at the planning stage to identify how women can participate and benefit from project activities.

The *Bangladesh Climate Change Strategy and Action Plan 2009* makes a number of commitments to tackling urban issues that are particularly relevant to women’s well-being, such as adequate water supply and improved sanitation in urban areas, improved urban drainage, community awareness raising about climate change impacts, and training of local communities in shelter management, search and rescue, and health issues in disasters. While women are not specifically targeted in relation to these commitments, it would be consistent with the strategy’s emphasis on protecting those most at risk and mitigating impacts to ensure that women are fully involved in planning and management of all initiatives in these areas.

Finally, also relevant to initiatives in urban development are the provisions of the *Bangladesh Labor Law 2006* on nondiscrimination against women, equal pay, child rooms in the workplace, and redress against workplace sexual harassment.


ADB Experience in Integrating Gender Equality Approaches in Urban Development

ADB’s urban development projects include some important innovations in project design that also support gender equality and women’s empowerment. In particular, several projects have used performance criteria to assess progress in implementing governance reforms, including reforms related to women’s participation. This has proved to be a very effective approach as performance in meeting specific performance is required for the urban governments taking part to be eligible for further project participation and benefits, such as infrastructure investments.

The approach was pioneered by the Urban Governance Infrastructure Improvement Project (UGIIP), which collaborated with participating towns during the project design phase to develop an Urban Governance Improvement Action Plan (UGIAP). The UGIAP required towns to take steps, such as the formation of town-level citizen committees, participatory development of town plans, strengthening the role of female ward commissioners, implementation of gender action plans, and increasing tax collection (see box).

Several other urban development initiatives have also drawn on the experience of these projects with citizen participation and/or performance criteria. The Secondary Towns Integrated Flood Protection (STIFPP) used the UGIAP performance criteria in the agreements reached with participating towns, and the Urban Public and Environmental Health program (UPEH) aims to extend the UGIIP approach to citizen participation to the six city corporations. The Secondary Towns Water Supply and Sanitation Sector Project (STWSS) uses a set of performance criteria to judge eligibility for successive phases of participation; these include criteria that specify a minimum of 10% women’s participation in the project coordinating committee and a project water and sanitation committee established for each town.

Other steps that promote women’s participation in project activities or broader gender equality objectives include: involvement of women in participatory processes for project planning and management, targeting of women for access to health services, specific targets for women’s employment in construction work, use of bid requirements for contractors to commit to core labor standards (including equal wages), and attention to design modifications to make infrastructure such as bus terminals “women-friendly.”
### ADB Support to Urban Development (Infrastructure and Services, Including Health)

<table>
<thead>
<tr>
<th>Project No.</th>
<th>Project Title</th>
<th>Gender Classification</th>
<th>Net Loan</th>
<th>Date of Approval</th>
<th>Date of Closing</th>
</tr>
</thead>
<tbody>
<tr>
<td>1947</td>
<td>Urban Governance and Infrastructure (UGIIP)</td>
<td>EGM</td>
<td>$67.0 M</td>
<td>Nov 02</td>
<td>Dec 10</td>
</tr>
<tr>
<td>2117</td>
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<td>GEN</td>
<td>$72.6 M</td>
<td>Dec 04</td>
<td>Jun 11</td>
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<tr>
<td>2172</td>
<td>Second Urban Primary Health Care Project (UPHC)</td>
<td>GEN</td>
<td>$30.0 M</td>
<td>May 05</td>
<td>Jun 12</td>
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<td>2265</td>
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<td>EGM</td>
<td>$36.7 M</td>
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<td>Jun 13</td>
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<td>2382</td>
<td>Dhaka Water Supply Sector Development Program (project loan) (Dhaka WSSS)</td>
<td>EGM</td>
<td>$141.9 M</td>
<td>Dec 07</td>
<td>Jun 14</td>
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<td>2383</td>
<td>Dhaka Water Supply Sector Development Program (program loan) (Dhaka WSSS)</td>
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<td>$48.8 M</td>
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<td>Jun 14</td>
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<tr>
<td>2462</td>
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<td>EGM</td>
<td>$82.2 M</td>
<td>Oct 08</td>
<td>Jun 15</td>
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<tr>
<td>2554</td>
<td>Urban Public and Environ Health Sector Development (program loan) (UPEH)</td>
<td>GEN</td>
<td>$66.6 M</td>
<td>Sep 09</td>
<td>Jun 17</td>
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<td>2555</td>
<td>Urban Public and Environmental Health Sector Development (project) (UPEH)</td>
<td>GEN</td>
<td>$57.1 M</td>
<td>Sep 09</td>
<td>Jun 17</td>
</tr>
</tbody>
</table>

**Ongoing**

<table>
<thead>
<tr>
<th>Project No.</th>
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<th>Net Loan</th>
<th>Date of Approval</th>
<th>Date of Closing</th>
</tr>
</thead>
<tbody>
<tr>
<td>39298</td>
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<td>GEN</td>
<td>($120 M)</td>
<td>Pipeline ~2010</td>
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<tr>
<td>42171</td>
<td>Khulna Water Supply Project</td>
<td>GEN</td>
<td>($75 M)</td>
<td>Pipeline ~2011</td>
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<tr>
<td>42169</td>
<td>Greater Dhaka Sustainable Urban Transport Corridor</td>
<td>NGB</td>
<td>($125 M)</td>
<td>Pipeline ~2012</td>
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<tr>
<td></td>
<td>Dhaka Water Supply II</td>
<td>EGM</td>
<td>($185 M)</td>
<td>Pipeline ~2012</td>
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<tr>
<td></td>
<td>Sustainable Urban Primary Health Sector Development Program II</td>
<td>GEN</td>
<td>($100 M)</td>
<td>Pipeline ~2012 (standby 2011)</td>
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<tr>
<td></td>
<td>Urban Governance and Infrastructure Improvement III</td>
<td>GEN</td>
<td>($200 M)</td>
<td>Pipeline ~2013</td>
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<tr>
<td></td>
<td>Coastal Towns Infrastructure Improvement</td>
<td>GEN</td>
<td>($100 M)</td>
<td>Pipeline ~2013</td>
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</tr>
</tbody>
</table>

**GEN = gender equity as a theme, EGM = effective gender mainstreaming, SGB = some gender benefits.**

**Note:** Loan amounts and pipeline status verified in May 2010.

The innovations and contributions briefly outlined above have been achieved in the pourashava (secondary towns) and could provide insights into possible options and impacts that could also be explored in relation to initiatives in city regions and city corporations, which have to date given much less attention to incorporating gender equality issues.

### Challenges and Opportunities

- Extending governance improvements related to women’s participation to unreached towns, particularly class C pourashavas. The UGIIP projects have reached almost 60 pourashava, mostly the larger ones, but there are more
than 200 smaller pourashava that have the same governance structures and requirements, such as the requirement to form citizen committees under the Local Government (Municipalities) Act 2009.20

- **Building on the experience and lessons from the flood protection and water supply and/or sanitation projects in secondary towns in urban climate change and disaster management initiatives.** Projects such as STIFPP and STWSS have been innovative in finding ways to ensure that women are involved in decision making (e.g., in relation to environmental improvements) and have access to project benefits (e.g., employment created in construction and maintenance). The approaches developed in such projects could make useful contributions to ensuring that women are active participants in urban disaster management and climate change initiatives.

- **Ensuring consistent and effective attention to gender equality in all interventions for urban development.** The lesson of experience is that a detailed and practical GAP should be agreed upon and used by executing and implementing agencies at the outset of implementation, in accordance with project designs that ensure adequate and timely allocations for budget and specialist expertise to implement the GAP.

- **Further exploring the potential to incorporate awareness-raising on women's rights as citizens into community development and governance activities.** Many projects have included initiatives that have strengthened rights awareness, either directly or indirectly, through for example, ensuring that women are represented in community bodies, supporting women elected to local councils in taking effective roles in decision making, orienting contractors on core labor standards and equal pay for women, and using courtyard meetings to raise issues such as age of marriage. The potential for expanding such activities was demonstrated in a regional pilot program on legal empowerment, which concluded that such approaches could enhance the effectiveness of the larger development projects that included them.21 Areas to explore could include increased awareness of legislation and rights related to property, access to government services, nondiscrimination in employment and wages, personal safety, protection against sexual harassment, and family violence.

- **Taking a more strategic approach to targeting.** Many initiatives have specified targets for women's participation in various types of project activities, but the basis for setting these targets is generally not explicitly stated. In some cases, targets are not regionally specific, even though different regional conditions differ. This results in targets that are too low to serve any purpose in some regions of the country and too high to be achievable in others—and therefore not useful

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20 For a useful review of the categories, urban areas, responsibilities, and capacities, see ADB, *Report and Recommendation of the President, UPEH*, footnote 15, Supplementary Appendix Y (Institutional and governance assessment of the city corporations and paurashavas) and Supplementary Appendix C (municipal finances), RPP for Urban Public and Environmental Health Sector Development.

Ensuring that women are reached in consultation processes related to ADB project preparation and implementation, and that their concerns are addressed, is important for all types of urban sector projects. The importance of gender-inclusive and gender-responsive consultation processes in implementing the new Safeguard Policy Statement, specifically in relation to environmental assessment, involuntary resettlement, and indigenous peoples, has recently been reaffirmed.22

- Gaining a better understanding of project contributions to gender equality and women’s empowerment. Project monitoring and assessments tend to focus more on participation and activities than on whether these have made a difference to women. The latter is more difficult to assess but this type of feedback is important in determining whether the approaches taken are effective and whether adjustments in strategies are required. For example, in projects using UGIAP performance criteria for women’s participation: did these result in more positive views or practices of male ward commissions in relation to women’s participation in council committees and decision making? In projects that have introduced water and sanitation improvements: did these result in reduced workloads for women (reduced hours required for water collection or treatment, waste disposal, and care of the sick)? Have water and sanitation investments result in improved health, and have these improvements been equally evident for women and girls as for men and boys?

### Entry Points: Strengthening the Incorporation of Gender Equality in Urban Development (Infrastructure and Services, Including Health)

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| Health services and health service delivery | • Improved health services response to women’s needs and rights  
• Improved family and community awareness of women’s contributions and rights | • Are frontline services perceived as “women-friendly”? Are health workers respectful of women’s views and needs? Are facilities designed and managed to provide privacy and toilet facilities, with women’s particular needs in mind?  
• Are service providers aware of and able to respond to various ways in which gender inequality impinges on women’s reproductive health, particularly lack of decision-making authority of women within families about health and use of family resources, domestic violence, and early marriage?  
• Are efforts made to target boys and men (through school groups, work sites, etc.) with health education messages?  
• Do health promotion initiatives promote respect for women’s contributions to family health and of their participation in decision making on nutrition, fertility, sexual behaviour, etc.? Do they promote equal treatment of girls within families? |
| Urban water supply, sanitation, and waste disposal | • Better reflection of women’s priorities in the selection of infrastructure investments  
• More women-friendly infrastructure designs  
• Equitable access to employment and income opportunities created | • Is there a good understanding of the needs and preferences of women (as well as men) for the type and placement of water sources, design and siting of sanitation facilities, etc.?  
• Are women’s voices in community discussions and decision making about water supply, sanitation, and waste disposal proportionate to their extensive household responsibilities for water and hygiene? What steps are required to reduce barriers to women’s participation in decision making?  
• Do investments in these areas also generate new options for income generation and employment? Have possible barriers to equitable participation by women been identified and addressed? |
| Urban transport | • Increased safety and affordability of urban transport for women | See Section 4, Transport. |

*continued on next page*
### Areas of current and possible ADB programming

#### Possible gender equality outcomes (changes that reduce gender gaps or otherwise benefit women)

- More equitable access by women to employment, through equitable access to temporary project jobs
- Better recognition of women’s rights to equal pay for similar work and to appropriate working conditions

#### Examples of questions to consider in project identification and design analyses and in formulating expected results and gender action plans (GAPs)

- Can targets be set for women’s employment that are meaningful and achievable (perhaps differentiated by locality to reflect local conditions)?
- Are both workers and employers and/or contractors being made aware of core labor standards and workers’ rights, including women’s rights to non-discrimination and equal pay?
- Are potential contractors able to monitor and report on women’s employment and equal pay targets?

### Citizen participation, including TLCC and WLCC, client or user committees for particular services, or other community committees

- Increased opportunities for women to voice their interests and participate in decision making
- Increased capacity of men in the community to work productively with women

#### Examples of questions to consider in project identification and design analyses and in formulating expected results and gender action plans (GAPs)

- Do women members of these committees participate? Are they being heard? (Do others listen? Do women’s views influence discussions and decisions?)

### Governance capacity and practices of urban local bodies (elected members and staff)

- More informed and positive attitudes about the needs of women in the urban areas served by mayors and commissioners (male and female)
- More informed and skilled female ward commissioners (FWC)
- Mayors and male commissioners work more collaboratively with women colleagues

#### Examples of questions to consider in project identification and design analyses and in formulating expected results and gender action plans (GAPs)

- How do male ward commissioners see their responsibilities to women citizens—as users of services and as citizens? Are they adequately informed about women’s needs and rights, and the council’s responsibilities toward women?
- Is there a clear role for FWCs? Do all commissioners (men and women) know about and support this role?
- Are FWCs participating in and chairing key council committees? What are the remaining barriers to effective participation and leadership roles?
- Are ideas and intentions for local strategies to support women matched with adequate budgets?

### Management capacity of partners (executing agencies)

- Increased responsiveness among management and staff (male and female) to gender differences in needs and priorities
- More equitable hiring practices and women-friendly working conditions

#### Examples of questions to consider in project identification and design analyses and in formulating expected results and gender action plans (GAPs)

- Are management and technical staff of executing agencies adequately informed about women’s needs and rights, and the agency’s responsibilities toward women?
- Do the information systems of the agency generate the sex-disaggregated data required for gender analysis of needs, options, and outcomes?
- What is the representation of women on the staff of executing agencies? Are there opportunities to support increased participation by women at professional, technical, and decision-making levels?

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TLCC = town-level coordinating committee, WLCC = ward-level coordinating committee.
Secondary Towns Integrated Flood Protection Program–Phase II: Persistence is Required to Achieve Change

Even though project reports note that wage discrimination against women is still the norm, project staff also report promising signs of change. Contractors have been made aware of Local Government Engineering Department (LGED) policy and project requirements through orientation sessions for STIFPP and through requests made for data on the number of women hired. As similar steps are being taken by other projects, contractors are now more aware of the importance given by LGED and ADB to hiring women and paying them equal wages:

“More contractors now value this also—or at least they see it as valued by others and therefore important for business.”

Source: Discussions with LGED project manager for STIFPP-II.
The growth and productivity of small and medium-sized enterprises (SMEs)¹,² is a critical element in private sector development in Bangladesh. Almost 1.5 million SMEs account for more than 99% of private sector industrial establishments and employ 70%–80% of the nonagricultural labor force. SMEs are important in manufacturing and make significant contributions to exports. The service sector, which accounts for most of employment growth, consists primarily of SMEs. While many of the SMEs are in Dhaka and Chittagong, some 60%–65% are outside those metropolitan areas.

Given the importance of the SMEs, progress toward reducing gender disparities in economic opportunities will largely depend on a reduction in the constraints and biases affecting women in this sector. One set of issues relates to women-owned enterprises and their productivity, earnings, and growth potential. Equally important for women is the quantity and quality of employment provided by the SME sector (whether the enterprises are owned by women or men) and the extent to which SMEs provide reasonable income, decent work conditions, and safe work places.

Major Grouping of SMEs and Key Issues Faced*¹

- **Small informal enterprises** typically employ 5–9 persons and are largely family based. Having grown from microenterprises, they invest significant portions of their business revenues to in expansion. Typically, these enterprises lack access to formal credit and support services.

- **Small formal sector enterprises** typically employ 10–50 persons and have well-established relationships with larger manufacturing and trading concerns. While significant growth potential exists, they face leadership and management challenges. Sources of finance are usually retained earnings and supplier credits.

- **Medium-sized enterprises** typically employ 51–150 persons and serve as a link between the formal and informal economies through well-established supplier and buyer relationships with small formal and informal SMEs, as well as with large domestic and international corporations. Although professionally managed, there is a need to maintain competitiveness. Access to finance remains constrained even for this category of SMEs.

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¹ Defined by the Bangladesh Bank by “employees” and “assets.” Employees: enterprises employing up to 150 staff (small = 50 employees, and medium = 51–150 employees); enterprises with fewer than 5 employees are generally excluded. Assets: small SMEs have fixed assets (excluding land and buildings) of Tk0.05 M–Tk5.00 M (approximately $720–$72,000); medium SMEs have Tk5 M–Tk200 M (approximately $72,000–$2.9 M.)

² This paragraph draws on ADB. 2009. Report and Recommendations of the President to the Board of Directors, Small and Medium-Sized Enterprise Development Project (SME Development Project). Characteristics of the SME sector and enterprises are discussed on p. 3.

* ADB. Report and Recommendations of the President. SME Development Project, footnote 2, p. 3.
Enhancing women’s capacities and contributions, as both entrepreneurs and as employees of other enterprises, is also important to the productivity and growth of the SME sector and the economy as a whole. Women are currently a small proportion of entrepreneurs and many—although not all—are on the smaller and informal side of the SME sector. There are also many women who produce goods and services in even smaller and home-based or microenterprises. Women working as employees tend to be clustered in lower-skilled and lower-paid sectors and occupations. Overall women’s labor force participation rates remain considerably lower than those of men.³ The costs of these inequalities are considerable not only for women themselves but also for the national economy. A recent simulation study estimated that the gender gap in labor force participation costs Asian countries from $42 to $47 billion per year, and concluded that narrowing this gap would increase output and output growth, with the greatest effects where the gap is currently greatest.⁴ Narrowing the skill gap between women and men would also contribute to meeting the growing needs for a more qualified workforce—a frequent theme in discussions of private sector development.⁵

Key Gender Equality Issues in the Sector

Information and training needs in women-owned enterprises. A 2008 situation analysis of women entrepreneurs by the Bangladesh Women Chamber of Commerce and Industry (BWCCI)⁶ concluded that most women-owned enterprises are owned by individuals and tend to cater to local and national, rather than export, markets. Many, particularly in rural areas, lack basic information and skills; half of those surveyed were unaware of trade license, tax, and value-added tax (VAT) requirements and lack the capacity to maintain accounts. Training needs identified include: marketing, business promotion, bookkeeping, product development, information and communication technology and e-commerce, and regulatory processes.

Access to credit by women entrepreneurs. Access to finance is a key issue for the SME sector and is particularly acute for women because they lack capital for start-up and lack collateral for loans due to a range of factors, including discriminatory inheritance laws. Also problematic are negative attitudes toward women entrepreneurs by bankers and demands that women entrepreneurs have male guarantors. In response, the Bangladesh Bank has included targets for allocations to women in its SME refinancing scheme (initially 10%, subsequently raised to 15%). However, implementation seems to have been disappointing, with limited dissemination of information to the bankers responsible for program administration or the women eligible to receive these funds. Most local bankers and potential clients had learned about these targets from BWCCI through its trainings and seminars rather than from the banking system,⁷ which reflects a weakness in institutional systems for disseminating this type of information.

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⁴ United Nations Economic and Social Commission for Asia and the Pacific (UNESCAP). 2007. Economic and Social Survey of Asia 2007. p. 104. www.unescap.org/survey2007/ (Bangladesh was not among the countries involved in the simulation study, but it seems reasonable to assume that the conclusion about losses to the economy still applies.)

⁵ For example, see Local Consultative Group. 2006. Private Sector Development (PSD) Donor Mapping 2006, Part II. www.lcgbangladesh.org/reading.php?i=11


⁷ BWCCI. Building Women in Business, footnote 6, p. 8.
Support from business associations. The increased reach and services of several organizations of women entrepreneurs that were founded in the last decade provide evidence of the drive and dynamism of women business owners. These associations include BWCCI, the Chittagong Women’s Chamber of Commerce and Industry (CWCCI), and the Women Entrepreneurs Association of Bangladesh (WEAB). These associations are important in increasing the profile of women entrepreneurs and in advocacy for policy changes and services required, in providing forums for exchanges among women entrepreneurs, and in providing services to members. However, it does not seem that the more numerous and established local chambers of commerce or industry-specific organizations have taken steps to accommodate women entrepreneurs.

Productivity and incomes of microenterprise and home-based work. Many women’s enterprises are on the lower end of the SME spectrum, or are categorized as micro and cottage enterprises. These are very important to women because of limited employment opportunities, restricted mobility, and time constraints due to household and/or family responsibilities, and often provide limited income or scope for growth. In some cases, “business” or “enterprise” seems to misrepresent what is self-employment or subcontracting under potentially exploitive conditions. The Bangladesh Homeworkers Women Association and HomeNet Bangladesh have taken a number of steps to gain a better picture of home-based work in key sectors such as garments and textiles, and to develop policy recommendations.8

Range of entrepreneurship options. Home-based and cottage enterprises have been important for women and tend to be a major focus of programs related to women’s enterprises and income because they seem well adapted to limitations due to mobility, family responsibilities, and time. However, as noted by one observer, although this approach “has helped women to participate in income-generating activities, in turn it also contributes to the perpetuation and reinforcement of traditional restrictions on women’s mobility outside the home.”9

Employment opportunities and conditions for women in the SME sector. Regular employment, reasonable incomes, decent working conditions, and safe workplaces are important issues for women (as well as men). Outside of agriculture, women are concentrated in craft-related manual occupations (spinning, weaving, tailoring, and garments) and in domestic services, and are notably absent from trading occupations, with men predominately in other areas (a pattern known as occupational segregation). Women’s cash wages average only 60%–65% of those of men, indicating the major differences in opportunities and rewards.10 As a very large proportion of employment outside of the public sector and agriculture is in SMEs, these patterns of occupational segregation and wage disparities also characterize this sector. Addressing labor market discrimination against women therefore means tackling the employment practices of entrepreneurs and managers of SMEs.

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Employment conditions in SMEs in the ready-made garment sector (RMGs). Enterprises producing ready-made garments are an important component of SMEs and the private sector in Bangladesh. The growth of this industry has been a major factor in expanding formal sector employment opportunities for women. The industry also depends on women, who supply about 90% of its labor force. Even so, women are under-represented in the more skilled and management levels and in the more technologically advanced segments of the industry. While working conditions have improved, there are many gaps in the enforcement of labor standards. Sexual harassment by male coworkers remains a major issue, despite legal prohibitions. Improving women's position in the sector will require investment in skills development, as well as an improved regulatory regime.

The National Strategy for Accelerated Poverty Reduction (NSAPR, revised in 2009) emphasizes private sector and SME growth as a major engine of economic growth and employment opportunities. It envisages SME polices and strategies sensitive to the needs of women entrepreneurs, labor market policies that reduce discrepancies between male and female wages for the same work, and the enforcement of labor laws relating to women.

The Industrial Policy 2009 (Ministry of Industries) has a chapter on the participation and development of women entrepreneurs that includes a commitment to proactive measures to motivate women to become entrepreneurs; incentives and financial support for the establishment of women-owned businesses; availability of training through public sector technical training institutions; measures to address barriers to finance; preference for women entrepreneurs in service industries such as information and communication technology, laundry, hotel service, and tourism; encouragement to greater participation in thrust sector industries (i.e., industries that require preferential policy support to finance their high growth potential); participation in policy making for industrial development; and identification and removal of legal barriers to women's participation in enterprises.

The Bangladesh Bank has issued a series of directives on women's access to credit: the allocation of 15% of SME refinance funds to women entrepreneurs; a maximum 10% interest rate for women entrepreneurs; and requirements for all banks and other financial institutions to set up "women entrepreneurs dedicated desks" together with training of a suitable workforce for these.

Relevant Government Policy or Commitments

Commitments to expanding and strengthening women-owned businesses and to increased equality in the labor force are evident in a number of key policies and documents.

See also:
- Annex: MDGs—Update on gender equality dimensions (particularly MDG 1: Poverty; MDG 3: Gender equality and women's empowerment)
- Section 1: Agriculture and rural development
- Section 4: Transport
- Section 6: Education

11 According to the BBS Report on the Survey of Manufacturing Industries 2005/06, of the 34,710 establishments for all manufacturing industries, 26,588 (76.6%) have fewer than 100 employees. www.bbs.gov.bd/labour_wing/report_CMI.pdf

12 Ministry of Industries. 2008. Industrial Policy 2009. (Note that this is referred to as “draft” in ADB documents, but current status is not clear.) www.ibfb.org/pdfs/Industrial%20Policy.pdf

13 Report on the Bangladesh Bank Action Plan to support SME Centers, Women Entrepreneurship and One-Stop Facility, see notice board section of website: www.bangladesh-bank.org
It has also issued a circular to encourage banks to consider making loans of as much as Tk2,500,000 against a personal guarantee alone (without collateral).

The *Bangladesh Labor Law 2006* (Ministry of Labor)\(^{14}\) includes provisions that prohibit discrimination against women and promote equal pay for equal work (in accordance with two ILO conventions ratified by Bangladesh: 100 on equal remuneration and 111 on discrimination in employment and occupation). The *Bangladesh Labor Law 2006* also provides for maternity leave and benefits of 16 weeks and protection of women employees against harassment. Also important for all workers is the attention given to occupational health and safety and the work environment, and the requirement that employers provide training on the labor code.

### Policy Recommendations from the Women’s National Business Agenda (2009)*

The recommendations below were made by women entrepreneurs brought together by BWCCI in a series of consultations across Bangladesh about priorities and strategies.

**Ministry of Industry**
- Separate industrial parks for women in divisional cities by 2012
- Training in skills development, technical and finance, to be followed up with refresher courses
- Incubator centers at divisional level for women entrepreneurs by 2012

**SME Foundation**
- ICT business information centers in divisional cities to provide business information to women
- Central and divisional design centers to enable women entrepreneurs to improve product designs

**Ministry of Commerce**
- 30% quota for participation by women entrepreneurs in international trade fairs and other market promotion activities

**Bangladesh Bank**
- Implementation of the provision for collateral-free access to finance from the bank
- Restructure boards of public sector banks to include at least 25% women


### Issues Related to Rights and Working Conditions Identified by Women’s Organizations*

A coalition of women’s organizations that reviewed progress in implementation of the Convention on the Elimination of All Forms of Discrimination Against Women identified a number of issues for policy attention:

- Wage equity and working conditions in the informal sector, where many women are found (and which are not covered by the Bangladesh Labor Law 2006)
- Greater awareness about equal rights and the labor law
- Legal provisions detailing the action to be taken at the workplace in cases of sexual harassment


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**ADB Experience in Integrating Gender Equality Approaches in the Sector**

ADB initiatives in the sector with scope for advancing gender equality have focused on SME development, particularly on increasing access to credit through refinancing of loans to SMEs. Projects now reaching completion have included some measures that support women-owned enterprises such as the establishment of “helplines” in the offices of three women entrepreneur associations, but the proportion of the overall loan amount that women received remains low. Learning from this experience, the gender action plan (GAP) for the follow-up loan set out measures to ensure that a minimum of 15% of the credit line is provided to women entrepreneurs (and 40% of this to small entrepreneurs). The GAP includes measures related to capacity development and improved services for women entrepreneurs, to strengthening of women entrepreneurs associations, and to policy reform and implementation (drawing on several elements of the Women’s National Business Agenda).

Other sectors also included initiatives to support women entrepreneurs and promote equality in employment and earnings. For example, new or upgraded growth center markets have been built to include women’s market sections: areas reserved for women-owned shops that have encouraged women to start or expand retail enterprises. The spaces provide new opportunities by providing women traders with safety and solidarity in an environment where women are still uncommon as buyers or sellers. The experience has demonstrated that women can move into new economic opportunities, with appropriate support. Construction contracts for rural infrastructure have included targets for women’s employment and the requirement to pay equal wages to women, and contractors have been oriented on core labor standards and appropriate working conditions and employee facilities. In the short term, these measures have increased the number of jobs and working conditions for women during project implementation. In the longer term, these approaches also contribute to legitimizing women’s employment in construction and more generally the principles of nondiscrimination and equal pay.

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### ADB Support to SME and Private Sector Development

<table>
<thead>
<tr>
<th>Project #</th>
<th>Project Title</th>
<th>Gender Classification</th>
<th>Net Loan</th>
<th>Date of Approval</th>
<th>Date of Closing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nearly complete</td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>2148</td>
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<td>EGM</td>
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<td>Dec 08</td>
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<tr>
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<td>EGM</td>
<td>$30.4 M</td>
<td>Dec 04</td>
<td>Dec 10</td>
</tr>
<tr>
<td>2150</td>
<td>SME Sector Development Program (TA Loan)</td>
<td>EGM</td>
<td>$5.0 M</td>
<td>Dec 04</td>
<td>Jun 10</td>
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<tr>
<td>Ongoing</td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2232</td>
<td>Improvement of Capital Market and Insurance Governance TA Loan</td>
<td>–</td>
<td>$3.1 M</td>
<td>Mar 06</td>
<td>Dec 11</td>
</tr>
<tr>
<td>2453</td>
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<td>–</td>
<td>$79.6 M</td>
<td>Oct 08</td>
<td>Dec 13</td>
</tr>
<tr>
<td>2454</td>
<td>Public Private Infrastructure Dev Facility</td>
<td>–</td>
<td>$82.0 M</td>
<td>Oct 08</td>
<td>Dec 13</td>
</tr>
<tr>
<td>2549</td>
<td>SME Development Project</td>
<td>GEN</td>
<td>$76.0 M</td>
<td>Sep 09</td>
<td>Mar 13</td>
</tr>
<tr>
<td>Capital Market Development Program II</td>
<td>–</td>
<td>(50 M)</td>
<td>Pipeline ~ 2012</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

GEN = gender equity as a theme, EGM = effective gender mainstreaming, SGB = some gender benefits, SME = small and medium-sized enterprise, – = no gender benefits.

Loan amounts and pipeline status verified May 2010.

*See also Section 1 (Agriculture and Rural Development).*

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Challenges and Opportunities

The points below suggest challenges and issues to take into account in ADB support to private sector and SME development.

- **Supporting different categories of women entrepreneurs and entry into new sectors.** Women entrepreneurs are building larger businesses in a variety of sectors, including those oriented toward export markets. While microenterprises and cottage industries remain important, they should be only one element of support to women entrepreneurs, not the only element. Also important is seizing opportunities to further expand women’s entrepreneurial involvement in the “thrust sectors” of the Industrial Policy 2009 (e.g., agro-industry, information and communication technology, jute and leather products, stuffed toys, and other sectors targeted for assistance).

- **Attention to SME employment practices, including opportunities and working conditions for women.** The SME sector is an important source of jobs; most women (as well as men) in private sector employment are likely to be employed by SMEs. An important aspect of support to SME development from a gender equality perspective is, therefore, to build the capacity of owners and managers in relation to employment practices and management of employees. ADB efforts in other sectors have aimed to increase awareness and ensure more consistent implementation of core labor standards, including standards of non-discrimination and equal wages for women; these are also important in the SME sector. Improved linkages among authorities responsible for industry and/or commerce and others responsible for labor conditions could also contribute to more coordinated policy and more effective enforcement. Another aspect of employee management is capacity building of SMEs or industry associations to provide skill development opportunities for employees and to provide these opportunities equitably to women and men.

- **Mainstreaming attention to women’s participation and gender equality.** In this sector, ADB still faces the challenge of integrating strategies to involve and benefit women into mainstream industrial extension and infrastructure services rather than relying on separate initiatives to reach women.

### Entry Points: Strengthening the Incorporation of Gender Equality in ADB Initiatives in SMEs and Private Sector Development

<table>
<thead>
<tr>
<th>Areas of current and possible ADB programming</th>
<th>Possible gender equality outcomes (changes that reduce gender gaps or otherwise benefit women)</th>
<th>Examples of questions to consider in project identification and design analyses and in formulating expected results and gender action plans (GAPs)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Access to finance by SMEs</strong></td>
<td>• Equitable access to credit by women-owned SMEs</td>
<td>• To what extent are bank officials in rural and urban areas aware of the Bangladesh Bank targets for extending finance to women-owned SMEs?</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• How effective have the bank outreach programs been in ensuring that women entrepreneurs (and potential entrepreneurs) are aware of and have access to the credit available?</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• What proportion of SME credit goes to women-owned enterprises? Are statistical systems adequate to respond to this question?</td>
</tr>
</tbody>
</table>

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Table continued

<table>
<thead>
<tr>
<th>Areas of current and possible ADB programming</th>
<th>Possible gender equality outcomes (changes that reduce gender gaps or otherwise benefit women)</th>
<th>Examples of questions to consider in project identification and design analyses and in formulating expected results and gender action plans (GAPs)</th>
</tr>
</thead>
</table>
| Access to information, and advisory and support services by SMEs | • Reduced gender gaps in access to information, technology, business support services, infrastructure facilities (industrial estates, export processing zones)  
• Better access by women entrepreneurs to entrepreneurship training | • Are SME helplines and information centers able to respond to the information needs of women entrepreneurs? (That is, all such centers, not only centers targeting women.)  
• To what extent are women participating in training programs to enhance entrepreneurial skills and the performance and competitiveness of SMEs? (That is, in the mainstream training as well as initiatives specifically targeted to women.)  
• Are women being targeted for training, information, and advice related to “medium-sized,” as well as the small and microenterprises? |
| Capacity of business and entrepreneur groups and associations | • Better representation of views and interests of women entrepreneurs  
• Greater awareness and leadership on implementation of core labor standards | • To what extent do mainstream business associations (e.g., chambers of commerce, sectoral or regional associations) represent the interests and concerns of women business owners?  
• What are the capacity gaps and needs of the groups that focus specifically on women entrepreneurs?  
• What steps are being taken by all such business associations to increase implementation of core labor standards, including those specifically protecting women’s rights? |
| Capacity of enterprise owners and/or managers for human resource management | • Better awareness and compliance with core labor standards, including those specific to women  
• Reduction of gender gaps in employment opportunities and earnings | • What steps are being taken to promote and monitor implementation of the provisions of the Bangladesh Labour Law 2006 specific to women’s rights (in particular nondiscrimination in wages between women and men, protection from harassment, and eligibility for maternity leave and benefits)?  
• To what extent are employers, including those of SMEs, aware of these provisions? To what extent are women workers aware of these rights and able to act on them? |
| Workforce skills (private sector, SME) | • Reduction in the skills (and income) gap between women and men | • What training opportunities are available in the sectors in which women predominate?  
• Are SMEs being encouraged and supported to upgrade worker skills? |
| Viability of home-based and microenterprises | • Increased productivity and earnings, and opportunity to expand to SME category | • What are the barriers to expansion faced by these types of enterprises? Can they benefit from services for SME? If not, are services through other channels adequate to enable these enterprises to move from “subsistence” to a “business” basis? |

SMEs = small and medium-sized enterprises.
ADB has played a major role in the transport sector for more than 3 decades, particularly in four subsectors: roads, rail, ports, and urban transport.\(^1\) ADB has also supported the rehabilitation and construction of rural roads through rural infrastructure projects. As noted in both government and ADB documents, the transport sector is important to economic activity and growth and has the potential to contribute to poverty reduction and improved opportunities for women. This potential is through facilitating the mobility of persons and goods and therefore better access to markets, inputs, buyers, employment, microfinance and credit, education, health services, etc.

**Key Gender Equality Issues in the Sector\(^2\)**

Importance of considering transport needs, purposes, and modes as well as infrastructure. If the focus of transport analyses is on roads, bridges, and other infrastructure, then it is generally difficult to bring gender equality issues into focus. However, when consideration is given to the purpose of transport investments—to facilitate the mobility of persons and goods—the relevance of a gender perspective is much clearer, as this shift in perspective focuses attention of questions such as: What types of journeys do people make? Who makes them? Why do they make them? How do they make them? What type of goods do they move? What are the costs of journeys undertaken (in time, effort, cash, and opportunities foregone)? What types of opportunities would a particular transport intervention provide? Who could take advantage of these? What services could be brought into the community with improved transport, and which groups would this benefit?

There are differences between women and men in transport purposes and modes used, and in the extent to which their needs are met by current provisions and transport investments. A major difference is that a much larger share of women's journeys are for household and family needs, including journeys to collect water and fuel wood, taking children to school, visits to health centers, and visits to family members. Many of these journeys may be relatively short or local, but must be taken frequently and absorb considerable time and energy, which affects overall work burdens and the time available for economic activities. Women's

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\(^2\) For a useful online resource, see: World Bank. 2006. *Gender and Transport Resource Guide*. This consists of six interactive modules that aim to clarify issues, outline approaches, provide links to relevant studies and examples, etc. www4.worldbank.org/afr/ssatp/Resources/HTML/Gender-RG/index.html
journeys often tend to combine multiple stops to meet various different purposes. It is therefore important to consider whether pathways or transport services connect the destinations important to women, and whether the fare structures facilitate or penalize short journeys or multiple stops. Costs of transport are another important concern with gender dimensions, given women’s lower incomes and limited claims on household resources.

**Traditional constraints on mobility are eroding, but travel can still be risky for women.** Women have become much more visible in rural communities in recent decades as traditional constraints to mobility are eroding due to a range of factors (although considerable variation remains among regions). For example, economic pressures have required poor and landless women to seek wage employment in construction and agriculture. At the same time, policy-led changes such as the increased numbers of women holding reserved seats on local councils, and the women with leases on shops in women’s market sections at local markets, have also provided new opportunities and contributed to changing public perceptions of suitable roles for women. Change is also evident in urban areas, particularly with the influx of women into the ready-made garment industry and the many thousands who make the daily journey to work. However, personal security is a continuing concern in both rural and urban areas due to the pervasive risk of harassment that women face as pedestrians, in passenger waiting areas, and in buses and trains.

**Gender issues in rural transport.** Much of rural transport is on foot, although other modes include rickshaws, rickshaw vans, baby-taxis, bullock carts, and buses. Questions to be considered include: Do footpaths and rural roads facilitate the types of journeys made by women as well as men (do they reduce the time and energy required to collect water, to reach schools and health services, etc., and facilitate multipurpose journeys)? Are transport services on rural roads affordable to women seeking to reach employment, markets to sell their goods, local council offices, or health services? Are there affordable services to reach health centers for emergency medical treatment, particularly emergency maternal care (particularly important given the high rate of maternal mortality)? Do infrastructure investments intended to improve access to markets and services need to consider complementary measures to ensure the provision of transport services accessible to the poor and to women? Do infrastructure investments intended to generate broad-based economic growth need to consider complementary measures to enable women to take advantage of new opportunities?

**Gender issues in urban transport.** In urban areas, the major mode of travel is on foot, although women in transit are somewhat more likely to be pedestrians than men. Key problems for women identified in Dhaka include poor accessibility to bus systems due to irregularity of service and over-crowding of both waiting areas and buses, all of which expose women to insecurity. These problems have constrained large numbers of garment workers to walk to work, but the lack of consideration of the needs and safety of pedestrians in the design of roads as well as the poor condition of streetlights exposes them to other risks. Women who can afford rickshaws prefer them to buses because the door-to-door transit avoids the hazards of both walking on inadequate sidewalks and overcrowded buses, but in Dhaka the restrictions on rickshaw movements have limited this option. Efforts to reserve seats for women have had a perverse effect, as drivers at peak times have refused women passengers on the grounds that they take more space and time. One study of possible

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improvements to bus services to better suit women made a number of suggestions: more frequent bus services with more frequent stops, “women and family buses” that exclude lone male passengers, two-door buses, female bus conductors, and gender training for operators. Other issues include bus routes and fare structures, which tend to be oriented toward the longer commutes of men rather than the shorter but multiple-function journeys that are more characteristic of women.

Progress has been limited in integrating gender equality objectives into transport policy and decision making. The discussion and documentation on the linkages between gender and transport and/or mobility have been accumulating for some 2 decades, but are not yet well reflected in transport policy and planning. One area that has received attention is the potential for employing women in labor-based construction and maintenance. However, ensuring that transport infrastructure and services meet the needs of women as well as men has had less attention.

Employment and enterprises in the transport industry remain male-dominated. The industry category “transport, storage and communications” is one of the major sources of nonagricultural employment for men, accounting for almost 11% of employed men but for less than 1% of employed women. This category includes activities related to passenger or freight transport by road, rail, water, etc., (as well as postal and telecommunications services), and the figures include employed and self-employed workers as well as entrepreneurs. This has been a growth industry, showing average annual growth of 9.6% between 2003 and 2004 and 2005 and 2006. The potential for women’s entrepreneurship and SMEs in the sector, as well as for women’s employment in service-providing businesses, could be further explored. One study of an investment in upgrading rural roads found that the numbers of both motorized vehicles (truck, bus, baby taxi, and tempo) and nonmotorized (rickshaw and rickshaw van) increased very significantly compared to the pre-project situation, with large numbers engaged in ownership, operation, maintenance, and support services—but all were men.

Providing employment opportunities for women in “nontraditional” fields of construction and maintenance is an important gender equality measure. Bangladesh has favored labor-intensive approaches in road construction and maintenance, particularly at the rural level. Opportunities for women to participate in such employment expand women’s options in rural areas, where the demand for employment is high and the options for women are limited. As these are public projects progressively reaching many areas of the country, leadership provided by these projects and contractors in observing core labor standards is important in reinforcing women’s rights and the legitimacy of access to employment and equal pay for women.

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4 Zohir, Integrating Gender, footnote 3.
7 BBS, Gender Statistics of Bangladesh 2008, footnote 6, p. 100. Average annual growth in that period was 38% for women, but as these were increases over a very small base, the numbers of men entering the sector was actually much greater.
Hazards of sexually transmitted infections (STIs, including HIV) and of trafficking may be exacerbated by more road traffic and easier interregional movement. The link with STI transmission is due to the transport improvements that facilitate movement between areas and therefore the dispersion of viruses and infections, particularly in the context of the high-risk behavior often associated with truck drivers and the migrant workers employed in road construction. Increased transport routes and flows can also increase the risk of trafficking of vulnerable women and children to other regions and across borders. Both increased awareness among citizens and among those responsible for community leadership, health, law and order, transport provision, etc., is therefore an important component of transport initiatives.

See also:
- Annex: MDGs—Update on gender equality dimensions (particularly MDG 1: Poverty; MDG 3: Gender equality and women’s empowerment)
- Section 1: Agriculture and rural development (including infrastructure)
- Section 2: Urban development (infrastructure and services)
- Section 3: Private sector development and SMEs

Relevant Government Policy or Commitments

The Government of Bangladesh has given high priority to “connectivity,” particularly to expanding the road network. Transport investments are an important component of the infrastructure investment identified as essential to pro-poor economic growth in the National Strategy for Accelerated Poverty Reduction (NSAPR-II). The National Land Transport Policy (2004) also notes the role of transport in economic development and poverty reduction. While neither document specifically considers gender issues in relation to transport, the overall objective of broad-based growth to be supported through transport investments implies the need for attention to women’s equitable access to new opportunities.

Also relevant to this sector, particularly in relation to expanding the provision of passenger and freight transport services, are policies for private sector development and SMEs and their provisions for expanding women’s entrepreneurship (see section 3 on SME and private sector development).

Policies on equality in employment, and the Bangladesh Labor Law 2006 are also relevant to transport service providers such as urban and intercity bus services as well as new transport enterprises.

ADB Experience in Integrating Gender Equality Approaches in the Sector

In line with government approaches, ADB support to major road and rail systems is premised on the importance of these systems to economic growth and their link to poverty reduction through enhanced mobility (to increase access to markets, employment, education, and health services). For particular interventions, the main focus of analyses and strategies related to poverty and gender issues has been resettlement (ensuring adequate consultation and appropriate provisions), employment opportunities in construction (ensuring women and the poor to have access to these opportunities, with attention to core labor standards including equal pay for women and men), and possible adverse effects of changes in the transport network (reducing the potential of increases in human trafficking and STI transmission). These are all important areas for continued attention.

In these national or regional transport network projects, there is also generally provision for community meetings and focus group

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discussions in the social assessment of an initiative, with the intention of including all sectors of the community, including women, in discussions of the project’s possible impacts. This could include discussion of the project’s impact on the mobility of women and the poor; of the implications of the investment for increased mobility of women and the poor, or what would be required for them to benefit from the potential for increased mobility (although these types of issues do not seem to be a major focus for consultation or project planning).

ADB also supports the development of subdistrict, union, and village roads through its rural infrastructure programs. These initiatives have consistently included measures to ensure women’s participation in employment in project earthworks and ongoing maintenance, and in construction managed by contractors, and have promoted awareness and compliance with core labor standards and equal pay for women. These projects have been implemented in close collaboration with *union parishads* (UPs) and have included components to strengthen their capacity to function effectively, as sustainability of the infrastructure investments will depend on the capacity and performance of these local councils. As part of this project component, there have been measures to increase the participation of elected women and women citizens in decision making in relation to the project and their communities, and to seek additional means to support women’s economic activity. But here too, the question of transport needs of women and the poor and how they are or could be addressed by the project does not seem to be directly addressed.

**Challenges and Opportunities**

- Expanding the social and gender analyses of transport investments to explicitly consider how women and the poor can benefit from the opportunity for enhanced mobility.
- Supporting capacity development for transport planning, particularly by autho-

### ADB Support to the Transport Sector

<table>
<thead>
<tr>
<th>Loan No.</th>
<th>Project Title</th>
<th>Gender Classification</th>
<th>Net Loan</th>
<th>Date of Approval</th>
<th>Date of Closing</th>
</tr>
</thead>
<tbody>
<tr>
<td>2021</td>
<td>Road Network Improvement and Maintenance II</td>
<td>SGB</td>
<td>$101.4 M</td>
<td>Nov 03</td>
<td>Dec 10</td>
</tr>
<tr>
<td>2147</td>
<td>Chittagong Port Trade Facilitation</td>
<td>–</td>
<td>$ 23.6 M</td>
<td>Dec 04</td>
<td>Jun 10</td>
</tr>
<tr>
<td>2375</td>
<td>Padma Multipurpose Bridge Design Project</td>
<td>EGM</td>
<td>$17.1 M</td>
<td>Dec 07</td>
<td>Aug 10</td>
</tr>
<tr>
<td>1920</td>
<td>Road Network Improvement</td>
<td>SGB</td>
<td>$39.6 M</td>
<td>Oct 02</td>
<td>Jun 11</td>
</tr>
<tr>
<td>2316</td>
<td>MFF-Railway Sector Investment Program</td>
<td>–</td>
<td>$100.0 M</td>
<td>Feb 07</td>
<td>Jun 11</td>
</tr>
<tr>
<td>2317</td>
<td>MFF-Railway Sector Investment Program</td>
<td>–</td>
<td>$29.9 M</td>
<td>Feb 07</td>
<td>Jun 11</td>
</tr>
<tr>
<td>35049</td>
<td>Padma Multi-purpose Bridge</td>
<td>EGM</td>
<td>($615 M)</td>
<td>Pipeline ~ 2010</td>
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<tr>
<td>37388</td>
<td>Transport Corridors Project</td>
<td>SGB</td>
<td>($175 M)</td>
<td>Pipeline ~ 2011</td>
<td></td>
</tr>
<tr>
<td>37413</td>
<td>Railway Sector Investment Program (MFF-2)</td>
<td>SGB</td>
<td>($150 M)</td>
<td>Pipeline ~ 2011</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Dhaka-Mongla Fiber Optic Cable</td>
<td>–</td>
<td>($20 M)</td>
<td>Pipeline ~ 2011</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Railway Sector Investment Program (MFF-3)</td>
<td>SGB</td>
<td>($100 M)</td>
<td>Pipeline ~ 2013</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Padma Rail Link</td>
<td>SGB</td>
<td>($130 M)</td>
<td>Pipeline ~ 2013</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Road Safety Improvement Project</td>
<td>EGM</td>
<td>($10 M)</td>
<td>Pipeline ~ 2013</td>
<td></td>
</tr>
<tr>
<td>40540</td>
<td>Priority Road Project</td>
<td>–</td>
<td>($105 M)</td>
<td>Pipeline ~ 2013 (standby)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Transport Corridors II</td>
<td>–</td>
<td>($100 M)</td>
<td>Pipeline ~ 2013 (standby)</td>
<td></td>
</tr>
</tbody>
</table>

GEN = gender equity as a theme, EGM = effective gender mainstreaming, SGB = some gender benefits, – = no gender benefits.

Loan amounts and pipeline status verified in May 2010.

* Support to transport also includes infrastructure initiatives with transport implications in urban areas and rural communities, see projects listed in Section 1 (Agriculture and Rural Development) and Section 2 (Urban Development).
rities responsible for urban transport and road networks (where the orientation is toward the technical and infrastructure aspects), include components to build capacities and skills for integrating a social and gender equality perspective.

- Supporting women's participation as entrepreneurs and transport owners, taking advantage of new opportunities and demands related to new or upgraded infrastructure.
- Supporting increased participation by women in other aspects of the transport sector, including participation as planners and decision makers in government ministries and agencies and as managers and employees in transport service providers.
- Giving further consideration of opportunities in relation to major areas of investment such as railways, which were given very limited attention to mainstreaming gender to date (see box below).
- Respond to the increase in interest in urban public transport in the context of climate change, and the associated opportunities to better address the needs and concerns of women in relation to urban transport.
- Ensuring that initiatives to strengthen national and regional road networks, incorporate steps to reduce the risks of sexually-transmitted infections (STIs, including HIV) and trafficking of women.
- Implementing the meaningful consultation commitment of the new ADB Safeguard Policy Statement for transport investments, including efforts to reach women and ensure their concerns are addressed as part of the safeguards approach to environmental assessment, involuntary resettlement, and indigenous peoples.10

### Possible Opportunities to Benefit Women in a Railway Initiative

For example, further consideration could be given to opportunities to
- make stations more women-friendly through separate waiting areas and toilets,
- attract and serve women entrepreneurs using the railways to transport inputs and outputs,
- improve the ability of the railway police to protect women using the railways and rail stations,
- improve the ability of entities affiliated with the railway (e.g., schools, hospitals, and training centers) to serve women equitably, and
- identify and address constraints to increasing the representation of women employed at operational and management level by the railway.

### Entry Points: Strengthening the Incorporation of Gender Equality in ADB-Supported Transport Initiatives

<table>
<thead>
<tr>
<th>Areas of current and possible ADB programming</th>
<th>Possible gender equality outcomes (changes that reduce gender gaps or otherwise benefit women)</th>
<th>Examples of questions to consider in project identification and design analyses and in formulating expected results and gender action plans (GAPs)</th>
</tr>
</thead>
</table>
| Transport policies                             | Better awareness and responsiveness to the mobility needs of women in national transport policy | Have analyses of transport needs considered whether or how the needs and priorities of women and men differed? Have they looked at needs related to both economic and household and/or personal activities and how they are met?  
Have consultations about transport priorities and needs (national, urban, and rural) included women from the communities to be served? |

### Areas of current and possible ADB programming

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| Urban transport planning and services      | • Increased safety and affordability of transport for women                               | • Does urban transport planning consider the needs of pedestrians for protected paths, safe crossings, and adequate street lights?  
• Does the policy/regulatory framework facilitate the provision of services that respond to the particular needs of different groups of women (i.e., through the mix of various types of services, including public buses, taxis, rickshaws, etc.)?  
• Do public transit services respond to women's concerns for personal security (wait times, safe waiting areas, protection against overcrowding)? |
| Capacity building for transport planning and analysis | • Agencies and staff more capable of assessing and responding to gender differentiated transport needs | • Are data on transport patterns and needs sex-disaggregated (including journeys taken, by whom, how, why)?  
• Do managers and planners have the skill to formulate and analyse questions about the gender aspects of transport requirements and the implications for transport interventions?  
• Are there processes for public consultation? Do they include mechanisms to ensure that women's views are heard?  
• Are there links between government authorities and gender equality advocates and researchers concerned with women's transport and mobility requirements? Or with women's employment and entrepreneurship? |
| Employment and entrepreneurship in the transport sector (transport provision) | • Increased participation of women as transport operators and owners, transport professionals | • What are the opportunities and constraints to women to enter training and employment in the transport sector?  
• Can women be encouraged and supported to take a greater role as owners and/or operators of transport services? Are they aware of government policies encouraging women's entrepreneurship and the Bangladesh Bank provisions on credit for women entrepreneurs? |
| Employment related to road construction and maintenance | • More equitable access by women to employment, through equitable access to temporary project jobs  
• Better recognition of women's rights to equal pay and appropriate working conditions | • Can targets be set for women's employment that are meaningful and achievable (perhaps differentiated by region to reflect local conditions)?  
• Are both workers and employers/contractors being made aware of core labour standards and workers' rights, including women's rights to non-discrimination and equal pay?  
• Are potential contractors able to monitor and report on women's employment and equal pay targets? |
A major challenge for Bangladesh is to develop adequate and reliable energy supplies to support economic development, livelihoods, and quality of life. The government’s goal is to reach all rural villages with electricity by 2020. This is an ambitious goal as only 43% of the population had direct access to electricity in 2007. Frequent load shedding is a problem for households and enterprises reliant on electricity. Most of the energy needs of the rural population are met by traditional biomass fuels (straw, jute stick, animal dung, and firewood), which account for nearly a third of energy consumption. Natural gas is the dominant source of commercial energy, accounting for nearly a third of energy consumption. In view of the limits of known reserves, the government has outlined a “five fuels” strategy: (i) increase hydrocarbon exploration and development; (ii) development of alternative supplies, particularly coal; (iii) improved end-use efficiency; (iv) expanded and improved renewable energy use; and (v) diversifying to include nuclear energy.

At the household level, the availability and cost of energy has important implications for women’s workloads. In turn, women’s choices and practices with respect to energy can also have larger consequences for environmental and energy sustainability. For example, the use of firewood for domestic fuel is a source of strain on the country’s already low forest cover, but over-exploitation is itself a consequence of limited alternatives. Also, the major target for energy efficiency and clean technology at the household level is the stoves used for cooking. More broadly, recent initiatives in Bangladesh have indicated the potential for women’s involvement in developing the renewable energy sector.

Key Gender Equality Issues in the Sector

Link between domestic energy supply and women’s household workloads. In the absence of improved technologies or power supply, women generally supply the human energy required to pump water, collect fuel for cooking, and undertake other household management tasks. The time and energy burden of these tasks result in diminished or lost opportunities for education, for earning income, for other family and community activities, and for leisure. This is not only the case in rural areas but also in the urban slums that are not served by power supplies. In short,

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labor-saving devices are an energy priority for rural and poor women.

**Importance of energy supply for women’s productive and income-earning activities.** An improved energy supply could not only reduce household drudgery, but could also support increased productivity or reduced costs or expansion of women’s productive enterprises. Many of women’s informal sector activities are fuel-intensive and therefore affected by energy availability and price, such as food processing, rice parboiling, and soap making. The use of energy to improve street lighting is another way to enhance safety of movement for women and girls, which can expand economic opportunities as well as quality of life.

**Possible gender-related constraints on women’s access to improved supplies or technologies.** In both rural and urban areas, women have less control over resources and lower incomes than men. Given the different activities of women and men at the household level, women may place greater value than men on household energy improvements that require investment (such as connecting to the grid, installing a household solar system, or a clean cooking technology) but may not be able to influence decisions about family resources or have sufficient resources of their own. Ensuring that women can benefit from energy improvements may require attention to complementary measures to support access, such as credit arrangement to facilitate investments.

**Entrepreneurship opportunities and employment creation related to clean technologies and renewable energy.** Compared with conventional power sources, renewable energy and technologies to increase efficiency provide a wide range of opportunities for small and medium-sized enterprises in product development, manufacturing, sales and service, rentals, etc. Such businesses offer a welcome addition to the employment available in rural communities. The potential for women’s participation in developing the sector, both as “green entrepreneurs” and as employees doing technical, service, and sales tasks within such enterprises, has been demonstrated by the initiatives of organizations such as Grameen Shakti.

**Participation in decision making about energy sector policies and strategies.** Overall, the energy sector seems to be dominated by men; energy industries employ very few women (only about 3,000 compared to 70,000 men) and the scarcity of women is also reflected in the public sector agencies that develop policy and regulate the sector. Increasing the number of women, particularly in technical, professional, and management positions, is an important long-term objective. Another means by which decision makers can gain women’s perspectives is to reach

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3 Cecelski, *Role of Women*, footnote 2.


out to civil society organizations that have been active in advocating for women's interests in relation to household energy and energy service supply, for example, the Gender and Energy Network Bangladesh (GEN-B).6

See also:
• Annex: MDGs—Update on gender equality dimensions (particularly MDG 1: Poverty; MDG 3: Gender equality and women’s empowerment)
• Section 3: Private sector development and SMEs

Relevant Government Policies or Commitments

Energy-related policy documents do not include specific objectives related to women or gender equality (or to poverty reduction, except in a very generic way). However, the recently finalized Renewable Energy Policy of Bangladesh (November 2008) includes a number of provisions for developing the sector that provide promising entry points for women's participation as owners and/or operators of energy service enterprises (and for increased employment in this sector that women could also benefit from). For example, sustainable energy development (including renewable energy and energy efficiency) would include: support for demonstration of new technologies and business models, support for the establishment of small and medium-sized energy enterprises, the creation of market opportunities and start-up business models for energy services and clean technologies, and stimulation of market development for clean technologies (such as improved cook stoves and household biogas digesters). The policy also provides for investment and fiscal incentives.

ADB Experience in Integrating Gender Equality Approaches in the Sector

ADB is the leading development partner in the energy sector, with major investments over several decades in developing electricity and gas supply systems. Given this focus, there has been limited scope to date to integrate gender equality considerations in ADB support to the energy sector. Where there is project-related construction, ADB approaches in this, as in other sectors, has been to promote equitable employment opportunities for women, with attention to national labor standards, including equal pay for women. Benefits to women and the poor from improved energy supply are also envisaged from these projects, but generally as a downstream effect of a stable energy supply that will increase employment and income opportunities and will contribute to improved education and health services.7

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6 See www.energia-asia.org/where-we-work/bangladesh/ Another active network, which was developed with USAID support, is the South Asia Women in Energy Network. www.sari-energy.org/PageFiles/What_We_Do/activities/SAWIE/SAWIE_11-2008/SAWIE_11-2008.asp

Challenges and Opportunities

The increased urgency of climate change and environmental issues and the government’s Renewable Energy Policy provide a good context for increased attention to renewable energy sources such as solar (solar lanterns, solar home systems, solar system for shops, and small businesses) and biogas generation. Harnessing these resources seems to be a promising solution for improving the quality of life of rural villagers, many of whom are unlikely to be reached with conventional electricity supply in the foreseeable future. Women in particular would benefit from access to energy that eases household workloads and time burdens. Technologies related to energy supply as well as clean technologies, such as improved stoves, also open new fields for entrepreneurship and business development including product development, manufacturing, and sales enterprises. Women, as well as men, should be encouraged and supported to enter this growing field as entrepreneurs and employees.

Issues and strategies for greater involvement of women in the renewable sector are being explored through a regional network, South Asia Women in Energy (SAWIE), supported by USAID. Bangladeshi women engineers and entrepreneurs have been active in contributing to this network and would be a rich resource in considering options and opportunities in ADB operations.8 Another resource is the Gender and Energy Network Bangladesh (GEN-B).9

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8 See: www.sari-energy.org/PageFiles/What_We_Do/activities/SAWIE/SAWIE_Main.asp
9 See: www.energia-asia.org/where-we-work/bangladesh/
Finally, ensuring that women are reached in consultation processes related to ADB project preparation and implementation, and that their concerns are addressed, is important in all types of energy sector projects. The importance of gender-inclusive and gender-responsive consultation processes in implementing the new safeguards policy, specifically in relation to environmental assessment, involuntary resettlement, and indigenous peoples, has recently been reaffirmed.\(^\text{10}\)

### Entry Points: Strengthening the Incorporation of Gender Equality in ADB-Supported Energy Initiatives

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<tr>
<td>Energy needs and policies</td>
<td>• Responsiveness to the needs of women (as well as men)</td>
<td>• Have consultation processes in the sector sought the views of women? Have women’s advocacy organizations in the energy sector been consulted?</td>
</tr>
<tr>
<td>Poverty reduction impacts of increased energy supply (conventional or renewable)</td>
<td>• Increased ability of the poor and women to benefit from increased supply</td>
<td>• Do installation or connection costs and rate structures take account of the energy needs and incomes of poor households and women? * Has consideration been given to credit or other arrangements that would enable households and small enterprises to access new services?</td>
</tr>
<tr>
<td>New market opportunities and businesses in the energy sector, particularly renewable and clean energy technologies</td>
<td>• Increased participation of women as entrepreneurs and service providers in the energy sector * Increased engagement of women in disseminating new ideas and technologies</td>
<td>• What are the opportunities and constraints facing women in relation to small-scale enterprises providing energy services? * Are women being targeted for demonstrations of new technologies and business models for renewable energy? * Can women be encouraged and supported to take a greater role as owners and/or operators of energy service providers? Are they aware of government policies encouraging women’s entrepreneurship and the Bangladesh Bank provisions on credit for women entrepreneurs? * In public awareness activities, has consideration been given to possible barriers in reaching women with messages? For example, ensuring that diffusion mechanisms take account of how different population groups access information (e.g., who uses newspapers? Radio? Community groups?)</td>
</tr>
</tbody>
</table>

### Areas of current and possible ADB programming

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| Employment in the energy sector institutions | • More equitable employment opportunities                                                  | • What is the representation of women as staff in public sector energy agencies and ADB partners? Have there been initiatives to identify reasons for low participation related to the demand or supply of professional women?  
• Have there been initiatives to identify reasons for low participation related to the demand or supply of professional women?  
• Are there opportunities to support greater participation by women at professional, technical, and decision-making levels? |
| Employment in project construction work      | • Equitable access to temporary project jobs  
• Better recognition of women's rights to equal pay and appropriate working conditions | • Can targets be set for women's employment that are meaningful and achievable (perhaps differentiated by region to reflect local conditions)?  
• Are both workers and employers and/or contractors being made aware of core labor standards and workers’ rights, including women's rights to non-discrimination and equal pay? |
| Construction of filling stations for cars and auto-rickshaws | • Increased attention to women-friendly design | • Has adequate attention been given to ensuring that the filling stations will have clean sanitation facilities accessible to women? |
Bangladesh has made major strides in closing the gender gap in enrollment at both the primary and secondary levels, and girls now outnumber boys among enrolled students. However, large numbers of boys and girls remain out of school, attendance is poor particularly among girls, and there are major concerns about the quality of education for both girls and boys. Those remaining in the system do poorly in tests of knowledge and skills, with girls doing worse than boys. One study of secondary education concluded that it took an average of 19.6 pupil-years to produce one graduate of the 5-year cycle, almost four times the expected time period and a clear indicator of efficiency and quality problems. The study’s findings were even more disturbing when considered separately for boys and girls: for girls, an average of 25.1 pupil-years is required to produce one graduate, compared with 15.3 for boys.¹ This disparity is a clear indication that there are gender dimensions in the quality problem.

The issues of educational quality reiterated in most reports affect both boys and girls. These include poor skills of teachers, inadequate facilities and learning materials, lack of accountability of nongovernment schools (which account for just over half of primary schools and almost all schools at the secondary level), low per-student expenditures, and poor governance and management of schools.² But the disparities in educational outcomes between boys and girls demonstrate that there are additional issues affecting girls that should be identified and addressed to improve quality and reduce wastage in the system and to provide young girls, as well as boys, a good start in life.

Another important issue is whether the education system prepares students for the job market, and whether technical and vocational training systems are responsive to market needs. Steps to increase women’s access to technical and vocational training, and to training in market-relevant skills, are needed to strengthen their position in the labor market. Achieving the inclusive growth goals of both the Government of Bangladesh and ADB will require increasing the skill levels of girls and women and reducing gender disparities in earnings.

² CAMPE. Education Watch 2005, footnote 1, p. xxxv. For data on public vs. private schools, see: www.banbeis.gov.bd/trend_analysis1.htm
Key Gender Equality Issues in the Sector

Lower learning outcomes at both primary and secondary levels. Education Watch studies suggest that, at the primary level, girls have higher attendance rates than boys (69.8% vs. 65.4%), higher survival rates from Class I to V, and higher primary completion rates (51.9% vs. 48.3%). Even so, results of a 2008 test of the competencies gained by those in Class V were lower for girls than boys (and poor for both). At the secondary level, a 2007 test of the skills of Grade X students in various subjects found that boys did considerably better than girls; in fact, 50% better overall and better in each subject. The gap was evident in all types of schools (government, nongovernment, and madrassa), although both boys and girls did better at government schools than other types. The same pattern of poorer performance by girls was evident in grade point averages.

Higher dropout and lower completion of secondary education. At the secondary level, girls have a small edge at the outset but the proportion of girls goes down at each level due to higher dropout rates. The gap widens very sharply at Grade X with a dropout rate of 18% among girls, almost double the 9.4% rate for boys. Girls are also less likely to be put forward for secondary school certificate (SSC), or Grade X exams, and pass rates were lower for girls than boys among those who took the exam (45.7% for girls vs. 49.3 % for boys, both abysmally low).

The need for private tutoring disadvantages girls. Private tutors are widely used to compensate for weaknesses in schools and teaching. An Education Watch study found that this begins in primary school: some 38% of primary students had private tutors, and the level was up to 53% of students in Class V. The use of private tutors was higher in urban than rural areas, and higher for boys in both. The use of tutors is even higher at secondary level. Education Watch found that over 86% of the students tested for learning at Grade X in 2007 had a private tutor the previous year, but this was 84% for girls and 90% for boys, with boys also having tutoring over a longer proportion of the reference period (6.4 vs. 5.7 months). The study also found that gender difference in test performance was greater among those who had had tutoring than among those who had not. Another study found that the overall expenditure of households on private tutoring for girls was 80% of the expenditure on boys. Given findings in the same study that household expenditures on education are three times the level of public spending, and about half of private expenditure is for tutoring, the need for tutoring and the gender bias in tutoring expenditures can only aggravate problems of equity in education.

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3 CAMPE. 2008. Education Watch 2008: The State of Primary Education. p. 94. www.campebd.org/content/download.htm
5 CAMPE, Education Watch 2005, footnote 1, pp. 181–182. These figures were from the 2005 CAMPE survey; government figures for 2005 and 2007 show disparities in dropout rates, although not as great (2005: 36% for boys vs. 47% girls; 2007: 28% boys vs. 39% girls): Table 8 at www.banbeis.gov.bd/db_bb/secondary_education_2.htm Recent data on SCC exams suggest that pass rates are improving but the gender disparity remains. See Table 1 at: www.banbeis.gov.bd/db_bb/out_sta.htm
7 CAMPE, Education Watch 2005, footnote 1, p. 105.
Risks to dignity and safety of girl students (and women teachers). The issue of sexual harassment in schools has been a long-standing concern of women's advocacy groups and has gained a higher profile through a series of incidents gaining media attention in early 2010. The risk of sexual harassment and violence on the journey to school and within schools has implications for enrollment, retention, and performance of girls. It has also been suggested that concerns about security may lead parents to enroll girls in madrassas as they may be seen as being both safer and closer to home. However, the choice of madrassa education over the alternatives further reduces girls' opportunities: these schools generally do not offer science, focus on subjects with no links to employment, have poor performance in exams for the SSC, and show an even larger gender gap in exam performance than other types of schools.

Another issue related to both safety and dignity of girls is poor sanitation facilities in all types of schools: while conditions have improved, a 2008 survey found that only 70% of schools had toilet facilities, and only half of these had separate arrangements for girls and boys.

Persistence of sex-role stereotyping in texts and teaching practices. Despite periodic revisions, some observers have noted that school texts and teaching materials continue to reflect traditional perceptions about the role of girls and women in households and society. This contributes to the persistence of such stereotypes and influences the educational experience of girls and the attitudes of both girls and boys emerging from the system. A number of studies have also suggested that girls get less attention from teachers than boys, with consequences for both performance and confidence. One study of classroom interactions found that there was a strong male bias on the part of male teachers, while female teachers were more likely to have more balanced approaches or to slightly favor girls. Given the very low proportion of women teachers at secondary levels, this has serious implications for girls.

Lack of adequate knowledge about why girls perform poorly. While the gender gap in learning achievement and educational qualifications can be clearly documented, the reasons for this gap need further attention in order to develop effective strategies. Factors already discussed no doubt contribute, some directly, such as access to private tutoring and encouragement by teachers; and others indirectly, by negatively influencing the learning environment. The extent of the performance gap suggests the need for more data and analyses to better understand the specific factors that undermine performance of girls. This need was also pointed out in the 2008 Education Watch report on quality and equity issues, which highlighted the need to consider conditions in schools that could be especially problematic for girls, and examine whether gender biases in

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11 Alternative Report to the UN CEDAW Committee, footnote 8, p. 35.

12 Raynor and Chowdhury, National assessment, footnote 8, p. 20.

teachers’ behavior or teacher-learning provisions may discriminate against girls (in both girls’ and coeducational schools).14

**Few women teachers.** The proportion of women teachers at primary levels has increased significantly, reaching 39% in 2008. But the government target is 60% women teachers at the primary level.15 At the secondary level, women account for 21% of teachers, up from 17% in 2005.16 Recent circulars reduced the previous target of 30% women at the secondary level to a more differentiated target of 40% in urban areas and 20% in rural areas (and relaxed in specified remote and underserved areas). While specific targets provide a basis against which progress can be measured, the targets do not seem to be backed up with specific strategies that address clearly identified and prioritized constraints; strategies that specify measures and time frames would make progress more achievable.

**Access to technical and vocational training.** The orientation and entry requirements of the current technical and vocational training (TVET) system mean that few can benefit, and that very few of them are women. The minimum entry requirements are Class VIII completion, and participants are those who have the resources for further schooling and have strong white-collar job aspirations.17 Women account for only 26% of TVET students. Women students are even more concentrated than men in the two certificate courses that have the poorest employment outcomes.18 Increased access to market-relevant training is important for reducing the opportunities and earnings gap between women and men. The strong interest of young women in “job-oriented education” was evident in the World Bank’s recent focus group discussions with young women. Participants also expressed strong interest in training that would give young women access to growing demands for teachers and health care providers; however, opportunities for this were particularly limited in rural areas.19

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16 Information provided by project staff of ADB’s Teaching Quality Improvement Project Improvement Project.
The recent National Education Policy 2009 emphasizes the role of the education system in supporting equal rights for women and enabling them to participate fully in society, governance, and the economy. The goals set out in the policy are set out in the box above. In addition to strategies related to ensuring equal access to education, the policy sets out several approaches to ensuring that the curriculum addresses women’s rights and gender equality, including:

- revision of the primary education syllabus “to highlight the positive and progressive image of women and the issue of equal rights... so that the social attitude towards women change;”
- inclusion in syllabuses of the primary and secondary levels “more biographies of great women personalities and more works of women authors;” and
- secondary curriculum to include “gender studies and reproductive health.”

The policy also recognizes the importance of encouraging and enabling girls to study in all fields at secondary level, and of expanding opportunities for technical and vocational training:

- each student, regardless of sex, “will have the freedom to choose subjects” and that “girl students will not be encouraged or forced to choose any particular subject, such as home economics;”
- girls will be “encouraged to study science and professional subjects (i.e., engineering, medicine, law, business, etc.),” and the education budget should provide adequately for this; and
- the number of polytechnic institutes for girls will be increased, and girls will be encouraged to participate in proposed upazila (district) technical schools (to be built with proper facilities for girls).

Other notable provisions include:

- a specific statement on sexual harassment: “rules and regulations against sexual harassment and violence in educational institutes shall have to be followed strictly,” and


The policy includes a chapter on Women’s Education that states, “The prevailing tendency of the society of educating women only for family welfare, child care and household chores and of keeping them passive in national development activities shall have to be removed. Women’s education should be given proper emphasis for ensuring overall development and empowerment of the women.” (p. 60) To develop awareness and confidence in women, and sharpen the women’s view in favor of equal rights.

The policy sets out the following major goals in the area of women’s education:

- To encourage women and develop their skill to participate in governance at all levels.
- To ensure women’s participation in socioeconomic development of the country and alleviation of poverty.
- To help women contribute to socioeconomic progress through engagement in various areas of employment at various levels and self-employment.
- To instill the attitudes and self-confidence in women to take strong stands against dowry and violence, and in favor of establishing equal rights.

a commitment to women’s participation in decision making: “Participation of the women in all policy discussion and decision-making programs in relation to higher, secondary, and primary levels of education shall have to be ensured.”

ADB Experience in Integrating Gender Equality Approaches in Education Programming

ADB is one of the lead development partners in education, supporting major sector initiatives in collaboration with other donors at the primary and secondary levels as well as skills development through technical and vocation training and post-literacy and continuing education. Its programs generally aim to strengthen access to different forms of education, quality of education, and management of the sector.

The major focus of gender equality approaches in ADB education programming, at both the primary and secondary levels, has been on girls’ access to education, with relatively limited attention to addressing differences between girls and boys in the quality of education received and in educational outcomes. Over time, approaches have also evolved to include some consideration of gender equality issues in the classroom and the curriculum, with efforts to provide gender training to a range of different players as well as other strategies. For example, the Teaching Quality Improvement project (TQI) has identified a number of ways in which it can address gender equality issues in secondary classrooms, in teacher training, and in the institutional capacity of relevant government units (see box in this page).

The number of women teachers and the participation of women in school management committees has also been an important theme. In technical and vocational training, the aim of gender equality initiatives has been to increase women’s participation and the range of options open to them; there has also been some outreach to industry and employers to strengthen demand for trained women.

TQI Takes a Multipronged Approach to Mainstreaming Gender

The Teaching Quality Improvement Project (TQI) is pursuing several interrelated themes as follows:

- Strengthening the capacity of schools to provide an effective learning environment for girls, through measures to increase the number of women teachers, to increase the number of women participating in school management committees (SMCs) and to increase awareness of inclusive education principles among teachers, managers, and SMCs.
- Increasing the capacity of teacher training institutions (TTCs) to incorporate gender issues in their programs, including the incorporation of gender and development issues in training of both teachers and head teachers, the development of teacher trainers knowledgeable about inclusive education, and mentoring and support for teacher trainers.
- Making teacher training facilities more women-friendly, through adding women’s restrooms, providing more hostel accommodation, and monitoring to ensure these facilities are being used to benefit women in accordance with government rules.
- Increasing institutional capacity of Ministry of Education (MOE) partners on gender issues, including gender training of partners such as the National Academy of Education Management (NAEM), the Bangladesh Bureau of Educational Information and Statistics (BANBEIS), and the Directorate of Secondary and Higher Education (DSHE); improving availability of sex-disaggregated data on teachers through MOE data systems.

Source: ADB South Asia Department. 2010. Case Study on the Teaching Quality Improvement Project (TQI).
### ADB Support for Education

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<tr>
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**GEN** = gender equity as a theme, **EGM** = effective gender mainstreaming, **SGB** = some gender benefits.

**Note:** Loan amounts and pipeline status verified in May 2010.

### Challenges and Opportunities

The points below highlight challenges and issues to take into account in monitoring ongoing initiatives and in developing the project pipeline in the education sector.

- **Shifting focus from issues of equitable access for girls at the primary and secondary levels to gender dimensions of quality of education and learning performance.** Progress in access has been necessary and important, but the significance of gender disparities in skills gained, particularly at the secondary level, suggest that specific attention is required to both serve girls and achieve government objectives of reduced wastage and increased quality for all. This would include attention to identifying reasons for differences in performance between girls and boys at both primary and secondary levels, developing specific strategies to address gender differences in performance, and tracking progress through targets specific to girls and boys.

- **Taking up the challenge of the new National Education Policy 2009** to ensure that the education system supports equal rights of women and gender equality in society. This is an issue for both curricula (what is taught to students—both boys and girls) and the training of teachers (whether they are being equipped to legitimatize values of equality between women and men in their teaching practices and to deliver curriculum on women’s rights).

- **Greater clarity on changes aimed for.** While references to gender training and gender sensitivity are found
increasingly frequent in gender action plans (GAPs), the specific aims of such training or sensitivity are often less clear. Questions to be asked and clarified at this stage include, among others: What should target groups be learning in the gender training? What changes in behavior should result? What is the difference between a gender-sensitive curriculum or teaching style and one that is not gender sensitive?

- Ensuring that strategies to increase access to technical and vocational training seek to be equally relevant to women and men and are based on the view that girls and women are important contributors to economic productivity and growth. While certain women-specific constraints, such as limited mobility and family responsibilities, need to be taken into account, this should not result in a reinforcement of gender biases, such as disproportionate reliance on informal training opportunities. Similarly, a focus on providing training in skills or industries considered “suitable for women” can continue to reinforce current patterns and limit women’s opportunities to contribute to the economy.

- **Taking a more strategic approach to targeting.** Many initiatives have specified targets for women’s participation in various types of project activities, but the basis for setting these targets is generally not explicitly stated. To be useful as a management tool, targets need to be identified on the basis of data and analysis of the existing situation, and in light of what can realistically be achieved given the time frame of the project and the resources devoted to achieving the target. While setting targets can strengthen a strategy and provide basis for monitoring progress, the credibility and utility of a target depends on how it was identified and the strategy by which it will be pursued (see box below).

### Key Points About the Use of Targets

- Any target established must be reasonable and achievable if it is to remain credible.
- Establishing a reasonable and achievable target requires data and analysis. Arbitrary targets such as 50% women, or any target not backed by an analysis of the problem faced and how it will be addressed in the specific time frame, serves little purpose. For example, what is reasonable and achievable as a target for women’s participation in an activity would be affected by
  - current representation of women in those positions: the baseline;
  - identification of the factors that have kept participation low, including “demand-side” as well as “supply-side” factors; and
  - strategy to address barriers: specific steps to be taken and resources allocated.
- The purpose of setting a target is to ensure improvement in the current situation. If women are 30% of a population to be reached, a target of 30% merely maintains the status quo (women are not further disadvantaged) and a target that is an achievable number above 30% provides a measure of positive action.
- A reasonable target should serve as a management tool: regular monitoring against an achievable target indicates when strategies need revision and modification in order to meet the target.
### Entry Points: Strengthening the Incorporation of Gender Equality in ADB-Supported Education Initiatives

<table>
<thead>
<tr>
<th>Areas of current and possible ADB programming</th>
<th>Possible gender equality outcomes (changes that reduce gender gaps or otherwise benefit women)</th>
<th>Examples of questions to consider in project identification and design analyses and in formulating expected results and gender action plans (GAPs)</th>
</tr>
</thead>
</table>
| Capacity of government education systems    | • Increased capacity of government to address gender equality issues in policy and planning     | • To what extent are decision makers and staff aware of government policy commitments to gender equality in education (not only enrollment, but also learning outcomes and the messages the education systems gives to both girls and boys)?  
• Do education data and information systems provide the sex-disaggregated data required to compare access and outcomes for girls and boys (enrollment, dropout, completion, and performance)?  
• Do planners and decision makers have the knowledge and skills to assess gender equality issues in education (not only about access but also about performance, curriculum, teaching practices, teacher working conditions, etc.)?  
• Are there links between government education planners and/or managers and advocates of gender equality in education (academics, research institutes, and nongovernment organizations)? |
| Curricula and teaching materials             | • Increased contribution of school system to more positive attitudes to girls and women and to gender equality in society | • Do school textbooks and other learning materials reflect positive attitudes to girls and women and their capacities and role in public life?  
• Does the curriculum include learning objectives and modules on equal rights of women and men in schools, the family, the market, politics, etc.? |
| Skills and capacities of teachers           | • Teachers more aware and skilled in providing equal support to girls  
• Teachers more capable of delivering messages on the equal rights of girls and women | • To what extent do teachers (male and female) support gender equality in their teaching practices and messages?  
• Does professional development for teachers address issues such as teacher attitudes toward the rights of girls and/or women, and equitable attention to girl students? |
| Proportion of women teachers                 | • Increased numbers of trained and employed women teachers in rural and urban areas            | • What progress been made in identifying and addressing the specific barriers to women's employment as teachers?  
• In considering barriers and necessary strategies, has consideration been given to possible factors, such as recruitment practices of SMCs, safety and security of work environment, accommodation, family responsibilities, etc.? |

*continued on next page*
### Country Gender Assessment: Bangladesh

#### Areas of current and possible ADB programming

<table>
<thead>
<tr>
<th>Possible gender equality outcomes (changes that reduce gender gaps or otherwise benefit women)</th>
<th>Examples of questions to consider in project identification and design analyses and in formulating expected results and gender action plans (GAPs)</th>
</tr>
</thead>
</table>
| **School management through head teachers and school management committees (SMCs)** | • Stronger leadership by head teachers in ensuring a positive learning environment for girls  
• Increased awareness and capacity of SMCs to support equitable access and learning conditions for girls and boys  
• Are head teachers aware of gender equality issues in education and able to provide positive leadership (e.g., in ensuring that girls are protected from harassment, given equal attention in the classroom, and encouraged to perform)?  
• Are SMCs aware of government commitments to equality in education? Have they been encouraged and assisted to do more to support girls’ participation and success in school (e.g., through outreach to parents, and efforts to ensure girls’ safety)? |
| **Inclusive education (reaches out-of-school children)** | • Reduce the number of out-of-school girls (and the gap between girls and boys)  
• Reduce the disadvantage of girls with disabilities  
• Is there a good understanding of differences between girls and boys in target populations, such as differences between girls and boys in reasons for being out of school, constraints to participation, and support from family and community in attending classes? |
| **Technical and vocational training** | • Increased participation by women in market-relevant training  
• Broader range of training and employment opportunities for women  
• What particular barriers faced by girls and/or women need to be overcome to increase their access to vocational and technical training?  
• Are employers and industry associations being engaged in strategies to broaden training and employment opportunities for women (including training opportunities in nontraditional areas)?  
• Are technical and vocational training institutions “women-friendly” (i.e., positive attitudes of trainers to women’s capacities and role in the workforce, and presence of appropriate toilets and other facilities)  
• Does training include information on workers’ rights and core labor standards, including nondiscrimination against women and equal pay? |
For ADB, governance is both an area of programming and a cross-cutting issue of relevance to programming in all sectors. The interrelated set of issues that can be considered under this heading is potentially very broad, including structures and capacity for political governance, public sector management processes and performance, structures and capacity of the judiciary, accountability and transparency of all branches, and corruption. Gender dimensions exist in all of these areas.

Key Gender Equality Issues Related to Governance

Few women are elected nationally, and members in reserved seats are selected by indirect election. At the national level, 45 seats are reserved for women (in addition to the 300 open seats that women can contest, of which women won 20 in 2008, significantly more than in previous elections). Currently, the 45 reserved seats are distributed among the political parties on the basis of their representation in Parliament, and women are then appointed rather than elected to these seats. These seats tend to be used to favor women with family connections. It has been a long-standing concern of women’s organizations to maintain some form of reserved seats for women, which are seen as necessary to ensure women’s participation in Parliament in the face of biases faced by women in open elections. Women’s organizations also advocate reforming the system so that women are directly elected to reserved seats, and to increase the number of reserved seats to 100.

Effective participation by women elected at local levels remains a challenge. Participation of women in the country’s 4,498 union parishads (UPs) increased markedly with the 1997 electoral provision for election of women to reserved seats, one for each of the three UP wards. (A small number of women also succeed in open elections to the nine ward seats and the chairperson of UPs.)

Similar provisions for reserved seats are in place for pourashavas and city corporations. However,

effective participation remains a challenge. The specific responsibilities of women in reserved seats, and how their role relates to colleagues representing the same territory, remains unclear. Women members continue to report uncooperative behavior of male colleagues and lack of opportunity to participate in various UP committees. A recent study concluded that gender discrimination in delegating authority and responsibility to UP members was evident in the demoralization of women elected to reserved seats.4 The problem of bias by male colleagues also affects women elected to open seats.5

Low representation of women in public service. In 2006, women accounted for 15% of cadre officers in ministries, 19% of Class I–IV employees of ministries and directorates, and 6.5% Class I–IV employees of autonomous bodies and corporations.6 This is low, given that women are almost a third of the labor force.7 Given the high degree of centralization of government in Bangladesh, with national ministries responsible for service provision throughout the country and for the deployment or recruitment of officials in pourashavas, this has a very broad impact of “face” of officialdom and service providers. Given the importance of the public sector, it also has an impact on employment opportunities for women.

Analytical and technical capacity of national ministries and agencies on gender equality remains limited. There are commitments throughout government documents to measures that support women’s access to resources and increased participation in development (NSAPR-II, sectoral policy statements). There are also commitments to improved analysis of the gender implication of macroeconomic and sectoral policies (e.g., the NSAPR-II commitments to increased capacity for gender-responsive planning and budgeting). These approaches have been emphasized as important in achieving broad-based development and poverty reduction. However, the capacity to translate these commitments into changes in policy, programs, and service delivery has yet to be demonstrated. The Ministry of Finance has introduced an important innovation in preparing the medium-term budget framework (MTBF): it now requires ministries to point out the impact of their strategic objectives on poverty reduction and women’s advancement.8 Some 20 ministries, representing a large proportion of government spending, are participating in this process. Although this is a major step forward in underlining the responsibility of these ministries to women’s advancement, the analysis is still generally very superficial. The challenges are to strengthen the quality of the analysis and to capacitate planning and implementation staff to follow up. The availability and quality of the sex-disaggregated data required for policy analysis, as well as the skills to use such data in analysis, remains weak in many if not all sectors (including data of the labor force, education, agriculture, SMEs, etc.).

6 BBS, Gender Statistics of Bangladesh 2008, footnote 3, pp. 149–150. Data for 2008 cover only cadre officers and suggest that the proportion of women is somewhat higher, but this was due to reduced numbers of men in each category rather than increased numbers of women.
8 MTBF statements at: www.mof.gov.bd/ (left menu, MTBF); also the Ministry of Finance paper, “Women’s Advancement and Rights in Four Ministries Activities” (covering the ministries of education, health and family welfare, social welfare, food, and disaster management): www.mof.gov.bd/ (right menu, gender).
Limited awareness and understanding of women’s rights and needs is also an issue at local levels. Local councils have a broad set of responsibilities in relation to village development, including infrastructure, social welfare, local law and order, and dispute resolution. Local council members and chairpersons have an important role in identifying the poor for relief and social safety net programs. In all these areas, their awareness and understanding of women’s rights and needs is important to reaching and serving women equitably.

Women employees and service users are particularly disadvantaged by corrupt practices. Evidence suggests that women have to pay more in bribes than men, must wait longer than men to see officials, and then are more likely to be “jumped” in the queue.9 Corrupt practices also affect employees. One study found that women were particularly targeted for informal “speed payments” on claims for allowances, as accounts clerks assumed they had a male provider. Claims for maternity and sick pay were particularly targeted because sick or pregnant women were in a poor position to complain.10

Access to justice and fair administration of justice. Considering the ability of citizens to claim rights and adjudicate disputes through the legal system, gender equality issues include: (i) legal reforms to address inequalities in legal rights (provisions related to family and personal law, property, and inheritance); to rectify aspects of the criminal law that are discriminatory or have negative impacts on women (e.g., related to “safe custody” without consent in cases of women at risk of domestic violence, and rules of evidence and procedure related to sexual assault); to strengthen rights against discrimination (withdrawal of reservations to CEDAW); (ii) strengthening knowledge and capacity of prosecution and judges on issues of women’s rights in national law and international norms for the interpretation of rights; corruption, delays, and costs of the legal system that increase the barriers to bringing cases; and (iii) implementation of specific measures on violence against women and sexual harassment, including further consideration of the bill on violence against women proposed by a coalition of women’s organizations, and follow up to the 2009 High Court ruling on sexual harassment.11

Relevant Government Policy or Commitments

The government has taken some steps to strengthen women’s participation at the political level and to gain more consistent attention to gender equality commitments and issues in sectoral policies (although there is some distance to go for full or effective implementation of these measures).

In relation to representation at the political level, key targets and quotas are summarized in the box next page. Other legislative and policy measures include:

- **National level**: Election Commission requires that political parties allocate one-third of positions in committees at all levels for women;
- **Local level**: Guidelines for UPs, pourashava, and city corporations require that women chair one-third of the committees, and that there are

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Country Gender Assessment: Bangladesh

Women’s Representation in Political Bodies and in the Civil Service: Targets and Quotas Set by Bangladesh

For political positions:
- National Assembly: 45 reserved seats for women, appointed by political parties
- Upazila parishad (second tier of elected officials): one of the two elected vice-chairs must be a woman
- City corporations and pourashava (urban local governments): direct election of women to reserved seats, with one seat for every three wards (with the number of wards varying with the size of the municipality). These urban local governments are also required to establish town-level and ward-level coordinating committees
- Union parishads (rural local governments or UPs): direct election of women to three reserved seats in each UP (all UPs have nine wards)

For administrative positions in government ministries and departments: *
- 10% women in gazetted posts
- 15% women in non-gazetted posts


minimum levels of women’s participation in town and ward-level citizen coordination committees that pourashava are required to establish under the new Local Government (Pourashava) Law 2009.

Efforts to promote more systematic approaches to incorporating gender equality analysis in policy development include

- MTBF requirements to identify impacts of strategic objectives on women’s advancement in the ministry-level planning and budgeting process coordinated by the Ministry of Finance, and
- revision of project proformas prescribed by the Planning Commission to strengthen attention to gender equality in the planning process for all projects.

ADB Experience in Integrating Gender Equality Approaches into Governance Analyses and Programming

The combined Public Expenditure Support Facility Program (PESF) and Countercyclical Support Facility Support Program (CSF) is currently the major initiative in the governance sector, with loans of more than $700 million. In negotiating these loans, ADB was strategic in using the design and monitoring frameworks (DMFs) of the PESF and CSF to specify output targets that promoted government action to reach and serve women; a similar approach was taken in the PESF tranche release conditions. Both DMFs included specific output targets for increased numbers of women reached by women-targeted social safety net programs, including the PESF programs targeted to hardcore poor and destitute women. The tranche release conditions included steps to be taken in the government budgeting process to strengthen attention to resource allocations to women in the ministries that are preparing medium-term budgetary frameworks (MTBF process that includes 20 ministries which together account for a large proportion of the overall government budget). There has also been systematic attention to monitoring progress and achievement on these targets and conditions. The PESF provides an example of an approach that can also be followed in sector program loans to promote policy reform or implementation in relation to gender equality or women’s well-being.

Several ADB initiatives in urban development have been innovative in strengthening women’s involvement in local government and
women's benefits from its initiatives. In the Urban Governance and Infrastructure Improvement (UGIIP and UGIIP-II), the Local Government Engineering Department (LGED) collaborated with ADB to develop a model that is being adapted in other initiatives.\(^{12}\) The approach is to introduce and reinforce governance improvements through the use of performance criteria that must be satisfied to benefit from the project infrastructure investments, with performance judged in phases

that are linked with increments of infrastructure spending. The performance criteria are linked to an Urban Governance Improvement Action Plan (UGIAP), which was developed during project design in collaboration with participating towns, and include a component on women's participation, outlined in the box on this page.

Given the strong interest of local governments in the infrastructure investments, there was a good incentive to proceed with governance improvements. The inclusion of performance criteria on women's participation promotes practical action and also reinforces the legitimacy of issues of women's participation in governance and in access to project benefits. Outcomes related to gender equality and women's empowerment include: more institutionalized approaches on gender equality, as each participating municipality developed a gender action plan; more active and supported women councilors, who are gradually increasing their leadership roles on council committees; and new approaches to reaching women and raising awareness on rights, such as the courtyard meetings led by the women councillors that have provided forums for issues such as sanitation, health, education, early marriage, and dowry.

ADB-supported infrastructure investments at the union level have also been innovative in supporting capacity development by the union parishads that are responsible for long-term management and maintenance, again incorporating elements related to women's participation and benefit in both local governance and project benefits. The capacities of these local councils have been identified as critical to the sustainability of infrastructure investments, but these are also generic capacities that should extend to other areas of council functioning.

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\(^{12}\) Including adaptation by the Secondary Towns Integrated Flood Protection Project (STIFPP) and by the Urban Public and Environmental Health Sector Development Program (UPEH).
Challenges and Opportunities

The approach of building elements into the policy matrix of programs also offers a mechanism to give high profile and momentum to policy reforms or policy implementation related to gender equality and women’s well-being. Strategic use of this mechanism would include attention to selecting policy measures to which the government is already committed in formal documents or for which there is a basis of support in the relevant agencies. These newer types of loans are being used increasingly frequent and provide a major new opportunity to contribute to gender equality.

Considering more conventional investment projects, the use of a program such as the UGIAP outlined above, including specific performance criteria related to issues important to women, has considerable promise. One of the strengths of the model was that the governance improvement were identified in collaboration with participating towns, which requires investment of times and skills at that stage to facilitate consensus building. As most of the literature on capacity building points out that internal leadership and momentum is required for progress and sustainability, this consensus building step seems critical. Subsequently, the use of performance criteria to assess progress and allocate further investments is a means of maintaining momentum in a program with a firm foundation; also important is the provision of technical support and capacity building for implementation. To date, this approach to building governance capacity has been used with the larger pourashava, but many in the mid-sized and smaller groups have not been reached and are also struggling with the same issue of limited capacity (generally and in relation to women’s participation and ability to serve women). (See Section 2, Urban Development).

Other opportunities could arise through further exploring the potential to incorporate awareness-raising on women’s rights as citizens into governance activities. A number of ADB-supported projects have included measures to strengthen rights awareness through, for example, ensuring that women are represented in community bodies, supporting women elected to local councils to take effective roles in decision making, and orienting contractors on core labor standards and equal pay for women.

### ADB Support to Governance

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<td>($200 M)</td>
<td>Pipeline 2012 (standby)</td>
<td></td>
</tr>
</tbody>
</table>

A = Nearly complete, B = Ongoing to new CPS, C = Pipeline, GEN = gender equity as a theme, EGM = effective gender mainstreaming, – = no gender benefits.

Loan amounts and pipeline status verified in May 2010.

Note that support to governance includes initiatives in other sectors that have a strong governance components; see in particular Section 2 on urban development and Section 1 on rural development.
The potential for expanding such activities was demonstrated in a regional pilot program on legal empowerment, which concluded that such approaches could enhance the effectiveness of larger development projects. Areas to explore could include increased awareness of legislation and rights related to property, government services, nondiscrimination in employment and wages, and protection against sexual harassment and family violence.

### Entry Points: Strengthening the Incorporation of Gender Equality in ADB-Supported Governance Initiatives

<table>
<thead>
<tr>
<th>Areas of current and possible ADB programming</th>
<th>Possible gender equality outcomes (changes that reduce gender gaps or otherwise benefit women)</th>
<th>Examples of questions to consider in project identification and design analyses and in formulating expected results and gender action plans (GAPs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capacities of elected bodies</td>
<td>• Elected councils and members able to serve women citizens appropriately and equitably</td>
<td>• How do elected representatives (men as well as women) see their responsibilities to women (as both users of services and as citizens and/or constituents)? How well informed are they about women’s rights? About government policy commitments to women’s rights and empowerment? To the specific problems faced by women? • Are there mechanisms to enable elected representatives to consult with constituents and/or citizens? Do consultations reach women?</td>
</tr>
<tr>
<td>Public sector capacity</td>
<td>• Better ability of government ministries and agencies at all levels to provide equitable and appropriate services to women</td>
<td>• Do key government ministries have the capacity to take account of gender equality issues in relation to their responsibilities? • Have commitments to gender equality in policy statements been translated into action plans? • Do professional staff have the knowledge and skills to identify whether policies and programs have equitable outcomes for women and men?</td>
</tr>
<tr>
<td>E-government</td>
<td>• Equal opportunities for women (and girls) to use and benefit from e-governance</td>
<td>• Do women (girls) have similar access to and capacity to use e-services as men (boys)? Are there gender-specific barriers that would need to be addressed to allow for equitable access and use?</td>
</tr>
<tr>
<td>Citizens’ involvement in monitoring of service provision</td>
<td>• Improved and gender-equitable services</td>
<td>• Do the civil society organizations participating in monitoring include gender equality advocates and women’s organizations? • Are the processes for gaining the views of citizens enabling women to voice their views and priorities?</td>
</tr>
</tbody>
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**Possible gender equality outcomes (changes that reduce gender gaps or otherwise benefit women)**

- More equitable access to justice and more equitable treatment by the justice system
- Decreased burden of corruption borne by women and men
- Increased numbers of women in public sector employment, including professional, technical, and executive levels

**Examples of questions to consider in project identification and design analyses and in formulating expected results and gender action plans (GAPs)**

- Have gender equality advocates and women’s organizations being involved in identifying problems and strategies related to legal and/or judicial reform and the administration of justice?
- To what extent are judges, lawyers, and policy makers able to take account of gender equality principles in analyses and changes to the laws related to property, employment, marriage, civil status, criminal law, and evidence?
- Have training institutions for lawyers, paralegals, and police officers incorporated gender equality issues in their curricula? Are gender equality issues part of professional development for the judiciary?
- Are the corruption problems faced by women in relation to the same types of services or interactions with officials? Will the measures envisaged curb those types of corruption also?
- What efforts are being made to increase recruitment of women and reach the quota?
- What steps are being taken or are possible to achieve increased representation of women at professional, technical, and management levels?
- Do policies for employee benefits provide equitable benefits for women (i.e., policies related to leave, training, pensions, housing allowances, etc.)?

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<td>Anticorruption</td>
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<td>• Are the corruption problems faced by women in relation to the same types of services or interactions with officials? Will the measures envisaged curb those types of corruption also?</td>
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<tr>
<td>Public sector human resource management (policies and practices)</td>
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Annex
Millennium Development Goals: Update on Gender Equality Dimensions

<table>
<thead>
<tr>
<th>Millennium Development Goals (MDGs)</th>
<th>Progress on gender equality dimensions</th>
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| **MDG 1: Eradicate extreme poverty and hunger** | - The most recent data on the poverty indicators are for 2005 and while they show improvements, the data predate the food price crisis and the economic downturn; also, the data is not sex-disaggregated. A recent study of the impact of the food price crisis found that households with female heads were particularly affected as they had fewer options to increase labor supply and earnings, and there was a greater tendency among these families to remove children from school.2  
- There has also been improvement on the employment to population indicator from 48.5% in the base year to 58.5% in 2005, but this is far from the “for all” target. Disaggregated by sex, the figures for 2005–2006 are 84% for men and 27% for women, a clear indication of the gender equality challenge in relation to this MDG.  
- Among children, the indicator for hunger is the prevalence of underweight children under 5, with a target of 33%. In 2007, the level was rather higher at 41%, and higher among girls (42.1%) than boys (39.9%). The impact of the food price hikes since then has had an impact on nutrition of this age group and older children.6  
- For adults, it is difficult to find sex-disaggregated data on dietary energy consumption and malnutrition and whether overall progress noted was equally shared by women and men and sustained through the food price crisis. |
| (Indicators for these targets relate to poverty counts, employment to population ratio, prevalence of underweight children, and dietary energy consumption.) | |

(continued on next page)
### Millennium Development Goals (MDGs) Progress on gender equality dimensions

#### MDG 2: Achieve universal primary education
- **Ensure that by 2015, children everywhere, boys and girls alike, will be able to complete a full course of primary schooling**

(Indicators for this target refer to net enrollment in primary, proportion of students who start primary that reach Grade 5, adult literacy, and female literacy in the 15–24 age category.)

- At the primary level, much has been achieved in getting both girls and boys to school. Net enrollment nationally was just over 86% in 2008, with girls outnumbering boys in rural areas and about equal in urban areas. Girls have higher attendance rates (69.8% vs. 65.4%), higher survival rates from Class I to V, and higher primary completion rates (51.9% vs. 48.3%). Even so, results of a 2008 test of the competencies gained by those in Class V were lower for girls than boys (and poor for both). At tertiary level, girls are significantly outnumbered by boys.

- Considering literacy rates, Education Watch findings from a series of surveys showed that literacy rates were lower among women than men and lower in rural than urban areas, but the rates of improvement were higher among women and in rural areas. For the post-primary population (aged 11 and older), literacy rates in 2008 were 51.4% for females and 56.3% for males.

#### MDG 3: Promote gender equality and empower women
- **Eliminate gender disparity in primary and secondary education, preferably by 2005, and in all levels of education no later than 2015**

(Indicators for this target are *

- ratio of girls to boys in primary, secondary, and tertiary education;
- share of women in wage employment in the nonagricultural sector; and
- the proportion of seats held by women in national parliament.)

- Gender parity in enrollment has been achieved at the primary level and also among students entering into secondary education. For disparities in outcomes at the primary level, see above. At the secondary level, the proportion of girls goes down at each level due to higher dropout rates and the gender gap widens sharply at Class X when girls’ dropout rates are double those of boys. Girls are also less likely than boys to be put forward for the secondary school certificate exams and even less likely to pass.

- Women’s share of wage employment outside agriculture is another indicator for this MDG, with a Bangladesh target of 50%. There has been a decline in this indicator from 19.1% in 1990–1991 to 14.6% in 2005–2006.

- The proportion of seats held by women in the national parliament is the third indicator for this MDG. After the 2008 national elections, women held 19% of the 345 seats (20 elected to general seats, and 45 appointed to reserved seats).

#### MDG 4: Reduce child mortality
- **Reduce by two-thirds, between 1990 and 2015, the under-5 mortality rate**

(Indicators for this target are the under-5 mortality rate, infant mortality rate, proportion of 1-year-old children with measles immunization.)

- Mortality rates for children under 5 years old and infants (under 1 year old) have improved significantly and targets have been assessed as likely to be achieved by 2015. Improvements are evident for both girls and boys. Boys tend to have higher neonatal mortality rates, largely due to congenital factors, but the pattern after that is mixed. Both the 2007 Demographic and Health Survey and the 2006 Bangladesh Urban Health Survey found that childhood mortality rates (children aged 1–5) were higher for girls, which the Urban Health Survey attributed to differences in the treatment of girls.

- Bangladesh is expected to achieve the target of 100% immunization by 2015, and studies show that even now, girls and boys are almost equally likely to be vaccinated.

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Table continued
Millennium Development Goals (MDGs) | Progress on gender equality dimensions
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**MDG 5: Improve maternal health**<br>• Reduce by three-quarters, between 1990 and 2015, the maternal mortality ratio (MMR)<br>• Achieve, by 2015, universal access to reproductive health<br>*(Indicators for these targets are: the maternal mortality ratio, the proportion of births attended by skilled health personnel, contraceptive prevalence rate, adolescent birth rate, antenatal care coverage, and the extent of unmet needs for family planning.)* | • The Bangladesh target is to lower the maternal mortality ratio to 144 per 100,000 live births in 2015. Although there has been a marked decline from 574 in 1990 to 348 in 2008, there is still a very long way to go to achieve this MDG.\(^{14}\)<br>• It has been estimated that 14% of maternal deaths are caused by violence against women, while 12,000–15,000 women die each year because of maternal health complications.\(^{15}\)<br>• The latest MDG monitoring report shows concern about lagging progress in several indicators for this MDG: maternal mortality rate, proportion of births attended by skilled personnel, adolescent birth rate, and antenatal care coverage (four or more visits).\(^{16}\)<br>• As noted in the Bangladesh Demographic and Health Survey 2007, safe motherhood and maternal health requires not only access to quality care, staff, and facilities but also broader socio-economic interventions that raise the status of women through education, better employment opportunities, etc.\(^{17}\)

**MDG 6: Combat HIV/AIDS, malaria, and other diseases**<br>• Have halted by 2015 and begun to reverse the spread of HIV/AIDS<br>• Have halted by 2015 and begun to reverse the incidence of malaria and other major diseases<br>*(Monitoring of progress on this MDG is largely through indicators for disease prevalence of HIV/AIDS, malaria, and tuberculosis that are not sex-disaggregated. While these indicators overall have been described as being on track for MDG achievement, sex-disaggregation still seems important given the evidence that shows differences between women and men in risk factors. These risk factors may be biological, such as reduced immunity to malaria during pregnancy, or related to the impact of economic or sexual autonomy on risk of exposure to HIV/AIDS.)*

**MDG 7: Ensure environmental sustainability**<br>• Halve, by 2015, the proportion of people without sustainable access to safe drinking water.<br>• By 2020, to have achieved a significant improvement in the lives of at least 100 million slum dwellers.<br>*(Indicators for these targets are: proportion of the population using an improved drinking water source, proportion using an improved sanitary facility, and the proportion of the population living in slums.)* | • Improved water sources are available to almost all the population (97% in 2007), with the most common source being tube wells (for 96% of household in rural areas and 69% in urban areas).\(^{19}\)<br>• Sanitation still remains a challenge, with improved toilet facilities available to only about two in five urban household and one in five rural households. In 2007, almost 25% of urban households (and as many as 42% of slum households) rely on open pit latrines or hanging toilets. This is also the lot of 54% of rural households, and another 10% of rural households have no facility at all other than open fields.\(^{20}\) These conditions are poor for all who must face them, but pose particular hazards to women’s dignity, safety, and health.<br>• On slum dwellers, recent data show that there are similar numbers of women and men living in slums, and sex ratios (number of men to 100 women) slightly favor women in overall migration (97 men per 100 women) and significantly favor women among migrants aged 15–19 (only 38 men per 100 women) and migrants aged 20–25 (only 64 men per 100 women).\(^{21}\) In urban areas, households with female heads account for 14.2% of all households, compared with 12.0% in urban non-slum areas and 9.5% in district municipalities.\(^{22}\)
Main Sources for Millennium Development Goals Update

<table>
<thead>
<tr>
<th>Abbreviations used in footnotes</th>
<th>Full citation</th>
</tr>
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<tbody>
<tr>
<td>2006 Bangladesh Urban Health</td>
<td>NIPORT et al. 2006 Bangladesh Urban Health Survey. <a href="http://www.phishare.org/files/7254_tr_08_68.pdf">www.phishare.org/files/7254_tr_08_68.pdf</a></td>
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4. Calculated from *BBS Gender Statistics 2008*.
7. EW 2008, p. 65 on enrollment, p. 79 on attendance, p. 88 on completion, and p. 93 on competencies.
21. 2006 *Bangladesh Urban Health Survey*, figure 4.4.
22. 2006 *Bangladesh Urban Health Survey*, p. 30.
Country Gender Assessment: Bangladesh

This publication builds on previous assessments and the experience gained by the Bangladesh program of the Asian Development Bank (ADB) in supporting gender equality and women’s empowerment. It also takes account of Strategy 2020, the long-term strategic framework of ADB for 2008–2020, and the evolution of ADB-wide gender equality strategy and targets. It aims to contribute to the new country partnership strategy for 2011–2015 and subsequently serve as a resource for program staff. To facilitate use of the assessment in program analyses and project design, this publication is organized to reflect the major sectors in which ADB works in Bangladesh. Each chapter identifies the key gender equality issues in the sector; notes ADB approaches to integrating those issues in sector initiatives; and highlights challenges, opportunities, and entry points.

About the Asian Development Bank

ADB’s vision is an Asia and Pacific region free of poverty. Its mission is to help its developing member countries substantially reduce poverty and improve the quality of life of their people. Despite the region’s many successes, it remains home to two-thirds of the world’s poor: 1.8 billion people who live on less than $2 a day, with 903 million struggling on less than $1.25 a day. ADB is committed to reducing poverty through inclusive economic growth, environmentally sustainable growth, and regional integration. Based in Manila, ADB is owned by 67 members, including 48 from the region. Its main instruments for helping its developing member countries are policy dialogue, loans, equity investments, guarantees, grants, and technical assistance.