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Photos

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Sohel Rana Ripon

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20 Years

Bangladesh Resident Mission A PARTNERSHIP



TO END POVERTY

“Poverty is an unacceptable human condition. It is not immutable; public policy and action can—and must—eliminate poverty. This is what development is all about.”

ADB's Poverty Reduction Strategy

A Partnership to End Poverty

Since its establishment in 1966, the Asian Development Bank (ADB), a multilateral development finance institution, has been pursuing a policy of supporting and assisting its developing member countries to actively take measures to reduce poverty. Poverty reduction is the main thrust of ADB's work in Bangladesh as well as in the whole of the Asia and Pacific region. ADB's Poverty Reduction Strategy, adopted in 1999, highlights pro-poor, sustainable economic growth; social development; and good governance. Its other four strategic objectives—promoting economic growth, supporting human development, protecting the environment, and improving the status of women—are pursued in ways that contribute effectively to reducing poverty. ADB also encourages private sector-led development and regional cooperation.



T. Takahara

Bangladesh as a Member of ADB

Bangladesh became a member of ADB in 1973. It is the 13th largest shareholder among its regional members, and 20th among all shareholders with about 1.04% of total shares. Bangladesh has emerged as one of the largest borrowers of ADB's concessional funds, with annual lending rising from \$33 million in 1973 to \$330 million in the 1990s.

Bangladesh Resident Mission

The Bangladesh Resident Mission (BRM)—ADB's first resident office—was established in July 1982 to facili-

tate ADB's operations in the country. Since then, BRM's role has grown and evolved with that of ADB. In a recent decision by ADB to decentralize responsibilities, BRM has been chosen for maximum delegation. BRM's operational functions include portfolio management, country programming, economic and sector work, project processing, aid coordination, cooperation with nongovernment organizations, and information dissemination.

ADB in Bangladesh

ADB shares with the Government of Bangladesh a common development goal, the underlying theme of which is poverty reduction. This is reflected in the Partnership Agreement on Poverty Reduction, signed between the Bangladesh Government and ADB in April 2000. The major highlights of the operational strategy of this partnership include building infrastructure, developing human resources, strengthening the private sector, fostering equal participation of women, and protecting the environment.

Boosting Economic Growth

Poverty can be reduced substantially if the poor are provided opportunities to participate in the nation's growth process. ADB is assisting Bangladesh to achieve sustainable economic growth, which covers broad-based growth-promoting activities, including investing in physical and social infrastructure; promoting an environment program that supports environmentally sound development; and fostering private sector

Bangladesh: Cumulative ADB Lending and Technical Assistance (as of 31 December 2001)

Sector	No. of Loans	\$ Million	%
Agriculture and Natural Resources	63	2,161.80	33.3
Energy	23	1,475.70	22.7
Transport and Communication	19	1,190.80	18.4
Social Infrastructure	24	1,021.40	15.7
Industry and Nonfuel Minerals	8	262.50	4.1
Finance	8	217.60	3.3
Multisectoral	2	158.80	2.5
Total	147	6,488.60	100
Technical Assistance	212	106.00	100

development. In promoting economic growth for sustainable poverty reduction, ADB also recognizes the importance of an enabling policy environment and good governance conditions. Over the years, ADB has provided numerous programs of assistance in support of policy reforms and good governance to the country to allow the poor to participate in the development process.

Improving the Quality of Life

Social development has emerged in recent years as a major focus of ADB, with particular emphasis on investing in women and children to reduce disparity and poverty. Investing in education, training, and health improves the quality of life as well as sustains development over the long term through improved skills, productivity gains, and commitment to the development process. ADB's operational focus on social infrastructure covers primary, secondary, and nonformal education; and urban primary health care.

Safeguarding the Environment

Poor people are both catalysts and victims of environmental degradation. ADB's assistance in the public health and education sectors, and the provision of alternative sources of livelihood for the poor aim to reduce the need for the underprivileged to further deplete valuable natural resources—such as forests, biodiversity, and fisheries—for their livelihoods.

Boosting the Private Sector

ADB is especially concerned about designing solutions to problems that impede private sector growth and enhancing the private sector's contribution to poverty reduction. Through its public sector operations, ADB creates enabling conditions for business and generates business opportunities in ADB-financed public sector projects. Simultaneously, ADB catalyzes private investments through direct financing, credit enhancement, and risk management instruments.

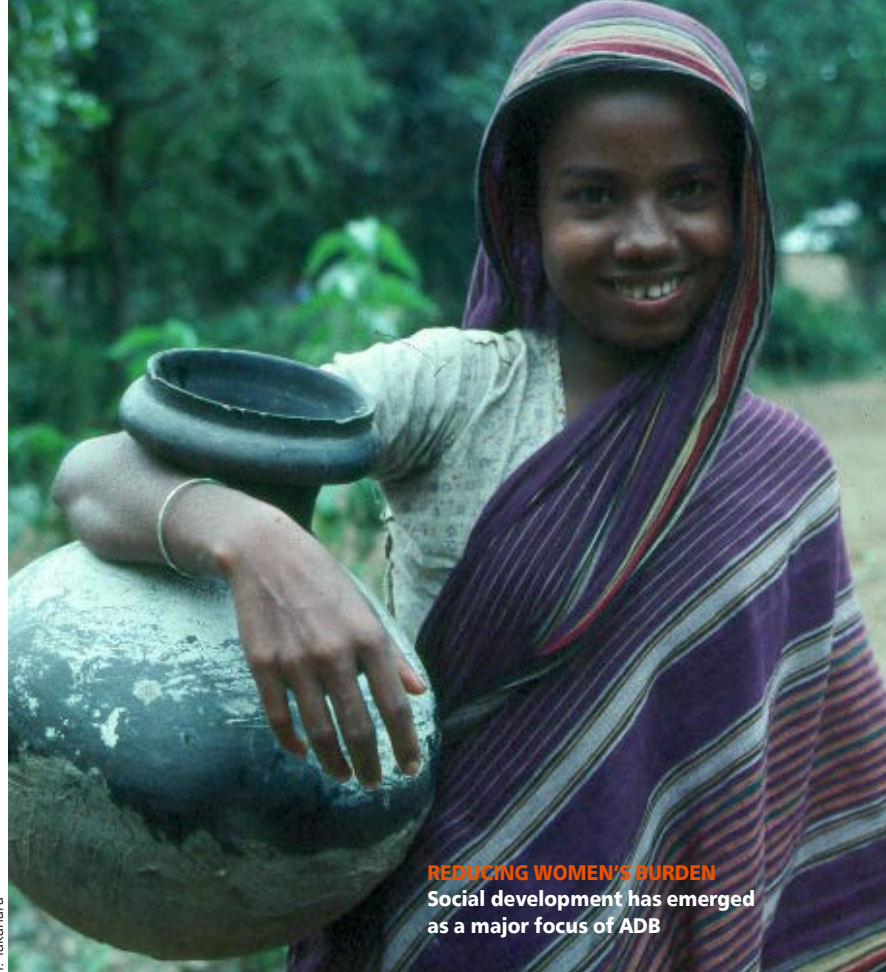
In Bangladesh, ADB continues to assist the Government in addressing the constraints affecting capital market development and its privatization efforts.

ADB's assistance for investments in physical infrastructure—energy and transport sectors—is expected to help private businesses run more efficiently. ADB also makes efforts to foster public-private partnerships that will lower the risks and costs associated with large infrastructure projects.

ADB's public sector projects offer specific opportunities for private sector participation and have a large impact on poverty reduction.

Mainstreaming Gender

ADB emphasizes strengthening institutional mechanisms for mainstreaming gender in all its development



REDUCING WOMEN'S BURDEN
Social development has emerged as a major focus of ADB

interventions. ADB supports programs and policies of the Government that generate benefits directly for women, such as the stipend program for girl students at the secondary level, microcredit program in livestock and other agricultural activities with women as the major beneficiaries, and primary health care for poor women and children living in urban areas. ■



SIGNING CEREMONY The agreement establishing the Bangladesh Resident Mission was signed on 16 July 1982. Seated from left: Executive Director G. Ramachandran; Alternate Executive Director for Bangladesh K. Mahmood; ADB President M. Fujioka; ADB Vice-President A.T. Bambawale; ADB Vice-President S. Katz. Standing from left: D.C. Amerasinghe; Song Chil Lee, first Resident Director of BRM

Infrastructure

Sohel Rana Ripon



INFRASTRUCTURE FOR DEVELOPMENT
Roads provide rural employment and economic opportunities

Roads have been rebuilt and microcredit loans provided in an effort to help people get back on their feet after the terrible flooding in 2000

Restoring Life

In September 2000, flash floods inundated six districts in southwestern Bangladesh, destroying homes, crops, roads, and railway tracks. The floods affected two million people, forcing about half of them into temporary shelters. The water destroyed 150,000 hectares of crops, mainly rice and vegetables, as well as fruit trees, fish ponds, and shrimp farms. Farming families lost the seeds they had stored in their homes for the next planting season. Road and rail connections were disrupted for nearly 3 months, affecting trade links within Bangladesh and with neighboring India.

Communications were totally disrupted in some areas because of severe damage to about 600 kilometers (km) of roads, including 800 bridges and culverts across the region's numerous rivers and canals. More than 1,200 km of embankments were also damaged. The Sarsha Upazilla hospital was cut off both from a nearby highway and a rural road linking several villages when a key culvert collapsed.

It was truly a disaster.

Recovering from the Floods

"There was chest-high water in the hospital," says Dr. Shubodh Kumar Kundu, Subdistrict Health and Family Planning Officer. "We closed our 30-bed inpatient facility and converted the outpatient areas into a shelter." The highway was completely inaccessible. "But people from the villages on the other side came to the hospital in boats and on rafts made from banana plants."

Today, they come to the hospital by bus or auto rickshaw. The culvert and the road, rebuilt with financial support from ADB, link the villages to the hospital, a school, several rural markets, and the highway to Benapol, one of two important border crossings into India. Access to the rural markets and the border crossings, known as land ports, is vital to the area's poor farming and fishing communities. These people sell rice and vegetables in domestic markets. Substantial volumes of the region's fruits and fish are also exported to India.

The subdistrict hospital provides reliable, affordable, and accessible care for people like Tasleema Begum, who lives with her husband and three children in a village 6 km away. They own a small plot of land, which her husband farms. Tasleema Begum has brought her 1-year-old son Abdur Rahman to the hospital because of his persistent cough. They traveled by rickshaw van, a popular mode of transport along rural roads.

Business Thriving

Roads rehabilitated under the ADB-supported Southwest Flood Damage Rehabilitation Project help small



INVESTING IN PEOPLE Microcredit helps women rebuild homes and establish small businesses

Sohel Rana Ripon



Sohel Rana Ripon

BACK TO NORMAL Small vendors benefit from rebuilt roads

vendors take agricultural produce to rural markets and bigger traders who truck goods across the border into India.

Many trucks pass through the border trading post at Bhomra, 35 km from the Bangladeshi city of Satkhira and 70 km from the Indian metropolis of Kolkata. In September 2000, a dam broke 9 km away in India and submerged the road and the bridge located near the border.

“The road was under 4–5 feet of water,” recalls Shirajul Islam, manager of the Poly International Company, which imports stone chips from India and has a small shop along the rebuilt road. “Our shop was under water, too. The floodwaters did not recede for 3 months.”

All trade had to be suspended, causing heavy losses

to the businesspeople who depend on the border trade. “With no stone chips coming from India, our construction industry also suffered,” adds Shirajul Islam.

Today, the road has been repaired, trucks are once again rolling through Bhomra, and business is thriving. People are also able to visit relatives across the border, which separates Bangladesh from the Indian state of West Bengal.

Small Loans, Big Returns

The floods destroyed many homes and disrupted the livelihoods of poor farming and fishing communities. To help them get back on their feet—and improve their lives in general—ADB is supporting microcredit schemes that provide small loans, mainly to women.

Zarina Begum, a widow with three grown children, has been participating in the scheme. Her two sons live with her in a traditional Bangladeshi joint family dwelling in the village of Manirampur. She has taken three loans, two of which she has already repaid.

With the help of these loans, Zarina Begum leased agricultural land and traded in livestock, slowly building up her savings until she had enough to buy a plot of land. Last year, she harvested 15 maunds (0.6 ton) of rice and 57 maunds (2.1 tons) of jute.

Zarina Begum’s husband died 22 years ago when her youngest child was only 5 months old. She was left with three young children to bring up in a society that offers women little opportunity to earn a living. “I used to husk rice and do household work in other people’s homes while also bringing up my own children,” Zarina Begum recalls. “Now I work on my own land and no longer have to live in a mud hut.”

Thanks to a little help, her life is at long last looking brighter. ■

Emergency Assistance: Quick Response to Disasters

ADB is quick to respond to the Government’s call for assistance during emergencies.

In the aftermath of the disastrous 1988 floods that inundated about 85% of the country’s land, ADB—at the Government’s request—assisted in reconstructing and repairing the road and railway infrastructure that had been severely damaged.

In April 1991, the coastal areas and offshore islands of Bangladesh were hit by a cyclone that resulted in 140,000 deaths and wreaked havoc on houses, crops, livestock, fisheries, industry, and physical infrastructure. ADB provided assistance to the Government for reconstructing the basic transport network for the areas and for constructing cyclone shelters.

Following the 1998 floods, when more than 30 million inhabitants were affected, ADB quickly responded to the Government’s request and provided emergency assistance that contributed to the speedy restoration of vital infrastructure and social services, thus helping the country recover quickly from the flood damage.

ADB’s latest emergency assistance provides for rehabilitating the infrastructure facilities damaged by the 2000 floods in southwestern Bangladesh. The project aims to reconstruct villages, especially their infrastructure, in an effort to help restore social and economic activities (see story, p. 7). ■

Building a Nation

The Asian Development Bank's partnership with the Government of Bangladesh is based on the common goal of eliminating poverty. ADB's emphasis has consequently been on fast economic growth. ADB has been providing assistance to projects that catalyze economic activities. Improving and developing physical infrastructure has been a major preoccupation of ADB, as this has direct impact on growth. ADB is also trying to jump-start the private sector, bring about a culture of good governance, and develop the country's human resources by providing better access to education and health services. Many ADB-supported projects focus on empowering women—who are important agents of economic growth and yet the most deprived of society—and allowing them to take part in national development.

Better Roads, More Growth

Proper physical infrastructure is essential for growth and poverty reduction as it provides access to markets and employment. ADB's strategy for the road subsector aims to facilitate an effective internal road network to serve major arterial traffic and farm-to-market transportation. Another goal is to develop links with neighboring countries and offer competitive transport options

to growing regional and transit traffic. Consistent with ADB's policy, it is compulsory that the projects have a participatory approach, including extensive discussions with stakeholders in the field.

Since 1994, ADB has played a key role in changing the Roads and Highways Department's thrust from new construction to maintenance. ADB has helped this department in other ways, including setting up a training institute, human resource development program, planning unit, and road safety cell; and initiating strategic management. ADB has also promoted private sector participation, prepared action plans for road safety and traffic management, and developed proposals to rationalize ferry operations.

Making Bangladesh Railway More Efficient

Since 1975, ADB has played a significant role in the railway subsector. Presently, ADB is the only development partner providing financial assistance to revitalize the railway subsector. In total, ADB has provided four loans to the Bangladesh Railway (BR), amounting to \$260 million.

The \$80 million **Railway Recovery Program** loan, approved in 1994, was aimed at restoring BR's financial ability and realizing a breakeven level against operating expenses.

A \$110 million loan for the **Jamuna**

J. Cantrell



RAILWAY RECOVERY ADB helps restore Bangladesh Railway's financial viability

Bridge Railway Link Project involves the new construction of a 99-km dual gauge railway from Joydevpur to Sirajganj across the Jamuna Bridge (see story, p. 11) and conversion of 245 km of broad gauge track into dual gauge from Sirajganj to Parbatipur. The project will integrate the railway network in the eastern and western regions of the Jamuna River. Increasing rail passenger and freight capacity and eliminating ferry services will usher in economic development of the western regions.

ADB's technical assistance grants, moreover, facilitate reforms to turn BR into a corporate entity, rationalize BR staff, separate BR's infrastructure from its operations, and include private sector involvement in BR's operations. These actions are expected to transform BR into an efficient entity in the transport sector.

Privatizing and Reforming the Energy Sector

Since 1973, nearly one fourth of ADB's financial assistance to Bangladesh—about \$1.5 billion—has been in the energy sector. Yet only about 20% of the population has access to electricity and about 10% to natural gas.

Inadequate supply of electricity is a major constraint to economic growth in Bangladesh. Although the installed generation capacity exceeds peak demand, substantial load shedding occurs, particularly in summer. This is because some old power stations need to be replaced, and regular shutdowns for maintenance reduce effective supply. Lack of competition has also made the sector inefficient.

The Government's Power Sector



MAINTAINING INFRASTRUCTURE Road repair is essential for regional trade

Rollie del Rosario

ENERGY FOR GROWTH Huge domestic and foreign investments are required to meet the demand for power



T. Takahara

Master Plan, updated in 1995 with ADB assistance, estimates that the demand for power will increase at about 8% annually, requiring huge domestic and foreign investments. About \$6 billion will be needed from 1995 to 2005.

ADB is assisting the Government in implementing a reform agenda under several projects, including the **Rural Electrification Project**, completed in 2000, which helped break the Bangladesh Power Development Board's monopoly on power generation. The **Ninth Power Project** and the **Dhaka Power System Upgrade Project** helped create commercially oriented corporate entities, depoliticize tariff setting, rationalize the area between distribution entities, and promote private sector participation in power generation. The ADB-financed **West Zone Power System Project**, which supplies electricity to the district towns and villages in southwestern Bangladesh, will facilitate private sector participation in generation, transmission, and distribution.

While transmission will remain in the public sector, generation and distribution assets will have both public and private ownership. The objective is to eliminate monopolies and foster competition that

will promote commercial discipline and good customer service.

Reforming the Gas Subsector

Natural gas is an important resource for economic development and accounts for more than 70% of commercial energy in Bangladesh. In 1993, the Government introduced a new petroleum policy to encourage private sector participation in gas exploration and production under production-sharing contracts.

The ADB-funded **Third Natural Gas Development Project** aims to improve infrastructure, increasing the supply of commercial energy in Bangladesh and introducing structural reforms in the subsector. The project will increase the number of gas-producing wells and gas treatment facilities and expand the gas transmission and distribution network. ADB's technical assistance will help prepare a long-term demand and least-cost expansion study for the gas subsector

until 2005 and outline a system for strengthening the industry through more commercialized management.

ADB's operational focus in the gas subsector is to

- Create an enabling environment for private investment
- Segregate the functions of sector regulation and operation
- Help make sector entities fully autonomous
- Establish a regulatory framework
- Rationalize prices
- Reduce system losses
- Improve efficiency

A key aspect of reforms in the gas subsector is the establishment of a Gas Regulatory Authority, which is proposing to set up one integrated regulatory authority for both power and gas. Furthermore, ADB will promote regional cooperation and assist the Government in developing a gas use policy to maximize the economic benefit of gas reserves. ■

Power Sector Strategy

ADB not only provides funds for power projects, but also actively supports the Government in structural reforms and institutional capacity building in the sector. ADB's strategy for the power sector consists of the following.

- Changing the business environment through corporatization, commercialization, and increasing private sector participation
- Implementing institutional improvements in the Bangladesh Power Development Board and Dhaka Electric Supply Authority
- Creating new sector agencies that could serve as role models for the sector
- Enlarging the scope of the *Palli Bidyut Samities* (Rural Power Cooperatives)
- Strengthening the long-term planning and regulatory processes in the sector ■

RIISING TO THE CHALLENGE
ADB supports structural reforms in the power sector



J. Cantrell

Jamuna Bridge: A Gateway to Economic Growth

A dream came true for 130 million Bangladeshis when, on 23 June 1998, the Jamuna Multipurpose Bridge was opened to traffic.

One of the largest rivers in the world, the Jamuna River has historically kept the northwestern part of Bangladesh physically separated from the eastern part, depriving about 30 million people of access to more developed civic and economic facilities. The 4.8-kilometer-long and 18.5-meter-wide bridge—with provisions for a power interconnector, gas pipeline, railway, and telecommunication facilities—has opened immense opportunities for economic development for the entire country.

The \$754 million bridge, the longest in South Asia and 11th longest in the world, was jointly financed by ADB, World Bank, and Japan Bank for International Cooperation together with the Government of

Bangladesh. ADB provided \$200 million for the bridge and an additional \$182 million for improving access road and railway links.

The project was a large undertaking that involved training of the Jamuna River on both sides, mobilizing a huge amount of other resources, relocating about 100,000 people, and compensating families affected by erosion in the project impact area.

The project was completed on schedule, showing the Government's strong commitment and its capability to implement large and complex projects with multiple stakeholders.

The positive impact of the project on poverty reduction is visible through increased economic development, significantly decreased transport costs, and greater market access between different parts of the country.

Additionally, the bridge has opened the potential to improve subregional cooperation, providing a critical road and rail link that is facilitating trade between Bangladesh, Bhutan, India, and Nepal. ■



Jamuna Multipurpose Bridge Authority

A DREAM COME TRUE South Asia's longest bridge provides a critical trade link with neighboring countries

Social Development



Primary health care centers that offer inexpensive treatment are improving the health of poor women and children in the urban slums of Bangladesh

More than Medicine

At a primary health care center (PHC) in Dhaka, 23-year-old Munni Begum waits to have her dressing changed. Her second baby was born at the PHC 9 days earlier by Cesarian section. Her home is 2 hours away by bus, but her brother and sister live in a slum only 1 kilometer away from the Dolaipar PHC. She moved to their house toward the end of her pregnancy so that she could have her second child at the PHC. “I suffered during my first delivery, even though that was not a Cesarian,” the woman says with a shudder. “There were so many complications.”

She decided not to take any chances with the second delivery. “Here, I felt much safer,” she says of the PHC.

And for good reason. Bangladesh has high maternal and infant mortality rates: 390 mothers died per every 100,000 live births in 1996–2000, and 54 babies died per every 1,000 live births in 2000, according to ADB’s *Key Indicators 2002*.

“More and more women are coming to the center now for deliveries,” says Dr. Humayra Begum, manager of the PHC. Apart from safe deliveries and antenatal and postnatal care, the PHC’s 20-bed comprehensive reproductive health care center also provides advice on hygiene, nutrition, and health care for the mother and child.

The Bangladesh Women’s Health Coalition (BWHC) runs this PHC with financial support from ADB. BWHC, one of 14 partner nongovernment organizations (NGOs) that runs such PHCs, takes charge of the doctors, counselors, and other health workers. The Nordic Development Fund and the United Nations Population Fund have provided equipment for the center.

This is one of 105 PHCs that ADB supports in the country’s most populous cities of Chittagong, Dhaka, Khulna, and Rajshahi. Among them, the PHCs serve about 5.3 million people—most of them poor. The Urban Primary Health Care Project, supported by a

\$40 million loan from ADB, is implemented through partnership agreements with 14 NGOs and the Chittagong City Corporation.

Treatment for Less

The project covers 60 PHCs in the capital. In the PHC in Dhaka’s Arambagh-Mirpur area, Rani Begum describes her 3-year-old son’s symptoms to the paramedic who registers new cases. Little Ismail has had a nagging cough for about a year now, explains his visibly worried mother. Ismail has also been losing weight. “I took him to a private doctor, who treated him for asthma.” She spent 1,040 taka (Tk) on the treatment. “But there was no improvement,” she says.

Three months ago, as Ismail’s condition worsened, Rani Begum gave up her job to care for him. She had worked in a garments factory since the age of 10 to supplement the family income, first in her parents’ home and then in her husband’s. She was married at 13 and became a mother when she was not quite 17.



REACHING OUT Primary health care centers are a lifeline for women and children in poor urban communities

Sohel Rana Ripon



EDUCATING WOMEN Satellite clinics provide good prenatal care close to home

She is hopeful the PHC doctor will be able to treat Ismail's problem. Not only that, the treatment will also cost her less than the private doctor's. "Here, we charge a one-time Tk10 registration fee and the doctor's fee is only Tk20 per visit," says Dr. Afrosa Sultana, manager of the PHC, which is run by an NGO called the Pragati Samaj Kallan Pratishtha. Medicines are provided at half their market value.

"I heard about the PHC from a health worker at the satellite clinic," says Rani Begum. Every PHC supported by ADB under the project has between three and six "satellite clinics." These are weekly outreach clinics run by health workers in slums and other poor communities. They provide first aid, health education, and referral to the PHC.

Advice, Counsel, and Health Education

The medical professionals at the PHCs and the satellite clinics provide both preventive and curative medicine; they also advise, counsel, and educate their clients. "For example, if someone comes to us with a skin infection, we provide treatment, of course, but we also provide advice on good hygiene practices," explains Dr. Afrosa Sultana. Similarly, when the doctors and health workers see a malnourished mother or child, they counsel the mother about good dietary habits.

PHC staff members advise on family planning, an important issue in a country with one of the highest population densities in the world. They also counsel women who are victims of domestic violence.

The majority of the patients at the PHCs are women and children. Common problems among children include diarrhea, usually a result of drinking contaminated water, and acute respiratory tract infections, prevalent in urban slums because of poor ventilation and inadequate sanitation facilities. Women most often come to the centers for deliveries, and antenatal and postnatal care. The project helps fill a gap in the development of the country's health sector, which has traditionally focused on reaching the rural poor rather than the urban poor. Yet in recent years, it is the urban poor who have had the worst health status in Bangladesh.

The Urban Primary Health Care Project is helping prevent and cure illnesses, and reduce preventable deaths, especially among women and children. ■

ADB file photo

Caring Abo

Social development in Bangladesh remains one of the lowest in the developing world. Lack of access to basic facilities such as education, health care, and civic amenities has resulted in a poor quality of life for the majority of the people. ADB supports projects that directly benefit the rural and urban poor by providing better access to medical assistance, improving the quality of schools in terms of infrastructure and academic atmosphere, enabling girls and women to be educated, and providing better facilities to the urban poor such as sanitation, water supply, and waste disposal. Greater opportunities for employment and a better status for women in society are primary priorities for ADB.



DIFFICULT LIVES ADB works to improve the lives of the poor

ut People

Improving the Lives of the Urban Poor

The rapid pace of unplanned urbanization has gradually deteriorated in the living conditions in cities and secondary towns (*pourashavas* or municipalities). Most urban areas have no underground drainage system and suffer from water-logging. Road systems are insufficient. Public facilities—including markets, public health centers, solid waste management, and basic services for the urban poor—do not meet the demands of the communities.

ADB's emphasis in urban development has been mainly concentrated in developing secondary towns with a focus on decentralizing and strengthening the local government; increasing financial revenue generation; supporting the involvement of the community and private sector in urban services; and improving living conditions for the urban poor and addressing urban environmental issues.

Education is Key to Development

ADB's Partnership Agreement on Poverty Reduction with the Government aims to halve by 2005 the proportion of children aged 6–10 years not attending school and to ensure that all children go to school by 2010.

Since 1978, ADB has been assisting primary, secondary, nonformal, and distance education, as well as skills training.

Under the first **Primary Education Project** (1990–1996), about 3,200 primary schools were constructed in rural areas. About 4.75 million students—47% girls—benefited from the improved physical facilities, free textbooks (12.7 million sets), and trained teachers.

- The **Second Primary Education Project** achieved significant accomplishments.
- About 850,000 children benefited from new, accessible, or improved facilities, and about 3 million children experienced an improved learning environment in rehabilitated and properly maintained schools.
- An estimated 250,000 very poor



Rollie del Rosario

EDUCATION FOR A BETTER FUTURE
Millions of children benefit from ADB projects

students, especially girls and tribal students, were able to enroll and stay in school by having access to free school supplies.

- In-service teachers' training (especially for women teachers), textbooks, and other instructional materials helped improve the quality of primary education.

- About 6 million primary students received improved education and free educational materials. About half of them—2.8 million—were girls.

The **Nonformal Education Project**, under which the Government established a Directorate of Nonformal Education, supported about 2.9 million learners of whom 57% were women.

A unique contribution of ADB to the education sector of Bangladesh is the establishment of the **Bangladesh Open University (BOU)** in 1992 at Gazipur, about 22 km from Dhaka. Its method of instruction is distance education, which includes self-instruction by the students with study guides and selected reading materials, and audio- and videotapes. BOU's primary beneficiaries are adults in rural areas—particularly women—who often must work to support their families while pursuing education. Nearly 140,000 students benefited from the project until ADB assistance to BOU ended in 1999.

The university continues to provide access to education and training for those people who are unable to use the



Richie Abrina

CHANGING SOCIETY
ADB emphasizes education for girls



Sohel Rana Ripon

HEALTH CARE FOR ALL An urban health project provides low-cost, accessible medical care

EDUCATING ADULTS A nonformal education project raises women's literacy levels

formal education system. Access to secondary schools in Bangladesh remains poor with an enrollment rate of only about 34%. Secondary schools are inadequately managed and have limited facilities and a low standard of education.

ADB's **Secondary Education Sector Improvement Project** provides support for

- Strengthening the capacity for curriculum development
- Privatizing textbook production
- Developing teacher education policies including recruitment qualifications and teachers' registration system
- Reforming the examination system
- Strengthening school management and supervision

Health Care Critical for a Strong Society

ADB's operational strategy in the health sector has focused on four major areas: supporting the government policy on decentralization of health services, communicable disease control, and reproductive health improvement; developing public-private partnership for primary health care services; enhancing privatization of health services; and developing alternative health care financing schemes, including a social insurance system for providing affordable medical care and protection for the elderly.

ADB is concentrating on primary health care in urban areas (see story, p. 13). The ongoing **Urban Primary Health Care Project** covers four city corporations for providing quality



Rollie del Rosario

primary health care services to the urban poor, particularly women and children. This is an innovative approach through a partnership between the Government and nongovernment organizations (NGOs).

The primary objective is to improve the health of the urban poor and reduce preventable mortality and morbidity, especially among women and children. The project also aims to sustain improvements in urban primary health care by building the capacity of local governments to manage, finance, plan, monitor, and evaluate health care services. The project has introduced an innovative mechanism for public-private partnership for delivering primary health care services by contracting out to NGOs and private service providers. ■

Improving Incomes in Slum Households

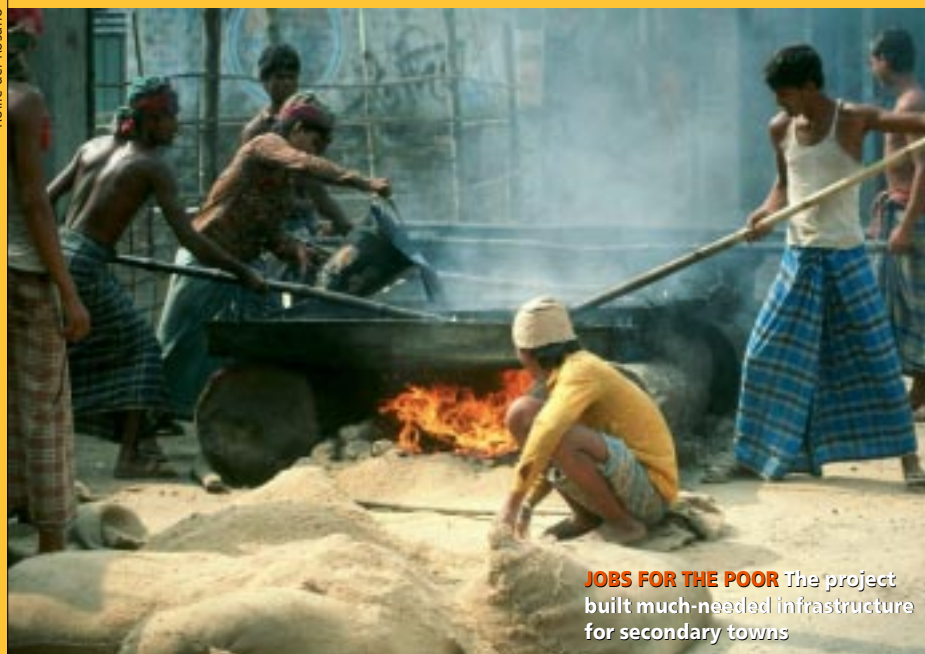
The ADB-assisted **Secondary Towns Infrastructure Development Project** provided much-needed infrastructure and services and helped strengthen the administration and financial management of the *pourashavas* (municipalities).

The operations of the project included building roads, footpaths, drainage systems, and bus terminals; and providing solid waste management, conservation services, and low-cost sanitation services.

About a million people benefited from

the repair of roads. Travel time and cost of goods and services were also reduced. Water supply and quality improved in these towns.

Incomes of slum households also improved as a result of the microcredit provided by the project. Women particularly benefited through their new ability to earn, helping them acquire status in society. The project also helped remove some major deficiencies in municipal services and met the needs of the urban population. ■



JOBS FOR THE POOR The project built much-needed infrastructure for secondary towns

Education for All

ADB's strategy for the education sector aims to

- Increase equitable access to basic education, particularly for girls and disadvantaged children
- Improve education quality and system efficiency, particularly in teachers' training
- Strengthen the institutional and management capacity to deliver basic and secondary education
- Support decentralization and community involvement in education ■



Richie Abrina

Agriculture, Natural Resources, and Rural Development



Nearly 500,000 people—mostly women—are now able to put more food on the table, educate their children, and even save enough to lease or buy agricultural land, thanks to an innovative livestock project

About half the population of Bangladesh, roughly 65 million people, live below the poverty line. Poverty is more extensive in rural than urban areas, and women suffer more than men. Bangladesh is one of the most densely populated countries in the world, with more than 800 people per square kilometer. Land is the most prized—and the most elusive—asset for the poor. Nearly half of all rural families are landless. The country's inheritance laws and social traditions make it even more difficult for poor women to own land. At the same time, social customs deny them opportunities for employment outside the home.

With women being responsible for feeding the family in an estimated 15% of all households in Bangladesh, reducing poverty requires finding innovative ways of raising women's status and incomes in the villages.

Nongovernment organizations (NGOs) in northern Bangladesh have hit upon one winning formula: providing microcredit opportunities and technical support to help women run poultry schemes from their homes. Women have always dominated the backyard poultry niche as a means of supplementing the family income. Traditionally, the income from poultry has been limited because of the low productivity of local hens, poor veterinary care, and a lack of quality feed for the birds.

With a little support from NGOs and funding agencies like ADB, rural women are able to invest in more profitable poultry development schemes that offer them a way out of the oppressive poverty that had been their lot for so long. Single women—widowed, divorced, or abandoned by their husbands—are able to put more food on the table, educate their children, and even save enough to lease or buy agricultural land.

Hens Lay More Eggs

When Zainab Begum's husband died 10 years ago, the responsibility of raising four children fell completely on her shoulders. The family owned no land and Zainab

Poultry Provides Women with Livelihoods

Begum could only find seasonal work, processing rice for the *zamindar*, the largest landowner in the area.

"Those were difficult times," recalls Zainab Begum, her eyes clouding over. Then she smiles. "This is much better," she says of the poultry scheme she has run in her backyard for the past 3.5 years. "I have more money. Even more importantly, I feel independent—I know I cannot be exploited now."

Zainab Begum buys day-old chicks of the Sonali breed of hen and rears them for 8–10 weeks, then sells the older chicks to other women who continue to raise them for eggs and meat. The chicks fetch a good price because the Sonali hens lay up to three times as many eggs as local hens. Zainab Begum has raised 16 batches since she started her new business with a small loan from the Bangladesh Rural Advancement Committee (BRAC), one of ADB's NGO partners under the **Participatory Livestock Development Project**. She has taken and repaid three loans along the way, using the money to expand her business a little at a time. Two years ago she also bought a small plot of agricultural land.

The project follows a livestock development model created by BRAC. ADB is supporting the project with a concessional loan of \$19.7 million. The loan helps fund microcredit schemes for livestock development run by BRAC and nine other Bangladeshi NGOs.

The \$40 million project is also supported by the



CHICKEN DOCTOR Poultry worker Rezia Khatun (right) checks on the health of birds in 11 villages

Sohel Rana Ripon

Danish International Development Assistance (Danida), the Government of Bangladesh, a funding agency for NGOs, the 10 participating NGOs, and the beneficiaries themselves.

The project trains women in raising Sonali chicks as well as local hens and ducks, managing poultry production and sales, and providing veterinary care.

Poultry “Doctor” Raises Her Status

Rezia Khatun is a poultry worker who looks after the health of chicks in 11 villages. She charges a service fee to vaccinate the birds. When required, she also provides medicines. “Sometimes people pay me in eggs or vegetables,” she laughs. “I live in this area—I can’t quarrel with them, so I accept that, too.”

The cash income is crucial to Rezia Khatun, a widow with six children, three of them still in school. But the social interaction is also important. Her work, which she took up after her husband’s death, has improved her status in the village. Many of the villagers now call her “doctor.”

Over 3 years, Rezia Khatun has made enough money to buy a goat and a small piece of land. For the first time in her life, she has some tangible assets. She has built a “permanent” home to replace her old mud and straw hut. “It has a tin roof and real walls,” she says with justifiable pride.

Zainab Begum and Rezia Khatun are among 460,000 people, mainly women, supported by the project. In an area where an estimated 58% of the population lives in extreme poverty, the project reaches the most vulnerable group of all: poor rural women with no land and little opportunity to work outside the home. ■

Agriculture for Sustainable Growth

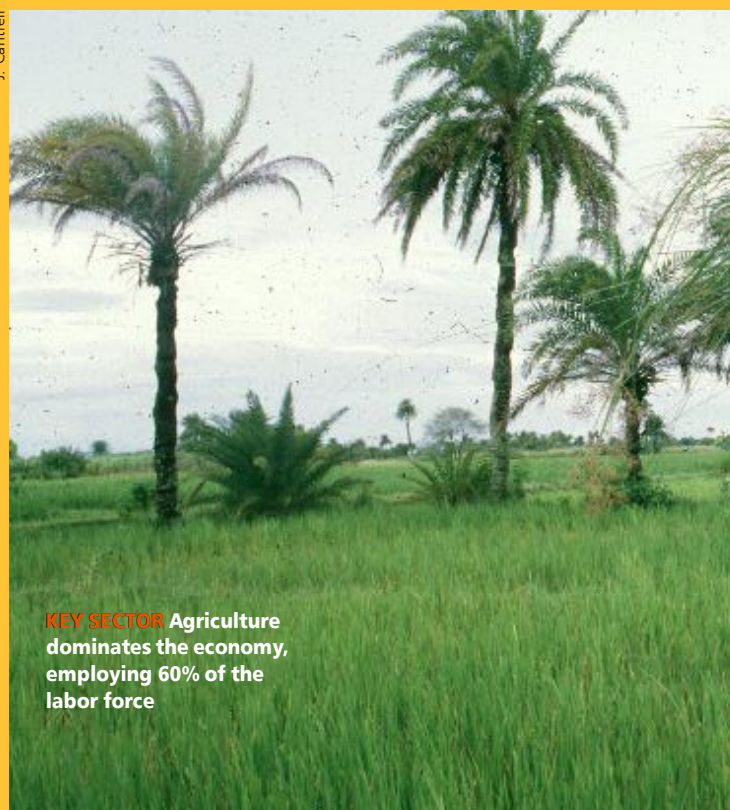
Bangladesh’s economy is still dominated by agriculture, which supports the vast majority of the population. Agriculture produces 25% of the gross domestic product and 15% of exports, and employs 60% of the labor force. Efficient and productive agriculture is essential for sustainable growth. ADB has consistently been emphasizing increasing food grain production and broadening the agricultural base by diversifying crops and developing the livestock and fisheries sectors. Bangladesh has reached near self-sufficiency in rice production. ADB supports endeavors to provide better opportunities to farmers and village people by ensuring greater access to markets and microcredit.

Conserving natural resources is also a major priority for ADB, which funds several projects to protect and preserve the environment and its treasures. ADB has also assisted in creating irrigation systems, developing command areas to provide equitable irrigation water supply, fostering small-scale water resource management, and building flood protection.

Supporting Small-Scale Farmers

Over the past decade, ADB has been concentrating on revitalizing the agriculture sector. The **Food Crops Development Program** and a series of rural infrastruc-

J. Cantrell



KEY SECTOR Agriculture dominates the economy, employing 60% of the labor force

ture enhancements, water resource improvement, and microfinance projects have provided critically needed financial resources to the rural poor.

The **Horticulture Development Project**, aimed at crop diversification, provided know-how and capacities to service providers and homestead horticulture producers. The project trained more than 70,000 farmers in horticulture techniques and developed 25 horticulture training centers. Related to this is ADB's **Participatory Livestock Development Project**, which supports farmers—particularly women farmers—in subsistence livestock production (see story, p. 19).

ADB previously focused on increasing food grain production by constructing quick-yielding groundwater irrigation projects and drainage facilities, and intensifying crop production (see story, p. 22). To boost new rice technology, ADB has assisted in supporting manufacturing urea fertilizer from the country's natural gas resources and in providing agricultural credit for production inputs. ADB has also developed physical infrastructure and the fisheries and forestry sectors.

The **Northwest Crop Diversification Project** is a current pioneering initiative of ADB aimed at diversifying crops to increase farm incomes. The project aims to promote production and efficient marketing of high-yielding varieties and provide training and credit support to small-scale farmers, especially women farmers.

The ADB-supported **Bangladesh Agricultural Inputs Program** has helped sustain food grain production by providing timely supply of diesel fuel and pesticides to farmers.

Helping the Rural Poor Become Self-Reliant

Good roads and electricity have a direct positive impact on growth and poverty. ADB supports the Government's approach to rural infrastructure development and continues to finance a series of projects to develop, upgrade, and maintain rural roads and bridges, irrigation works and flood protection—thereby enhancing

the flow of services and investment in the rural market, as well as providing the rural poor with the means to engage in income-earning activities (see story, p. 24). ADB supports microfinance and credit for crops or agribusiness. Consistent with the Government's policy, ADB assistance focuses on several areas, including promoting greater community participation in infrastructure development, coordinating complementary road and transport activities, establishing and funding a good maintenance system, and increasing the role of the private sector.

Managing Natural Resources and the Environment

During the 1990s, ADB switched from merely responding to environmental problems to trying to anticipate critical environmental needs that include the management of natural resources. One of ADB's environmental policy tools is its environmental impact assessment of all projects, which shows ADB's commitment to the environmental aspects of development.

ADB's assistance to vital sectors such as health and education and provision of alternative livelihoods reduce the need for the underprivileged to further deplete valuable natural resources—such as forests, biodiversity, and fisheries—for their livelihoods.

The environmental component of ADB's **Secondary Towns Infrastructure Development Project** includes sanitation, drainage, and garbage disposal. This is also true for its second water supply and sanitation projects in nine district towns.

The ADB microfinance services under the **Rural Livelihood Project** helps poor people start their own enterprises, thereby reducing poverty and, in turn, decreasing the need for overexploiting natural resources.

ADB's **Sundarbans Biodiversity Conservation Project** is an important program for conserving Bangladesh's ecosystem and biodiversity. The project will carry out comprehensive biological and hydrological inventories, identify management options for forestry and fisheries, and provide guidelines for ecotourism in the Sundarbans Reserved Forest. The project is also sensitive to the needs of communities dependent on the natural resources of the Sundarbans ecosystem.

Air pollution in the cities is also a major concern for Bangladesh. ADB provided technical assistance to carry out an Urban Transport and Environmental Improvement Study. The project has developed action plans for improving and monitoring the operational fitness of vehicles, especially three-wheel "baby taxis" with two-stroke engines. The study found alarming levels of carbon monoxide emitted mainly by two-stroke engine vehicles. The study also recommended that buses and three-wheelers be converted to compressed natural gas-powered vehicles that are far less polluting. ■



Sohel Rana Ripon



Richie Abrina



Once flooded tracts are now productive agricultural lands, bringing hope and less poverty—thanks to local ingenuity

Villagers Show the Way

Gokul Sarkar pulls a cycle-drawn cart for a living. He transports people and goods, including the rice that some of his neighbors sell in nearby markets. But only 3 years ago, there were no roads, no carts—and no rice. In fact, his village was under water a good part of each year.

“This area used to be flooded 4–5 months in the year,” says his neighbor Bitika Rani. “We lived almost half the year in huts and tents on the highway. This went on for 10 years.”

Now the villagers have permanent homes, farmland, a school for their children, a health center, and roads built under an ADB-supported project. “Life is much better now,” says landless laborer Prahlad Mandal. “There is more income and more mobility.”

Crisscrossing the southwestern corner of Bangladesh before draining into the Bay of Bengal, numerous rivers deposit millions of tons of sediment in the delta. It is a harsh—yet fragile—environment. When the tide is high, seawater travels up the rivers, turning the land saline. The monsoon brings heavy rains, swelling the rivers. Cyclones wreak further havoc on the coastal areas. As the sediment slowly silts up rivers, the flooding worsens.

In the 1960s, the Government began building polders—embankments enclosing low-lying tracts of land—to protect these areas from floods. Although this helped prevent flooding and raise agricultural production, in the long run inadequate drainage converted the saucer-like polder areas into swamps fed by the

relentless monsoon rains. At the same time, lower water flows accelerated the silting up of the rivers.

In 1993, ADB approved the **Khulna-Jessore Drainage Rehabilitation Project** to rehabilitate drainage infrastructure and convert flooded tracts to productive agricultural land in the areas around the southwestern cities of Khulna and Jessore.

Listening to the People

However, the beneficiaries of the project did not believe rehabilitating existing drainage facilities was the answer to their problems. On their own, they came up with an innovative alternative—now known as tidal river management (TRM)—based on the action of high and low tides in the sea.

Under this system, the river is allowed to flood for a few years a specific tract of land known in Bangladesh as a *beel*. The river floods the beel with the force of tidal water, and deposits most of the sediment it is carrying, with the cleaner water returning to the river. As the water flows back into the sea, the velocity further clears away silt in the river and raises the height of the land in the polder. Once the beel is cultivable, the river’s access is closed at this point and a different area is opened to develop another beel.

The project design was changed in 1998 to include TRM.



Sohel Rana Ripon



CATCH OF THE DAY Rice farmers often supplement their incomes with fishing

Sohel Rana Ripon



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CONNECTING PEOPLE Roads built on reclaimed land help provide employment and access to markets

At a time when the funding community is focusing more and more on participatory development, this project demonstrates, in a very practical way, the virtues of grassroots consultation.

“The Hari River is 45 feet deep today,” says Awani Biswas, secretary of one of the water management associations formed under the project. “Four years ago, it was almost dry.”

Communities Feel Life Is Improving

With the development of the beels, the incidence of poverty has dropped drastically in the project areas. In Beel Dakatia, it fell from 75% in 1993 to 57% in 2001.

With Beel Dakatia now closed off from the river, Prahlad Mandal grows irrigated rice during the dry season. During the monsoon months, he supplements his income by cultivating fish and shrimps in large ponds called *ghers*.

Mohammad Sher Ali Ghazi owns about 2.8 hectares of land in Beel Bhaina, but he was unable to grow anything for 11 years. Last year, access to the river was closed after the land had been raised through sediment deposits. A sign of the success of the TRM process is that the value of land has doubled since the beel was closed, says the farmer.



Sohel Rana Ripon

“We have seen a tremendous benefit in the past year,” he adds. “This year, I harvested more than 30 maunds (1.1 ton) of rice.”

The Khulna-Jessore Drainage Rehabilitation Project has helped lift people out of poverty in many poor villages in southwestern Bangladesh. It has brought hope to hundreds of others in villages throughout the delta. Their wish now is to see the project continue. ■

Improved markets and roads mean better lives for all members of rural communities—particularly for women, who often include some of the very poorest of the poor

Roads to Change

At a colorful stall in the biweekly market at Pan Bazaar in northwestern Bangladesh, Azizur Rahman sells onions, garlic, chillies, and other spices. He has been a regular seller at this *haat*, or rural bazaar, for 22 years. “Sales have definitely risen since the market and the road were improved,” he says. “Before that, my weekly sales brought in 800–900 taka. Now it’s more like 1,200–1,500 taka.”

More people come to the market now, he says, because there is an all-weather road that is open even during the monsoon season. And shopping is a more

pleasant experience because of the better environment at the *haat* itself. Especially important in a rain-prone country like Bangladesh are the concrete platforms and the rain shelters. No longer do sellers and buyers have to squish through muddy paths or buy soggy goods.

With a per capita income of \$333 a year, Bangladesh remains one of the world’s poorest countries. Reducing poverty is the single most important challenge facing the nation. Given that the rural poor make up about half the total population, it is crucial to expand employment opportunities and raise incomes in the villages so people stay in the countryside rather than move to Dhaka and other cities to look for work.

The ADB-supported **Rural Infrastructure Development Project**, now in its third phase, reduces migration to towns by creating opportunities in rural areas. The project is improving rural markets and building better access roads to them. Although the project benefits all people in these rural communities, its impact

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ROAD TO DEVELOPMENT The project creates employment opportunities for people in rural communities



is particularly changing the lives of rural women, including some of the very poorest of the poor.

New Concept for the Country

An innovative idea implemented through the project is putting in place “women’s sections” in the haats.

Murshida Begum is one woman who has benefited from this concept. She has a small shop in the women’s section of the haat, where she sells utensils and glassware. When the haat was improved and expanded in 1999, one part of it was set aside for shops to be run by women. Before that, women had little or no opportunity to sell anything at the market. The social norms in rural Bangladesh make it difficult for women to set up stalls side by side with male shopkeepers.

Now the haat management committee has allotted 10 shops to women entrepreneurs.

“This is a new concept in Bangladesh,” says Mohammad Abdul Rashid, Chairman of the Haat Management Committee. And it seems to be working to the benefit of numerous women.

Bringing Opportunities to Rural Women

In a similar scheme in the village of Pawtana, Murshida Begum runs a tailor’s shop. “I used to stitch at home, which is about half a kilometer away,” she says. “But it’s much more profitable here.” Since moving to the market, her monthly profits have doubled from Tk1,500 to Tk3,000. “There are more customers and I can charge higher prices,” explains Murshida Begum.

Nayantara Begum sells cloth and ready-made garments. “Both men and women shop here,” she says, with the men often buying *lungis* (sarongs) and the women saris. Before she was allotted this shop, she ran a small business from home, making Tk500–Tk700 a month. In one year, her income has shot up to Tk3,000–Tk4,000 a month.

Nayantara Begum is understandably happy with the women’s section. “It is a good scheme,” she says with satisfaction. “I had seen women running shops in Dhaka, but never before in this region.” Despite the profits, she is positive social norms would prevent her from simply putting up a stall elsewhere in the haat. “If there were no women’s section, it would not be possible for me to run a shop,” she says.

Ending Hardship for Poor, Single Women

Social norms can be even more oppressive for unmarried women who live below the poverty line, often preventing them from earning a living for themselves and their children. Traditionally, women do not work outside the home in rural Bangladesh. This leaves single women, usually widowed or divorced, in a precarious situation. As rural women tend to marry at a young age, they often have children to support as well.

The Local Government Engineering Department (LGED), responsible for building rural access roads, employs women to maintain roadside plantations. The women work in groups of six to tend trees, shrubs,



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A CHANCE TO EARN AND SAVE
Poor single women are employed to maintain embankments and roadside plantations

INNOVATIVE SCHEME
Separate sections in rural markets help women vendors overcome social barriers



Sohel Rana Ripon

and grass planted by LGED along a 3-kilometer stretch of road. The Union Parishad, the lowest-level government body, selects the women based on need.

Halima Khatun is the leader of a women's group working on a stretch of road leading to the haat at Pawtana. Her husband, a landless agricultural laborer, died 3 years ago, leaving her to support 5 small children. "Before this scheme, I had nothing," she says. For 2 years she worked as a household helper for rich neighbors in exchange for rice. In addition, she earned about Tk100 a week selling cloth.

Now her group has a 2-year contract with LGED. Halima Khatun earns Tk43 a day and works 30 days a month. She has an account in a bank in Pawtana, she says with some pride. The LGED scheme requires her to save at least Tk10 a day, but she tries to save a little extra. In 11 months, she has already saved Tk3,000. When her contract expires and she can withdraw her savings, she hopes she will have enough to buy a cow, so that she can sell milk.

By supporting these innovative schemes, the project is helping improve rural infrastructure, raise household incomes, and create employment opportunities for poor women. ■

“Multilateral development agencies should do this kind of consultation, which will ultimately have impact on the well-being of the poor”

Dr. Salehuddin Ahmed
Deputy Executive Director, Bangladesh Rural Advancement Committee

The Asian Development Bank (ADB) works with nongovernment organizations (NGOs) to incorporate the experience, knowledge, and expertise of NGOs into ADB operations. ADB cooperates with NGOs in project programming and in policy development. Where desirable and appropriate, ADB promotes government-NGO dialogue and cooperation in development efforts.

NGOs are often engaged as implementing agencies for ADB loan and technical assistance projects. Such cooperation with NGOs is realized in projects concerning health, education, microcredit, rural infrastructure development, urban development, and environmental protection. As NGO capacity develops, new opportunities for such cooperation will be further enhanced.

“ADB-NGO cooperation is a form of collaboration for development partnership, which gives both ADB and the NGOs a new window for interacting on issues within a short time with minimum effort and resources”

Mashuda Khatun Shefali, Executive Director, Nari Uddug Kendra (NUK)

NGOs are the main implementers of nonformal education programs established under ADB's **Nonformal Education Project** in Bangladesh. A key function of NGOs in the implementation of subprojects is to effectively manage field activities—especially in carrying out baseline surveys, including target population profiles—and maintain records of student intake, delivery services, output evaluation, financial and accounting records, and outreach programs. Several examples of projects with NGO partnerships are provided.

The **Second Secondary Towns Infrastructure Development Project** involves NGOs in solid waste management in two wards of each town, implementation of sanitation programs, community organization, primary health care, and family planning.

Partners in Progress

The **Third Rural Infrastructure Development Project** involves NGOs in training members of the local contracting society on maintaining and taking care of plantations and on fostering social development skills in basic health, family planning, and nutrition. NGOs are also involved in income-generating activities.

The **Second Water Supply and Sanitation Project** has foreseen the role of women as disseminators of information within the family and the community about better hygiene practices and proper use of water supply and sanitation facilities. Interaction with female members of the household is planned through NGOs. This is supplemented by community campaigns by NGOs, especially targeted at women.

The **Participatory Livestock Development Project** involves 10 selected NGOs in providing training to women from landless and marginal households on improved livestock rearing techniques, facilitating input supply, and providing microcredit for smallholder poultry, goat-raising, and beef-fattening enterprises. Microcredit to NGOs is provided through the Palli Karma Shahayak Foundation. The project is also assisting the participating NGOs in building their technical capacities through training and technical backstopping.

The **Urban Primary Health Care Project** has entered into partnership agreements with 14 NGOs for providing primary health care services to the urban poor.

BRM actively promotes the participation of NGOs in programming, planning, designing, and implementing ADB's loan and technical assistance projects. BRM meets quarterly with selected partner NGOs for dialogue and interaction on issues of mutual interest. Meetings are also regularly held with the apex body of NGOs, the Association of Development Agencies in Bangladesh, and other umbrella groups of NGOs for different sectors to discuss and resolve general and specific issues. ■

Gender and Development



Richie Abrina

EQUAL OPPORTUNITY ADB aims to ensure gender parity in primary and secondary education

Mainstreaming gender as an approach to development is a policy of ADB. Gender is an integral part of most ADB-financed projects

Mainstreaming Gender and Development

The Asian Development Bank promotes women's participation both as beneficiaries and agents in planning and implementation, and in addressing gender-based needs for beneficiaries in Bangladesh. Gender mainstreaming takes place through ADB's interventions in health, education, infrastructure, self-employment and microfinance, agriculture, water supply, biodiversity conservation, and governance. Several projects in Bangladesh are implementing activities that promote qualitative and quantitative participation of both women and men as beneficiaries, agents, and stakeholders.

ADB aims to ensure gender parity in primary and secondary education. Creating infrastructure facilities and employing female teachers have increased girls' access to primary education. The ADB-assisted **Second Primary Education Sector Project** has initiated a review of the primary school curriculum to make it more gender sensitive. The **Secondary Education Sector Improvement Project** provides stipends for girls in rural areas to help them stay in school and finish their secondary education. Nonformal education and continuing education programs implemented through NGOs provide learning opportunities for illiterate adult women.

The **Urban Primary Health Care Project** supports health care, immunization, and limited clinical services to urban slum women and children. Services for violence-related injuries, tests, referrals, and counseling are special features to address gender needs. Other gender-based strategies include employing female personnel as doctors and caregivers, promoting proximity of the clinic to the community, and timing of the services.

Women's participation as laborers in construction, road and embankment maintenance, tree plantation and care, biodiversity conservation, seed production, and water management are ensured in ADB-supported projects. Facilities for women are built into the design

of infrastructure. Access has been ensured for rural women as users of infrastructure in mainstream economic activities through the women's market corners, open space, and special provision for training on business management in rural areas. Initiatives are under way to reduce inequality of wages for women and men construction laborers by motivating contractors. The development of water and sanitation facilities has reduced women's miseries, and their involvement in sanitation activities and maintenance has substantially improved health conditions for women and children and reduced their vulnerability to diseases.

Microcredit-based income-generating opportunities in the livestock sector have created self-employment and increased livestock production, leading to improved family nutrition in the rural areas. Women's involvement in fisheries, horticulture, and nursery development has been promoted through projects in agriculture, rural development, social infrastructure, and the water sector.

The emphasis on participation signifies a shift in the approach to gender and development. Earlier, the focus was on equity in treatment of women and giving them access to public services. The focus now is on the role of women as agents: they are equal citizens and should be able to participate effectively in public institutions that make and processes that involve development-related decisions. Empowerment is an essential element in this approach.

ADB remains a partner of the Government of Bangladesh, committed to realizing the country's economic and social development. ■

ADB Reaches Out to the Street Children of Bangladesh

If I had the chance, I would be a doctor and serve poor people free of cost.

If I had the chance, I would like to go to school.

If I had the chance, I would build a beautiful village where all facilities are available.

If I had the chance, I would like to become a fairy and see the world.

If I had the chance, I would like to harvest more rice.

If I had the chance, I would like to be a rich man in the village.

If I had the chance, I would try all criminals who commit crimes against children.

These were among the dreams expressed—through art—by about 150 Bangladeshi street children from five nongovernment organizations, who participated in ADB's Art Competition in Dhaka on 11 May 2002. The theme of the competition was "If I Had a Chance..."

Dhaka was one of seven cities in the Asia and Pacific region where ADB held an art competition to understand better the needs of street children. The other cities are Jakarta, Indonesia; Kathmandu, Nepal; Manila, Philippines; Phnom Penh, Cambodia; Port Moresby, Papua New Guinea; and Ulaanbaatar, Mongolia.

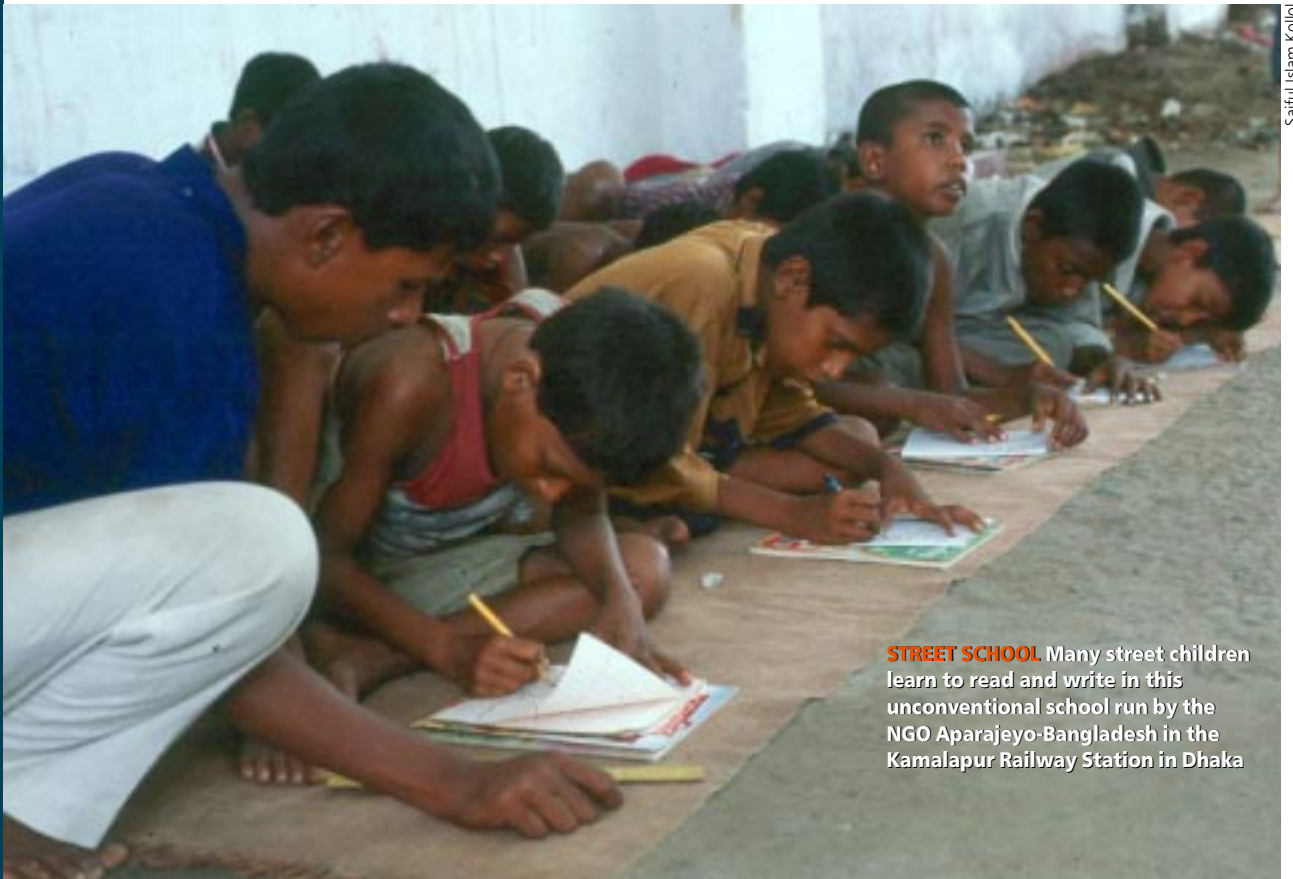
Ten children aged 5–16, with outstanding artistic ability, were awarded scholarships and trophies on 27

June 2002 in Dhaka after judging was done from ADB's headquarters in Manila. The children themselves also selected two artworks as the best.

Speaking at the awards ceremony held at the Bangladesh Institute of Administration and Management, Anisul Haq Chowdhury, Secretary, Economic Relations Division, cited ADB's initiative to listen to the voices of street children. "ADB's effort to organize the event for the street children is laudable. They are the 'forgotten' ones. Every day (and night), we see them all around us, but we hardly notice them. It is heartening that ADB has not forgotten them."

On behalf of ADB, Toru Shibuichi, Country Director, Bangladesh Resident Mission, expressed gratitude to the 150 children who participated in the competition and also attended the awards ceremony.

"I wish to thank the artists for their willingness to share their dreams with us...your dreams are very similar to those of children around the world. You dream of a life fulfilled through realizing your potential and contributing to your society. Furthermore, many of you dream of helping the poor because you have witnessed and experienced the pain of poverty," Mr. Shibuichi said. The awardees and some other participants in the competition were interviewed by ADB to get a more in-depth view of their needs and dreams, which will be featured by ADB in a book on street children in the Asia and Pacific region. ■



Saiful Islam Kolloi

STREET SCHOOL. Many street children learn to read and write in this unconventional school run by the NGO Aparajeyo-Bangladesh in the Kamalapur Railway Station in Dhaka

Bangladesh Resident Mission

The Bangladesh Resident Mission (BRM)—ADB's first resident office—was established in July 1982 to facilitate ADB's operations in the country. Since then, BRM's role has grown and evolved with that of ADB itself. In a recent decision by ADB to decentralize responsibilities, BRM was chosen for maximum delegation. BRM's functions are to

- Initiate and maintain dialogue with the Government of Bangladesh on issues that are of relevance to ADB operations in the country
- Strengthen project processing and portfolio management
- Prepare the country strategy and program and its annual updates, and monitor the progress of the Partnership Agreement for Poverty Reduction with the Government of Bangladesh
- Strengthen working relations with the Government, development partners, nongovernment organizations, civil society, and the private sector
- Plan and prepare ADB's substantive economic and sector work for Bangladesh
- Promote external relations and disseminate information about ADB and its operations

BRM is headed by a Country Director, who is assisted by 20 professional and 27 support staff members.

The year 2002 marks a milestone for BRM: completing 20 years of service, and laying the foundation of its own office building.

Bangladesh Resident Mission
BSL Office Complex, 2nd floor
Sheraton Annex
1 Minto Road, Dhaka
Bangladesh

Telephone: (880 2) 933-4017 to 22
Fax: (880 2) 933-4012
E-mail: adbbrm@adb.org
Web Site: www.adb.org/brm



Bob Vokey



Saiful Islam Kolloi



Saiful Islam Kolloi

READY, SET, DRAW
(top) Country Director Toru Shibuichi keeps the artists company as they draw;
(middle) Awardees and friends who performed at the awards ceremony;
(bottom) Country Director Shibuichi gives artist Sumi her award; looking on is Anisul Haq Chowdhury, Secretary, Economic Relations Division

Asian Development Bank

The Asian Development Bank (ADB) is a multilateral development finance institution owned by 61 members, mostly from Asia and the Pacific. ADB's vision is a region free of poverty. Its mission is to help its developing member countries reduce poverty and improve living conditions and the quality of life. ADB's strategic agenda includes sustainable economic growth, inclusive social development, and governance for effective policies and institutions. ADB also takes into account in its activities three crosscutting themes: private sector development, regional cooperation, and environmental sustainability.

ADB's principal tools are loans, technical assistance, and grants, which it mainly provides to governments for specific projects. In 2001, ADB's total lending volume was \$5.3 billion. Technical assistance, which is used for preparing and implementing projects, supporting advisory activities, and undertaking regional activities, amounted to \$146.4 million. Grants totaling \$93.8 million were also provided.

ADB's headquarters is in Manila. It has 23 other offices around the world, including resident missions in 15 Asian countries, a regional mission for the South Pacific, a Philippines country office, two extended missions, special offices in Afghanistan and East Timor, and representative offices for Europe, Japan, and North America. ADB has more than 2,000 employees from nearly 50 countries.

Headquarters

6 ADB Avenue, Mandaluyong City
0401 Metro Manila, Philippines

Mailing Address

P.O. Box 789
0980 Manila, Philippines

Tel: (63-2) 632-4444

Fax: (63-2) 636-2444

E-mail: information@adb.org

Web Site: www.adb.org

CREDITS

Editor: Carolyn Dedolph

Managing Editor: Rokeya Choudhury

Designer: Ramiro Cabrera

Writers: Pamposh Dhar, Aasha M. Amin (consultant)

with input from BRM staff, Marcia R. Samson

Assistant Editors: Marcia R. Samson, Chona Murakami

Photo Researcher: Tess Perez

