

Bangladesh

Gender, Poverty and the MDGs



ASIAN DEVELOPMENT BANK
Bangladesh Resident Mission
and Regional and Sustainable Development Department

BANGLADESH

Gender, Poverty, and the Millennium Development Goals

Country Gender Strategy

**Bangladesh Resident Mission and
Regional and Sustainable Development Department
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This report is one of a series of country gender assessments prepared in conjunction with country strategies and programs. The primary purpose of the series is to provide information on gender and development in the Asian Development Bank's (ADB) developing member countries to assist ADB staff in country strategy and program formulation and in project design and implementation. Preparation of the report was jointly undertaken by the Bangladesh Resident Mission and the Poverty Reduction and Social Development Division of ADB.

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The report updates information contained in an earlier publication, *Country Briefing Paper on Women in Bangladesh*, ADB 1999.

It is hoped the report will also be useful to government and nongovernment organizations and to individuals working in the field of gender and development.

TABLE OF CONTENTS

Abbreviations.....	vii
Executive Summary.....	ix
I. Overview	1
A. Recent Trends and Progress	1
B. Continuing Challenges	2
C. Policy Environment of the Government of Bangladesh.....	7
D. Contributions of Other Stakeholders	10
II. Poverty Reduction and the Millennium Development Goals	11
A. Promotion of Economic Growth and Incomes - MDG 1 (Eradication of Hunger and Extreme Poverty through Increased Household Income).....	11
1. Gender and Income Poverty.....	13
2. Gender, Consumption, and Malnutrition	19
B. Human Development and Poverty Reduction	20
1. Education - MDG 2 (Achieve Universal Primary Education)	20
2. Health - MDGs 4 (Reduce Child Mortality) and 5 (Improve Maternal Health)	21
3. Combating HIV/AIDS, Malaria, and Other Diseases - MDG 6	23
4. Environmental Protection - MDG 7 (Ensure Environmental Sustainability)	24
5. Gender and Women's Empowerment - MDG 3 (Balanced Ratio between Girls and Boys in Primary and Secondary Education)	25
III. ADB and Gender Mainstreaming	27
A. Increasing Women's Access to Services and Skills	28
B. Provision of Appropriate Infrastructure and Services for Women to Increase Income.....	29
C. Promoting Women's Employment.....	30
D. Governance to Improve Provision of Services.....	31
E. Contributions to the National Action Plan	32
F. Additional Activities	32
G. Overall Assessment	33
IV. Gender and Development Strategy 2005-2010	35
A. Gender Equality and the Empowerment of Women.....	35
B. Good Governance.....	38
C. Private Sector Development.....	40
D. Regional Cooperation.....	41
E. Policy Dialogue.....	42
F. Implementation of the Gender Strategy	43
Bibliography	47

Annex A. Statistical Tables	49
Table 1: Incidence of Poverty by Sex of Head of Household - 1988-2000	49
Table 2: Average Monthly Income (taka) per Household, 1988-89 and 2000	49
Table 3: Percent of Paid Salaried Workers by Monthly Income,	50
Sex, and Residence 1999-2000	50
Table 4: Literacy Rate of Population Aged 15+ 1974-2001	50
Annex B. Donor Support	51
Table 1: Planned and Ongoing Donor-Supported Activities for the Advancement of Women in Bangladesh.....	51
Annex C. Persons Met during Gender Assessment Mission in August 2003	53

Abbreviations

ADB	—	Asian Development Bank
ADP	—	annual development plan
BBS	—	Bangladesh Bureau of Statistics
BGMEA	—	Bangladesh Garment Manufacturers and Exporters Association
CAPE	—	country assistance program evaluation
CEDAW	—	Convention for the Elimination of Discrimination against Women
CIDA	—	Canadian International Development Agency
COS	—	country operation strategy
CPD	—	Centre for Policy Dialogue
CSP	—	country strategy and program
DANIDA	—	Danish International Development Agency
DFID	—	Department for International Development (UK)
EC	—	European Commission
FFH	—	female-headed household
GDP	—	gross domestic product
ILO	—	International Labour Organisation
LCG WAGE	—	Local Consultative Group on Women and Gender Equality
LFS	—	labor force survey
LGED	—	Local Government Engineering Department
MDGs	—	Millennium Development Goals
MFI	—	microfinance institution
MMH	—	male-headed household
MMR	—	maternal mortality ratio/rate
MWCA	—	Ministry of Women's and Children's Affairs
NAP	—	national action plan
NGO	—	nongovernment organization
NSEGPUSD	—	National Strategy for Economic Growth, Poverty Reduction, and Social Development
NORAD	—	Norwegian Agency for Development Assistance
RMG	—	ready-made garment
SDC	—	Swiss Agency for Development Cooperation
SIDA	—	Swedish International Development Agency
SME	—	small and medium enterprise
UN	—	United Nations
UNDP	—	United Nations Development Programme
UNFPA	—	United Nations Family Planning Agency
UNICEF	—	United Nations Children's Fund
WB	—	World Bank
WFP	—	World Food Programme (UN)

NOTE

In this report “\$” refers to US dollars.

Executive Summary

Women in Bangladesh remain particularly vulnerable to living in poverty. Socially prescribed roles have limited women's access to economic resources such as capital, skills, and marketing know-how. These same social norms limit women's participation in political and other forms of decision making that affect their lives. However, social attitudes are changing, and some women have taken up new opportunities for economic and social development with far reaching effects. Participation of women in the wage labor force has increased contributing to the country's overall economic growth and to higher income levels for many families. Through increased access to microfinance, women's household labor has been transformed into cash contributions to household income. With improved services and access to cash, more women are able to use health services, and female life expectancy has increased. Social mobilization of women has contributed to overall reductions in fertility and to improved health of family members and has allowed some women to take greater control over their own lives. Girls are enrolling in primary school on an equal basis with boys indicating a significant change in family attitudes towards the value of girls, not only economically but also as individuals with a right to education. The government's increased recognition of women's human rights has also contributed to these changes in attitudes towards women and girls. Some reservations placed by the government when ratifying the Convention for Elimination of Discrimination against Women have been lifted, and there have been legal reforms to address gender-based violence.

Many challenges to improving gender equality remain. Despite the increase in the number of women in the paid workforce, gender disparities are still marked in many aspects of the labor market. The gap in wage rates between men and women is still significant. Women's employment is also concentrated in sectors with low returns on their labor and is often temporary. Key social development indicators also demonstrate gaps between male and female members of the same household. For example, maternal mortality rates, although falling, remain high even for South Asia due to low investment in women's health and to poor nutrition. Consumption patterns that favor boys result in gender gaps in malnutrition.

The 25% quotas of women now elected into local governments can start to contribute to political decision making more effectively. In the national assembly, however, only six women were directly elected in 2001 representing only 2% of the total, and a provision for sitting members to nominate 30 women to parliament lapsed in the same year and has not been renewed. Gender-based violence is frequent both within the home and in public. Evidence of human trafficking, particularly of women and children, is symptomatic of this violence and of the low status accorded them. Men throwing acid on women from other families as an act of vengeance is a particularly pernicious form of gender-based violence that is on the rise in Bangladesh. The lack of security in public for women and incidents or threats of violence serve to further curb their mobility and to reinforce traditional attitudes.

Persistent gender gaps for most Millennium Development Goal (MDG) indicators demonstrate that economic growth and rising household incomes are not necessarily enough to eradicate poverty, especially among women. Men must play a role in changing patterns of decision

making if gender gaps are to be eradicated as there is strong evidence that when a woman controls her income, she saves more than a man does and that she will apply it first to family expenditures rather than to her personal needs.

Empowerment of women is the third MDG and has three indicators to track progress. The first is an equal ratio of girls and boys in school enrollment. This target has been met in Bangladesh though concern remains regarding the quality of education and completion rates. The second is the proportion of women in nonagricultural wage employment. This has increased rapidly in Bangladesh but only through employment in vulnerable sectors such as the readymade garment industry. Moreover, the majority of women working in the agricultural sector are unpaid. Third is participation of women in national political decision making. This has declined to only 2% of the population despite women's increased participation in local government and other decision-making institutions (e.g. water user groups, school management committees). Progress on all three of these indicators will be required if gender gaps in the other MDGs are to be narrowed. Especially important is increasing women's roles in decision making in all spheres influencing their lives and ultimately in macro policy areas.

The government's latest policy statement on poverty reduction, the National Strategy for Economic Growth, Poverty Reduction and Social Development (NSEGPRSD) released in March 2003, frames the current three-year rolling plan and provides strong analysis of the way in which gender gaps are threatening progress already made in Bangladesh. Gaps for women in employment opportunities and in health outcomes and the concentration of poverty among female-headed households are particularly identified. The need to narrow existing gender gaps and to promote women's advancement is the third area of policy focus among five identified in the document. Maintaining a focus on narrowing gender gaps while supporting poverty reduction is a priority for the government if it is to meet the ambitious targets in the NSEGPRSD. Support has been extended to the government's efforts through stand-alone projects funded by a broad range of donors as well as through mainstreaming gender concerns in all areas of programming.

Since the incorporation of a gender strategy in the 1999 country operation strategy, projects supported by the Asian Development Bank (ADB) have made significant contributions to narrowing gaps by ensuring that women participate in project activities and influence decisions concerning their selection, management, and maintenance. Attention has also been paid to ensuring that women benefit equally from employment opportunities created by construction and that they have wage parity with men.

In order to sustain poverty reduction, it is important to consolidate these experiences and to ensure women are contributing to economic growth and are agents of change in institutions that manage development. ADB's strategy will focus on the empowerment of women and on narrowing gender gaps through a two-pronged approach combining gender mainstreaming in all activities with complementary specific initiatives to address persistent structural constraints faced by women. This approach will support the policies of the government, particularly the NSEGPRSD and the National Action Plan (NAP). Based on previous experience and the identification of areas with

potential for ADB to contribute to narrowing gender gaps, particular attention needs to be paid to opportunities that:

- increase the return on women's labor (improved skills; employment opportunities in nontraditional sectors; and accessing credit, markets, improved infrastructure, and appropriate technologies);
- increase women's access to quality education and health services that meet their specific needs and enable women to reach their full potential. Emphasis can be placed on social development activities that enable women to define their needs and reinforce their growing role as agents of change;
- facilitate women's empowerment so they may take greater control over their own lives and influence decisions made in the household and other institutions that affect their livelihoods and the well being of their families;
- strengthen the capacity of institutions and individuals to facilitate female participation in decision making particularly in local government and executing agencies;
- promote a positive image of and role for women as agents of change and key economic producers.

Implementing the gender strategy will strengthen governance mechanisms through the full participation of women and men in all levels of decision making. It will further ensure that women's potential as entrepreneurs is fully recognized in private sector development and will address factors that make women particularly vulnerable to economic and social shocks through specific social protection measures. These measures can be facilitated and reinforced through policy dialogue with the government.

The following measures must be taken to empower women and to narrow gender gaps in all ADB operations in Bangladesh.

- Ensure that women participate in the planning, implementation, and monitoring of projects. Mechanisms and indicators for implementing and monitoring each project will be established in a gender action plan, and the executing agency will agree by contract to achieve the indicators in the time specified.
- Ensure that gender gaps in wages in ADB-supported activities are reduced over time to parity and that monitoring mechanisms are developed to assist contractors and other agencies to assess progress in this area.
- Build the capacity of local government institutions and other partners in gender-sensitive policy and program planning, implementation, and monitoring. This will also provide scope for promoting and sustaining gender mainstreaming beyond ADB's direct partnership.
- Support studies to broaden understanding of gender gaps to identify potential entry points and practical policy levers to encourage female-led small and medium enterprises.

- Support government achievement of the goals set out in NAP and NSEGPRSD. Links need to be established with the Ministry of Women’s and Children’s Affairs for this to be effective and sustainable.
- Develop detailed monitoring mechanisms to track progress and to capture good practices in implementing this gender strategy.

Significant progress has been made in reducing poverty in Bangladesh over the past three decades; however, there is concern over the extent to which women have benefited from economic growth and human development and the extent to which they have been able to access or influence institutions that make the decisions that shape their lives. There are persistent gender gaps in development indices linked to social discrimination that distort the impacts of policies and point to the need for specific measures to overcome them.

In 1999, the Asian Development Bank (ADB) incorporated a gender strategy in the country operation strategy (COS) and carried out a detailed review of the gender dimensions of poverty in Bangladesh that was published as *Women in Bangladesh*. This analysis identifies the underlying causes and nature of gender inequality in the country and provides more detailed examples of entry points for incorporating gender concerns into ADB's operations. With the new country strategy and program (CSP) under preparation and in light of recent commitments made by the government to the Millennium Development Goals (MDGs) and to the implementation of the National Strategy for Economic Growth, Poverty Reduction and Social Development (NSEGPRSD), this paper examines where gender gaps remain and reconsiders progress on reducing poverty among women. It also examines how ADB can contribute to narrowing gender gaps and to empowering women in the context of the government's and ADB's strategic approaches to poverty reduction. The review serves only as an update of the analysis in *Women in Bangladesh*. The gender dimensions of the MDGs and gaps in achievements are examined in greater detail as they provide a common framework for assessing progress.

A. Recent Trends and Progress

Women in Bangladesh remain particularly vulnerable to living in poverty. Socially prescribed roles have limited women's access to economic resources such as capital, skills, and marketing know-how. These same social norms limit women's participation in political and other forms of decision making that affects their lives. These restrictions are particularly hard to overcome for women who head households, whether as widows or through divorce or abandonment. However, social attitudes are changing, and some women have taken advantage of new opportunities for economic and social development with far reaching effects. They have improved their potential for taking greater control over their own lives and have sustainable access to the resources necessary to remove themselves and their families from poverty.

Contributions from women have been vital for improvements in key development indicators over recent years. Participation of women in the wage labor force has increased, particularly in the ready-made garment (RMG) sector where women make up over 90% of the 1.5 million workforce¹ that currently brings in approximately 70% of the country's foreign currency

1 BGMEA cited in Centre for Policy Dialogue (2001) Bangladesh Facing the Challenges of Globalization: A review of Bangladesh's Development, page 322.

earnings and enhances the incomes of many families. Through vastly increased access to microfinance, women's household labor has been transformed into cash contributions to household income. Due to improved delivery of services and access to cash, more women are able to use health services. As a result, life expectancy increased from 58.1 years for women and 58.2 years for men in 1997² to 60.9 years for women and 60.1 for men in 2001.³ Social mobilization of women has contributed to significant overall reductions in fertility from 6.4 children per family in 1970-75 to 3.8 children per family in 1995-2000.⁴ This has improved the health of family members and has allowed many women to take greater control over decisions affecting their lives. Girls are enrolling in primary school on an equal basis with boys indicating a significant change in family attitudes towards the value of girls, not only economically but as individuals with a right to education as well. It is anticipated that as these girls become adults, their higher levels of education will bring significant economic gains to their households and communities.

Female literacy rates have also improved at a faster rate than those for males somewhat narrowing the gender gap. In 1997, 27.4% of adult women were literate. That increased to 30.8% in 2001 while the adult literacy rates for men remained at 49.9% in 1997 and 2001.⁵ Literacy has enabled women to take up different employment opportunities. It has also been linked to lower fertility rates and has enabled women to participate more fully in public life.

The government's increased recognition of women's human rights has also contributed to changing attitudes towards women and girls. Some reservations on the ratification of the Convention for Elimination of Discrimination against Women (CEDAW) have been lifted, and there have been legal reforms that address gender-based violence (domestic violence and acid throwing). Allocations in the annual development plan (ADP) for social sector programs that include women and youth, education, health, and family welfare have increased from 12.48% to 24.7%.⁶ Women have also been participating more fully in local governments, not only in reserved seats, but also as elected officials in general seats. Nevertheless, many challenges to reducing gender gaps remain.

B. Continuing Challenges

Women's Rights: The Constitution of Bangladesh grants equal rights to women and men in all spheres of public life. However, in private spheres such as marriage, divorce, custody of children, and inheritance, personal laws that discriminate against women prevail. One remaining reservation to the ratification of the CEDAW relates to private issues and serves to reinforce many blatantly discriminatory laws such as inheritance statutes that limit women's access to land. Furthermore, even the constitutional guarantee of equality in public life is not upheld in practice. There are discriminatory clauses in some labor legislation, and it is difficult for women to use their constitutional rights in areas of employment equity.

2 UNDP, 1999, Human Development Report, page 140.

3 UNDP 2003, Human Development Report, page 312.

4 UNFPA, 2000, State of the World Population 2000.

5 UNDP, 1999, Human Development Report, page 140 and 2003 Human Development Report page 312.

6 Calculated from Ministry of Finance: Bangladesh Economic Survey 2001 cited in CPD (2002).

Employment: Despite increases in the number of women in the paid workforce, there remain many areas where gender disparities are marked. The gap in wages between men and women is still significant in all sectors, both formal and informal. Women's employment is also concentrated in sectors with low returns on labor and is often temporary due to low skill levels and discriminatory attitudes regarding "suitable" work for women. These trends mean that in 1999-2000 according to the labor force survey (LFS) of the Bangladesh Bureau of Statistics, 41.7% of women drew salaries of less than 750 taka per month compared to 7.3% of men, and 71.5% of women were earning less than 1,500 taka per month compared to only 26.4% of men. Women are also concentrated in low or unpaid agricultural work in rural areas with almost 75% reporting underemployment (working less than 35 hours per week).

Ten percent quotas for women officers in all government ministries, directorates, and autonomous bodies have been in place since 1976 and have been met, more or less as 9.7% of all positions in 2002 were held by women. However, meeting only the minimum requirement—which is very low by international standards—does not demonstrate leadership from the government on employment equity, and very few women hold senior positions. It is easier for the government to implement employment equity policies within its own agencies and to encourage a woman-friendly work environment. Government employment is also considered to be "suitable" for women in many sectors. If a low target of 10% can barely be met after 25 years of implementing this policy, the prospects for increasing the proportion in the private sector seem challenging.

Social Development Outcomes: Maternal mortality ratios (MMRs), although falling, remain high even for South Asia. UNICEF/World Health Organization estimates of maternal deaths per 100,000 births were 850 in 1990; national statistics estimated there were 420 deaths per 100,000 births by 1999.⁷ However, even 420 is high; in fact, only Nepal had a higher MMR in the same period. These high levels of mortality among pregnant women are the cumulative outcome of poor nutrition, insufficient investment in women's health, and the low status of women in the family. The International Centre for Diarrhoeal Disease Research, Bangladesh reported at the 2002 conference *Malnutrition: Meeting the Challenges in South Asia*⁸ that 50% of pregnant women were underweight. The Bangladesh Nutritional Surveillance Project reports for 2000 also showed that 45% of rural mothers had a low body mass index, a rate that is amongst the highest in recent surveys in Asia.⁹ According to the World Health Organization, such criteria would generally only be associated with food insecurity due to emergencies such as famines, wars, or economic crises. Mothers who are undernourished before and during pregnancy are more likely to give birth to underweight infants, and this increases their risk of complications or morbidity during and after delivery. The number of births attended by trained health professionals remains very low, increasing from 8% to only 13% between 1989 and 1997.¹⁰ This indicator demonstrates that despite the increase in quality of health services and points of access during these years, expenditures on

7 BBS 1999 Statistical pocket book, and UNDP 2003 Human Development Report which also documents difficulties in obtaining accurate data as reporting of maternal death is not consistently verified in many districts of Bangladesh.

8 ICDDR,B, Annual Scientific Conference, 2002 web site: www.icddr.org/pub/publication.jsp?pubID=1353

9 Helen Keller International/Bangladesh, 2001, National Surveillance Project Bulletin No. 7, page 1.

10 UNFPA 2000, State of World Population 2000.

women's health remain a low priority for most families. Gender gaps in malnutrition levels also remain significant even compared with other countries in the region and have actually increased over the past 5 years among extremely poor families. The government recently noted that the female-male gap for severely stunted children increased from 10% in 1996/97 to 16 % in 1999/00. Similarly, the male-female gap for severely underweight children increased from 19% to 26% over the same period.¹¹

Women in Political Decision Making: There is a provision for 3 out of 12 seats (25%) to be reserved for women in the Union Council and 3 to 5 out of 12 to 15 for municipalities. Progress has been made in adopting local government ordinances and directives concerning the rights and obligations of women elected as representatives thus making their contributions more effective. In the national assembly, however, only six women were directly elected in 2001 representing only 2% of the total, and a provision for the nomination of 30 women members by sitting members of parliament lapsed in the same year and has not been renewed by the current government. While this was a flawed mechanism (direct election of a quota of women would be better) even the voices of women in the reserved seats in the national parliament have now been removed. This represents a setback for women who might be more likely to run for national seats following their experiences in local governments.

Gender-based Violence: In both public and private spheres, this is increasing not only in frequency but also in severity. Some of the increases in frequency can be explained by better reporting, but the general situation of physical insecurity across the country has also brought about new and shocking forms of gender-based violence as outlined in the 2001 path-finding study by the nongovernment organization (NGO) Naripokkho. This study drew an overall picture from an analysis of data from official government records, from national newspapers, from police reports and interviews at police stations, from court records, from hospital case records, and from a sample survey of 845 women. The following table presents a glimpse of the scope of incidents reported through government offices and collected by the Ministry of Women's and Children's Affairs (MWCA).

Table 1: Comparison by Year of Cases of Violence against Women in Bangladesh Drawn from MWCA Records

Year	Rape	Acid Attack	Dowry	Murder	Physical Violence	Abduction	Trafficking
1985	248	14	19	1,712	64	23	4
1991	982	20	79	1,500	300	28	18
1993	526	39	134	2,269	350	17	23
1995	651	51	267	1,787	808	49	55
1997	2,224	117	747	2,426	2,029	85	72

Source: Azim, S., 2001. Naripokkho's Pilot Study on Violence against Women in Bangladesh.

¹¹ Government of Bangladesh, NSEGPRSD, page 15.

There are frequent reports of violence against female family members (particularly rape) as a means to settle disputes between men. Acid assaults are also prevalent in Bangladesh with sharp increases over recent years. More than 140 had been reported by the end of August in 2003.¹² The attackers use easily available battery acid to disfigure their victims, 78% of whom are women. Attacks on women are generally associated with rejected sexual advances of men usually from outside their families, although in a few cases husbands have been known to throw acid on their wives' faces. The vengeful nature of these attacks is evident as they generally take place at night in the victim's home when she is asleep and therefore also often injure others sleeping close by. These vicious attacks cause horrific injuries for which there is limited professional medical care available. High medical costs and fear of reprisals if criminal cases are filed against perpetrators have further impact on the families of victims. Victims are constantly re-traumatized by the reactions of others to their disfigurement, and they often remain depressed and isolated in their terrible suffering. The government's response has been (i) to try to control the storage, use and availability of acid; (ii) to increase sentences for those convicted; and (iii) to provide programs for rehabilitation and training for victims to improve their income generating opportunities as they will most likely be dependent on their families. New measures were announced on International Women's Day in 2003 including the formation of a 15-member National Acid Control Council to strengthen the government actions to prevent these attacks and to raise public awareness.

The high incidence of all forms of gender-based violence does not seem to have been stemmed by the laws now in place or by the recently instigated Speedy Trial Tribunals, and there remain significant disincentives for women to file criminal cases, particularly against male family members. The police are inconsistent in their interpretations of what constitutes a criminal act, and the judiciary is often perceived as acting in support of a man's right to take "reasonable" action, including violence, to resolve disputes within his own home. These judgments reflect the attitudes towards women of many men in Bangladesh, but they do not reflect the law. In a recent survey carried out by the Ministry of Health and Family Welfare, approximately 25% of men interviewed still felt that it was reasonable to beat a wife if she went out without her husband's permission, if she neglected their children, or if she argued too much.¹³

Trafficking of Women and Children: This is another form of violence that appears to be increasing. It has been estimated that between 10,000 and 20,000 women and children are trafficked each year,¹⁴ either to be exploited within the country or in other countries and regions such as India, Pakistan, or the Middle East. Traffickers continue to operate with impunity in many areas, enticing vulnerable women and children with offers of false marriage or good jobs. As many trafficked victims are removed from Bangladesh, combating trafficking is a transnational crime, requiring cooperation from other governments. Rescue and repatriation are complicated by unclear agreements between governments, particularly in the case of children often leaving them stranded in detention or prison. Limits on women's rights to migrate have also led to many women entering

12 UNICEF compiles monthly data that is circulated to various stakeholders regarding the Law and Order and Human Rights situation in Bangladesh - these data are drawn from that circular.

13 Government of Bangladesh, MWCA 2002, op.cit: page 197.

14 USAID Anti-Trafficking Bangladesh web site: <http://www.usaid.gov/bd/trafficking.html> dated June 2003, and ADB RETA 5948.

foreign countries as illegal or irregular migrants rendering them more vulnerable to exploitation for fear of being apprehended by government officials. Support is offered by foreign donors to address some of these challenges. There is increasing support for trafficking prevention programs integrated into overall poverty reduction and for social mobilization programming that targets those most vulnerable. Social protection measures can also limit risks. There are, however, fewer activities underway to understand or to address the demand for trafficked labor—particularly child labor and commercial sex work—and how it is linked to other patterns of migration.

Women’s Mobility: Traditional attitudes towards limiting women’s mobility persist throughout Bangladesh. Even though more women are taking up income generating opportunities outside their homes or are participating in public activities, the incidence of trafficking of women and children as well as high levels of harassment of women in public discourage women from moving about freely outside their homes. These fears are often exaggerated by more conservative elements in a community that prefer women and adolescent girls in particular to follow more traditional roles and remain in their homes. Many regions of Bangladesh are still isolated because of a lack of transportation. Road networks are limited and poorly maintained with few vehicles that provide women a safe and secure environment for travel. More meaningful acknowledgement by the government of the problems women face from actual acts and from threats of violent acts would ease this predicament. Government actions could include more visible convictions of traffickers or those harassing women, easier access to legal aid for women, and mass campaigns regarding a woman’s right to mobility.

Legal Empowerment: The law can help disadvantaged people control their lives, especially as it relates to such priorities as basic security, livelihood, access to essential resources, and participation in public decision making.¹⁵ Women in Bangladesh are particularly disadvantaged in using the law to claim or to protect their rights because of their lack of access to resources, their limited experience, and the strong impediments to voicing their concerns in public. Lack of mobility exacerbates these disadvantages. Many NGOs have demonstrated that incorporating legal empowerment activities into programming that builds other forms of empowerment for women can create resistance to many forms of discrimination and enables women to use the law more effectively to address issues like gender-based violence that hinder their mobility and development. Still, hardly any women understand their rights or how to access legal redress. Procedures are also fraught with difficulties such as trial delays, and lack of access to legal aid makes the cost prohibitive for most women.

Tribal Women: It cannot be assumed that tribal women experience gender-based discrimination in the same way as Bengali women do. Factors governing gender differences are based on social practices that vary enormously among different cultural groups. For example, tribal women in the Chittagong Hill Tracts are more involved in household decision making than their Bengali counterparts and have equal access with men to communally held land. Tribal women in some regions interact in the public market place without the same limitations on mobility as Bengali women. Tribal women, on the other hand, generally live in poor, remote rural areas with few services and hence suffer from limited access to economic and other resources. These

15 ADB, 2001, Law and Policy Reform at the Asian Development Bank, page 7.

differences have to be taken into account to ensure tribal men and women participate equally in development programs.

C. Policy Environment of the Government of Bangladesh

National Strategy for Economic Growth, Poverty Reduction and Social Development-2003: The government recognizes women's contributions to economic and human development in the most recent policy on poverty reduction, the NSEGPRSD released in March 2003 (the Interim Poverty Reduction Strategic Plan). Gender equality has been incorporated into some key sections of the analysis, and gender disparities are recognized in several areas. Income poverty, for example, is "generally higher for female-headed, female-managed and female-supported households."¹⁶ It also acknowledges that women workers earn considerably less than male workers and that there is persistent lower average calorie consumption for females indicated by higher severe malnutrition, mortality, and morbidity rates for girls and women than for males.

There is, however, no analysis in the policy of household economy that provides the link between the gender gaps identified and their causes. It might be argued, for example, that the double burden of work that falls upon women within the household—caring for children and the sick and preparing food while carrying out other productive tasks such as postharvest activities or wage employment—limits women's capacity to take up more lucrative employment. Traditional household behavior also leads to consumption imbalances between girls and boys. They must be understood and addressed fully if gaps in nutrition that limit a girl's potential for the rest of her life are to be narrowed. The government can play a role in addressing these causes even within the private sphere as it has done for other issues such as increasing support in the family for enrolling girls in school.

The NSEGPRSD does identify the impact of the deteriorating law and order situation on women and how gender-based violence is limiting the capacity of women to participate in market activities and to access social services such as education and health. It also identifies the need to strengthen women's capacities to participate fully in local governance and in decision making. These are difficult issues to address; it is important that the government take actions to follow up on these policy commitments.

The need to narrow existing gender gaps and to promote women's advancement is a clear area for policy focus—the third area among five identified in the NSEGPRSD. The need to strengthen social safety nets for the most vulnerable in society, which includes women, is identified as the fourth policy area. The government has also set targets to be realized by 2015 that correspond to the MDGs and hence will reduce gender gaps. Significantly, an additional target is included: the elimination (or substantial reduction) of social violence against poor and disadvantaged groups, especially violence against women and children. Unlike the other target areas, however, no indicators are provided to track progress. The indicators that are set as benchmarks identify specific gender gaps to be eliminated but only for education (literacy, female

¹⁶ Government of Bangladesh, 2003, *National Strategy for Economic Growth, Poverty Reduction and social Development*, page 9.

enrollment at the tertiary level) and malnutrition (percent of underweight females under 5 and female mortality rates from 1–4 years). Not included are measures of the gaps in women’s political representation or wage levels—both areas where government policy has a role to play.

As the details of each strategic approach to reducing poverty are set out, the incorporation of gender aspects becomes less consistent. For example, the agricultural sector is committed to taking steps to recognize the contribution women’s homestead production makes to the gross domestic product (GDP) and to emphasize the role of women workers in the supply of processed food products. However, there is no mention of growth in the manufacturing sector or of how women’s skills and previous contributions in industries such as ready-made garments will be addressed given the current threats of retrenchment in this sector.

The section on women’s advancement and eliminating gender gaps and the more lengthy annex identifies the need to empower women and notes the potentially positive effects on lower fertility rates, improvements in child and maternal nutrition, and the greater welfare of the women themselves and of society as a whole. The government pledges to incorporate ambitious measures into the three-year rolling plan to address the following areas:

- negative sex ratios;
- violence against women;
- high maternal mortality;
- restrictions on women’s employment and economic opportunities;
- formal equality;
- quotas and affirmative action at all levels and in all spheres;
- woman-friendly institutional environments;
- statistics disaggregated by sex.

It is disappointing, however, that in stark contrast to the main sections of the NSEGPRSD, detailed annexes covering different priority sectors for government action do not mainstream gender equality. For example, in the analysis of health deprivation in the main section, the significance of gender gaps in health achievements is integrated throughout. Analysis in the health annex, however, where details on programming are provided, takes the poor as a single unit and identifies in only one place that there are significant differences based on gender or age. This raises concern that once line ministries draw detailed plans from the NSEGPRSD, those responsible for different sectors will fail to address gender as a core unit of analysis. There is a pressing need to strengthen the capacity for key line ministries involved in implementing the NSEGPRSD to incorporate a gender perspective into their work. More detailed monitoring mechanisms will also have to be put in place if the proposed targets for narrowing gender gaps are to be assessed and monitored adequately at the macro level.

It can be concluded that the NSEGPRSD does to some extent fulfill criteria for gender integration in the main section of the document. It identifies and analyzes gender gaps. It devises strategies to redress these gaps, and specific targets to monitor gaps are identified for education and malnutrition. Although there is acknowledgement of the need to address gender gaps in all MDGs,

no specific figures are used, and no specific funds are allocated. Broad commitments are made, but more follow-up work is necessary to ensure that specific allocations are made especially in some of the more ambitious areas identified such as “creating woman-friendly institutional environments.”

Civil society stakeholders have noted several additional gaps in the NSEGPRSD including the following two: (i) there are no specific targets to eliminate all forms of oppression of women in the private sphere, and (ii) there are no specific targets for increasing women’s participation in all forms of decision making. Without more pressure on increasing women’s participation in decision making, the impression remains that women are instruments for development rather than fully able actors and agents of change. The MDGs incorporate targets for increasing women’s participation in national political decision making that are not addressed in this government plan thus missing an important area for policy and program support—encouraging women’s effective participation at all levels of governance. There is also no mention of how policies and government communications could promote a more positive image of women and could change gender stereotypes in the media.

Other Policy Areas: Some areas of the National Policy for the Advancement of Women and the corresponding National Action Plan (NAP) that were put in place in 1997 have been implemented. Women-in-development/gender focal points are in place in all line ministries. Through the development of gender mainstreaming tools and the preparation of position papers on key gender issues, there is greater awareness of the need to incorporate gender concerns into the mainstream of government policies and programs. The gender analysis in the main sections of the NSEGPRSD demonstrates this commitment, but it remains to be seen if this analysis translates into different allocations of funds within the ADP. Some ministries have developed gender strategies to guide the integration of these concerns into their policies and programming. For example, the Local Government Engineering Department (LGED) has developed a strategy in a participatory manner, and there is growing evidence of efforts to involve women in programming. Nevertheless, there continues to be concern over the level of monitoring and how this commitment is being put into action in other ministries. The MWCA is considering how it can strengthen the function of the women-in-development/gender focal points and develop more effective tools for the planning commission to monitor the extent to which gender issues are taken into account in the planning and implementation of all ADP projects.

The Local Consultative Group on Women and Gender Equality (LCG WAGE), of which ADB is a regular member, recently funded a study on gender mainstreaming that identified some progress. It recommends that the ministry withdraw from project management and take a stronger role as an oversight agency facilitating and monitoring gender mainstreaming across line ministries. The findings were presented to the Minister and Secretary of MWCA as well as to the donors, and a dialogue has started on action that can be taken to follow up the recommendations from this review. The LCG WAGE is considering taking a more programmed approach to providing support to MWCA that coordinates efforts both within the ministry and with other key line ministries to fulfill its mandate. These are large tasks, however, and progress in all governments around the world has been slow in this regard. The MWCA is presented with additional difficulties as it has severe resource limitations and little capacity for acting as an oversight agency.

D. Contributions of Other Stakeholders

Civil society has played a vital role in pushing forward the gender mainstreaming agenda and in calling into question the extent to which poverty reduction efforts have benefited women. There are a growing number of woman-led and managed NGOs that are providing very specific services and empowerment programs for women in areas such as legal empowerment. The larger multilateral financial institutions (MFIs) have taken different approaches to ensuring that women have access to credit and other economic assets. The large MFIs have developed additional initiatives and programs for women's empowerment as their understanding of the nature and impact of gender discrimination has evolved. NGOs have also emerged that address specific areas such as RMG workers, campaigns to improve the quality and accessibility of education for girls, and reproductive rights and concerns about health service provision. NGOs are also advocating action to reform policies and programs; for example, one NGO has lobbied for many years for legal reforms to protect and respect women's rights but has broadened its efforts to advocate for reform of slum eviction laws as these also significantly affect women.

The level of collaboration of this wide range of stakeholders was clearly demonstrated during the preparation and follow up of the United Nations (UN) Fourth World conference on Women in Beijing and in the many hours volunteered to develop the NAP. This support, which spans very different philosophical perspectives, has continued during the Beijing Plus Five period and in recent efforts to assess the NSEGPRSD. These NGOs still offer great strengths from many perspectives to support women's empowerment and are resources that can be drawn upon to support ADB's gender mainstreaming activities.

International NGOs have also played an important role in mainstreaming gender into their work and have built the capacity of local NGOs and community-based organizations to implement their programs taking women's concerns and gender equality into account. However, many organizations, especially those community-based, still take a more welfare-oriented approach to designing gender components into their programs and should be more consistent in supporting women's empowerment.

Most donors have also incorporated gender equality strategies into their programming for Bangladesh. Some bilateral donors have provided significant support through a combination of stand-alone projects—some government and some NGO—and allocations of resources in mainstream projects. Examples include the Netherlands, CIDA, DANIDA, NORAD, SIDA and DFID. (The table in Annex B provides an overview of areas supported by key donors.) UN agencies have also taken specific measures to incorporate women's concerns in recent years with support to the MWCA extended from UNICEF (for children's issues incorporating a gender equality approach) and the United Nations Development Programme (UNDP). The active LCG WAGE has collaborated on planning initiatives for gender mainstreaming and as discussed above is currently debating the extent to which a more programmed approach can be taken with future support for the MWCA. LCG WAGE members also take a proactive approach to increasing collaboration and to exchanging information on efforts to mainstream gender into the work of all partner government ministries.

Chapter II **Poverty Reduction and the Millennium Development Goals**

In September 2000, the government of Bangladesh, along with governments from 190 other countries adopted the Millennium Declaration that incorporated many international development targets adopted in the preceding decade. The Millennium Declaration sets out eight concrete targets—the Millennium Development Goals—with corresponding indicators for monitoring human development over the 25-year period 1990 to 2015 thus providing a common framework for understanding progress at the national level. These targets also provide a useful framework for understanding the current constraints to poverty reduction and to developing strategies to address key areas of concern. Gender gaps have emerged in progress made on all MDGs since 1990 in Bangladesh. This demonstrates the need to understand how these gaps can be eliminated.

A. Promotion of Economic Growth and Incomes - MDG 1 (Eradication of Hunger and Extreme Poverty through Increased Household Income)

Poverty levels have declined overall in Bangladesh in the past 10 years. Growth in GDP has been averaging 5% per year, and consumption-based measures indicate that poverty is declining. There has been a reduction in the proportion of the population living below the poverty line from 55.0 % in 1985 to 44.7% in 1999.¹⁷ Urban areas had much higher growth in average income but also had considerable increases in income inequality. Most of the poor continue to reside in rural areas where income inequalities are less severe. Malnutrition at the household level has improved over recent years, but it remains among the highest levels in the world and negatively affects the health and educational attainment of children. These trends can improve targeting in poverty reduction programs, but other factors also have to be taken into account.

The relationship between poverty reduction and economic growth presented in the Millennium Declaration is founded on an analysis of the household that links increasing household income with reduced hunger. This masks significant differences in how men and women contribute to increasing household incomes and to patterns of distribution of benefits from that increase within the household. The major contributors to household income are assumed to be males as the primary wage earners, and generally little analysis is given to different types of contributions from women. Women are increasing their participation in nonagricultural wage labor (MDG indicator for women's empowerment) and continue to make significant contributions to agricultural production through unpaid labor not counted in GDP calculations. There are also considerable savings in expenditures provided by women's domestic work such as caring for the sick, preparing food, and performing other domestic tasks.

Consumption patterns within the household in Bangladesh are also governed by strong preferences for men and boys and are reflected in significant gender gaps in indicators associated

¹⁷ ADB, 2003, CAPE Bangladesh, page 62.

with nutrition, e.g., levels of anemia, micronutrient deficiencies, stunting, and wasting. Overall the NSEGPRSD identified that:

... the female disadvantage in malnutrition continues not only to persist but has increased over the period [1996/97 and 1999/00]. ... The female-male gap for the severely stunted ... increased from 10% in 1996/97 to 16 % in 1999/00. Similarly, the gap for the severely underweight ... increased from 19% to 26% over the same period.¹⁸

The analysis goes on to correlate these widening gaps with the feminization of extreme poverty and cites higher incidences of both in rural areas.

Differences in poverty levels between households headed by males and females highlight the difficulties women face in benefiting from economic growth. The average monthly income of female-headed households (FHHs) in rural areas is approximately 35% lower than that of male-headed households (MHH) and is 33% less in urban areas. This corroborates assumptions that female-headed families have difficulties both accessing the assets required for adequate income and benefiting from services or other programs that generally target male household heads. However, care has to be taken when considering FHHs as a target for poverty reduction. Women living in households headed by men also have difficulty in accessing and controlling the assets required to increase their incomes.

Persistent male-female gaps for key consumption indicators provide insights into intra-household relationships that illustrate women's inability to influence decisions and to control household resources. These differences have recently been illustrated in a study by Helen Keller International of approximately 54,000 households, 3.7% identified as FHH. Even FHH with lower incomes than MHH spent more on food and medical care, made better choices of nutritious food, and had better nourished children. The percentage of undernourished (body mass index less than 18.5 kg/m²) nonpregnant women was approximately 45% for women in MHH but less than 40% in FHH. These findings have significant implications for poverty reduction programming for two main reasons.

- Programs must target women within MHHs as well FHHs as they frequently experience poverty more acutely than male members of their households.

Table 2: Proportion of Women in Selected Sectors of the Economy in Bangladesh

Sector	Women as % of Total Workforce in each Sector
Total	19.2
Public/autonomous	11.9
Formal (private)	6.2
Informal sector (private)	22.7
Non-profit institutions	44.2

Source: LFS 1999-2000 - total proportion excludes temporary and day labor

¹⁸ Government of Bangladesh, NSEGPRSD, page 15.

- Increasing women's ability and empowerment to make decisions regarding household resources will lead to greater levels of investment in family health and education as demonstrated in FHHs where women control household resource allocation.

1. Gender and Income Poverty

The following analysis examines gender-based differences in labor markets and potential areas for increased economic growth and household income from women's productive contributions.

Recent Trends: Women are moving into the formal wage labor market, especially women from poor households. Overall, based on LFS 1999-2000 (using the usual definition of labor force), women's participation in the paid labor force rose from 15.8% in 1995/96 to 23.9% in 1999/00. Data from the Bangladesh Garment Manufacturers and Exporters Association indicate both the total number and the proportion of women compared to men increased sharply between 1991 and 1998. Data also illustrate, however, that woman either work in low-skilled, low-paid jobs or in the informal economy.

Table 3: Growth in Female Employment as a Percentage of Total Employment in Some Industrial Sectors

Industry	1985/86	1995/96
Rice milling	4.02	17.04
Manufacture of textile	1.02	11.35
RMG	67.98	66.05
% all industries	3.04	29.96

Source: Census of Manufacturing Industries and Bangladesh Bureau of Statistics cited in CPD, 2001 Bangladesh Facing the Challenges of Globalization, page 323.

Uniformly, wage levels are lower for women than for men, even in the same job. This is based on deeply entrenched discriminatory attitudes towards women. Men are considered to be the prime wage earners for a household, and this often incorrect assumption provides an excuse for offering lower rates to women. These attitudes have existed throughout the world but are gradually being eroded, primarily through reforms to labor laws. In Bangladesh there has been a narrowing of wage gaps since the early 1980s, but discrimination persists. LFS data presented in Table 1 in Annex A also demonstrate that a high proportion of women earn less than 1,500 taka per month.

Table 4: Employment in the Ready-made Garment Sector, Bangladesh

Years	Male	Female	Female as % of total employment	Total
1991/92	8,730	494,700	85	582,000
1997/98	150,000	1,350,000	90	1,500,000

Source: BGMEA cited in CPD (2001), page 322.

Underemployment is high in general in Bangladesh with 35% of the total labor force working less than 35 hours during a reference week. These rates are higher in the agricultural sector (46% overall) and are particularly acute for women of whom 72% are underemployed. Women also move in and out of the paid work force more frequently for several reasons, many of which are intrinsic to low-skilled sectors. Day laborers in the agriculture sector are hired on a seasonal basis, and in the manufacturing sectors employment may be informal with short-term engagements and unregulated working conditions. In the RMG industry, for example, women are hired only when orders are received. In addition, piecework and sub-contract arrangements that rely on women carrying costs and risks for investment in basic equipment such as sewing machines further undermine the meager return on their labor.

Rural Areas: Women are important producers of homestead crops and livestock, and their postharvest activities contribute over 50% of value to crop produce. The division of labor is prescribed by social norms that by tradition limit women to remaining in seclusion in the immediate household area. Women therefore do not take produce to market or interact in public with men and have to rely on male family members or on middlemen who come to the house to sell their produce on their behalf. These restrictions on women's mobility also limit their capacity to control the proceeds from their labor or to access extension services, especially when male officers deliver services. Women also have little or no access to land other than through their relationship with male family members.

These traditions are, however, changing, and women are becoming more involved in marketing their produce directly. In fact, single women (widowed, divorced, or abandoned) have always been forced to ignore these social norms to sustain their livelihoods. Female extension officers are being hired in greater numbers, and other services are being adapted to meet the needs of women. NGOs have also successfully hired and trained thousands of women development workers who are perceived by many communities as role models and agents of change. However, the majority of services delivered by the government and by many NGOs are in areas of production with low returns on women's labor.

Table 5: Average Female Wages as a Percentage of Average Male Wages

Sector	1998
Agriculture ¹	71%
Manufacturing average	35%
RMG	66%
Self-employed	37%
Average across all sectors	51%

Source: Developing a Policy Agenda for Bangladesh CPD, 2001.

¹ The wage gap seems to be lower in the agriculture sector as women can increase their skills on the job and from work at home.

Priorities for programming:

- increase access for women to employment in sectors with higher returns on their labor;
- strengthen appropriate skills for employment;
- address temporary employment that offers few social protections and no opportunities to upgrade skills;
- narrow wage gaps in all sectors.

NGO microfinance programs in rural areas have increased returns on women's labor. However, as noted in the NSEGPRSD, "while the employment effects consisted in reducing the extent of total household underemployment, in most cases the activities promoted by microcredit did not graduate beyond the reach of part-time self-employment."¹⁹ This has been particularly the case for women as programs have tended to focus on improving technologies and skills in traditional areas of production (e.g., small livestock and postharvest preservation and storage) for which there are still very low returns on labor rather than seeking more productive areas for investment.

Women are a growing proportion of day laborers in the agricultural sector as men move into sectors with higher returns. The gap in daily wage rates between the industrial and agricultural sectors has widened with industrial workers now receiving 1.7 times the daily wage rate of agricultural workers. When the gender gap in wages is taken into account, the differentials between sectors are even more pronounced illustrating the difficulty women have in obtaining reasonable returns on their labor in rural areas. The main source of employment growth (4.2% per year) is in the service sector and in self-employed, small, cottage industries that again are sectors with few opportunities for women. This further marginalizes them in the agricultural sector.

The high concentration of poor women whose livelihoods depend on agricultural production also means they are more vulnerable to the impact of natural disasters and of environmental degradation. Severe flooding and other catastrophes often strike large areas of Bangladesh undermining economic gains and causing extensive human suffering. The resilience of women under these circumstances has been astonishing, and there is increasing recognition that they have special needs in the immediate aftermath of such catastrophes. Recognition of their productive roles is particularly important to ensure they have access to resources despite their lack of mobility and the high demands on their time from domestic responsibilities.

Urban Areas: Women have been migrating to urban areas in increasing numbers as demonstrated by employment data in the manufacturing sector. They have also migrated overseas although they are still only a small proportion of all migrants. In urban areas, traditional attitudes towards women taking up wage employment tend to break down. The demand for cheap female labor in the manufacturing sector draws primarily poor, young women who have recently arrived from rural areas. These women represent a large pool of unskilled labor. Wage rates in these female-dominated sectors are generally lower as there is strong downward pressure on costs from international competition and because the pool of available labor is so large. For the majority of women this also tends to be their first employment so they have limited or no negotiating skills for wages or piece rates. Despite the low levels, studies have shown that women save a higher proportion of their wages and remit it to their families more regularly than men do.

The RMG sector is under threat following the end of the Multi Fiber Agreement in 2004 with consequent potential for retrenchment of thousands, perhaps hundreds of thousands of female workers. The government is mobilizing to develop policies that can reduce the impact of these potential retrenchments, but a comprehensive response seems unlikely as the time is now very

¹⁹ Government of Bangladesh, op cit. page 44.

short. It is important that the gains made by women who entered the paid workforce are not lost if they are forced to return to rural areas with little or no hope of finding alternative employment. Unemployment and underemployment rates are already high in the agricultural sector. Training in alternative skills could be provided along with policies encouraging existing firms to diversify their production in Bangladesh. Sharp increases in unemployment from the RMG sector will also affect retailers and petty traders in areas around the factories. In the longer-term, schemes to upgrade the skills of manufacturing workers (particularly women) through institutional programs—not just learning on the job—as well as incentives for capital investments to remain in Bangladesh are vital. Another option for retrenched workers common in other countries is migration overseas for short-term employment. Even this option is not available to most women in the RMG sector as there are restrictions on migration for unmarried and young women.

Migration: This has been an important source of employment for hundreds of thousands of Bangladeshi men who have made significant contributions to economic growth in their communities through remittances. As other countries have demonstrated, there is also strong demand overseas in factories, service industries, and domestic work for women migrants, and some government policymakers feel that these opportunities

The impact of increasing women’s participation in wage employment correlates to a range of positive benefits to the family.

- The welfare of children increases because when women control more of their savings they tend to divert their increased income to cover family rather than personal needs.
- Child labor is reduced in families if women are employed. When men are employed, child labor levels remain the same.

should be made available to Bangladeshi women as well as to men. However, there have been many cases where Bangladeshi women have been grossly exploited or trafficked into difficult circumstances once they have arrived in the receiving country. If the government is to encourage more female migration as an option to absorb unemployment, current travel restrictions will have to be lifted, suitable rapid protection and support services will have to be provided overseas through embassies, and programs will have to be developed to better prepare women for overseas employment. Pre-departure programs could cover knowledge of contracts and working conditions, basic skills, and information on how to contact Bangladeshi government offices overseas. The government might also consider developing additional services for male and female migrants such as health or emergency return insurance and schemes tailored to encourage investment of repatriated funds in sustainable income generating activities in their home communities.

Public Sector Employment: In 1976 the government introduced a mandatory 10% quota for women in all its ministries, directorates, and autonomous bodies. This target was almost met as women filled 9.7% of positions in all categories in 2002.²⁰ The proportion has hardly changed since 1988 when 7.3% of all categories of positions were filled by women. It should be noted that only one woman held the rank of secretary or additional secretary out of total of 62 positions in 2002, but women held 17.2% of assistant secretary positions. While it is important for women to be offered employment in public institutions on an equitable basis (and 10% can hardly be considered equitable), it is also important that women hold senior decision-making positions. The presence of

20 Government of Bangladesh, MWCA, 2002: Statistical Profile of Women in Bangladesh, page 192.

women in visible senior government positions provides important role models to other women, changes male attitudes about women's competencies, and potentially influences the pattern of decision making on issues of importance to all women.

Social Protection: A major contribution to reducing poverty and vulnerability can be made through social protection policies and programs. These include promoting efficient labor markets, diminishing people's exposure to risks, and enhancing their capacity to protect themselves against hazards and interruption/loss of income. Destitute and disadvantaged women and children in Bangladesh have been offered limited social protection through welfare programs such as "food for work" or "vulnerable group development." In recent years, these programs have tried to take a more developmental approach in order to provide alternative skills and savings to assist women to move out of high-risk categories. Government social insurance programs to protect workers from sudden loss of income from ill health or unemployment are almost nonexistent. Many nongovernment MFIs have offered women health or asset insurance or access to emergency loans for loss of income or for expenditures on social events. In several surveys, women have expressed a greater need for financial services such as saving, insurance, or housing mortgage schemes instead of credit.

Risks posed by economic shocks or natural disasters and responses to these risks are different for men and women:

- *Homelessness:* Women are particularly vulnerable if they are forced to leave their homes without adult male family members. Women are unable to rent property without the signature of a male family member, and in urban areas, social attitudes make landlords reluctant to rent to single women. New migrants to urban areas are particularly at risk as they are bereft of social networks and are unfamiliar with local threats. New workers in the RMG industry may have difficulty finding somewhere to stay near their place of work making them very vulnerable to harassment. As a result, new migrants may become victims of traffickers.
- *Unemployment:* As stated above, women have very high levels of underemployment and unemployment. With the possibility of extensive retrenchments in the garment sector, the limited employment opportunities deemed suitable for women will be in very high demand.
- *Health:* Morbidity among women is very common due to poor nutrition and double work burdens. Women working in the RMG industry, in shrimp processing, and in construction also experience high incidences of work-related injuries or illnesses from working long hours under hazardous conditions.
- *Reproduction and child rearing:* Motherhood complicates other health risks and also exposes young women to the threat of being laid off as employers view them as less reliable workers. Loss of income and higher unemployment rates add to the costs of child bearing and rearing.
- *Death or disability:* As the primary care giver in the family for children and the elderly as well as any who are sick, the loss of a woman's labor can be catastrophic to a

family. Maternal death or disability is often cited as the reason a girl is withdrawn from school or for a child's early entry into the paid workforce.

- *Loss of assets:* This can occur due to a number of reasons, among them fires and floods. Because they have fewer options for earning income, these losses are severely felt by women.
- *Large expenditures for social events:* These are shared among all family members, but often women will enter the work force in order to save for them.

Different options are available to reduce these risks, but many women in the unskilled, semi-permanent work force or in unpaid agricultural production may be excluded from schemes that are generally offered by employers. Furthermore, in view of the probable large retrenchments in the garment industry in the near future and continuing problems with failing state-owned enterprises, social protection from loss of income that takes less of a welfare approach is required. Many young women will be forced to move from export processing zones to find alternative employment and may become highly vulnerable to offers of lucrative overseas alternatives from traffickers as a result. Commercial sex work is for many women the only alternative, especially when they are separated from family and other social networks, again increasing the risk of trafficking.

Programming options:

- vocational training in alternative skills offered to retrenched workers;
- incentives to seek new markets for current capital investments in RMG e.g. hajj clothing for the region and Middle East; and
- incorporating social insurance services with microfinance programs based on priority needs of consumers.

Policy and Programming Implications: Poverty reduction efforts are limited by the low returns on women's labor and by their lack of access to other assets required for economic empowerment. The causes underlying these constraints need to be addressed if the full potential of economic growth is to be realized.

- Empowerment and social mobilization of women can assist them in challenging social norms that prevent entry into jobs with higher returns on labor. Better education and the acquisition of skills valued more highly in the workforce can contribute to empowerment. Studies have demonstrated that when the poor shift to salaried employment from self-employment, the gains are much higher. This is particularly true for non-farm work. Women are especially marginalized from these opportunities, which further exacerbates their inequality with men. Programs that focus on improving women's skills in non-farm sectors would be particularly helpful.
- There are very low levels of investment in women's labor. Training in postharvest production could lead to off-farm income, and labor saving technologies for domestic tasks could free up time for women to participate in more productive activities. The government can take the lead in identifying appropriate ways to increase investments especially because returns are higher as women save more and use extra income on family rather than personal needs.

- Women's physical mobility can be encouraged with improved transport facilities, security, and safe shelter/accommodation for working women/students (e.g. toilet facilities in bus shelters, less crowded buses). Women's isolation means they have little information regarding markets and pricing of products, and social mobilization activities can be effective in helping women identify how they can best market their skills or products.
- Safe migration can be encouraged through information campaigns emphasizing the dangers of accepting promises of lucrative work in distant places. Posters and information booths can be placed in bus stands or at other high traffic points where local NGOs can offer support to women traveling alone. Social mobilization activities also offer opportunities to increase women's skills in negotiating for their own needs and safety should they seek employment. Topics could include how to negotiate improved terms of employment, safe working conditions, and opportunities to improve skills on the job.
- Many discriminatory factors in the labor market can be reduced through government policies and legislation. Examples include the following: (i) incentives for employers to hire more women in nontraditional areas; (ii) legislation requiring equal pay for equal work; (iii) incentives for wholesalers and manufacturers to contract production to female entrepreneurs and producers; and (iv) improved banking regulations to increase women's access to the formal banking system building on experiences of NGOs that women are low-risk borrowers.
- Information should be made available to women regarding employment opportunities, services, resources, markets, and other factors contributing to income generation.
- If tribal women are to participate fully in economic development, program planners must understand they may face constraints associated more with ethnicity than with gender.
- Social protection policies and programs must take into account both the different types of risks from economic shocks and natural disasters and the range of options to address these risks available to women as compared to men. Consultation with women to understand their priorities and equitable access to new schemes will ensure government measures to build social safety nets are efficient and effective for those who need them most.

2. Gender, Consumption, and Malnutrition

The significant preference for sons leads to higher levels of malnutrition and wastage among girls, particularly after age two as children are weaned. This persists until childbearing age when the cycle of low birth weight and deprivation starts again. Increased income can reduce malnutrition, but it persists in Bangladesh even among non-poor families, while among the extremely poor it has actually worsened in recent years. It has been argued that these high levels of malnutrition relate to a large extent to women's lack of command over household resources and hence their inability to make decisions regarding types of foods to prepare or feeding preferences among siblings. These conclusions are drawn from improved nutrition levels in households where women have greater command over resources but not necessarily greater household budgets. This

implies that increased income will have to be complemented with women's empowerment through a combination of social mobilization and programs targeted to improve nutrition.

B. Human Development and Poverty Reduction

Access to resources such as education and health care leads to improvements in many areas. Increasing years of education of women correlates directly to increased use of family planning methods and to reduced family sizes and better spacing of children. These effects can be multiplied if combined with expanding women's command over household resources to contribute more effectively to poverty reduction.

Policy and program implications when seeking ways for women to influence household decision making.

- Improved gardening and livestock practices that diversify crops and animal products can lead to higher nutritional levels within the household, especially for young children and undernourished women of reproductive age (women who have very high levels of anemia and vitamin A deficiency).
- Income from garden produce is easier for women to control and is generally diverted to benefit the family as a whole. Also, women use products from the garden for household consumption thus increasing food variety and quality.

1. Education - MDG 2 (Achieve Universal Primary Education)

Female enrollment rates have improved significantly during the past 10 years; the rate for girls now equals that for boys. Enrollment rates for children aged 6-10 years (primary level) are 80% and for those aged 11-15 years (secondary level) are 64%, but learning outcomes are not so promising with generally very low levels of achievement by international standards. Furthermore, girls' performance lags behind boys' in all areas of learning achievement.²¹ Enrollment increases have also dropped off as statistics show lower rates than 5 years ago. This could be because enrollment has been overestimated and data collection is improving, but parents are also disillusioned with the inability of the system to provide useful, quality education. Pass rates in secondary schools are falling to 30%. This is particularly disappointing for poorer families that have made great sacrifices to keep their children in school as they feel these difficult investments have been wasted.

Increases in enrollment rates are not uniform across all age groups; in fact, there is a tendency for late enrollment so children miss the vital younger years of education. Also, dropout rates are higher among boys at some ages and among girls at other ages. There is strong evidence that mothers who attended school will enroll all their children and will keep them in school longer. This correlation does not apply to fathers, especially for enrollment of girls. This emphasizes the importance of keeping girls in school for the benefit of future generations.

Various school stipend programs for girls have contributed to increased enrollment rates among poor families, but there are concerns that these programs need to be targeted more effectively. They could focus on regions with persistently lower enrollment rates for girls, or they

21 Education Watch, 2001 - renewed Hope Daunting Challenges: State of Primary Education in Bangladesh

could be extended to boys at the secondary level when they are often forced to leave school to work. The application of achievement criteria is also a concern. There is as yet no evidence to suggest that changes in attitudes towards girls attending school are sustainable especially for families living in very difficult circumstances when early marriage offers an option to relieve the stress on family resources. The links between education and improved employment prospects may not be clear enough with such poor learning outcomes.

The proportion of female teachers increased to 33.9% in 2000. Female teachers are an important factor in retaining girls in school, especially adolescent girls. Proportions of female teachers are lower in government primary schools than in NGO schools, but training levels in NGO schools are also lower perhaps making it easier to engage female teachers with lower education standards in the first place. There are targets to fill 60% of vacant teaching positions with female teachers in the government system to boost the overall proportion, but these targets remain ambitious considering the pool of available teachers and the constraints women face in taking up positions outside the home and in tackling harassment in the workplace. The lower esteem for teachers in the community in recent years is also discouraging both men and women from entering the profession. Curriculum changes are in process that present more positive views of women and men and that promote gender equality and the empowerment of girls and encourage them to take up more highly skilled work.

Programming issues:

- improving quality of education to match changing aspirations of adolescent girls, especially concerning future employment;
- systematically addressing social attitudes as well as economic constraints that lead to high drop-out rates among adolescent girls of marriageable age;
- considering a range of activities to increase the number of female teachers, e.g., offering incentive packages that include suitable housing and special allowances and creating teaching assistant programs for women who cannot meet minimum standards for teacher training programs;
- revising mandates of school management committees to address factors limiting girls' achievement in school, e.g., increasing the proportion of female teachers;
- stipulating a quota of women for education management committees, e.g., examination boards and school management committees to ensure priorities of girls and women are addressed in decisionmaking.

Governance of the school system is weak with little transparency and accountability of teachers for poor learning achievements. Strengthening school management and governance will be a focus of future primary education projects. Increasing the number of women on school committees will bring their concerns to these decisionmaking bodies.

2. Health - MDGs 4 (Reduce Child Mortality) and 5 (Improve Maternal Health)

The gender dimensions of child mortality are significant as incidence is linked to food consumption, to access to education, and to health concerns such as the pre- and postnatal health of mothers, the primary care givers. Birth weights in Bangladesh are generally low, and differences in mortality at birth between boys and girls are as expected biologically. However, as

babies are weaned, the favoring of males in food and health care expenditures leads to higher levels of female infant mortality, wasting, and stunting. There is little available data disaggregated by sex that shows trends over time for gender-based differences in nutrition levels, and more analysis needs to be done to understand what differences can be revealed in current data. High levels of anemia and other micronutrient deficiencies among adolescent girls and young women contribute to complications in delivery and to high MMRs leaving children at very high risk.

Many challenges remain to ensure girls are given as good a start as possible before facing the risks of reproduction.

Programming issues:

- linking women's empowerment and control over household resources to achieving health MDGs;
- adopting a holistic approach to health outcomes that takes into account increasing the value of girls;
- ensuring that women and girls have access to appropriate services;
- considering differences in opportunity costs for women and men to use health services as user fees and other privatization strategies are adopted.

Data from other countries with strong son preferences have demonstrated that increased household income does not necessarily lead to increased survival of girls.²² Augmenting the social value of females can reverse this trend as incomes rise in Bangladesh. As mentioned previously, women also need to have more command over household resources to improve child health and nutrition. Extending the number of years of women's education has also proven to reduce child mortality rates more than extending the years of men's education.

Maternal Mortality Rates: MMRs, although improving, remain among the highest in South Asia and in the world. The fall in overall fertility rates and the increased availability of prenatal care from health care practitioners have contributed to these improvements. Two thirds of all women made prenatal visits to a health practitioner in 1999 compared to about one third in 1991. The majority attended government clinics. However, postnatal visits increased from 11% to only 15% in the same period, and 90% of all deliveries were in the home. Despite improvements in health services, MMRs remain high. Much needs to be done to address the low status of women, their excessive work loads, (sharing of household duties with male family members is almost nonexistent), their persistently poor nutrition, and the small investment in postnatal care, all of which contribute to poor health outcomes.

The utilization rate of government services remains low among the poor. Most curative care is obtained from a pharmacy or through private/informal, untrained providers. Differences in services available to the poor in rural and urban areas persist, but progress has been substantial. Support for programs that target poor women and children and that address all factors contributing to health outcomes is still necessary if these indicators are to improve.

22 In extreme cases, prenatal sex determination of children has led to the loss of thousands, perhaps millions of girl children in some parts of India with sex imbalances worsening; however, access to these technologies requires higher income levels than are generally available in Bangladesh.

Apart from high MMRs, elevated levels of anemia, and other diseases associated with poor nutrition and poverty, women also suffer from mental illness and depression, diseases that are symptomatic of their low status and that are not well understood. Statistics regarding suicide rates are misleading as most families will deny it was the cause of death, but it is believed that rates are high among women.

3. Combating HIV/AIDS, Malaria, and Other Diseases - MDG 6

Throughout the world, gender has major effects on an individual's health and well being. Both biological and social factors put males and females at risk of developing some health problems while protecting them from others. Once affected by health problems, women and men respond differently because of their respective roles in the household.

Communities and wider society may react differently to their illnesses as well.

Programming issues:

- integration of prevention messages in projects that include beneficiaries from high-risk categories (construction workers, etc.);
- understanding of differences in vulnerability of women and men and how best to target each category.

HIV/AIDS: Women are extremely vulnerable to HIV/AIDS and to other sexually transmitted diseases as they have little or no choice about protection during sexual intercourse. Those particularly at risk are commercial sex workers, many of whom have been trafficked into the business. Longer periods of male out migration increase the chance that husbands will have contact with commercial sex workers, become infected, and then infect their wives when they return home. There is little understanding or support offered to anyone infected in Bangladesh. For example, girls taken from brothels in India and returned to Bangladesh may be forced to undergo testing, but there is little follow up or support offered if they are HIV positive. Official recognition of the potential for the spread of HIV/AIDS among an increasingly mobile population is scant, and the understanding of government officials of female versus male vulnerabilities and of the rights of those already infected is poor. The incorporation of prevention messages into other reproductive health programming is important for both men and women before infection rates reach unmanageable levels. Understanding who is most at risk and transmitting messages on safe sex can contribute to prevention among migrant contract laborers, truck and bus drivers, and others along with their partners be they commercial sex workers or wives. Such programs have to address and change social stigma that forces those most at risk or already infected to hide and not get the services they require.

Malaria and Tuberculosis: MDG6 and the World Health Organization track the prevalence of these diseases as indicators of the effectiveness of health services in preventing and curing them. Data are not disaggregated by sex in available national reports, but recent studies illustrate potentially different risks and problems for men and women. More cases of both diseases are reported and presented at clinics by males than by females, and it has therefore been assumed men are more exposed to risk of infection. Recent studies from other countries for malaria have, however, established that exposure and incidence of illness are similar for men, women, and

children. Furthermore, women's immunity to malaria is actually compromised during pregnancy, so they are exposed to additional severe consequences including maternal mortality, spontaneous abortion, and developing chronic anemia. For tuberculosis (TB), recent studies also suggest that for some varieties, women of childbearing age show a greater propensity to develop the disease. Drug programs to address TB require regular attendance at clinics, and that remains very difficult for women because of their low status and inability to invest in health care without permission from relatives. Furthermore, women report abandonment or increased domestic violence once they are infected leaving them more vulnerable and unable to access appropriate care. This has significant implications in Bangladesh with women at high risk of HIV/AIDS infection that leads to very high risk of contracting TB and other diseases. These circumstances call for improved understanding of the risks faced by women of contracting these diseases and improved design of programs to ensure they can access resources and appropriate care.

4. Environmental Protection - MDG 7 (Ensure Environmental Sustainability)

The poor are particularly reliant on natural resources for survival. Even functionally landless women in Bangladesh will seek out corners around their houses to grow food crops or will rely on agricultural work for income. Women also use wild plants extensively for medicinal and other purposes and process animal manure for domestic fuel supplies. Poverty itself often forces communities to overexploit existing resources, and those with the fewest assets feel the effects most severely. The contamination of potable water has a significant impact on women as they are responsible for finding alternative sources, often impossible without mobility, and for caring for family members sickened by drinking it. Arsenic contamination is another concern that has a significantly different impact on women than on men. Women are the primary caregivers in the family and as such bear the brunt of the extra work required to care for the afflicted while they themselves may also suffer from arsenic's debilitating effects.

Environmental protection policies and programs often tend to discount the role women play in environmental management or fail to link the diverse ways in which the ecosystem interacts with household production. Emergency planning to cope with natural disasters must take into account women's specific needs. ADB's has supported cyclone shelters that have areas where women can be secluded and that have separate toilet and other facilities. Such provisions encourage planners to consider what other types of support women might need in case of disaster.

Land loss through erosion and catastrophic flooding also has a severe impact on women. Not only is it difficult for them to move around, but as land is rarely registered in their names, they cannot be directly compensated. Improvements to land registration will ensure that compensation reaches women as well as men and will protect what rights women may have to land they occupy or use.

5. Gender and Women's Empowerment - MDG 3 (Balanced Ratio between Girls and Boys in Primary and Secondary Education)

While considerable gender gaps remain for the MDGs for poverty reduction and human development, MDG 3 directly addresses these concerns through the empowerment of women assessed through an associated goal of improved educational achievement for girls. However, improved education will not be sufficient to empower women, so the Millennium Declaration incorporates two additional MDG indicators:

- increased proportion of women in wage employment outside the agriculture sector;
- increased representation of women in national parliaments.

The definition of the process of empowerment in the *Social Analysis Sourcebook* of the World Bank is helpful when designing projects. The process can be divided into two parts that can and should take place simultaneously:

- a) enhance the assets and capabilities of diverse individuals and groups;
- b) engage, influence, and hold accountable the institutions that affect the well being of the individuals and groups.

In operational terms, these two aspects of empowerment for women can be supported in the following ways.

- *Improve access to services and control over livelihood assets* that include not only productive assets such as land or technology to improve productivity, but also assets such as good health, education, and appropriate skills to increase returns on labor.
- *Increase social mobilization* through group support and solidarity, education, capacity building, and self-confidence to overcome resistance from those holding power to call institutions to account. Change is also required within institutions so women's voices are heard so they can influence public institutions to be more responsive to their needs and to protect their interests more effectively.
- *Promote changes within government institutions* to render efforts for women's empowerment more effective and to release mainstream resources and assets to women as well as men (*gender mainstreaming*).

The indicators below were selected to show progress towards the MDG for women's empowerment but also apply to the elements of empowerment identified above. Poverty reduction programs that make progress on all these elements of women's empowerment will make significant contributions to narrowing gender gaps in other outcomes.

Ratio of Boys to Girls in Education: Progress has been made in Bangladesh, but there are concerns about the quality of education to prepare both boys and girls for skilled employment. Education is not only a foundation asset for human development but is also a key to increasing

confidence and the capacity to interact in public spheres, areas that women find particularly challenging in Bangladesh.

Women’s Increased Participation in Wage Employment: As discussed above, this is a strong indicator of women applying what skills and education they have to move into employment with higher returns on their labor. A recent study by Kabir,²³ also confirms that despite low returns on their labor, women identify the following benefits from working in the RMG sector:

- new social networks on the factory floor;
- greater voice in household decision making;
- increased respect from family members, including husbands;
- enhanced sense of self-worth, self-reliance, and greater personal freedom and autonomy.

These benefits contribute significantly to empowerment.

Increased Participation of Women in Political Decision Making at the National Level: In Bangladesh, the trend has reversed since the 2001 election, and there are now fewer women in National Parliament than in previous years. The situation is, however, more promising at the local level because of the quotas in place. Investments in leadership skills and analysis of priority issues for constituents also have to be made to increase women’s capacities to participate effectively. Institutions and male representatives also have to allow women to participate in decision making and must ensure that their concerns are valued. This is particularly important as women make up such a small proportion of members of committees and other decision-making bodies.

23 Kabir, N. (2003), Gender Mainstreaming in Poverty Eradication and the Millennium Development Goals.

ADB has been mainstreaming gender concerns into its programming over recent years. The 1999 CSP for Bangladesh included a gender strategy that set out areas of focus for ADB support including:

- implementing the National Action Plan for the Advancement of Women;
- improving women's access to land;
- increasing women's access to resources and services and promoting women's employment and income generation;
- ensuring the participation of tribal women in development;
- providing appropriate infrastructure and services for women.

The country briefing paper *Women in Bangladesh* was prepared and published by ADB in 2000. It provides background analysis and identifies entry points for the five areas identified in the 1999 Gender Strategy and COS in more detail.

The recent country assistance program evaluation (CAPE)²⁴ noted that since the 1999 COS, gender has been most conspicuous in projects in health and family planning, education, rural infrastructure, livestock, and rural credit. The report also noted that even though it was difficult to assess progress because of lack of evidence in regular reporting, there appears to have been an increase in addressing gender issues in the program. The CAPE further suggests that technical assistance could explore how improving women's access to land resources, an area of focus identified in the 1999 strategy that has not been addressed, could be built into future programming.

A more detailed investigation of progress achieved since 1999 concurs with the findings from the CAPE. Examples of progress in three of the five areas can be identified in most sectors and also in urban development projects. As noted in the CAPE, addressing limitations on women's access to land has not been specifically undertaken though technical assistance for the Chittagong Regional Development Plan explored specific differences in the conditions of tribal and Bengali women and gender gaps in their respective communities. The Third Rural Infrastructure Development Project and others in areas with high densities of tribal people have also offered project opportunities to tribal women, but no data has been collected or reported.

There has been no consistent monitoring of indicators for each area of focus in the gender strategy, and there are no mechanisms to facilitate this. Projects that identify gender and development as a key thematic area—as well as a few that do not—have developed a gender action plan to set out specific measures to integrate gender concerns and specify indicators for monitoring performance. Achievement of these benchmarks is generally incorporated into the loan agreement as an assurance or covenant to ensure implementation of the plan. Regular reporting by each project is generated from this requirement, but an overall assessment across the whole program is

24 ADB, 2003, Country Assistance Program Evaluation for Bangladesh, page 56.

not regularly carried out. A gender specialist has been working full time at ADB's Bangladesh Resident Mission since the 1999 COS was implemented, and closer attention has been paid to the development and monitoring of the gender action plan as a result. Lessons and good practices are exchanged between project officers within ADB and among executing agencies.

The following sections provide an overview of progress using examples from different sectors. The areas of focus of the 1999 gender strategy have been subdivided in the analysis to correspond to common elements of the different sectors in the program. There are examples of project activities that have gone beyond the objectives of the gender strategy that correspond to one of the two elements of women's empowerment. Some projects have also supported opportunities for women to influence institutions that allocate resources and development opportunities and hence facilitate the second element of women's empowerment. These have been associated with improving governance in some sectors. As discussed above, progress on narrowing gender gaps requires going beyond improving access to resources. The examples below therefore provide pointers for identifying additions or revisions to existing areas of focus for the next CSP to support the policy objectives of the Government of Bangladesh in the NSEGPRSD.

A. Increasing Women's Access to Services and Skills

In several sectors, specific efforts have been made to ensure that women and girls can improve their access to the services and skills they need to improve their employment opportunities or incomes.

- *Education* projects have continued to support secondary female stipends that have contributed considerably to increasing girls' enrollment levels. Revisions to curricula have also been supported to provide more positive gender role models and to encourage girls to think beyond their roles as housewives for future employment. Government schools were encouraged to offer a quota of 60% of vacancies to women to increase the proportion of women teachers.
- The urban primary *health care* project specifically targeted women and children and sought to provide services to victims of violence and to respond to the reproductive health concerns of women.
- *Agriculture* projects have supported increased access for women to extension services, particularly homestead garden production and postharvest activities. Credit and marketing skills were also linked to extension services.
- Women are primarily involved in *livestock* rearing and are thus the primary beneficiaries of the livestock project. They get opportunities for training in veterinary skills and in how to appropriately access extension services.
- Few women have experience in marketing or trading as they have limited access to public markets. In *rural infrastructure* projects that supported the development of women's market corners, basic business skills were provided for women who rented

<p>Good practice: The benefits of choosing various foods and promoting equitable feeding practices among siblings can be incorporated into homestead gardening extension messages to narrow nutritional gaps between boys and girls.</p>

the shops. This gave them additional confidence to take the bold step to become the first female traders in a market.

- Women find it particularly difficult to access credit from the formal banking system; this in turn limits their capacity to apply new technologies or skills to increase their productivity. Microfinance components have, therefore, been incorporated into *agricultural or rural infrastructure projects*.

Good practice: Women found it difficult to start businesses in their market corners until local NGOs providing microfinance programs in the area were encouraged to participate in the project.

Areas that could be strengthened:

- Women are involved in wage employment in the agriculture sector, yet the skill training offered tends to be in more traditional areas such as homestead gardening and postharvest activities. Providing opportunities to women to increase returns on their labor in this sector would considerably benefit income levels for women in rural areas.
- More vocational training for women in nontraditional areas with higher returns on labor could be offered.
- The education system must meet the needs of girls as they enter the workforce, which will require overcoming gaps in learning achievement.
- Health service providers must address a broad scope of social as well as physiological factors that influence women's health, e.g., the incidence of gender-based violence and the stress on women with their double burdens of earning income and domestic responsibilities.
- Women need access to information on services, risks, and income generating opportunities.

B. Provision of Appropriate Infrastructure and Services for Women to Increase Income

- *Rural and urban development* projects have sought to ensure small-scale infrastructure meets women's needs. For example, in the slum components of urban development projects, municipal governments have organized women's groups to plan, implement, and maintain infrastructure. Over time, these components were supplemented with training and the identification of income generating activities. Women interviewed claim that not only have their incomes increased but that their children are all attending school and their health has been much improved by clean water and sanitary latrines.

Good Practice: Enabling women to participate in infrastructure maintenance has to be complemented by raising the awareness of government officials and ensuring that women have sufficient time to carry out the duties required. Payment for services might be appropriate so women benefit from these aspects of a project.

- *Urban infrastructure* projects have designed bus stations with women’s waiting areas and toilet facilities to encourage more women to travel as many identify the lack of facilities a major disincentive.
- *Water resource and sanitation* projects have required female representation on water-user committees responsible for the operation, maintenance, and design of infrastructure.

Areas that could be strengthened:

- Government partners should be encouraged to ensure women participate in all aspects of rural and urban infrastructure development, not just those supported by ADB or other donors.
- Collection and reporting of data disaggregated by sex, especially from impact assessments in all sectors, will enable analysis beyond the household level. Capacity to analyze data disaggregated by sex to identify gender gaps will be required.

C. Promoting Women’s Employment

- *Road, rural, and urban development* projects have all encouraged access to employment in construction. Quotas have been built into covenants and loan agreements depending on the arrangements for construction services. Efforts have been made to promote wage parity between women and men, which is more challenging when contracts are not signed directly with ADB executing agencies. ADB has also supported the use of labor contracting societies that are run and managed by women.

Good practice: Tree planting contracts given to women for roadside maintenance also included compulsory saving schemes and training for alternative income generating activities once the contract was over. This facilitates more sustainable graduation from poverty.
- *Power* projects have indirectly benefited women’s employment as reliable sources of power have led to improved income for small businesses led by both women and men. Reliable power sources are also vital for manufacturing sectors with large female labor forces such as the RMG sector.

Areas that could be strengthened:

- Some projects have encouraged the hiring of women professionals in executing agencies, but this is an area where more effort could be made. Such positions provide both role models for other women and employment opportunities in nontraditional occupations like engineering. Awareness raising and policy and facility additions may be necessary to ensure woman-friendly working environments.

Empowerment results: Staff from one executing agency reported that some leaders from labor contracting societies had run successfully for office in the Union Parishad. Their experiences in the societies gave them the skills and confidence to accept these decision-making opportunities.

- There is a need for policy dialogue to extend wage parity in construction to other areas of employment.
- ADB is increasing investments in micro- and small and medium enterprises. The constraints women face in accessing these opportunities (lack of skills, knowledge of opportunities) need to be taken into account. Women also face difficulties in accessing assets to expand microenterprises into larger, employment generating enterprises. Special measures to overcome these constraints need to be identified for the potential of women as entrepreneurs to be realized.

D. Governance to Improve Provision of Services

- Local governments now include women representatives, and efforts have been made in *urban and rural development* projects to ensure that they are participating in decisions on the design and management of new infrastructure. Special measures include assigning specific rooms for women to meet with their female constituents and offering additional training to women who are unused to most aspects of local government.
- Good practice:** The designs of Union Parishad offices under an ADB-financed project incorporated a room reserved for elected women representatives to meet with other women. This design is now required for all UP buildings. The space for women has not only encouraged women to meet with their representatives, it has also demonstrated government commitment to women's participation.
- During training sessions with elected women representatives in Pourishava, the *urban project* found that there was inadequate guidance provided at the municipal level on the roles and responsibilities of elected officials in general and of women in particular. Through policy dialogue and lobbying from LGED and other agencies, a new circular was adopted. This demonstrates how special measures for women can lead to improvements for all.
 - In *rural development*, efforts to involve women in infrastructure management committees have provided opportunities for women's voices to be heard and have supported women's participation in nontraditional areas of income generation. For example, market committees where women's market corners have been established must have two female members. In some places male shop owners have complained about women having easy access to the new shops, but the committee explained how involving women more directly in the market place would benefit the whole community. Project staff have been able to provide training to female committee members to help them respond to complaints.

Areas that could be strengthened:

- Increasing the proportion of women involved in school committees would provide better opportunities for women to influence school management.
- There should be ongoing capacity building of government counterparts to incorporate gender and women's issues into all programming. This might require training officials in gender-sensitive planning as well as monitoring the effectiveness of measures to

ensure that women not only attend meetings but that their opinions are taken seriously and acted upon.

- Capacity building for effective participation of project beneficiaries should include information on services (training, health services) and vulnerability and risks for beneficiaries (e.g. trafficking).

E. Contributions to the National Action Plan

- Mainstreaming gender concerns into ADB-supported projects has helped the government's overall gender mainstreaming objectives. For example, LGED, a major executing agency in rural and urban development projects, has, through support from bilateral donors, implemented a gender strategy. ADB's projects have strengthened LGED's capacity to implement this strategy and have brought considerable experience and many good practices to the agency. Support in the education and health sectors has similarly enhanced government gender mainstreaming efforts.

Areas that could be strengthened:

- Support to the NAP has been less clear in ADB policy dialogue and sector strategies. Specific areas such as increasing women's access to land might have been promoted through policy dialogue on land reform activities.
- ADB poverty assessments and other macro analyses could identify specific contributions made by women to economic growth, and more attention could be paid to gender gaps in achievements in many areas. Detailed data on and analysis of these issues could be provided on a regular basis and brought with sharper focus to policy dialogue.
- Policy dialogue and consideration of NAP should be part of program and project design.
- Explicit requirements for reporting data disaggregated by sex at all levels from all government agencies supported by ADB would contribute considerably to government efforts to gather and provide data on gender gaps.

F. Additional Activities

- *Transportation* sector projects that have involved extensive *involuntary resettlement schemes*, such as the Jamuna Bridge project, have incorporated elements to ensure women's needs are met and that mitigating measures are taken to ensure impacts on their livelihoods and capacities to carry out domestic responsibilities are not negative. Women's groups were formed and skill training, microfinance, and other opportunities were offered. Specially targeted programs met the needs of female-headed households.

Areas that could be strengthened:

- Women rarely have legal title to land, and this limits their capacity to claim compensation for involuntary resettlement other than through male family members.

- Using cash compensation for long-term livelihood has been a challenge for most households involved in involuntary resettlement schemes. Mechanisms that ensure that women have some influence over spending what might be the largest inflow of cash ever experienced by a household need to be considered.
- Programs that facilitate joint registration of new land purchases would encourage increased access to land for women.

G. Overall Assessment

ADB's mainstreaming approach to gender and development has been successful in achieving progress for some of the objectives of the 1999 gender strategy. Care has to be taken, however, to ensure that mainstreaming does not lead to diluting achievements ("thinstreaming") or to a sense of complacency that sufficient efforts are being made without exploring what additional actions might be taken beyond encouraging women's participation. The lack of regular monitoring of progress against performance benchmarks limits learning from experiences in this highly challenging area. It is important to consolidate the experiences of the past 4 years and to ensure that women are given maximum opportunities to access the assets and services required to increase their incomes and their employment opportunities. At the same time, women must be agents of change in institutions that manage development in order to sustain poverty reduction. The additional resource of a full-time gender advisor in the Bangladesh Resident Mission offers the potential to consolidate progress and to seek out new and innovative areas for support.

Other donor agencies have supported projects that address areas such as legal and judicial reform, violence against women, and strengthening women's voices in civil society. These are areas where ADB does not have potential for adding value. ADB's lack of experience in or focus on areas such as legal reform may explain to some extent the lack of progress on addressing land reform for women. As ADB seeks to further narrow its focus in order to maximize its impact, alternative means such as technical assistance or policy dialogue that cannot be directly incorporated into project activities may be necessary to address factors that influence overall performance.

ADB's loan portfolio dedicates a significant proportion of all development resources available to the government for poverty reduction to be used to make substantial progress on the empowerment of women and on narrowing gender gaps. Targets for poverty reduction and realizing the MDGs cannot be achieved within the timeframes proposed without significantly narrowing gender gaps. ADB's gender mainstreaming strategy therefore requires clear and consistent commitment to making gender and women's issues a core concern and unit of analysis in policy dialogue, in planning sector strategies, and in designing and implementing projects if ADB is to maximize its contribution in this area. The areas of focus suggested for the gender strategy in the new CSP, the issues to be considered, and the steps to ensuring that these objectives are met all draw on the experiences of the past years and the assessment of trends and challenges presented in the initial sections of this paper.

Chapter IV Gender and Development Strategy 2005-2010

Despite the gains made by Bangladeshi women in recent years, considerable gender gaps in almost all development indicators remain, and women continue to experience considerable constraints from accessing or controlling economic and other resources that would reduce their vulnerability to poverty. ADB's policy on gender and development adopts mainstreaming as a key strategy for promoting gender equality and the empowerment of women to ensure gender disparities in all ADB activities are addressed. Gender is a crosscutting concern affecting all aspects of ADB's operations including macroeconomic and sector work, lending, and technical assistance programs. ADB's poverty reduction strategy also identifies gender equality as a thematic and crosscutting concern.

Applying these ADB frameworks, the Bangladesh gender and development strategy will adopt a two-pronged approach to facilitate gender and development objectives: *gender mainstreaming* in all activities and exploring linked, *gender-specific* activities to address persistent structural constraints women face. Specific components will be designed and incorporated into loan projects to correct gender disparities and to increase women's participation in and benefit from project activities. Studies of gender-related issues can be carried out through technical assistance projects that advance understanding of the nature of gender disparities and how they might be addressed, and policy dialogue can reinforce ADB's commitment to promoting gender equality. This approach will also support the policies of the government, particularly the NSEGPRSD and the National Action Plan for the Advancement of Women.

A. Gender Equality and the Empowerment of Women

In **mainstreaming gender** considerations into loan projects, special attention needs to be paid to realizing the following opportunities.

- *Increasing the return on women's labor to ensure they benefit equitably from economic growth opportunities* presented through investments in areas such as infrastructure and crop diversification. Measures include: improving skills; creating employment opportunities in nontraditional sectors; accessing credit, land, markets, and information; and improving infrastructure and appropriate technologies to meet women's specific needs. In order to assess where these opportunities might lie, a gender analysis is required in consultation with female project beneficiaries. Then a comprehensive gender action plan must be formulated and implemented that identifies gender-related targets and incorporates them into contractual documents. Monitoring mechanisms have to track these targets to ensure that access to opportunities is realized and sustained.
- *Increasing women's access to quality education and health services* that meet their specific needs and enable them to reach their full potential. Emphasis will be placed on social development activities that enable women to define their needs and to reinforce their growing role as agents of change. This requires not only increasing access to

facilities and services but also challenging traditional attitudes to enhance community and family investments in improving female education and health outcomes.

- *Facilitating women's empowerment* so they may take greater control over their own lives and influence decisions made in the household and other institutions that affect their livelihoods and the well being of their families. This can be promoted through women's active participation in project design and the management and maintenance of project benefits. Women's vulnerability to poverty can be considerably reduced if they are able to retain control over benefits from development activities. As identified above, in order to assess where these opportunities might lie, a gender analysis is required in consultation with female project beneficiaries, and a comprehensive gender action plan must be prepared and implemented that identifies targets along with appropriate monitoring mechanisms.
- *Strengthening the capacity of institutions and individuals* to overcome structural barriers that limit women's potential to participate in and benefit from development. Women can be encouraged to participate in community decision making, but their voices will not be heard unless institutions change and acknowledge their rights to express their concerns and priorities. Specific activities may need to target male staff and decision makers in partner institutions to ensure they are aware of the rationale for incorporating women as decision makers and to facilitate their participation over the longer term.
- *Providing social protection* through pilot programs for tribal women and women most vulnerable to economic and social shocks, particularly those affected by employment retrenchment, natural disasters, or physical violence.
- *Promoting a positive image of and role for women as agents of change and key economic producers.* Unless women's contributions to economic growth are more visible in all data and analyses, their needs will not be taken into account in macro policies and development planning. Engaging men in this process is particularly important.

As sector strategies are planned and projects designed, consideration will be given to how these areas can be systematically addressed. Good practices and lessons from previous projects and information and analysis incorporated into technical assistance and other ADB activities and those of donors, the government, and civil society can be used to ensure that all aspects have been taken into account.

ADB-funded activities have served to increase women's access to development resources in the short term, but in some cases structural constraints that limit the sustainability of these gains have not been addressed. It is beyond the scope of many projects to address such structural constraints, especially where support from executing agencies is limited. In many cases, line ministries do not perceive it as their mandate to address social constraints, for example, even to increase sustainability of infrastructure or other investments. It is important, therefore, to seek other means to demonstrate the importance of addressing structural constraints faced by women in order to improve the sustainability of investments and to enhance poverty reduction. In the NAP and NSEGPRSD, the government has identified areas of specific concern such as reducing gender-

based violence and increasing women's active participation in political decision making. ADB may wish to explore specific initiatives in the following priority areas as they can directly support the government in promoting gender equality.

Gender-Based Violence: Threats to their security and actual violence are significant problems women face daily in public and private. A better understanding of how the costs of this violence affect poverty reduction (e.g. health costs or transaction costs for women to participate in economic opportunities) may point to ways ADB can address these issues in the context of its program of activities. The NSEGPRSD identifies the considerable cost of physical insecurity, including violence against women, to economic growth and poverty reduction. ADB could incorporate findings from studies of the impacts of gender-based violence into macro policy analysis and could quantify these costs and identify where programming could offset the burdens on the government and communities.

Infrastructure: Ways in which women's physical security can be improved through infrastructure development (e.g. separate waiting areas and training of transport staff regarding women's rights to free movement) should be studied. Such initiatives would facilitate greater mobility of women and enable them to take up emerging economic opportunities in the public sphere.

Anti-Trafficking Initiatives: International pressure on Bangladesh to stem human trafficking, particularly that of women and children, is very strong. ADB could explore which specific counter-trafficking components could build on existing sectoral experience. One example would be loans for infrastructure along borders and in dry-land port facilitates to strengthen enforcement of counter-trafficking and kidnapping legislation. The loans could include components for capacity building of immigration and other enforcement officers on how to identify perpetrators and protocols to follow once victims are identified. Another example would be the development and installation of computerized tracking systems of missing women and children that could build on local governance projects that promote birth registration.

Studies could advance the understanding of links between safe migration and combating human trafficking. For example, policy on the potential economic contribution of legal female migrants from decent jobs overseas could be studied. Government services that could be developed to promote and protect woman migrants such as emergency assistance services financed through membership in female migrant worker societies or associations could be explored. Women migrants could receive training in contract negotiation, available government services, channels for remitting savings to their families, and job skills to get higher returns on employment and to build their confidence. The potential role of the financial sector in facilitating remittance of migrant workers' earnings could also be investigated to ensure against traffickers and unscrupulous labor agents diverting large proportions of them. Other program areas already under consideration could be expanded to incorporate trafficking, for example, the role of social protection in reducing vulnerability to trafficking and the potential of improved targeting of poverty reduction initiatives to ensure those most vulnerable can benefit.

Women in Local Government: Women who have been elected to all levels of government have had few opportunities to develop the skills required to effectively represent their constituents or to develop and deliver appropriate government services. ADB may wish to develop specific activities to address these limitations with capacity-developing modules that could be adapted for each executing agency involved in improving the governance of loan investments. An additional objective would be to increase support for incorporating a gender and development framework for all policies and programs of key partner agencies where gender mainstreaming has been less consistent in the past, such as roads and highways or finance. Lessons from ADB's promotion of a gender and development approach in other government agencies, for example LGED, can be built into these capacity-building tools.

Direct Support to MWCA: Building the capacity of MWCA to provide technical support to line ministries that are key partners of ADB would also facilitate gender mainstreaming. Contributions from ADB to capacity building in MWCA by other development partners could serve to open communications between executing agencies and MWCA, again facilitating gender mainstreaming.

The following sections provide guidance on how the approach outlined above can be applied in the areas of focus identified in the CSP. Table 6 at the end of this section provides examples of entry points for addressing gender concerns in ADB's program of activities

B. Good Governance

Weak governance has had a negative impact on the achievement of expected results of all ADB sector strategies and projects.²⁵ As noted in the CSP, development assistance must address governance-related issues upfront. This will require consideration in all ADB-supported activities of how to reform governance in all sectors including private and state-owned enterprises, civil society, and local government institutions. In Bangladesh, existing mechanisms are not transparent or accountable; these weaknesses influence the quality and cost of services to consumers and communities. A key to improving transparency and accountability is meaningful participation of consumers and communities in making development decisions. For example, parents are very disillusioned with the educational system, and participation in school management committees is low. New ADB projects will ensure that the officials responsible for managing education respond to the needs of all students and parents.

Historically, women have not participated effectively in the governance of public services. Only recently have quotas been established for electing women to local governments. Social mobilization by NGOs, particularly MFIs, has encouraged greater numbers of women to run for these positions. Many development partners, including ADB, have insisted on female participation in user groups to design and maintain new infrastructure. Confidence levels have developed through group membership, and additional training has been offered through various programs. These are only first steps. As the governance of ADB-funded investments is strengthened, special

²⁵ ADB, 2003, CAPE page 54.

measures may be required to ensure women's needs and priorities are taken into account and that women participate effectively in decision making.

Gender-inclusive steps to address gender and governance issues in project design include the following.

- *Full participation of women:* All efforts to encourage women's participation in governance of services and institutions that allocate development resources must be matched with measures to ensure women's voices are heard when they attend meetings.
- *Capacity building:* Women may need training to understanding what issues will be discussed and how to prepare their contributions. Men may also need capacity building to understand why women's participation is important for the success of poverty reduction and for the overall governance of their communities.
- *Training of elected women officials:* Most of the women elected since the quota was put in place have had little or no experience participating in decision making, in formulating arguments, or in fully understanding their roles in local government (e.g. budget planning, monitoring projects). Training will be required for some time to ensure elected women officials can fulfill their responsibilities effectively and can overcome traditional attitudes toward women's full participation in public life.
- *Defining roles of men and women:* Institutionalizing women's meaningful participation may require adjusting the mandate and governing policies of an organization or committee to emphasize the role of women alongside men. Such measures are important to minimize discrimination and harassment of women and to build an environment that values equity.
- *Encouraging accountability from elected officials:* Women voters may require additional training to understand how they may hold their elected officials accountable for promises made regarding policies and programming that meets their needs. Similarly, elected officials, particularly newly elected women, need additional capacity building regarding their roles and how to communicate with their constituents.

The law and order situation is deteriorating in Bangladesh, and that has a significant impact on women in the form of gender-based violence like domestic violence, sexual assault, acid throwing, and trafficking. The NSEGPRSD notes the significant cost of physical insecurity on women's ability to participate in economic activities. Gender-based violence is not just a women's issue; it requires that men become engaged in changing social norms that discount or ignore the cost of these forms of violence to their communities and to poverty reduction in general.

Gender-inclusive steps to address gender-based violence in project design include the following.

- *Social mobilization activities:* These incorporate opportunities to discuss how the law and order situation can be improved to encourage women to take up opportunities offered in project activities including specifically the role of men.

- *Role of local government:* Capacity building activities that identify and address women's specific concerns regarding law and order can be incorporated in local government activities.
- *Law reform:* Policy dialogue should include specific areas of legal reform and effective enforcement that have the potential to address the security concerns of women that limit their benefits from project activities, especially in light of the difficulties women have receiving protection from law enforcement agencies.
- *Legal empowerment:* Social mobilization and capacity building activities can incorporate or provide links to legal empowerment opportunities for women to promote their understanding of their rights and how to use legal structures for their protection.
- *Health and education:* Projects could address violence. For example, medical professionals could be trained to collect evidence from victims of violence in a gender-sensitive manner. Curriculum modules could be added in secondary school that explore the costs of domestic violence, promote respect for women's rights, and build resistance to trafficking.

Recent studies have been undertaken to assess whether or not institutions with high proportions of women staff or decision makers are less corrupt than those dominated by men. There seems to be evidence that female-dominated institutions are less corrupt, but other factors have to be considered. One is that women's institutions tend not to handle large budgets. Another is that women may not have been in decision-making positions for very long and hence may not yet have been influenced by organizational cultures that encourage corrupt practices. Basically, there is little evidence that women are intrinsically less likely to participate in illegal practices.

C. Private Sector Development

In view of the critical role the private sector plays in development, ADB seeks to improve the climate for its development to create employment and to catalyze private investment in public infrastructure through policy, institutional, and regulatory reforms. ADB will also provide support for small and medium enterprise (SME) development with a view to increasing productivity and employment and will exploit the potential for greater private sector participation in the provision of social infrastructure that benefits the poor such as education and health care.

Women are constrained from accessing the assets required to increase their productivity. Access to marketing information and basic mobility are also limited. There is potential to create employment among women microentrepreneurs, as many women would prefer to work for and among women. Similarly, as women start to shop in public markets, they also prefer to buy from women producers, again indicating pent-up consumption that could be converted into economic growth in the retail sector. The potential of women as producers, employers, and consumers has been demonstrated in the women's market corners in ADB's rural development projects. There is potential for some of these microenterprises to expand and potentially to become medium sized.

Some woman-led enterprises have already reached export potential. The recently formed Women's Chamber of Commerce has identified woman-led SMEs and has linked them with smaller scale producers to provide training, exposure to markets, and mentoring. Woman-led enterprises export agricultural produce, processed foods, handicrafts, and other items, and some are looking to order more products from self-employed, owner-operated enterprises. These links have the potential to be strengthened to build a critical mass, but they require very specific support based on the constraints women face. Many of the smaller producers are unaware of the market potential for their products as they have been isolated in their households. Programs run by and for women overcome these traditional attitudes more readily. Women who lack confidence often respond more quickly to ideas from women acting as role models. Woman-led enterprises also have the potential to be considered socially "suitable" employers for girls as they graduate from secondary school if other acceptable employment avenues are unable to absorb them.

Gender-inclusive steps to address these concerns in SME projects may include the following.

- *Analysis of women-led enterprises in all sectors:* Women are increasingly active in some sectors of manufacturing and service provision despite the constraints they face.
- *Targets for women's participation:* Project activities should set targets to ensure that women are encouraged to participate and that their specific concerns are addressed, e.g., overcoming assumptions that women are not interested in expanding their businesses.
- *Capacity building:* gender sensitization of policy makers and business leaders of the potential contribution of women to growth in the SME sector. Lessons from ADB-funded activities in market growth centers that have encouraged women to start up trade and service microenterprises have demonstrated how women can move into new economic opportunities and offer employment to other women. These retailers have also successfully tapped the considerable pent-up consumption of women buyers. Challenging traditional attitudes toward women as entrepreneurs has proven to be successful with appropriate support.
- *Market information:* Women entrepreneurs with their limited mobility tend to have less access to market information. Specific activities may be necessary to build this knowledge, for example, exposure visits and training in marketing techniques, pricing information and product styles.
- *Women organizing in groups:* Women usually prefer to undertake new activities that challenge traditional attitudes in groups to overcome resistance together and to build their confidence with mentoring from women with greater public experience.

D. Regional Cooperation

Due to its strategic location, resources, and markets, Bangladesh stands to gain substantially from regional cooperation, especially in the areas of trade, energy, and transport. Areas of cooperation that are being addressed through South Asia Subregional Economic Cooperation include water sharing, roads and other communication infrastructure, and tourism.

Several gender issues may have to be taken into account in the design of regional cooperative activities or policy dialogue.

Water Sharing: The impacts of any water sharing agreement on community access to water for all purposes must ensure that gender-based differences are taken into account. Steps to ensure that happens include:

- consultation with women to ensure their needs are identified and addressed;
- consideration of linking regional water management for irrigation and potable water requirements;
- engaging elected women officials or female community representatives in the governance of new water sharing agreements.

Roads and other Infrastructure for Communication: People as well as goods use the road networks currently under improvement across South Asia. Trafficking of women and children has already been recognized as a serious issue in the region, so any changes in road networks should take into account the effects they might have on the economic dynamics of trafficking. Components addressing human trafficking and HIV/AIDS have been incorporated into the most recent ADB-funded loan for regional road improvements. Lessons can be drawn from this project and the following measures can be considered:

- information booths in bus stands and ghats (boat loading facilities) where NGOs or government officials can provide advice and assistance to women travelers;
- capacity building of immigration and customs officials to track migration flows and the movement of goods more efficiently and to intercept human smugglers and traffickers;
- awareness campaigns among construction and transport workers of the harm caused by using the services of trafficked commercial sex workers (particularly children) and the health risks involved;
- other regulatory measures to change the behavior of transport workers and hence limit the demand for commercial sex, for example, limiting the number of hours of work or distance traveled from home which has proved successful in India.

Tourism: There are opportunities to develop and promote recruitment guidelines and codes of conduct for industry associations to encourage fair labor practices and to address the problems of trafficking, the spread of commercial sex tourism, and the sexual exploitation of workers.

E. Policy Dialogue

Areas of focus for the gender strategy can be further reinforced through policy dialogue with the government especially on the following issues:

- improving accounting for and analysis of women's contributions to the economy and their roles in poverty reduction through improved data collection and analysis;

- encouraging efforts already made by several ministries to improve governance of development resources by facilitating women's participation in decision making including revisions to ordinances and circulars regarding roles and responsibilities, capacity building, valuing inputs from women by taking action on their recommendations, and increasing awareness of male staff of the importance of narrowing gender gaps and empowering women;
- exploring different approaches to enforcing wage parity and narrowing gender gaps in benefits from government employment creation schemes;
- promoting mainstreaming of gender concerns and implementation of the NAP into all operations of government in line with efforts from the MWCA and other line ministries and in collaboration with other donors;
- exploring incentives to increase the number of women professionals in government positions starting with project teams of executing agencies.

F. Implementation of the Gender Strategy

The following steps form a strategic approach to systematically ensuring that suitable measures are taken to increase women's empowerment and to narrow gender gaps in all ADB operations in Bangladesh.

- Ensure that mechanisms for implementing and monitoring ADB projects are established with the explicit, contractual agreement of the executing agency in a gender action plan that lists indicators and the time in which they are to be achieved. Table 6 below provides examples of entry points for gender mainstreaming in each sector supported by ADB.
- Ensure that gender gaps in wages in ADB-supported activities are reduced over time to parity and that monitoring mechanisms are developed to assist contractors and other agencies to assess progress in this area. Good practices that can be extended to all sectors have already been identified in several ADB-funded projects.
- Build the capacity of local government institutions and other partners to plan, implement, and monitor gender-sensitive policies and programs. Including gender specialists with adequate mandates to participate in the design of activities and the selection of monitoring indicators in project implementation teams would be an important step in this process. Several bilateral donors have expressed an interest in developing gender strategies for partner government agencies. ADB could encourage these efforts by ensuring that their recommendations are followed by ADB-funded projects. Funds could be identified from alternative sources within ADB to develop and deliver specific training opportunities to increase skills such as gender analysis and gender-sensitive monitoring and evaluation techniques and to build networks among different agencies. This would also provide scope for promoting and sustaining gender mainstreaming beyond ADB's direct partnership.
- Support the mainstreaming goals set out in the NAP and NSEGPRSD by identifying common objectives and by ensuring that partner agencies consistently comply with monitoring and reporting requirements for key indicators on narrowing gender gaps.

This is particularly important for indicators identified in the early sections of the NSEGPRSD that have not been developed in specific plans in line ministries. Links to pass along data and to assist with analysis need to be established with MWCA for this support to be most effective and sustainable.

- Support studies and research in ADB to broaden the understanding of gender gaps and to improve understanding of potential entry points and practical policy levers.
- Develop detailed monitoring mechanisms to track progress and capture good practices in implementing this gender strategy. These mechanisms will rely on data disaggregated by sex and on the increased capacity of monitors and evaluators to analyze the significance of data related to gender differences and gaps. The findings can then regularly be disseminated to provide an overall picture to all ADB staff of progress against benchmarks tracked by MWCA and identified in the NSEGPRSD.

Table 6: Suggested Entry Points for Mainstreaming Gender Concerns into ADB-supported Projects in Bangladesh by Sector

Sector	Entry points
Energy	<ul style="list-style-type: none"> • monitor impacts of projects in economic sectors where women predominate to track if they are benefiting • employment opportunities and wage parity in construction activities and incentives to increase number of women in related professions • resettlement issues • alternative energy technologies including use of energy for domestic purposes
Transport	<ul style="list-style-type: none"> • all components bring women into the design of infrastructure that builds their empowerment within the community • employment opportunities and wage parity for women closely monitored in construction and maintenance activities • women's participation as users and in maintenance operations • impacts on women and men in communities is tracked • resettlement issues for both men and women • links established to programming in areas where vulnerabilities can be addressed e.g. prevention of HIV/AIDS, trafficking, child labor • building capacities in executing agencies to take these issues into account • incentives to increase number of women in related professions
Agriculture	<ul style="list-style-type: none"> • seek way to increase women's productivity especially for return on their labour e.g. entry into agribusiness, postharvest activities, improved garden varieties, livestock • increase skills and access to other inputs e.g., information, technologies, credit, and land

Sector	Entry points
	<ul style="list-style-type: none"> • improve domestic and labor saving technologies • improve access to markets through social mobilization and increased knowledge and skills to overcome social as well as economic barriers • extend crop diversification opportunities to garden produce, markets, and livestock • include targets for women’s participation in farmer groups to assist in design and delivery of extension services • change attitudes, behavior and skills of male producers and service providers • build capacity of all executive agencies to take gender issues into account
Rural Development	<ul style="list-style-type: none"> • all components bring women into the design of infrastructure and rural institutions that builds their empowerment within the community • construction employment opportunities with wage parity • participation in maintenance operations • access to resources and services • effective participation in governance through user groups and local government
Forestry and Natural Resources	<ul style="list-style-type: none"> • monitor impacts of legal and managerial reforms on women and men as producers and on time involved with forestry management • encourage women’s participation in forestry management through groups as professionals, monitors, and users of resources • promote increased training of women in forestry professions
Water Resources	<ul style="list-style-type: none"> • effective participation of women in water-user committees for planning of interventions that build their empowerment in the community • employment opportunities and wage parity for women in construction that are closely monitored • women’s participation in maintenance operations • assessing and monitoring impact of infrastructure on women and men • assessing the impact of river erosion on women and men and providing mitigating activities that specifically address their needs • resettlement issues
Finance and Trade	<ul style="list-style-type: none"> • research issues for woman-led enterprises, e.g. access to capital (particularly venture capital), land, network of business contacts, market knowledge etc. • seek niches with particular potential for woman-led SMEs and identify barriers, explore the potential for partnerships with female entrepreneurs to overcome barriers to entry

Sector	Entry points
Urban Development	<ul style="list-style-type: none"> • all components bring women into the design, implementation of infrastructure that builds their empowerment within the community • capacity of elected women to strengthen decentralized governance • women participate in decision making • provide access to social protection for migrants and floating populations including women and children, especially regarding information on social services and risks such as trafficking or child labor • build capacity of executing agencies to sustain gender components
Education	<ul style="list-style-type: none"> • sustain equal ratios of enrollment but address completion and learning achievement • examine targeting and effectiveness of subsidies for girls to attend secondary school • increase women's participation in school management and governance at local levels including addressing specific constraints, e.g. facilities, timing of meetings, and capacity to understand issues • contribute to improving the quality of education through improvements in gender-sensitive curricula that covers topics such as addressing domestic violence, trafficking awareness • increase proportion of woman teachers and explore specific constraints and how they might be overcome • ensure follow-up literacy curricula address specific needs of women in increasing the value of their labor, or explore new employment opportunities • expand early childhood education
Health	<ul style="list-style-type: none"> • monitor reach and appropriateness of targeting for poorest women and those most vulnerable in slum areas • ensure particular needs of women are being met, e.g. shelters for victims of violence • capacity building of medical professionals in areas such as counselling, referral services for victims of violence • explore alternative sources for funds for women to limit opportunity costs for them or their children of using health services • build capacity of executing agencies to take gender issues into account in the management of health services

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Annex A. Statistical Tables

Table 1: Incidence of Poverty by Sex of Head of Household - 1988–2000

Residence	Percentage of Population			
	Hardcore poverty (1,850 Kilo calories/person/day)		Absolute poverty (2,122 Kilo calories/person/day)	
	Woman-headed	Man-headed	Woman-headed	Man-headed
	1988-1989			
National	32.6	27.7	44.5	47.8
Rural	33.0	28.5	42.3	47.9
Urban	31.7	26.2	49.0	47.6
	2000			
National	25.4	19.6	49.1	44.0
Rural	24.6	18.4	47.7	41.9
Urban	27.7	24.8	53.3	52.4

Source: HES 1988-89 & HES 2000, BBS.

Table 2: Average Monthly Income (taka) per Household, 1988–1989 and 2000

Residence	Woman-headed	Man-headed	% Women
	1988–1989		
National	1,892	2,909	65
Rural	1,760	2,711	65
Urban	2,876	4,281	67
	2000		
National	4,453	5,996	70
Rural	3,447	4,946	70
Urban	7,090	10,177	70

Source: HIES, 2000, BBS.

Table 3: Percent of Paid Salaried Workers by Monthly Income, Sex, and Residence 1999–2000

Monthly Income in Taka	National		Rural		Urban	
	Women	Men	Women	Men	Women	Men
Total	100.0	100.0	100.0	100.0	100.0	100.0
1-750	41.7	7.3	54.2	9.7	32.6	4.7
751-1000	19.2	8.9	18.5	12.1	19.9	5.3
1001-1500	10.6	10.2	7.7	13.2	12.8	6.8
1501-2000	6.7	13.1	2.9	13.4	9.6	12.8
2001-2500	3.2	7.5	0.6	7.9	5.0	7.0
2501-3000	5.9	14.5	5.4	13.7	6.3	15.5
3001-3500	2.2	5.8	2.9	5.2	1.7	6.5
3501-4000	5.0	9.4	6.0	8.5	4.3	10.3
4001-5000	2.1	9.2	1.8	8.7	2.1	9.8
5001-7500	1.9	8.0	0	5.3	3.2	10.9
7501-10000	0.8	3.9	0	1.7	1.3	6.3
10001+	0.7	2.2	0	0.6	1.2	4.1

Source: LFS, 1999-2000, BBS.

Table 4: Literacy Rate of Population Aged 15+ 1974–2001

Year/Status	National		Rural		Urban	
	Women	Men	Women	Men	Women	Men
1974	13.3	37.2	12.1	34.6	33.1	62.5
1981	18.0	39.7	15.3	35.4	34.1	58.0
1987	22.9	39.7	18.7	39.5	50.5	71.5
1988	23.4	39.7	19.1	40.0	51.3	71.6
1991	24.2	38.9	20.4	42.1	52.5	72.7
2000	38.0	53.5	33.2	48.9	55.5	70.2
2000						
Poor HH	23.5	30.0				
Non-poor HH	52.6	67.9				

Source: 1. Population census: 1974, 1981, 1991-2001.
2. SRS, 1987; HDS, 1995, 1998, 2000.

Annex B. Donor Support

Table 1: Planned and Ongoing Donor-Supported Activities for the Advancement of Women in Bangladesh

Activities	Donor agency
<p>Women and Poverty Reduction:</p> <ul style="list-style-type: none"> • Microcredit income generating and employment creation programs various (BRAC, Proshika, Grameen) • Infrastructure development • Community empowerment programs • Street children's empowerment • Women's empowerment through employment and health care • Empowerment of adolescent girls • Agriculture (livestock, homestead gardens) • Gender budgeting • Food supply and VGD 	<ul style="list-style-type: none"> • ADB, DANIDA, WFP, DFID, CIDA, NORAD, USAID • ADB • UNDP • EC, ILO • UNICEF • DANIDA, USAID, ADB • Netherlands, NORAD, WB • WFP
<p>Education and Training of Women</p> <ul style="list-style-type: none"> • NFP, adult literacy, hard to reach children • Vocational and skill training including adolescent girls • Primary and secondary education that promotes enrollment of girls 	<ul style="list-style-type: none"> • EC, DFID, UNICEF, ADB, Norway • ADB, SDC, UNDP, UNICEF, ILO, USAID, UNFPA • ADB, UNICEF, Netherlands, USAID
<p>Women's Health</p> <ul style="list-style-type: none"> • National nutrition program and integrated NP • Gender aspects of HPSP • Primary health care in urban areas for poor women, safe motherhood, reproductive health • HIV/AIDS • Arsenic poisoning mitigation 	<ul style="list-style-type: none"> • WB, CIDA, WFP, UNICEF • Netherlands, EC, DFID • ADB, UNICEF, UNFPA, DFID • USAID, SDC, UNFPA • UNICEF, WB, SDC
<p>Violence against Women</p> <ul style="list-style-type: none"> • Support to victims: woman-friendly hospitals, shelters and crisis centers, psychosocial counseling • Legal aid, advocacy and support to government 	<ul style="list-style-type: none"> • UNICEF, EC, ADB, DFID, Netherlands • DANIDA, Netherlands
<p>Women and the Economy</p> <ul style="list-style-type: none"> • Enterprise development and employment creation • Support to women in manufacturing sector 	<ul style="list-style-type: none"> • ILO, UNDP, SDC, USAID • CIDA, WFP
<p>Strengthening Institutional Mechanisms for Women</p> <ul style="list-style-type: none"> • Gender mainstreaming with MWCA 	<ul style="list-style-type: none"> • CIDA

Activities	Donor agency
<ul style="list-style-type: none"> • Gender training in government and other decision making organizations (local government etc.) • CEDAW promotion and communication 	<ul style="list-style-type: none"> • UNICEF, UNDP, DFID, Netherlands, ADB • UNICEF
<p>Human Rights</p> <ul style="list-style-type: none"> • CEDAW promotion and communication • Combating trafficking of women • Strengthening legal and law enforcement mechanisms • Democracy and rights 	<ul style="list-style-type: none"> • UNICEF • EC, ADB, WB • DFID, ILO, Netherlands • Netherlands, DFID
<p>Women and the Environment</p> <ul style="list-style-type: none"> • Sustainable environmental management • Water management 	<ul style="list-style-type: none"> • UNDP, ADB, SDC, WFP • SDC, ADB
<p>Child Protection and Related Issues</p> <ul style="list-style-type: none"> • Combating child labor, including education and skills training • Combating child trafficking 	<ul style="list-style-type: none"> • Norway, UNFPA, ADB, Netherlands, ILO • Norway

Annex C. Persons Met during Gender Assessment Mission in August 2003

ADB staff:

Mr. Toru Shibuichi, Country Director
Ms. Hua Du Principal Programs Specialist
Ms. Meriaty Subroto, Programs Officer
Purnima Rajapakse - Senior Economist
Rezaul Karim Khan, Economist
Shamsuddin Ahmed, Head Energy
Jamal Mahmud - Head Social Infrastructure
Charoen Bunchandranon - Head, Project Implementation Unit
Stefan Ekeland, Project implementation Officer
Md. Rafiqul Islam, Project Implementation Officer
Mr Arun K. Saha _ Project Implementation Officer
Mr. Ahmed Farouk - Project Implementation Officer
Ferdousi Sultana Begum, Social Development and Gender Officer

Government of Bangladesh:

Ms. Ferdous Ara Begum, Joint Secretary, Ministry of Women and Children Affairs
Ms. Rasheda Begum, Senior Assistant Chief, Ministry of Women and Children Affairs
Mr. Wahidur Rahman- Sup Engr. Rural Infrastructure Sector, LGED
Mr. M.A. Gaffar - Director , Urban Managment Support Unit, LGED
Mr. Nurul Islam, Sup Engr. Water Resource Development Unit, LGED
Mr. Md. Bashir Ahmed, Project Director, Small Scale and Water Resources Project, LGED.
Mr. Md. Sayeedul Haque, Project Director, Third Rural Inf. Project
Mr Ashraful Alam, Deputy Director, Urban Management Support Unit, LGED
Mr. A. B. Siddique, Project Director, UGIIP, LGED
Mr. Munibul Haque, Executive Engineers, LGED, Sirajganj
Mr. Pramanik, Executive Engineers, LGED, Mymensingh
Mr. Mohirul Islam , Assistant Engineer, UGIIP. LGED
Mr. Deputy Director, Resettlement, Jamuna Multipurpose Bridge Authority
Officials of LGED in Mymensingh and Sirajganj

Consultants:

Mr Saiyid Musharraf Husain, Consultant ADB for UGIIP
Ms. Farida Akhter Gender Specialist Third Rural Infrastructure Development Project
Ms. Shamsunnahar, Gender Specialist. Small Scale water Resource Sector Dev. Project
Mr. Azim Syed, Enterprise Process Specialist, Consultant
Mr. Nurul Islam Sarder, Team Leader JFPR Project

Local government body:

Mr. Chairman, Sirajganj Municipality
Four female Ward Commissioners, Sirajganj municipality
Chief Executive Officer and other officials of the municipality

Civil society organizations:

Dr. M. K. Mujuri, BIDS
Ms. Dora Panagides, Country Director, Helen Keller / Bangladesh
Ms. Rasheda Chowdhury, CAMPE
Ms. Deneb Zeenat Latif, Project Officer, South Asia Enterprise Development Facility
Ms. Selima Ahmad, President, Bangladesh Women Chamber of Business & Industry
Ms. Nasreen Huq, Country Director, Action Aid
Ms. Sultana Kamal/Dr. Faustin Peereira, Ain O' Salishi Kendra
Ms. Nilufar Ahmed, The World Bank

LCG –WAGE meeting at World Bank, representatives from:

USAID
SIDA
UNFPA
WFP
JICA
Netherlands
DFID
WB
UNDP
CIDA
UNICEF
ADB

Round table discussion with NGOs:

Ms. Masuda K. Shefali, Executive Director, Nari Uddug Kendra
Ms. Sheepa Hafiza, Program Head, Human Right & Gender, BRAC
Mr. Majedu Haq, CARE BANGLADESH
Advocate Roksana Khondker, Khan Foudation
Ms. Aroma Dutta, PRIP TRUST
Mr. Farid Hasan Ahmed, OXFAM
Ms. Jahanara Huq, Women for Women
Ms. Ayesha A. Khanam, Bangladesh Mohila Parishad

Project field trips: Mymensingh to visit TRIDP Project
Sirajganj to visit STIDP-II and Jamuna Bridge Resettlement Project