



ADB **REVIEW**

NEWS FROM THE ASIAN DEVELOPMENT BANK

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GENDER AND DEVELOPMENT

GETTING THE BALANCE RIGHT



A BETTER FUTURE
Creating a just, equal, and democratic society for all is the goal of gender and development initiatives that will hopefully give these children more opportunities

Joe Cantrell

VIEWS ON GENDER

- 3 VISION Gender Issues on the Global Agenda**
172 nations have signed the Convention on the Elimination of All Forms of Discrimination Against Women. But has anything really changed asks the Executive Director of UNIFEM
- 6 PERSPECTIVES No Excuses** Norwegian Minister: Gender equality must be addressed as a core development issue to reduce poverty
- 7 Polishing Precious Gems** Cambodian Secretary of State: Women must be seen as valuable—not vulnerable—and as critical players in national development
- 8 INTERVIEW The Forgotten Half** ADB should assume a higher profile as the regional development bank committed to promoting gender equality, says ADB Vice-President
- 10 OPINION Are We Making Progress?**
The road from WID to GAD in ADB



ABOUT THE COVER

This headloader in India has a tough job that discrimination can make even worse if she does not receive equal pay for equal work. Gender equality is about getting the balance right—and not just for her next load.

Photo by Joe Cantrell

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

GLOBAL ISSUES

- 13 Trade Liberalization: Pain or Gain?** The different impacts on women and men of changes in trade policies and rules must be studied carefully
- 14 Gender and the MDGs** The 1990s was the decade of promises to women; now it is time to implement
- 16 Fishing in the Stream of Migration** Preventing trafficking requires empowering women and girls economically and socially

GENDER INITIATIVES

- 20 MICROFINANCE Credit Makes Good Business Sense for Poor Women**

Microfinance is dramatically affecting the lives of Pakistan's poorest through increased income, better health, improved self-esteem, and higher social status

26 URBAN DEVELOPMENT Taking Charge

Nongovernment organizations are working to help transform the slums of Karnataka into more livable communities. Their main allies? Women



HER LIFE

Find out what it is like to sell hot water in Bishkek for a living **42**

- 32 Gaining Power through Local Government** Poor women are making their voices heard in local governance structures

- 34 Disabled Can Help Others** An innovative project is using the experiences of skilled people with disabilities to train other needy people in job skills

DEPARTMENTS

- 12 LAW MATTERS**
- 23 WEB WATCH**
- 23 NEWS FOR NGOS**



Gender Issues on the Global Agenda

As of mid-2003, 172 nations had signed the convention on eliminating all forms of discrimination against women. Has anything really changed as a result?

By Noeleen Heyzer, Executive Director, United Nations Development Fund for Women

At the Millennium Summit in 2000, 172 nations of the world endorsed the need to achieve equality and women's empowerment as one of eight priority Millennium Development Goals (MDGs). In so doing, they reaffirmed commitments made to the world's women at a series of international conferences in the 1990s and early 2000s, including the 1994 International Conference on Population and Development, 1995 World Summit on Social Development, 1995 Fourth World Conference on Women in Beijing, and United Nations General Assembly Special Session on HIV/AIDS in 2001.

The inclusion of women's empowerment and gender equality as one of the MDGs is a sign of progress—a recognition that gender equality is important not only as a goal in itself but is also critical to achieving all the other goals. However, the way forward is less certain than it appeared in 1979, when the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) was adopted, committing its signatories to eliminating the obstacles that limit women's equal enjoyment of human rights, access to resources, and equal participation in decision making in all societies.

As of June 2003, 172 nations had signed this convention. But 13 years after it entered into force, and 8 years after Beijing, what can we say has changed? In 2002–2003, the United Nations Development Fund for Women (UNIFEM) examined women's progress along several different

dimensions, including literacy and education; paid employment and political decision

making; addressing the impact of armed conflict on women and their important role in peace building; and the end of violence against women. While progress has indeed taken place in all regions, it is everywhere uneven and slow, subject to setbacks and reversals.

Toward Gender Equality

As UNIFEM noted in *Progress of the World's Women 2002*, gender equality can mean different things to different societies. The notion of progress itself is subject to different interpretations by different groups of women. And progress in one area does not guarantee progress in all areas: women may enjoy certain rights yet still suffer extreme discrimination. But some generalizations are possible.

First, any assessment of progress toward gender equality must be understood in the context in which our world is now shaped: economic globalization, national fragmentation and conflict, and problems without borders—all with major consequences to women's lives.

The financial crises in Asia and Latin America and the ongoing struggle between rich and poor countries over the terms of

world trade have highlighted the challenges of globalization. While some people, including many women, have benefited from new market and employment opportunities, others have experienced new or deepening inequalities.

The fragmentation of states along lines of ethnicity, language, and religion—often resulting in war and armed conflict—has been accompanied by systematic gender-based violence, including rape, forced pregnancy, and deliberate infection with HIV/AIDS.

And a rise in problems that know no borders—including the proliferation of small arms, trafficking in weapons, drugs and human beings, and the spread of HIV/AIDS—has challenged the capacity of states to ensure basic security, especially that of women and children.

In this context, a review of data for each of the MDG indicators shows that coun-

tries with the lowest achievement in education, literacy, and nonagricultural wage employment tend to be the poorest—and are almost all in sub-Saharan Africa. While barriers to women's entry into paid employment are clearly crumbling, and women's share of nonagricultural employment is increasing in most countries, the benefits to women are less clear. Women's share approaches parity with that of men in less than half the countries for which data are available. And even where they approach parity, they still experience gender gaps in pay and conditions.

By contrast, women's share of seats in parliament, which depends less on wealth and more on political will, is highest where affirmative action measures, such as quotas, have been adopted. Despite the dire conditions in sub-Saharan Africa, for example, women have managed to increase their voice in public decision making; at the end of 2002, 13 countries in that region ranked higher in women's share of seats in parliament than some of the world's richest countries, including France, Japan, and the United States.

“ While progress has indeed taken place in all regions, it is everywhere uneven and slow, subject to setbacks and reversals ”



INTERCONNECTED Progress toward gender equality must be understood in the context in which our world is shaped

Eliminating Violence Against Women

Just as gender equality and women's empowerment are critical to achieving all MDGs, from reducing the numbers of people in absolute poverty to reversing the spread of HIV/AIDS, achieving this goal depends on progress in eliminating violence against women—in situations of armed conflict and in those that are free of such conflict. Here, too, progress is mixed.

Violence against women exists in every country of the world. Global estimates indicate that violence against women is as serious a cause of death and incapacity among women of reproductive age as cancer, and a greater cause of ill health than traffic accidents and malaria combined. A review by the World Health Organization found that 10–69% of women report having suffered this violence; they are raped, assaulted, trafficked, harassed, or forced to submit to harmful practices such as female genital mutilation. In most cases, the abuser will be a member of the woman's family or someone known to her.

This reality must be set in the context of the violence of all kinds that defines ev-



SCHOOL LUNCH Good nutrition is critical for building strong minds and bodies of the next generation

Carolyn Deoloph

eryday life in many countries. Whether it breaks out as full-scale war, ethnic or religious violence, terrorism, or the violence that regularly affects many poor and disenfranchised communities, the growing inequality and insecurity in the world increases violence against women. The toll is terrible and heart-breaking. But it can be stopped. Expertise, investment, and—above all—political will are required.

Country Profiles Needed

In the last decade, gender-based violence has moved from the shadows to the foreground. It is increasingly recognized as a violation of human rights, a crime against women and society. But continued progress demands concerted action at all levels. An increase in human traffickers highlights the urgency. According to the Human Security Commission, over 1 million women and children are trafficked annually for forced labor, domestic servitude, or sexual exploitation. This is an example of the down escalator that women are

“ UNIFEM believes that women can make progress in this world, where borders shift and boundaries are redefined—but can always be crossed ”



FLEXIBILITY An ethnic minority teacher in the Lao People's Democratic Republic cares for her baby while teaching

Rolife del Rosario

running ever harder to go up.

UNIFEM believes that women can make progress in this world, where borders shift and boundaries are redefined—but can always be crossed. The challenge is to find a way to reduce the high price that women pay for crossing borders and boundaries of all kinds—not only national, but also economic, political, cultural, and psychological. It is important to mainstream gender into policies and programs, but what we have learned is that for these to bring about real change in women's lives, women must make them their own. Our search for new development frameworks must not lose sight of women's empowerment, which alone will enable them to bring about a better and more secure future. ■

Noeline Heyzer is Executive Director of the United Nations Development Fund for Women.



No Excuses

Gender equality must be addressed as a core development issue to reduce poverty

By Hilde Frafjord Johnson

Hilde Frafjord Johnson is Norway's Minister of Development Cooperation.



Despite considerable advances in gender equality in recent decades, gender discrimination is still pervasive in many parts of the world, if not the whole world. The extent and nature of this discrimination vary considerably, but it is cause for concern that there is no region in the developing world where women are equal to men as regards their legal, social, and economic rights. These inequalities are unfair and have direct consequences for the women concerned. They deprive society of badly needed human resources and are ultimately a core development effectiveness issue. We simply cannot afford to retain obstacles that prevent half the population from contributing fully to the development process.

Norway has been taking an active part in the international struggle for gender equality since 1945. Norwegian development cooperation has mirrored Norwegian society in general in its focus on equal rights and opportunities for women and men in all areas of society. For several years, the Norwegian development budget included a special budget item for efforts to empower and mobilize women. This is no longer the case. Rather than sidelining these issues as a separate budget item, we have made the promotion of gender equality an integral component of all our development cooperation activities.

Gender Equality a Must

Poverty is not gender neutral. A majority of the people living in absolute poverty are women, and twice as many women as men are illiterate. The United Nations (UN)

Declaration at the Millennium Summit emphasizes that promoting gender equality and empowering women are effective ways of combating poverty, hunger, and disease, and of encouraging sustainable development. In short, if poverty is to be eradicated, gender equality is indispensable. In 2002, the Norwegian Government adopted an Action Plan for Combating Poverty in the South toward 2015. The plan is an overall strategy for Norway's contribution to



“ We simply cannot afford to retain obstacles that prevent half the population from contributing fully to the development process ”

achieving the Millennium Development Goals (MDGs). It is an ambitious and dynamic plan, of which gender equality is an integral part.

The international community has made substantial commitments in this regard, not least in Beijing in 1995 with the adoption of the Beijing Platform for Action. Many countries, including most developing countries, have also made a legal commitment to putting an end to all discrimination against women by ratifying the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW). We are determined to assist partner countries in meeting these obligations.

Yet much remains to be done. Discrimination is still the order of the day. One recent example of the difficulties in gaining recognition for the equal rights of women and men, and one that I regret very much, is from Johannesburg. It was not possible to reach consensus at the World Summit on Sustainable Development on giving women the same rights to own land as men. And this was in 2002.

Efficient Development Organizations

Multilateralism is one of the cornerstones of Norwegian foreign policy. Through the UN, all countries of the world have agreed on goals and action plans for promoting development and gender equality. The adoption of the MDGs was a breakthrough. Halving world poverty by 2015 is a formidable challenge, and one that requires a multilateral approach. The UN agencies, World Bank, and the regional development banks are assisting poor countries in their own efforts to achieve the goals. Norway, therefore, provides much of its development assistance through these organizations.

If we are to succeed in these endeavors, we must have efficient international development organizations. Thus, we are constantly pushing for change through active participation on the boards of these organizations and by means of strategic financial support. We have financed the establishment of gender units, gender trust funds, and gender experts within various organizations and also projects for the empowerment of women.



Rolie del Rosario

But these organizations still need to strengthen their capacity to address gender concerns. This is why Norway, together with the governments of Canada and Denmark, recently initiated a multidonor fund to help the Asian Development Bank (ADB) carry out its gender and development policy and action plan. All countries wishing to support gender and development work in ADB are welcome to join.

“If poverty is to be eradicated, gender equality is indispensable”

Lofty strategies and policies are by no means a guarantee of success. The main challenge is their practical implementation. The continuing slowness in mainstreaming gender-related activities into the institutions' own general budgets is unacceptable. Gender mainstreaming is a political process, and structural changes in societies—or in multilateral institutions for that matter—do not take place overnight. Nevertheless, there is no excuse for not making genuine equal rights and opportunities for women and men at all levels of society an integral part of the development process. ■

Polishing Precious Gems

Women must be seen as valuable—not vulnerable—and as critical players in national development

By David Kruger
External Relations Specialist

PHNOM PENH, CAMBODIA

In Cambodia, women have traditionally been associated with cloth and men with gold. Ing Kantha Phavi, Secretary of State for Women's and Veterans' Affairs, is working to put them on more equal footing.

“Women account for 52% of the population of this country,” she says. “If you keep women as white cloth, we cannot use all our human resources to develop this country. We have to change the image and value of women's status.”

Her ministry is implementing a 5-year plan developed in 1999 to improve women's standing in society. The plan's title, “Women Are Precious Gems,” has two meanings: “Gems are valuable. Not vulnerable, but valuable,” says Ms. Phavi. “And gems and gold are complementary so women can live in harmony with men. It is not a competition. Women and men can live in harmony and assist each other.”

The plan focuses on four areas designed to help women work their way out of poverty and into the mainstream economy.

Education: About half of Cambodian women over age 24 are illiterate. This prevents many women from acquiring the skills and training they need to improve their financial and social position. The Ministry is helping more girls attend school and more women attend informal education classes. Literacy brings opportunities for vocational training and better jobs, says Ms. Phavi.

Health: The average Cambodian family has five children. Women have traditionally been responsible for family and household care. Poor women now have the added burden of contributing to the family income through work outside the home.

The Ministry is disseminating information on family planning to help women better manage the responsibilities of home and work. The goal is not fewer children, but improved birth spacing to ensure women remain healthy and productive.

Economic empowerment: Women play a lead role in the Cambodian economy, but much of their contribution is in the informal sector through microenterprises. To make these enterprises more productive and sustainable, the Ministry is providing women entrepreneurs with market research, information on new technologies and management techniques, and helping facilitate their access to credit.

Legal protection: To achieve their full potential, people need legal protection. The Ministry is engaged in activities to fight trafficking of women and children, domestic violence, rape, sexual exploitation, and child prostitution. ■



David Kruger

“We have to change the image and value of women's status”

Ing Kantha Phavi
Secretary of State for Women's
and Veterans' Affairs, Cambodia

The Forgotten Half

ADB should assume a higher profile as the regional development bank committed to promoting gender equality, says Geert van der Linden, ADB Vice-President for Knowledge Management and Sustainable Development. He spoke with *ADB Review* on the issue of gender and development and ADB's agenda for the future.



Eric Sales

Poverty reduction is the Asian Development Bank (ADB)'s overarching goal. It is well recognized that women constitute the bulk of the poor in Asia. What is ADB doing to address women's poverty in Asia?

ADB recognizes that in the Asia and Pacific region, poverty has a woman's face. Two thirds of the world's poor live in this region—the majority of whom are women. In some societies, women are denied access to basic services such as health and education, and to essential assets such as land. They are often excluded from decision making.

ADB's Poverty Reduction Strategy identifies gender and development as a "crosscutting priority" because we recognize that poverty cannot be reduced without squarely confronting the poverty of women. Through the strategy, gender issues were elevated into the mainstream of ADB's development agenda—they were defined as being central to the overarching goal of poverty reduction.

Since the adoption of the strategy, ADB has made significant progress in integrating gender concerns in our operations. Loans responding to gender equality concerns represented 31% of all approvals in 2002, compared with 15% in 1998. Interestingly, projects incorporating gender themes spanned virtually all sectors that ADB supports, including agriculture, natural resource management, finance, physical infrastructure development, governance, health, and education.

ADB has also begun to tackle regional problems related to gender, such as the

trafficking of women and girls and spread of HIV/AIDS. ADB's 2003 loan portfolio included three road projects with components directly addressing these issues. This shows ADB's commitment to reducing the increased risk and spread of sexually transmitted diseases and trafficking of women and girls associated with large infrastructure projects. These promising examples will be replicated in more projects. To promote this initiative, we are developing partnerships with specialized agencies.

To effectively address the links between gender inequalities and poverty, what does ADB need to do better?

Although ADB has become better at making the links between gender inequality and poverty reduction, there is always scope to improve.

At the institutional level, we should raise staff awareness of the gender-poverty nexus, and strengthen their skills in designing interventions to reduce gender inequality. ADB should also assume a higher profile as the regional development bank committed to promoting gender concerns. To do this, ADB should take the lead in developing and disseminating

knowledge on relevant issues. We must more actively engage developing member countries (DMCs) in the process to ensure that knowledge generated is relevant and applicable.

At the operational level, we should pay more attention to country diagnostic analyses on the issues of gender and poverty. This should be the basis for determining how best ADB can assist in removing these issues.

“ In the Asia and Pacific region, poverty has a woman's face. Two thirds of the world's poor live in this region—the majority of whom are women ”



Women make up more than 50% of the region's population, yet they are often marginalized in the economic development of the country. What should ADB do to harness the contribution of women to the economic and social development of the region?
The old proverb “women hold up half the sky” sadly cannot be matched with “and they share half the rewards.” Too often women are the “forgotten half” of the development equation. This is most unfortunate. Women's exclusion is a loss not only for the individual, but also for her community and society as a whole. Another saying “educate a girl and you educate a future generation” is highly accurate.

To harness women's contributions to development, ADB must focus on empowering women economically and socially, and giving them voice and choice. To ensure greater impact, we should help our DMCs develop and implement the right policy framework for promoting gender equality.

ADB should promote providing women and girls with access to basic services and income-earning opportunities. It is equally important to assist in creating space for women's voices by actively involving them in participatory processes and establishing a safe and secure environment, free of violence.

Gender equity and the empowerment of women is crucial to achieving all the Millennium Development Goals (MDGs). Without improvements in the lives of women, the MDGs will not be met. What can ADB do?

Gender equality and women's empowerment have a far-reaching impact on achieving the MDGs. For example, how can the goals related to poverty reduction, child mortality, girls' education, or even

responsible for overseeing and monitoring the plans. We can expand similar assistance to other countries by partnering with other development agencies. Through policy dialogue with DMC governments, we can help create the right policy conditions for platform implementation. We should also ensure that the goals and targets included in DMC gender action plans are supported by ADB-financed projects.

As the new Vice-President for Knowledge Management, how will you personally support and promote gender and development in ADB operations?

It is crucial that ADB's Management signals clearly, unambiguously, and continuously that gender and development ranks high on ADB's list of priorities. Only this will create an environment for our staff to use their skills and creativity to give ADB a meaningful and effective role in moving gender issues forward. I will seek every opportunity to push forward our gender agenda by participating in forums—both internal and external—on gender and development, and communi-

“ ADB loans responding to gender equality concerns represented 31% of all approvals in 2002, compared with 15% in 1998 ”

preventing the spread of HIV/AIDS be achieved without improvements in the status of women? In March 2003, President Chino and the heads of other multilateral development banks issued a joint statement on the importance of gender issues in addressing all the MDGs. This needs to be reflected in ADB's country strategies and programs.

Virtually all ADB DMCs have national gender policies and action plans to implement the Beijing Platform for Action. How do you think can ADB best support these policies and action plans?

We are already supporting the Beijing Platform implementation in some countries—Fiji Islands, Indonesia, Lao People's Democratic Republic, and Viet Nam—by strengthening national focal agencies

and staff the critical role of gender and development in achieving our goal of reducing poverty.

It is also essential that we continue to strengthen ADB's capacity to address gender issues. What is particularly important is that our operational staff receive the backup from specialists in this area.

I am happy that we have been able to post gender specialists in eight of our resident missions, with the financial support of the Government of Denmark. We are currently reviewing the role of the Regional and Sustainable Development Department, the guardian of sector and thematic policies, including that for gender, to strengthen its support to the operations departments. I am confident that this review will strengthen ADB's operational capacity and ensure quality work on gender. ■

Are We Making Progress?

The road from WID to GAD in ADB

By **Shireen Lateef**

Principal Social Development Specialist

Women in development (WID) or gender and development (GAD) has been on the Asian Development Bank (ADB)'s development agenda for more than 18 years. Inspired by the United Nations 3rd World Conference on Women in Nairobi in 1985, ADB adopted a policy on the Role of Women in Development in 1986.

To reflect the changing environment of the region and new thinking about approaches to gender equality and women's empowerment, the policy was replaced in 1998 by a new Policy on Gender and Development. This new policy adopted "gender mainstreaming" as a key strategy for addressing gender inequity and the empowerment of women.

So what does gender mainstreaming mean? Is it still about women? Is it about men and women? Is it WID just dressed up as GAD? Does it mean no special attention to women and girls? Does it mean specific projects and strategies to correct gender disparities and discrimination are no longer required? Does it mean that project designs no longer need to assess and correct differential access of women and men to services, resources, and decision making?

The answer to all is no—but it is not simple.

The shift from WID to GAD is often misinterpreted. Assumptions are made that gender mainstreaming means the disappearance of women with no specific attention required to deal with disadvantages confronting women and girls.

Too often gender mainstreaming leads to well-intentioned assumptions that women and men will benefit equally because there are no discriminatory provisions preventing women from participating. The result—gender mainstreaming—is everywhere but nowhere.

In November 2002, gender coordi-

nators of multilateral institutions met in Norway as guests of the Norwegian Government to reflect on the question: Is gender mainstreaming a dead end? Many of us agreed there is confusion in the terminology of gender mainstreaming.

Correcting Gender Disparities

Put simply, gender mainstreaming is an approach to address gender inequalities and the empowerment of women. It does not dislodge women and girls as the central subject.

It recognizes that removal of gender discrimination and improvements in women's economic, social, and political status require analysis of the social relations between women and men. Emphasis is placed on the need to understand how unequal relations might contribute to women's exclusion from development—or generate and perpetuate gender inequalities.

Gender mainstreaming is about correcting gender disparities; it is about equal access to basic services and resources; it is about taking the views and perspectives of both women and men into account in setting the development agenda; it is about giving women a "voice" in decision making; it is about giving women and men control over their own lives; and it is about creating a more just society where no one is excluded and everyone can share equitably in the rewards of development.

ADB has traveled a long way in its journey from WID to GAD. Today ADB



PARTNERS IN DEVELOPMENT Women are finding a place in various fields, and gender mainstreaming is helping them reach their goals and achieve their dreams

has four gender specialists in headquarters, three gender specialist national officers in resident missions (RMs), and five national long-term gender consultants in RMs—compared with only one WID specialist in 1986. ADB also has an external

“Who would have thought that ADB road projects would include components to address issues such as trafficking of women and children and the spread of HIV/AIDS?”



CHANGING THE STATUS QUO
Projects today are providing infrastructure and facilities that are improving the lives of women

workers, transport operators, and communities in the corridor of influence.

This promising development reflects ADB's growing recognition of gender impacts in infrastructure and hard sectors such as energy and transport. While these hard sectors present challenges in gender mainstreaming, more effort is being made to identify and address gender issues. For example, in 2002, for the first time, two infrastructure projects with gender themes were approved—the Rural Infrastructure Improvement Project and the Urban Governance and Infrastructure Project. Both are Bangladesh loan projects, developed with innovative features such as gender-sensitive design of physical facilities.

Improving the Status of Women

Besides conventional project loans, recent program loans have included gender-inclusive reform measures, such as amendments to Nepal's Civil Service Act to increase the proportion of women in the civil service and to address the sociocultural impediments to women's career advancement. The Pakistan Decentralization Support Program, which has gender and governance themes, includes a technical assistance loan for a Gender Reform Program to support the implementation of national and provincial gender reform action plans.

Gender equality and the empowerment of women are important goals in themselves, essential for broad-based development and poverty reduction. Attention to gender issues is sometimes viewed as interference with cultural norms and traditional ways of life, or as an imposition of "foreign" or "donor-driven" ideas. But "cultures" and "traditions" are never static. They are constantly changing and adapting. Moreover, countries in the Asia and Pacific region have been committed for decades to improving the status of women—through international treaties and declarations, and through their own constitutions, laws, and national gender action plans.

As a development partner, ADB can play an important role in helping countries realize these commitments. ADB will continue to improve its approaches to gender issues to better support its member countries in pursuing their own gender equality goals. ■

advisory group on gender and an institutional gender action plan (GAP) to deal with in-house gender issues (*see story, p. 39*).

Today more than 30% of ADB's loan portfolio addresses gender equity objectives, compared with 15% in 1998—a 100% increase over the period.

Gender mainstreaming is being successfully integrated in all three core strategic areas of ADB operations—economic growth, social development, and governance—and in virtually all sectors that ADB supports, including agriculture, natural resource management, microfinance, rural and urban infrastructure development, governance, health, and education.

ADB's recent lending activity confirms that gender is a crosscutting priority with broad relevance to ADB operations.

Gender and Infrastructure

The era of dealing with women's issues only in social sector projects such as health, education, and population has been replaced with integrating gender issues in all ADB activities—from conducting thematic gender assessments upstream as input to the development of country strategies and programs to carrying out gender analysis downstream in technical assistance and loan projects. Who would have thought that ADB road projects would include components to address issues such as trafficking of women and children and the spread of HIV/AIDS? (*see story, p. 16*) In 2003, three ADB-financed projects did just this. Under these projects, information campaigns to combat trafficking and HIV/AIDS by targeting road construction

Rollie del Rosario (x3)

The Legal Challenge of Gender

A nonbiased system for settling grievances must be established—but courts are only a part of it

By Arthur M. Mitchell
General Counsel

Viewpoints change. Analyses change. And we nip away at the intractable problems. But fundamental change can only occur when we ask ourselves to take a holistic view, encompassing a broader approach to development issues.

Poverty is no longer recognized as purely income-related, for example. Indicators have been broadened to include access to opportunities and basic human rights. The denial of these rights by public officials—due to ingrained cultural norms, discrimination, or neglect—leads to the failure to implement legislation intended to provide fair access as well as protection. This problem occurs in local and national, as well as political and administrative bodies. A nonbiased system for settling grievances must be established, but courts are only a part of it.

Legal empowerment as a continuing process uses the legal system to give disadvantaged and vulnerable groups more influence over critical issues in their lives by combining awareness, education, and action. It requires a broad, coherent strategy of complementary and integrated initiatives. These must come from both the top down, as well as the bottom up.

Involving All Stakeholders

Gender equality is one of ADB's crosscutting themes. It is also critical to achieving the Millennium Development Goals. It does not take much to see it as a critical issue throughout the Asia and Pacific



EQUAL RIGHTS It is critical to involve both women and men in the legal process

Carolyn Dedolph

region. Many ADB projects have integrated gender issues, and situations vary around the region. Nevertheless, there are several common themes.

Take Nepal, for example. Increased knowledge of legal provisions on minimum wages might improve the bargaining power of poor women and thus their economic options. Assistance in obtaining birth registration and citizenship certificates for poor women improves their chances for control over property, education, or formal employment. And a better knowledge by police, judges, and prosecutors concerning women's rights can ensure more protection in areas such as domestic violence, rape, or trafficking of women and children.

It is critical to involve both women and men in the process. In many pro-poor projects with a strong legal component, the limited knowledge and awareness of all stakeholders is most obvious. People often are unaware of relevant laws, rules, regulations, and administrative and other procedures. Rights to legal identity, inheritance, property ownership, and legal remedies against rape are in some cases recognized; and there are recent examples where these rights have been made more accessible to poor women (*see story, p. 36*). In many countries, however, laws in these areas are still nonexistent or inadequate. But even if laws are adequate, it is not enough protection if these just exist on paper. People need to know about the law and how to use it.

Building Capacity

Nongovernment organizations are generally very good at informing people about their rights because of their efficient grassroots base. Various mediums can be used, from print to entertainment, to organized forums. But other barriers exist.

In many cases, deep-rooted social patterns of behavior and gender insensitivity undermine the application of relevant legislation, limiting the enforcement and ultimately protection of women's rights, particularly among the poor.

One option currently being explored in Nepal involves not only bringing more women on to the police force, but also educating male officers about their duties in dealing with rape and domestic violence. The use of alternate dispute resolution mechanisms, legal aid, and paralegals also helps. This is but one example of how ADB assists in building institutional capacity to deal with gender issues. And changing institutions, over time, will change behavior and outcomes.

The challenge to achieve true gender equity is not simply making the law equitable and fair. Efforts must also focus on moving authorities beyond paying simple lip service to the law by ensuring that they disseminate knowledge of those rights, provide the tools to access them, and target both urban and rural poor women. In this way, the goals of poverty reduction and gender equality can be reached. ■

People need to know about the law and how to use it

Trade Liberalization: Pain or Gain?

The different impacts on women and men of changes in trade policies and rules must be studied carefully

By **Jenny McGill**

Consultant, Regional and Sustainable Development Department

Women's organizations and networks were active in civil society events at the World Trade Organization (WTO) ministerial meeting in Cancún, Mexico, in September 2003. What brought them to Cancún?

Trade economists recognize that liberalizing trade creates both winners and losers. Women's organizations are concerned that not enough attention has been paid to the gender-differentiated impacts of changes in national trade policies and international trade rules. They argue that trade liberalization can have positive, negative, or mixed impacts on different groups of women—women farmers, ethnic minority women, factory workers, and small business owners. While some gain, others may lose. For example, poor women in developing countries are less likely to have the skills, technology, and other resources to take advantage of new work and business opportunities resulting from increased trade. They are also more vulnerable to changes in prices of agricultural inputs and staple goods, and changes in basic services that can accompany liberalized trade.

Women's voices are not generally heard in the development of national trade policies and the negotiation of trade agreements. Women's organizations are also concerned about the expanding scope of WTO and other trade agreements—which now cover cross-border services and investments, intellectual property, and a wide range of domestic regulations, as well as trade in goods—and the limits these agreements can place on the flexibility of developing countries to pursue their own development, gender, and environmental policies.

What is being done to integrate gender

concerns in trade discussions? The United Nations recently established an inter-agency task force on gender and trade, and gender will be one of the crosscutting issues considered at the United Nations Conference on Trade and Development (UNCTAD) XI in June 2004. The UNCTAD Secretariat, Commonwealth Secretariat, Asia-Pacific Economic Cooperation (APEC) forum, and others have also



Rolife del Rosario

Women's voices are not generally heard in the development of national trade policies

taken steps to mainstream gender concerns in their trade-related work. Several international and bilateral agencies have commissioned research and pilot studies on the gender implications of trade liberalization. For example, ADB is helping the Cambodian Government prepare for possible layoffs of garment workers, who are primarily young women. Gender-aware economists are also taking account of gender differences in their research on trade liberalization. For instance, ADB economist Joseph Zveglic and others have studied the relationship between trade openness and gender wage gaps in the Republic of Korea and Taipei, China. Civil society groups such as the International Gender and Trade Net-

work are advocating changes in existing trade regimes to better promote gender equality and other development goals, as well as gender and social assessments of new trade agreements.

How can ADB and other development organizations better address gender concerns in their trade-related work? Through trade-related technical assistance, ADB and others can support the collection of sex-disaggregated trade data, and the capacity building of trade ministry staff to analyze possible trade policy changes and proposed trade agreements from a gender and social perspective. In preparing loans to support trade reforms or export sectors, ADB already is required to include gender considerations in its poverty and social analyses. It could also include positive measures in loan designs to ensure that women and men benefit from trade reforms and export activities being supported. ADB's grant funds could also support more pilot projects to increase opportunities for women farmers, artisans, and business owners to benefit from trade, and to help its developing member countries mitigate the social costs of trade openness. ■

Suggested Readings on Gender and Trade

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Gender and the MDGs

The 1990s was the decade of promises to women; this decade can be the one of implementation

By **Caren Grown**

Director, Poverty Reduction and Economic Growth Team
International Center for Research on Women (ICRW),
and Member, ADB's External Forum on Gender and
Development

At the Millennium Summit held in 2000, 189 governments made a commitment to achieve eight goals that are labeled the Millennium Development Goals (MDGs). The MDGs offer an opportunity to attend to the unfinished business of development—yet another opportunity, and perhaps the last as an international community—to fulfill the promises made through the decades by world leaders to reduce poverty, end hunger, improve health, and eliminate illiteracy.

The third goal among the eight seeks to achieve gender equality and the empowerment of women. The inclusion of this goal in the MDGs marks the culmination of many years of discussions and debates, and is related most directly to the discussions and promises made in four United Nations conferences held in 3 consecutive years in the mid-1990s. In setting this goal, governments recognized the contributions that women make to economic development and the costs to societies of the multiple disadvantages that women face in nearly every country.

Each MDG contains a time-bound target for achieving the goal. The target selected to represent the goal of gender equality and the empowerment of women is eliminating gender disparity in primary and secondary education by 2005 and in all levels of education no later than 2015. Although the focus on education is justified in light of the evidence that investing in girls' educa-

tion yields high returns, education alone is insufficient for eliminating the range of gender inequalities or for empowering women to participate in society. Gender equality and the empowerment of women can remain elusive goals—without the opportunity to fully use education to obtain decent employment or to participate fully in decision making in the political arena.

Elusive Gender Equality

In addition to time-bound targets, all MDGs also contain a set of indicators that countries and international agencies are encouraged to use for tracking progress toward the goal. Although there has been progress since 1990, a recent analysis conducted by the International Center for Research on Women for the Millennium Project Task Force on Education and Gender Equality reveals that no country has achieved gender equality.

The analysis shows that a significant number of countries will miss the target for gender parity in primary and secondary school enrolment in both 2005 and 2015. For primary school enrollment, 25 of 124 countries that have data are predicted to be falling behind or seriously offtrack. For secondary enrollment, 32 of 118 countries that have data are predicted to be falling behind or offtrack. The female share of paid, nonagricultural wage employment is less than 50% in 96 out of 105 countries for which data are available. In the political

Achieving gender equality is fundamental to achieving all MDGs

arena, women hold 30% or more of the seats in their national parliaments in only 11 countries and less than 20% in the majority of countries worldwide. And, in nearly



Rollie del Rosario

50 population-based surveys from around the world, 10–50% of women report being hit or physically harmed by an intimate male partner at some point in their lives.

Four Priorities

If the global community is to make up for lost time and accelerate the pace of progress toward Goal 3, immediate attention must be paid to the following four priorities that will help fulfill decades of promises to women.

First, achieving gender equality—in education, health, labor markets, political



David Krueger

Millennium Development Goals: Achievable?

- Goal 1** Eradicate extreme poverty and hunger
- Goal 2** Achieve universal primary education
- Goal 3** Promote gender equality and empower women
- Goal 4** Reduce child mortality
- Goal 5** Improve maternal health
- Goal 6** Combat HIV/AIDS, malaria, and other diseases
- Goal 7** Ensure environmental sustainability
- Goal 8** Develop a global partnership for development

lion—is the largest in the world’s history, and actions that respond to their needs and rights are urgently needed. Priority actions include opportunities for secondary education (which is itself a strategy to stimulate higher enrollment and continuation at primary levels); support for a successful transition to work; access to sexual and reproductive health information, education, and services; and protection from violence.

Third, reducing women’s and girls’ time-poverty through well-designed, gender-sensitive infrastructure investments and public policies that support women’s care responsibilities is critical. In every country that has time-use data, studies show that women work significantly longer hours per day than men. In low-income countries, the lack of adequate in-

frastructure forces women and girls to spend many hours in tasks such as collecting fuel and water. Investments in electrification and healthy cooking fuel that are an alternative to biomass—such as LPG, kerosene, and improved cook stoves—would free girls to go to school and women to participate in other productive activities.

In all countries, public policies and support services for children, the elderly, and the disabled would go far to reduce women’s time-poverty.

Fourth, sex-disaggregated data are key to catalyzing and monitoring progress toward the MDGs. At the international level, monitoring progress toward Goal 3 is a necessary part of optimal allocation of aid resources. At the national and local levels, data are required for planning, as well as for assessing the effectiveness of policy and program changes. Although progress is being made to collect new data on the extent of women’s informal employment, the lifetime prevalence of violence against women, and women’s participation in municipal bodies, these efforts need an infusion of resources and support; if not, women will lose a powerful instrument for holding their governments accountable.

Gender inequality is not a problem that has no solution. It persists partly because of the lack of leadership to institute the policies that can trigger social change and to allocate resources necessary to get the job done. Ultimately, political commit-

Gender inequality is not a problem that has no solution

ment and determination at the highest levels of inter-

national agencies and national governments are required to end gender inequality and empower women. The 1990s was the decade of promises to women. Through the dedication of visible and credible champions within countries, and in regional and international institutions, the next decade can be the decade of implementing those promises. ■

This article was developed in collaboration with Geeta Rao Gupta, President, ICRW

life, and social opportunities—is fundamental to achieving all MDGs, including reducing poverty, ensuring environmental sustainability, and developing global partnerships for development. According to a recent World Bank paper, “attempting to meet the MDGs without promoting gender equality will both increase the costs and reduce the likelihood of attaining the goals.”

Second, investing in the education, health, safety, and economic well-being of adolescents, especially girls, is a priority. Today’s generation of adolescents—1.2 mil-

Preventing trafficking requires solid efforts to extend to girls and women the capacities required to take up good job opportunities and to cope with new and different situations

By **Helen Thomas**

Team Leader, ADB Regional Technical Assistance
Combating Trafficking of Women and Children in
South Asia Project

Fishing in the stream of migration. This description of how traffickers approach victims aptly evokes the dangerous situation faced by many women and children as they leave their homes to seek new opportunities in unfamiliar places.

Because of the illegal nature of human trafficking, reliable statistics are difficult to obtain. But it has been estimated that as many as 200,000 women and children are caught up in human trafficking networks across Asia every year. From individual stories, a picture emerges of women—and too often children—setting off on journeys with high hopes for a new life. Unscrupulous traffickers dash these hopes, treating their victims as commodities, bought and sold to meet the insatiable demand for cheap and expendable labor from many sectors.

Poverty and abuse at home may prompt a child or young woman to consider recommendations from a relative or a friend of a friend of a place to look for work, or a contact to meet along the road who will help find a job. But along the road, terrifying things happen, and these women and children find themselves trapped—literally locked up—and often sexually assaulted to increase fear and obedience. Then they are passed into the hands of others—women as well as men—who will demand that they



MODERN SLAVERY The majority of victims are entrapped after they have voluntarily left their communities and are often forced into bonded labor

Joe Cantrell

ENDING TRAFFICKING

Fishing in the Stream of Migration

work as prostitutes, in sweat shops, or in households where duties may be endless, with little or no regard for normal working conditions, and little or no pay.

Whatever the circumstances, this modern form of slavery causes enormous harm to thousands of individuals and diverts vast profits into the hands of criminals. These impacts not only permanently deny trafficking survivors their full potential and undermine development efforts, but also represent a particularly pernicious form of human rights abuse.

What Is Trafficking?

The key characteristics of trafficking identified by the United Nations (UN) are that an individual is forced to travel to a destination where he or she works under varying degrees of coercion and exploitation, from whose work a third party benefits. Many third parties benefit from trafficking—by setting up the initial contacts, housing or transporting the victims, and others—and to a much greater extent, by directly benefiting from the work carried out such as those buying services from trafficked commercial sex workers and factory owners.

Numerous myths have been created around human trafficking. It is common to assume victims are kidnapped, and then forced into sexual slavery. However, the majority of victims are entrapped after they have voluntarily left their communities. If encountered by police, these victims may be desperate to keep traveling to escape more difficult circumstances at home, and hence remain with a suspected trafficker—making it hard to judge rapidly and prudently when trafficking is taking place.

It is often assumed that poor families, or those from specific ethnic groups, ruthlessly sell their children to brothel owners; but for many parents, they hand over their children to relatives on the promise of a job in someone's house or better opportunities for schooling. Parents may never know where their children end up. Very often, poor people are forced to take decisions they would not otherwise take, and seeing a child leave in the care of others is difficult for nearly all parents.

It is also often thought that most trafficked women and children end up in the commercial sex industry. Bonded labor practices, however, are still used extensively in factories in many parts of Asia. Traffick-

ers, for a fee, provide contacts with employers, but the worker cannot leave the factory until the fee is repaid. When these circumstances require movement to a new place and either the worker or their families are threatened until the debts are paid (which may be delayed for weeks or years), human trafficking has taken place.

Who Is Trafficked?

Women and girls are particularly easy to fish out of the stream of migration—they are less familiar with the outside world than men. Stereotypes of behavior for young women tend to reinforce a sense of being



Takeshi Takahara

Basic literacy, vocational skills, and experience in negotiating with strangers can go a long way toward resisting traffickers

helpless and unprotected without a man, a vulnerability quickly recognized by opportunistic traffickers. Women and girls are also most likely to suffer from stigma once they return to their communities after such experiences, and have fewer options for alternative survival strategies. So the traffickers can increase their control over and isolation of women and girls through fear of further being victimized. Boys and men are also trafficked, but to a lesser extent, and their exit options are greater than those for girls and women.

How Can Trafficking Be Stopped?

Many organizations, including the Asian Development Bank (ADB), are seeking ways to combat trafficking in its many forms. One important step toward prevention is to extend to girls and women the capacities required to take up good job opportunities and to cope with new and different situations. Basic literacy, vocational skills, and experience in meeting and negotiating with strangers can go a long way

toward resisting offers of false promises from traffickers. These opportunities can be offered through well-designed poverty reduction initiatives that recognize the importance of empowering women and men to take greater control of their lives. Providing information about potential dangers during migration—even if it is only into the nearby city—can also help build resistance to traffickers. These messages are now being developed by nongovernment organizations in many countries, and used in ADB-funded community development projects.

Highways are a notorious hangout for traffickers. Women, and sometimes even children, are often lured into commercial sex work by transport workers or passengers in roadside restaurants and bars, and are then seized by traffickers—fishing in these waters—and shipped to other destinations. Initiatives have been successfully tested in India to discourage the demand by truck drivers for what are often trafficked sex workers, and messages regarding the dangers of trafficking are now part of many HIV/AIDS prevention programs among commercial sex workers in several parts of Asia.

In areas where trafficking is a significant risk, ADB is encouraging infrastructure projects to actively seek opportunities to involve organizations combating trafficking, for example, as partners in developing bus shelters or rail stations. Similarly anti-trafficking messages and initiatives have to be part of any project involving migrant populations such as in urban slums or those escaping natural disaster or conflict. ADB has prepared guidelines for staff designing projects in relevant sectors, as well as an analysis of the cycle of trafficking in South Asia, which highlight factors to be considered in poverty reduction analysis.

Migration is an excellent option to escape poverty or abuse, and women should not be denied this choice through fear of trafficking or as a side effect of legislation to capture organized criminals. Sustainable economic and social development relies upon the freedom for workers to move safely to where good jobs are. Addressing poverty and facilitating empowerment, particularly for those women and children most at risk, will go a long way to addressing the root causes of this flagrant human rights violation. ■



LEADER Rima Begum (second from right) has gained a lot from the water management cooperation association

Carolyn Dedolph (x2)

Going with the Flow

Poor farmers—particularly women—are boosting their incomes and getting a voice in decision making through a water resources management project

By Eric van Zant

Consultant, Office of External Relations

KAMARGANYA, JESSORE, BANGLADESH

Circumstances could hardly seem more dire for Rima Begum. The mother of four children is illiterate. Not long ago she lost her husband to leukemia. Yet the Bangladeshi widow recently learned how to write her own name, helps run a successful small-scale canal fishery, and is diversifying a vegetable business to help cover her family's monthly expenses—all thanks to the local Nongakhal (Ichhali) Water Management Cooperative Association.

In Bangladesh, where most poor people live in the countryside, increasing food production and providing income-earning opportunities are considered the most direct ways to reduce poverty. Boosting harvests requires better irrigation during the dry season and better drainage during the wet season.

The Small-Scale Water Resources Development Project—started in 1996, executed by the Local Government Engineering Department, and now in its second phase—is doing just that. Innovations involving local people at every level, particularly women, have helped raise cereal crop production and create new windows of opportunity for improving livelihoods.

Project beneficiaries have been orga-

nized under the water management cooperative associations through which they are responsible for everything from planning, designing, and constructing canals, channels, and other infrastructure, to providing user-financed operation and maintenance. When started, this was a new approach for water resources management projects in Bangladesh.

In phase one, some 190,000 farm families, over 70% of them either small or marginal landholders or landless farmers, raised their productivity and income with the help of the \$53.5 million project, supported by the Asian Development Bank (ADB), International Fund for Agriculture Development, Government of the Netherlands,

Government of Bangladesh, and the beneficiaries themselves. Phase two carries the program through to 2009, comprising 300 additional subprojects and covering 280,000 households in 61 of the country's 64 districts.

Women Needed in Projects

The issues of gender in the water sector do not simply involve access to water for better health, sanitation, nutrition, and higher productivity. They involve questions of rights, responsibilities, and women's participation at all levels. When they do not participate in decisions regarding water management, they are delinked from the efforts to protect water resources.

The growing involvement of women has been central to the success of the project. "Women first started going to the water management committee informally," says Rima Begum, who is a member of the Nongakhal (Ichhali) Water Management Cooperative Association and chairperson of the women's subcommittee.

Women have accounted for about a quarter of the membership in water management associations in the 280 subprojects of phase one, and comprise one third of the members in the management committees of each.

As water management committee members, they take decisions on their roles and responsibilities to manage their water resources. This means sharing the work required for overseeing construction of infrastructure and taking over operations and maintenance. Hard decisions are made

der specialist position has been created on the project team and an international gender expert also provides advice.

To create an environment supportive of women, the project includes conducting gender capacity training in local government engineering departments, collecting data to reflect gender issues, and commissioning the design of gender-sensitive training modules. The project is also working to ensure that one third of all operation and maintenance committee members are women, and is supervising work and wage

DETERMINED Selina Parveen, a bright 18-year-old and the youngest member of the association, says her father encouraged her to join so she could learn



"Five to ten years back, there was resistance in incorporating gender issues into infrastructure projects that were perceived as 'men's domains'," says Ferdousi Sultana, Gender and Development Specialist, ADB Bangladesh Resident Mission. Now it is more accepted that women must participate to reduce poverty. "They comprise the greatest share of the poor," she says.

Others are more blunt. "Women do better work. (They) are a very important part of our subcommittees," says Jinnat Ali, Secretary of the predominantly male water management committee of the Nongakhal (Ichhali) Water Management Cooperative Association, which has five subcommittees and one management committee. Every subcommittee now has one to three women members. Ever an optimist, Mr. Ali predicts that one day a woman will lead the water management committee.

Crop production in the subproject areas has clearly benefited from improved water resources management. In 2002 alone land under cereal crop production in 131 subproject areas rose by 18,500 hectares, up 15.8% from before the project. The proper control of flooding and floodwater conservation has also increased fish production. In 46 subproject areas in 2002, fish production rose by 890 tons in floodplains, and by 820 tons in more permanent water bodies.

Rima Begum started with a fisheries training course in another district, during which she learned how to create and maintain canal fisheries. When she came back, she shared with others her newly gained knowledge—complete with useful technical words. She and other women have cleared three ponds and are now profitably raising fish.

Organizers say the success can be repeated. Aside from the second phase of the water resources project, a third ADB project is in the pipeline, subject to the approval of ADB's Board of Directors. The promising results in Bangladesh have inspired ADB to replicate the participatory approach to water resources development in Cambodia, Lao People's Democratic Republic, and Viet Nam. Wherever implemented, women like Rima Begum will certainly benefit. ■

—With contributions from Carolyn Dedolph, External Relations Specialist

“If we are not bringing women into the decision-making process, their problems will not be addressed properly”

Bashir Uddin Ahmed, Project Director

about each family's contribution to these efforts—but they also gain a lot of benefits.

"If we are not bringing women into the decision-making process, their problems will not be addressed properly," says Bashir Uddin Ahmed, Project Director.

The project aims to increase the number of women involved in water management cooperative associations to 30% of the total—previously there were none. It also wants to improve their skills, and to better assess their needs to ensure they derive benefits. To make this happen, a gen-

differential between men and women to ensure equal pay for equal work.

Women Do Better Work

Some of the poorest women in the rural areas work in labor contracting societies, which are responsible for infrastructure work. They did 25% of the project's earthwork and are solely responsible for the upkeep of trees planted along embankments and canals, which earns them incomes. Others have cleared ponds and are now profitably raising fish.

Credit Makes Good Business Sense for Poor Women

Microfinance is dramatically affecting the lives of Pakistan's poorest through increased income, better health, improved self-esteem, and higher social status

By **Khadija Yousaf, Amina Hassan, and Kanwal**
Manager, Corporate Office, Khushhali Bank; Manager,
Market Development, Khushhali Bank; and General
Manager, Family Planning Association of Pakistan

RAWALPINDI, PAKISTAN

Like many poor women in Pakistan, 43-year-old Ghulam Ayesha of Rawalpindi City struggles daily to make ends meet. A mother of five and a wife to a semiparalyzed husband, she can depend on no one else but herself for her family's needs.

And like many poor women in Pakistan, Ms. Ayesha did not get to finish her education. Having come from a poor family herself, she is armed with only a few years of primary schooling. This has made her all the more determined to keep her five children in school. But with no particular skills and limited grasp of reading and writing, she has few options.

Illiteracy and poverty are common burdens for women in a country where they are generally poorer, less healthy, and less educated than men—especially in rural areas.

"Women are worst hit by poverty and with them, the family unit gets entangled in a vicious cycle of poverty, ignorance, disease, and even more poverty," says Pakistan's First Lady Begum Sehba Musharraf. "Clearly, action is needed on a number of fronts, as only a multipronged approach can tackle the problem of poverty."

Female-Oriented Policy

One of these fronts is microfinancing, which can provide credit on a small scale to im-

prove the lives and livelihoods of the poor. To answer the needs of Pakistani women, Khushhali Bank (KB), the largest provider of microfinance loans in the country, has adopted a female-oriented policy.

Established in August 2000 and backed by a \$150 million loan from the Asian Development Bank (ADB), KB is Pakistan's first major initiative to bridge the demand for microfinance services in the country. KB focuses its operations on areas with high levels of poverty and where people have restricted access to credit.

"Investment in poor women has been recognized as one of the most effective strategies to reduce poverty and improve the status of women," says KB President Ghalib Nishtar.

"This policy is reflected in Khushhali Bank's mandate, which focuses on the crucial role that women play in sustainable development and recognizes that without adequate attention to women, other strategic objectives of development may not be fully realized."

When Ms. Ayesha heard of the loans from KB available to them on a noncollateral basis, she quickly signed up for a PRs10,000 loan (about \$175). This money went into expanding a small grocery store she opened at home that enabled her to earn PRs2,500 (\$44) to PRs3,000 (\$53) per month.

After repaying her first loan, she applied for another loan of PRs12,000 (\$210) to expand her store. She now earns PRs4,500 (\$79) to PRs5,000 (\$88) per month, enough to meet her daily expenses, repair her unfinished house, pay for her husband's medical bills, and send her children to school.



BURDEN NO MORE After getting a PRs11,000 (\$193) loan from Khushhali Bank to start a cow trading business, Sajjida Bibi is now the sole bread winner of her family and a proud member of their community



SUCCESSFUL The bank's women clients have proven to be highly enterprising and responsible in managing their financial affairs

Proud Community Members

Ms. Ayesha is just one of more than 50,000 women in 38 districts of the country that KB has helped through loans. The bank's women clients have proven to be highly enterprising and responsible in managing their financial affairs.

Investment in poor women has been recognized as one of the most effective strategies to reduce poverty and improve the status of women

Ghalib Nishtar, President, Khushhali Bank

Increased income, better health, and the ability to send their children to school are just some of the tangible benefits of microfinancing for women. Other rewards are equally important but more intangible, such as increased self-esteem, confidence, decisionmaking ability, status in society, and ultimately, empowerment.

Sajjida Bibi, for example, a 38-year-old mother of six with no formal education, used to be a burden on other family members and

says Ms. Bibi, who lives in a rural town where they have limited access to nongovernment organizations and banks.

Management Supports Women

KB's female orientation is reflected not only in the clients they serve, but in their hiring policy as well. More than 30% of KB's staff are women, with two women occupying seats in the board of directors to ensure gender orientation in policy making.



NEW PERSPECTIVES A KB representative addresses women on the opportunities available to them through microfinance

was regarded as destitute. After borrowing PRs11,000 (\$193) from KB to start a cow trading business, she is now the sole breadwinner of her family and a proud member of their community.

Meanwhile, 41-year-old Ghaforan Bibi, from the small town of Rehmat in the marginalized area of Faisalabad City, started a savings program, known as a *kameti*, among the local women.

She initiated the program after her income increased through a PRs10,000 (\$175) loan from KB for a small sewing business. As soon as she repays this initial loan, she plans to seek a second loan to set up a small stitching center where she can train local girls.

To make loan availment easier, KB brings its financial services directly to women's doorsteps.

"Khushhali Bank has come to us poor people and given us loans in our homes,"

KB also provides special allowances for female employees, such as job assignments near their homes and greater flexibility in working hours and leave. KB also ensures equal opportunity for promotion and growth, and is continuously striving to recruit more women at the senior management level.

Imrana Shaheen, manager of the KB branch in Faisalabad, says, "Management is very supportive and strives constantly to improve their female sales force by arranging periodic refreshers and training workshops to enhance their microfinance skills. As a female employee, I can confidently say that KB listens to our needs."

To many women, KB has been a blessing. "I consider Khushhali Bank as my true friend, who came to my aid when I was in trouble," says Ms. Ayesha. ■

—With contributions from Jet Damazo, Consultant, Office of External Relations, ADB

For more on Khushhali Bank, go to <http://www.khushhalibank.com.pk/>

Partnership Changing Women's Lives

To help reach more disadvantaged women, Khushhali Bank (KB) partnered with nongovernment organizations, such as the Family Planning Association of Pakistan (FPAP), that share their belief that gender equity and empowerment are prerequisites to sustainable development. FPAP acts as a social mobilizer, while KB serves as the financier. FPAP believes that empowerment is a strengthening and nurturing of the power intrinsic within women, and not power over others. FPAP believes that economic empowerment is related to a woman's role as a decision maker.

After getting a PRs6,000 loan (\$105) from KB through FPAP, 42-year-old Fehmida not only contributes to the family income through a snack bar she set up using a loan from KB, but also participates in the decisionmaking process now.

"My husband and in-laws now respect me and I take part in major household decisions," she says, recently having made a decision concerning her eldest daughter's marriage.

She and her mother-in-law cook, while her husband looks after the shop. With their earnings, they are able to send their children to school. Life is much smoother, she says. But the best part, she adds, is that her husband does not beat her up anymore.

Begun in a pilot area near Lahore with only a handful of borrowers, the partnership between KB and FPAP has serviced about 8,000 borrowers in various parts of the country, mostly rural women. But for FPAP, this is just the beginning of a quest to improve the lives of poverty-stricken, marginalized women and eventually make them empowered members of society. ■

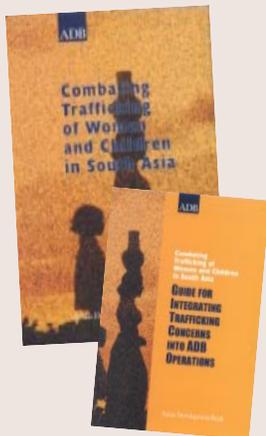


Gender Publications and Videos

Combating Trafficking of Women and Children in South Asia: Regional Synthesis Paper for Bangladesh, India, and Nepal

(with free Guide for Integrating Trafficking Concerns into ADB Operations)
 ISBN 971-561-484-1
 Price: \$15 per set

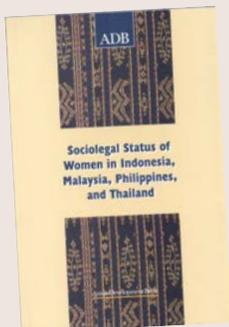
This two-volume report synthesizes the discussions and findings of the ADB regional technical assistance to help Bangladesh, India, and Nepal better understand the dynamics of trafficking, and the supplementary report on legal framework.



Sociolegal Status of Women in Indonesia, Malaysia, Philippines, and Thailand

ISBN 971-561-422-1
 Price: \$15 per copy

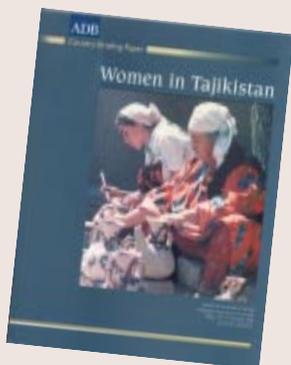
This study recommends concrete actions that can be taken by governments, civil society, ADB, and other assistance providers to improve sociolegal status of women in the Asia and Pacific region.



Women in Tajikistan: Country Briefing Paper

ISBN 971-561-293-8
 Price: \$10 per copy

This briefing paper reveals that although national indicators present a positive picture, areas of gender disparity exist.

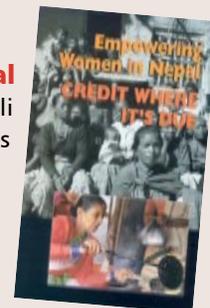


(Individual country briefing papers are also available for Bangladesh, People's Republic of China, Kiribati, Malaysia, Maldives, Nepal, Pakistan, Philippines, Sri Lanka, Thailand, Tonga, Uzbekistan, and Viet Nam in print or online at <http://www.adb.org/Publications>)

VIDEOS

Credit Where It's Due: Empowering Women in Nepal

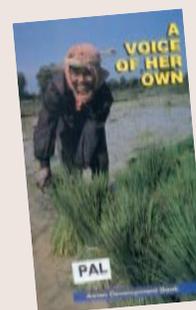
illustrates how three rural Nepali women have taken control of their lives through microenterprise projects.



Daughters of the Veil: Impact of Education on Women in Pakistan

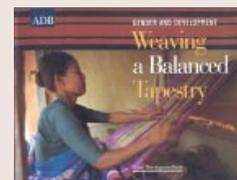
shows how education is helping four young Pakistani women develop their potential.

A Voice of Her Own profiles the challenges and changes faced by women in the Asia and Pacific region.

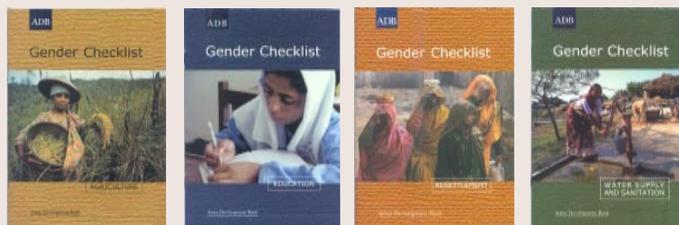


OTHER PUBLICATIONS ON GENDER AND DEVELOPMENT

Weaving a Balanced Tapestry, with over 60 colored photographs depicting gender and development.



Sectoral Gender Checklists on Agriculture, Education, Health, Resettlement, Urban Development and Housing, and Water Supply and Sanitation. Also available in Bangla. Bahasa Indonesia, Chinese, Khmer, and Russian forthcoming in 2004



For these and other publications, contact the Asian Development Bank Publications Unit (Office of External Relations) P.O. Box 789, 0980 Manila, Philippines; Fax: (632) 636-2648; E-mail: adbpub@adb.org

<http://www.adb.org/Publications>

Gender and Development Online

Site provides an up-to-date look at ADB's work in this important field, from activities to publications

By **Cathy Reyes-Angus**
Assistant Web Administrator

Two years ago, Shireen Lateef, the Asian Development Bank (ADB)'s Principal Social Development Specialist, led her team to revamp ADB's Gender and Development (GAD) web site. After brainstorming, extensive research, and consultations, a more comprehensive site with a new look was developed. It was formally launched during ADB's celebration of International Women's Day in March 2001. Since then, it has become one of ADB.org's most visited sites.

The web site features ADB's various gender-related activities in the Asia and Pacific region.

"It's a challenge to come up with the gender web site because we wanted to make it visually interesting, easy to navigate, and informative. Juggling the three is not always easy. We also wanted to illustrate the importance of gender equality and the empowerment of women to achieving ADB's goal of poverty reduction in the region," says Ms. Lateef.

"The site provides information on how ADB is promoting gender mainstreaming in

its projects and programs in its developing member countries, in loans and technical assistance projects," she adds.

The site features

- ADB's policy on GAD,
- GAD activities ranging from loans to regional and country technical assistance,
- GAD publications,
- work with women's nongovernment organizations,
- external forum on GAD,
- ADB gender good practices with a focus on loans across a range of sectors, and
- sector gender checklists.

To reach the resident mission gender specialists, visit the site for their names and contact addresses.

It also highlights ADB's publications on gender issues such as the *Combating Trafficking of Women and Children in South Asia*, which was one of the most visited documents on the site. In July 2003, it was downloaded 10,967 times, according to the Web Trends report. This reflects the increasing awareness of and interest on this issue.

Update yourself on the latest ADB gender and development activities and events, and find out how to help empower women. Visit <http://www.adb.org/gender>. ■

NEWS FOR NGOS

Uzbek Women Access Training, Jobs

Two nongovernment organizations (NGOs) in Uzbekistan—the Bukhara Oblast Business Women Association and Tashkent Oblast Business Women Association—have trained 800 women on legal rights, microfinance, tax, and credit regulations. They have also advised more than 2,500 women on how to establish small-scale enterprises on agriculture, trade, garment manufacturing, and bakery goods. These initiatives have created nearly 700 jobs. The NGOs' efforts were supported by an ADB regional technical assistance on Gender and Development Initiatives. For more information, contact Shireen Lateef at slateef@adb.org.

Small Loans Produce Big Impact in Nepal

Through the Microcredit for Women Project, ADB has helped improve the socioeconomic status of more than 40,000 women in 12 districts and 5 municipalities of Nepal. The project, completed in 2002, provided small-scale loans to enable women to buy livestock, grow vegetables, and make other investments for profit. NGOs were engaged to reach targeted beneficiaries and to help form self-help groups. Many of these groups later evolved into savings and credit cooperatives. For more information, contact Kavita Sherchan at ksherchan@adb.org.

Female-Headed Microfinance NGOs Get Boost

The Credit and Development Forum (CDF), an umbrella NGO representing more than 900 microfinance organizations, partnered with ADB to strengthen the capacity of female-headed microfinance NGOs. ADB provided grant funds to develop and train these organizations to expand their outreach, track program performance, maintain accounts and related records, and provide dynamic leadership that will deliver quality financial services to women clients. For more information, contact Shireen Lateef at slateef@adb.org.



Day care centers for children are empowering women by giving them the time to work and earn incomes

By **Marcia R. Samson**
Senior Editorial Officer

CEBU ISLAND, PHILIPPINES

Rosalinda Linsing, known to children as Auntie Daya, is a day care worker in the northern coastal municipality of Catmon. Each day, through games, songs, dances, and storytelling, she teaches 70 children aged 3–6 years about proper nutrition, toilet training, hygiene, and good habits. With these activities, Ms. Linsing not only helps prepare children for formal schooling but also paves the way for mothers to be released from full-time child care.

And she is not alone.

Hundreds of other women—child development workers, day care mothers, day care workers, rural health midwives, and grade 1 teachers—have been organized in an Asian Development Bank (ADB) pilot project to provide much-needed health, education, and psychosocial development services. The aims are to improve early development of children from poor families and simultaneously provide the parents—particularly mothers—with the opportunity to earn incomes and help improve their family's livelihoods.

Benefits for Children—and Families

Across Cebu, several other day care centers have been upgraded, refurbished, and equipped with educational toys and reading materials for children—thanks to the Philippines' Early Childhood Development Project, which started in 1998. Two loans totaling \$24.5 million (\$8.8 million from the concessional Asian Development Fund and \$15.7 million from ordinary capital resources) comprised 38% of the total project cost, with the balance of \$40.5 million provided by World Bank, local government units, and the Government.

“While the benefits of these services



ERIC SALTER (x5)

WOMEN HELPING WOMEN



seem micro, the project has a big return on investment. Its benefits are lifetime and intergenerational,” says Social Welfare and Development Undersecretary Celia Yangco, who is the project's director.

Twenty-six-year old Yvonne Rule can attest to these benefits. “An early education may be the only treasure I can give my two children,” she says.

The project is innovative because it is aimed at integrating education, health, and psychosocial activities for the holistic development of a child in the formative first 6 years of life. The project covers 13 provinces and 169 municipalities, accounting for about half of the country's

at-risk children. As of 2002, the project had benefited 1.8 million children. When completed in 2004, the project will be targeting 2.7 million children per year.

Susanne Wendt, ADB Social Development Specialist (Gender and Development), says the project is helping attain the Millennium Development Goal of reducing the under-five child mortality rate, as well as decreasing low birth weight, lowering malnutrition, and increasing the proportion of fully immunized children. The project is also helping improve school readiness and psychosocial ability of school entrants, and reduce the grade 1 dropout rate, she adds.



LOVING TEACHER Auntie Daya, a day care worker, teaches about 70 children daily in the coastal municipality of Catmon, Cebu



HELPING HAND Edwina Joring, a child development worker, supervises a regular neighborhood play session, giving parents the opportunity to work

Parent effectiveness services are particularly changing the traditional role of women as sole caregivers in the family (see box). Mothers—and fathers—are being trained on parenting to increase their awareness of the joint responsibility of raising children.

In providing these diverse, integrated services, women and men are taking key roles in caring for children, and women are empowered by allowing them the time and space for them to work. ■

Parenting More Effectively

DALAGUETE, CEBU ISLAND, PHILIPPINES

On a mountaintop, under the sprawling branches of a tree, a dozen women and four men gather to listen to a talk on parenting and husband-wife relationships. Frinelinda Entera, a child development worker and a mother of five, was giving a Parent Effectiveness Seminar—something she has been doing for a year as part of the Early Childhood Development Project.

For the largely uneducated group, Ms. Entera uses colorful visual aids and animated discussion to communicate. She holds seminars on Wednesdays and Fridays wherever she can get an audience—on a riverbank as women wash clothes, or along a field as people work.

Thirty-four-year-old Emilia Cabatu says she does not mind walking an hour to and from her home to attend the seminars. She says she has learned so much from Ms. Entera about raising children, such as providing oral rehydration for diarrhea, and on maintaining a good relationship with her husband.

With her is her 1-month-old son, whom she breastfeeds during the seminar. She left her other eight children at home with their father for him to share in the responsibility of parenting.

Napoleon Carungay, a 40-year-old father and farmer, says that although his five children are older, he wants to increase his knowledge on how to be a good parent. “If I were to be a father again, I would be more prepared,” he says.

To motivate parents to come to her seminars, Ms. Entera holds her talks as close to their homes as possible. Before the talks, she organizes supplemental feeding for the children as part of the seminar.

Although she makes herself accessible to others, she always returns to her own home before her husband arrives from the farm to attend to her families’ needs—and to practice what she preaches.

Over time, Ms. Entera says the participants begin to ask more questions. She believes this is a good indicator that these parents—among the poorest of the rural poor—are beginning to dream of a better life for their children. ■



INVOLVED Fathers are encouraged to attend the seminars to learn how to share in the responsibilities of parenting



RURAL SEMINARS Parents—including 34-year-old Emilia Cabatu (right), a mother of nine—gather regularly to share experiences and give support to one another



ANIMATED TALKS Child development worker Frinelinda Entera uses visual aids to get her messages across to the participants

TAKING CHARGE

Nongovernment organizations are working to help transform the slums of Karnataka into more livable communities. Their main allies? Women.

By Omana Nair

External Relations Specialist

MYSORE, KARNATAKA, INDIA

Women inevitably bear the brunt of the hard daily struggle in India's slums. With a population density of as many as 2,000 people per square hectare, basic services are often nonexistent. Residents often have to line up for hours for water. Most live in tiny shacks. They suffer from poor drainage and terrible sanitation, with open sewers and garbage contaminating the local environment, causing a high incidence of waterborne diseases. An additional problem is the indignity of no private—or public—toilets. All these have a significant impact on the quality of women's lives.

Under a component of the Karnataka Urban Development Project, which the Asian Development Bank (ADB) started financing in early 1996, efforts have been made to substantially improve the health and living conditions of more than 30,000 slum dwellers in the state of Karnataka—65% of whom are women and children.

In 1999, when ADB adopted its Poverty Reduction Strategy, a regional technical assistance (RETA) to facilitate participatory development involving local community and nongovernment organizations



GEMS Women in a Jaipur slum breaking gem stones for use in jewelry and handicrafts for additional income

(NGOs) was approved.

"This was helpful as the RETA provided funds to train local NGOs and local community leaders to plan and implement poverty reduction initiatives in consultation with stakeholders," says Alex Jorgensen, ADB Principal Urban Specialist, India Resident Mission.

Working in partnership with local NGOs, both ADB and the state government's executing agency, the Karnataka Urban Infrastructure Development and Finance Corporation (KUIDFC), decided that women should be empowered at the microlevel to bring about constructive changes in the living conditions of the urban poor.

Self-Help Groups Work

Kuduremala was a typical small slum in Mysore. Once a dirty, dingy place, no outsiders dared venture there after sunset, though it was near Mysore University. "Kuduremala" means horse-grazing ground—named so because the then King of Mysore used to stop there to graze his horses. The story of the residents, who were the so-called "unclean"—scavengers, rag pickers, laborers, sweepers, and toilet cleaners—dates back to before India gained its independence.

The inhabitants were shunned by society. It was a life of filth, disease, and ignorance, recalls Ms. Karupamma, the oldest resident of Kuduremala, who has seen the transformation of the settlement. "We lived in thatched-roof houses, which were situated beside the drainage. During the rainy season, the drainage overflowed and dirty water stagnated everywhere, causing the spread of disease. Some huts even collapsed," she says.

According to Aneetha Amanna, KUIDFC Social Development Officer for Mysore, 13 slums were identified in Mysore, where programs began in June 2002 with the assistance of three NGOs: Rural Literacy and Health Program (RLHP), Organization for the Development of the People, and SUMANA. The NGOs started by conducting a survey in all slums identified to build rapport and interact with slum dwellers.

In Kuduremala, for example, RLHP has slowly and firmly moved in to help people organize themselves over several years, so the settlement was well placed to partner



I don't know what ADB is, but



Omama Nair (x3)

OPINIONS COUNT "When it gets cleaner, it's for everyone's interest," says Puspha Kandelva (top); a cleaner environment benefits the entire community

with the ADB-financed project. RLHP also created four self-help women's groups. The first began from a community of only a few households—all of which had a monthly saving of less than one dollar. Collectively, these savings have now grown to where members can get credit to meet family needs. KUIDFC also provided seed funds, and subsequently loans were given to women to start small businesses.

Through self-help groups and savings program, life is looking better for the slum residents. Women now are able to obtain loans to buy books for their children or start small businesses. More importantly, they can get out of the clutches of unscrupulous moneylenders.

Ms. Papamma, a mother of two who previously worked as a rag picker, started Kuduremala's first sundry shop in mid-2002 through the credit facility scheme. She says she is now able to earn about Indian rupees (Rs)30 a day (less than \$1 a day) and is also able to repay the loan

promptly. Ms. Papamma's tiny shop sells items such as sugar, coffee, chocolates, rice, and bread, and she now provides a credit facility to customers. With her husband's support, she says she earns more respect in running a business than in doing her previous work.

"I don't know what ADB is, but it has certainly helped us," says Ms. Karupamma.

Overcoming Discrimination

These self-help groups were, however, forced by circumstances to move beyond economic empowerment toward social empowerment. In so doing, women developed social skills and enhanced their ability to identify other issues around them.

One of the major causes of women's poverty is the lack of equal access to rights and control of economic resources. Gender-biased laws, policies, traditions, and attitudes cause this discrimination.

With the help of RLHP and Mysore Slum Dwellers' Federation, the women joined forces with men and demanded that land ownership for the slum be transferred from Mysore University (the landowner) to the long-term occupants. The title deeds—in the names of both the husband and wife—were recently given for houses in the community, marking a major triumph for the women.

The project has also provided slum areas like Kuduremala with improved drainage, low-cost sanitation, community centers, and hygiene campaigns. According to an RLHP representative, Mr. Venkatesh, the residents decided—after some initial resistance—to adopt RLHP's advice and suggestions, providing reasonably decent houses to about 800 inhabitants. There are now neater alleys and proper access, a school for children, and a community hall. When RLHP first came to the slum in 1987, Mr. Venkatesh recalls that only 3% of the children went to school.

Having achieved a lifestyle that was unthinkable before, the people of Kuduremala want to move ahead. The enthusiasm and confidence are visible, especially among women like Ms. Papathi, a domestic worker who earns Rs700 (\$16) per month. When asked if she wants her children to move to a bigger city in search of better jobs, Ms. Papathi says, "We want our children to go to Bangalore and even America to become doctors or engineers." ■

Cleaner Streets

Ensuring that streets and lanes are free from sewage is critical for good urban sanitation. The state government of Rajasthan, India, is working to mitigate urban infrastructure problems in six major cities—Ajmer, Bikaner, Jaipur, Jodhpur, Kota, and Udaipur—thanks in part to a \$250 million loan from the Asian Development Bank.

About half of urban households do not have individual latrines in their homes and only 5% of homes are connected to a sewerage network.

"The unplanned and unchecked conditions in the urban slums also need to be addressed to make the environment of the cities more tourist friendly," says Manoj Sharma, Project Director, Rajasthan Urban Infrastructure Development Project.

For example, about 50,000 households in the capital city of Jaipur are being connected to ensure that streets and lanes are free from liquid waste flowing from the drainage. So far, 10% of the targeted households have been connected.

Puspha Kandelva, a resident of the Nagtalai Slum, says that for the past 15 years, her family and other residents have been exposed to garbage and filth due to improper sanitation and drainage outlets. "It is a much better environment in which we are living now, especially for the women who work at home. Our children are also healthier," she says. Most women in the community are employed at home by local goldsmiths to break precious stones that are used in designing jewelry.

Navaratnam Baid says that it was previously unthinkable to set foot on the lane behind their homes because it was covered with liquid waste and filth. "Now there are less flies and mosquitoes, and the environment does not stink." ■

it has certainly helped us ”

Ms. Karupamma, Kuduremala resident

Health Care for All

Family group practices are a key component of health reform in Mongolia. Why? They get services to the people who need them

By **Bayasgalan Bavuusuren and Darius Teter**

Social Sector Officer and Senior Country Programs Specialist, Mongolia Resident Mission

ULAANBAATAR, MONGOLIA

At first glance, Mongolian women do not appear to face serious problems. Women make up more than half of the workforce, and educational attainment among women is higher than among men; fewer young women drop out of school, and more go on to tertiary education. Many women are employed by or own businesses, particularly small and informal enterprises. According to the Mongolian Employers' Federation, women owned more than a quarter of the private businesses. Women have also seen a modest increase in political participation—with nine women members in the current parliament.

While this all sounds good, the reality for many is often starkly different. Women tend to have less job security and less access to information. They are more likely to be poor if they are heads of households and suffer higher unemployment rates than men.

Increases in unemployment during the economic transition placed a heavy burden on women, who must spend more time caring for young, sick, and elderly members of families. Women were the primary victims of the social dislocation, alcoholism, and physical abuse that accompanied the initial sharp economic contraction.

Inputs, Not Outputs

One of the most serious issues facing Mongolian women is poor health and nutrition, particularly among the poor. The maternal mortality rate is still high compared with other Asian countries. Despite the general decrease in infant and child mortality rates,



TAKING CARE
Women are major beneficiaries of the small, locally placed clinics called family group practices

Rolle del Rosario

the level is high in rural areas and among mothers with low educational level. Five percent of all births are delivered at home. Pregnant women suffer from high incidences of associated diseases of the kidney and heart, and pregnancy complications are common.

The Mongolian health sector, which had an extensive network of public hospitals providing curative services, has not dealt effectively with these problems. The success of the system was mainly measured by inputs—numbers of doctors, hospital beds per population—not by outputs of

the level of the reform agenda. FGPs—small, locally placed clinics—move doctors from overstuffed hospitals to practices in the community, particularly in poorer areas, and shift the emphasis from curative care to preventive care.

Women as Major Beneficiaries

FGPs provide essential, basic health services free of charge. FGPs sign contracts with local governments, which pay quarterly capitation payments per patient depending on the person's age, sex, and poverty status. All districts in Ulaanbaatar

Family group practices provide essential, basic health services free of charge

service delivery and health indicators.

The sector was plagued by budget deficits, deterioration of physical infrastructure, poorly trained doctors, and a lack of equipment. Badly designed large hospitals and other facilities had chronic problems with heating and high maintenance costs. The situation required urgent reforms of service delivery, management, and financing.

The Government is meeting this challenge through the Asian Development Bank-financed Health Sector Development Program. The development of family group practices (FGP) is a key compo-

nent of the reform agenda. FGPs—small, locally placed clinics—move doctors from overstuffed hospitals to practices in the community, particularly in poorer areas, and shift the emphasis from curative care to preventive care.

are now covered by FGPs, and with an FGP in each provincial capitol. A total of 234 FGPs have been established under the project. Women are major beneficiaries from the services provided by FGPs. A third of the total registered FGP clients were women aged 16–49 in 2003.

During a recent visit to one FGP in Tuv Province, Ms. Chuluuntsetseg, Chief FGP Doctor, noted that women often seek FGP services for gynecological procedures, antenatal care, and child growth monitoring.

FGPs have made a big difference in the lives of many women—including the poor—and will remain an important institution for many years to come. ■

Turning Ideas into Businesses

Business training leads to new ventures for women in Uzbekistan



David Kruger

By David Kruger

External Relations Specialist

TASHKENT OBLAST, UZBEKISTAN

As the temperature fell in Ahangaran Rayon, Tashkent Oblast late last year, Almatova Buvaysha's fields were bare. Vegetables from her half-hectare plot of land had been harvested and stored, and the family was hunkering down for a long, cold winter.

Unlike in past years, Ms. Buvaysha, a widow with five sons, was looking forward to February. Instead of worrying about a dwindling stock of stored food, she was expecting a hefty profit from the sale of two cows.

It will be her first sale since entering the cattle-breeding business in 2002, and will add Ms. Buvaysha's name to a growing list of women in Uzbekistan and other countries in the Asia and Pacific region who have benefited from the Gender and Development (GAD) Initiative Fund supported by the Asian Development Bank (ADB).

In Tashkent *Oblast* (region), the local office of the Business Women's Association of Uzbekistan (BWA) used part of a \$10,000 grant to hold 3-day training seminars for 130 women and 19 men in nine districts, and provide consultation services to 356 women interested in opening their own businesses.

The program provided a range of information designed to bring rural women up

“Before the training, we were blind. But now we have become open to the world”
Almatova Buvaysha, farmer

to speed on the rules and requirements of starting a new business. The seminars included information on accounting procedures, tax issues, entrepreneurs' rights, business planning, and bank loan application.

For Ms. Buvaysha the instruction on how to create a business plan was a turning point. For years, she had wanted to open her own business but the banks refused her loan applications.

After the training, she prepared a business plan, found a guarantor, and got a SUM680,000 (\$700) loan from the State Employment Fund. She used the first tranche of SUM340,000 (\$350) to buy two cows in 2002. She now has eight cattle and expects to sell two cows for SUM340,000 (\$350) each in February.

“This training brought luck and happiness to our family,” says Ms. Buvaysha. “Before the training, we were blind. But now we have become open to the world.”

Despite high levels of education and a surfeit of entrepreneurial spirit, many women in Uzbekistan lack access to capi-

tal and basic information on what it takes to start a new business, says Mekhri Khudayberdiyeva, ADB Gender Specialist, Uzbekistan Resident Mission (*see related story, p. 41*).

In Bukhara Oblast, in central Uzbekistan, the demand for information far exceeded expectations, she says. The local Business Women Association (BWA) office planned to train 160 rural women on opening a small business, but expanded the project to accommodate 220 applications. The association also provided individual consultations to 1,235 women, more than double the planned 500.

Over 100 new farms were created and over 200 women found jobs as a result of the Bukhara training and consultations. Across Uzbekistan, about 80% of rural women, trained under the GAD initiative, joined newly created credit unions, and 84 of them have received loans from local banks.

Pulatova Gulchehra, Chairperson of the Ahangaran Rayon chapter of BWA, says the training in her district has touched many more women than those who participated in the program. The information started a chain reaction as the women trained passed on information and inspired others with their success. About 50 women are now on a waiting list for seminars. “Even this short-term training has had a big impact,” says Ms. Gulchehra. ■

NGO Gives New Lives to Victims of Trafficking

By David Kruger

External Relations Specialist

PHNOM PENH, CAMBODIA

About a year ago, Ms. Kimsa left her village to join her sister in Phnom Penh. But after making it to the city, she could not locate her sister and ended up lost and alone at Wat Phnom, a local landmark. There, she met a woman who changed her life forever.

After living at the woman's house for a month, Ms. Kimsa took a walk one day with the woman's "niece." They met a European man.

The next thing Ms. Kimsa remembers clearly, was a meeting 4 months later with representatives of Acting for Women in Distressing Circumstances, a nongovernment organization that helps young sex workers in Cambodia, Thailand, and Viet Nam break free from the industry and reintegrate into society.

Ms. Kimsa now lives at the group's home in Phnom Penh with about 70 other young women rescued from local brothels. At the home, they get counseling and, when ready, training in tailoring, hairdressing, cooking, or agriculture.

Since it was founded in 1997, the group has helped over 3,000 women make a new start, says founder Somaly

Mam. In the past 6 years, however, she has seen the rise of two disturbing trends—the use of drugs to keep women, like Ms. Kimsa, subservient, and the falling age of girls sold into prostitution.

"The rich people are afraid of HIV/AIDS so they want virgin girls and to ensure this, the girls have to be very young," says Ms.

Mam. Increasingly, girls under 10 years old are in demand. ■



Matthew Westfall

The group has helped over 3,000 women make a new start

Educate, Entertain, Action!

Director uses films to address difficult social issues

By Carolyn Dedolph

External Relations Specialist

DHAKA, BANGLADESH

Whether it's infertility, HIV/AIDS, polygamy, prostitution, or arsenic poisoning, tackling tough social issues affecting women has become the mission of film director Nargis Akter.

"If it will help women, we definitely want to produce a film on the topic," says the head of the nongovernment organization (NGO) FemCom and seasoned producer of 40 films.

Her approach to these difficult subjects is a novel one: educate while entertaining.

"We target women who do not know how to read or write. Films capture their attention," Ms. Akter explains.

Arsenic poisoning began to interest her as the magnitude of the problem began to unfold in the 1990s. Affecting up to 80 million Bangladeshis, the World Health Organization has described the naturally occurring arsenic as the "largest mass poisoning of a population in history."

Arsenic poisoning—triggered by drinking arsenic-contaminated groundwater—causes vomiting and diarrhea, abdominal pain, muscular pain, skin rashes, and swelling of the eyelids, feet, and hands. Ultimately, it affects the heart, lungs, and kidneys, and can be fatal.

In a country where arranged marriage is still the norm, the physical appearance of a woman is a crucial factor in making a mar-

riage. Symptoms of arsenic poisoning—especially skin rashes on the face—can ruin a woman's chances of securing a husband.

So, Ms. Akter saw a need to educate the population on arsenic poisoning, available treatments, how to avoid the disease, and attitudes to those affected. The film *Patal Purir Galpo* (Water Blues) was the result, supported by a small grant from the Asian Development Bank.

Far from a dry documentary, the film uses well-known actors and musicians to convey information to a broad audience—and boost its appeal.

"I can't say this is a film only on arsenic poisoning because we incorporated love songs and drama," she explains. The plot revolves around a couple prevented from marrying because the bride suffers from arsenic poisoning. But the ending is happy: she seeks medical care and they marry, knowledgeable about the disease and how to treat it.

Viewing of the film has been widespread, with the Bangladesh Television authority broadcasting the telefilm on its national media channel. NGOs continue to show the film on their in-house systems, and village committees present the film as a weekly movie on their battery-operated systems. An English-subtitled version was also produced for screening in other South Asian countries.

The enthusiastic response by audiences and the media, including television stations, shows the potential of this medium for achieving important social outcomes. ■



IN CHARGE Film Director Nargis Akter has social issues at the center of all her productions

FemCom

Making a Clear Difference

Training women's NGOs in delivering financial services is expanding outreach to 20,000 poor clients

By Carolyn Dedolph
External Relations Specialist

DHAKA, BANGLADESH

Many female-headed microfinance nongovernment organizations (NGOs) express a common challenge. "We lack organizational skills in areas such as management and financial systems," says one staff member. "We need to be better organized and make our financial information and record-keeping more systematic."

Many small-scale female-headed NGOs provide microfinance services to women throughout Bangladesh. By targeting women not served by larger microfinance organizations, they provide an invaluable service. Being small and local enable these NGOs to work with very poor women in isolated areas. But these NGOs often lack staff, financial management skills, and the institutional capacity to expand outreach and become fully sustainable. Also, they experience difficulty in accessing training to develop technical skills.

The Credit and Development Forum (CDF) is an umbrella NGO representing more than 900 microfinance organizations in Bangladesh, including 76 female-headed NGOs. Recognizing that most of its female-headed partner NGOs faced specific, common challenges, CDF sought ADB financial assistance to develop and deliver specific training modules to strengthen their institutional capacity.

A major goal of many of the NGOs is to build enough capacity to qualify for funding from the *Palli Karma Sahayak* Foundation (PKSF), donors, and commercial banks, which would greatly expand the range of products and financial resources available.

Twenty NGOs were picked to participate in the project—with the selection process itself a training exercise. Many even



DEDICATED Fansura Khatun (right), a Welfare Efforts field organizer, says she needs to improve her business skills to meet her biggest challenge: making her clients self-reliant

Carolyn Dedolph

found it difficult to provide the information required by CDF as part of a baseline survey used to profile the female-headed NGOs—and reinforced to them the need for more systematic record keeping. Ultimately, a baseline survey profiled 30 small- and medium-sized female-headed NGOs.

Rokeya Jahan Reba, Executive Director of Promotional Research Advocacy Training Action Yard—a Dhaka-based NGO that organizes slum residents, provides microfinance services, and teaches them to be self-reliant—benefited from the CDF leadership training.

"I now look into our accounts every day," says Ms. Reba. The new methods are "simpler and easier for the staff to handle." With clearer accounting procedures, the financial statements are transparent and easy to understand. Because of this, she has noticed increased trust from clients. The training proved so valuable, in fact, that other organizations recruited several of her

staff members—but she good naturedly says they are "spreading the knowledge."

Fifty female NGO workers were trained on supervision and monitoring, microfinance-related accounts management, and management information systems. The increased efficiency of these partner NGOs is improving the delivery of financial services to about 20,000 poor female clients.

Sharifa Khatun, Executive Director of Welfare Efforts, an NGO focusing on microfinance, education, and gender and social justice programs, says the CDF training on accounting systems was very useful. With her improved financial management skills, she dreams of establishing a core fund for the organization so that it can be self-supporting.

"The workshops have exposed us to new ideas on how to develop our organization," says another participant. But there is still much to do. ■

Book Inspires Pacific Youth

Nineteen ni-Vanuatu women, each with different lives and different stories to tell, share one thing in common: they are successful in their chosen careers and have made significant contributions to Vanuatu society. *Ni-Vanuatu Role Models (Part One) Successful Women in Their Own Right*, sponsored by the Vanuatu National Council of Women and funded by the Asian Development Bank (ADB), was produced to inspire young girls and to be used as curriculum material for secondary school students. By their examples, young women can learn, recognize, and be inspired to emulate these women; and young men can gain a better understanding and respect for women who strive to achieve in traditional and nontraditional roles. (Keech Hidalgo, Editorial and Production Assistant) ■





Didibahini

Gaining **Power** through Local Government

Poor women are making their voices heard through local authorities and improving their livelihoods

By Guy Sacerdoti

Consultant, Office of External Relations

KALIGANJ UPZILA, BANGLADESH

A little over a year ago, Mahmuda Chowdury was a bit lost. An elected member of local government—the Union Parishad (UP) in Kaliganj Upzila, Satkhira District of rural Bangladesh—she felt ignored by the largely male-dominated local governance system. Ms. Chowdury, like many other locally elected women, would be given a blank paper to sign, tantamount to approving the minutes of the previous session of UP.

“I did not know my role as UP member, and had never conducted a meeting with my community,” Ms. Chowdury explains.

Today, as a result of a comprehensive 2-week training program developed in partnership between the Asian Development Bank (ADB) and nongovernment organizations (NGOs)—Bangladesh Rural Advancement Committee (BRAC) and Shushilan—Ms. Chowdury is very much in command, having been reelected UP member in February 2003.

“After the training and as an elected women’s forum member, I have been conducting ward meetings every month,” she says. “In each neighborhood, I have identified one leader responsible for mobilizing the poor in the community to participate.”

In a recent meeting attended by 59 poor women, she led the discussion on hygiene education, the need for a proper latrine in the village, a local road maintenance project, work opportunities, and the existing legal remedies for resolving cases of violence against women, such as acid throwing.

Getting Women Involved

The regional technical assistance grant from ADB covers grassroots capacity building in local governance for poor women in Bangladesh, Nepal, and Pakistan. Partner NGOs involved in implementing the grant are Aurat Foundation, BRAC, Didibahini, Khan Foundation, Rural Support Program Network, Sarhad Rural Support Program, Shtrishakti, and Shushilan. Though the political systems vary in each country, the thrust of working with NGOs to draw more poor women into active, responsible roles

in their communities is the same. And it is working.

“It’s community participation, good governance, and true grassroots democracy among the poor,” says Monawar Sultana, ADB Social Development Specialist (Gender and Development). “It’s truly a workable framework for poverty reduction.”

In South Asia, local governments have generally been active since British colonial times. But political and cultural biases have kept women out of political or development-related decision making in local government. Women’s representation is now mandated.

Quotas for women representation began in Bangladesh about 5 years ago (30% of UP seats), about 2 years ago in Pakistan (33% of total seats), and more recently in Nepal (20% in village development councils, or VDCs). But there were no provisions for training women—or simply letting them know what they could do.

“Before the training, we were treated like dolls in the UP,” says one representative from the Jessore District in Bangladesh. “Now the UP chairpersons and the members know that we have the

knowledge to do our jobs.”

To get there, the elected women needed to learn about the roles and functions of local government; how to use the system—in accessing financial and other resources available, and knowing how to exercise their legal rights: from simple birth registration to family violence mediation.

The technical assistance helped them do just this. It has already made its mark in the short period of one-and-a-half years by giving women the tools to make a difference in their communities.

Training for Women

Women from a VDC in Nepal’s Latipur and Kathmandu districts explain: “We negotiated a human resource budget for scholarships for three girls from our VDC...we have negotiated public land for a tree plantation, and organized an adult literacy class. Twenty-four women’s forums have applied for VDC funds for development programs...Women’s forum have been involved in audit activities in VDCs to ensure distribution of subsidized coupons for kerosene...the forums have facilitated birth, marriage, and death registration in the VDCs.

“We have conducted several health camps in our community, and started a youth program where we invite boys and girls to make them aware of HIV/AIDS and reproductive health. We received an ambulance from the Rotary Club in a VDC, and with the help of the police we stopped marijuana cultivation in a village. And we negotiated to set aside land for reforestation. And to think that before, we didn’t have a common meeting place for all the community-based organization leaders. The training program and the women’s forum brought us together.”

Voice in Local Decision Making

Women councilors from the Union Council (UC) in Haripur, Northwest Frontier Province (NWFP), Pakistan say, “We have been in the UC for more than a year. Before the training, we did not know about the function of the UC or our role. After the training, six of us went to the community to identify needs. We negotiated 33% of the budget from the UC for development program...In some UCs, women councilors negotiated UC funds for the Citizen Community Board formed by

women...In one UC, a woman councilor negotiated UC funds for paved road for fetching water... in Abotabad, a woman councilor has negotiated gas connections for one community.”

The impact of the project has been powerful in making elected officials of the local bodies accountable to the poor and in building transparency when implementing development programs at the local level. Monitoring poverty programs by poor women’s groups in collaboration with their elected women representatives provided a greater voice in local decision making and promoted pro-poor governance. In Bangladesh, in 16 *upazilas* (subdistricts) women representatives provided 8,780 poor women and children access to social safety net programs; 2,833 women with training; and 1,891 women with new income-earning opportunities. Women representatives have participated in local arbitration, resolving 305 dowry cases and preventing 270 early marriages. They also mediated 550 land disputes.

The Importance of Lobbying

“Lobbying is very important,” says Ms. Sultana. “The Upazila Nirbahi Officer oversees all the sectoral programs in Bangladesh so women representatives need to lobby him and convince him to get line agencies to support them to implement poverty programs.”

It is this participatory interface between locally elected officials, grassroots community leaders, poor women’s groups, NGOs, and governments that has begun the process of building an understanding of good governance at the grassroots level.

Rukhsana Begum is a UP member from Manirumpur Upazila of Bangladesh. “In my Union, an aid package for garments was allocated for distribution. The chairperson hid them, didn’t want to give them to the poor. I convinced him to discuss the aid package with UP members. In the end, we distributed the garments to the poor.”

The success of the training and local development forums is apparent. It is clear from the project that as women representatives build confidence, the more the local governance system becomes responsive to local needs. As women representatives become more effective in serving their constituents, elected officials, particularly male, need to forge alliances with women’s



Didibahini

AGENDA A grassroots leader presenting activities in a forum meeting



Monawar Sultana

VILLAGE PROGRESS Poor women meeting with their elected women representatives in the ward to monitor poverty reduction programs



Monawar Sultana

RESPONSIVE Women representatives at a local government district workshop discussing their roles

groups if they want to be accountable to their constituents, too.

“We’re very impressed with the way women representatives now conduct programs and meetings with their constituents,” explains Ms. Sultana. “There are very strong social mobilization activities in the project—and just how effective these grassroots democracies work has a great impact on poverty.” ■

Working Toward Equality

By Guy Sacerdoti

Consultant, Office of External Relations

Professor, politician, and activist Wu Qing of the People's Republic of China (PRC) is a true representative of a mass constituency: women. She not only is a democratically elected politician as Beijing Deputy, but for more than 40 years she has influenced generations of students, urban and rural poor, political elite, and the international community in breaking down the traditional and cultural constraints that limit women. She describes the gender movement as part of the PRC's democratic movement. Recipient of the 2001 Ramon Magsaysay Award for Public Service, Prof. Qing is also a member of the Asian Development Bank's External Forum on Gender.

How are gender issues and democracy related?

Gender equality is very important to lay the groundwork for democracy and freedom. In a true democracy everyone—men and women, old and young—are given the opportunity to be heard. After all, women make up half the world's population. They need better representation. Women need to get into decisionmaking positions to better represent their constituents. If policies are made without the input of women, the policies will be wrong.



lan Gill

“If policies are made without the input of women, the policies will be wrong”

Wu Qing, professor, politician, activist



Wu Qing, professor, politician, activist

What are the main issues confronting women in the PRC?

With restructuring in the economy and the breaking down of social benefits in cities, women face unemployment, fewer day-care centers, more domestic violence, lack of education opportunities, and poverty.

What do you see as some of the major challenges for women in the PRC?

There is feminization of poverty, agriculture, and migration in the PRC. Unemployment and lack of social benefits, medical and health services, and financial and emotional support for elderly women.

You started the PRC's first women's nongovernment organization. Now you are a Beijing Deputy. How do the two relate?

Law is with the constitution. It's all there. Women need to know their rights, and so do the policymakers, who are mostly men. So we need to work at two levels: the grass roots, through NGOs, and we need to lobby at the top through participation in formal politics. And we must do it carefully. We don't want to scare the men off.

I have spoken at plenaries to raise the awareness of deputies and achieved good results. With 35 other deputies at the Haidian District People's Congress, we successfully got the approval to set up a Women's Bureau. I am often invited to university campuses and different parts of the PRC to offer training on gender and citizenship.

What is your opinion on tackling gender issues?

It's a very slow process. But that's not necessarily a bad thing. It's like rain. A downpour can wash away the topsoil. But if it drizzles, the water seeps down and irrigates. So change needs to be gradual. I'm optimistic it will happen—gradually—over time. ■

Disabled Can

An innovative project is using people with disabilities to train

By Bayasgalan Bavuusuren and Darius Teter

Social Sector Officer; and Senior Country Programs Specialist, Mongolia Resident Mission

Six years ago, Luvsan Otgondulam, 39, and her husband Lhamjav Battulga, 40, were living on the streets of Darkhan City. She suffers from a congenital bone defect that reduces her mobility, and Mr. Battulga was disabled in a work-related accident.

After acquiring a tiny plot of land in a depressed *ger* (traditional Mongolian house) area on the outskirts of town, they decided to build a small wooden house and cold vegetable storage facility using scrap materials, capitalizing on Mr. Battulga's experience working for an agricultural cooperative.

Their hard work paid off.

Today they run the only cold storage in the neighborhood where people can keep vegetables harvested from their own small plots through the harsh Mongolian winter. They have slowly expanded their business to include preparing and pickling vegetables. They are now able to support themselves and their children.

ADB's Japan Fund for Poverty Reduction (JFPR) project on employment opportunities for poor people with disabilities is providing modest financial support to



Help Others

the experiences of skilled other needy people in job skills

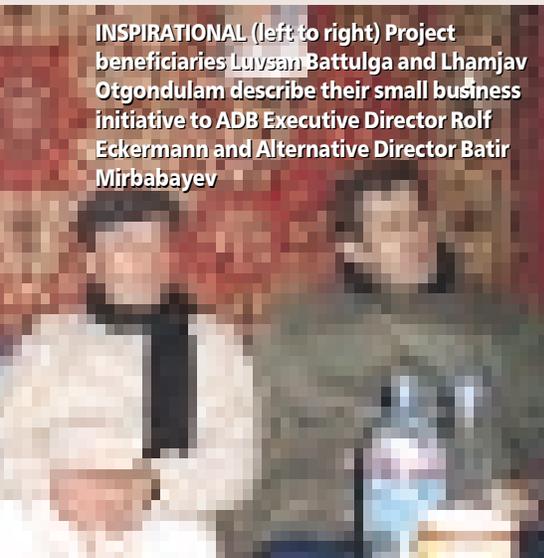
Ms. Otgondulam to purchase tools, such as a scale and construction materials to expand their business. She estimates that they will need to double the capacity of their cold storage to earn enough profit to build a proper home.

Many women with disabilities have been asking Ms. Otgondulam to teach them some of her skills in vegetable pickling and running a small business because there are no training programs available to them. The JFPR project will make use of people like Ms. Otgondulam to train other needy people in job skills and business development to support their families.

The JFPR project started in 2002 to help support people with disabilities by upgrading their skills, providing incentives to employers to hire them, supporting them with business development services, and raising public awareness of their productive abilities.

The project is being implemented in Ulaanbaatar, Darkhan, Erdenet, and three other provinces. The project will directly benefit an estimated 4,000 people with disabilities over the next 3 years, with an estimated 1,200 securing jobs as a result of the support. At least 60% of targeted beneficiaries will be women with disabilities. ■

INSPIRATIONAL (left to right) Project beneficiaries **Luvjan Battulga** and **Lhamjav Otgondulam** describe their small business initiative to ADB Executive Director **Rolf Eckermann** and Alternative Director **Batir Mirbabayev**



Dariusz Jeter

Reaching Out, Moving Up

The Active Women's Group brings women with disabilities together, provides information on training and jobs, and raises their profile in Cambodia

By **David Kruger**
External Relations Specialist

PHNOM PENH, CAMBODIA

Heng Rasmey knows how it feels to be discriminated against. After completing a university degree in literature in the late 1990s, she applied to a teachers' college, only to be rejected based on her disability.

"I was very depressed," says Ms. Rasmey, who has been disabled since she contracted polio as a child.

But she was not defeated. She contacted the Cambodian Disabled People's Organization (CDPO) for help and eventually worked with five other disabled people to convince the teachers' college to let them attend. After graduation and 5 months as a teacher, she was drawn back to CDPO where she worked to help other people with disabilities—particularly women—win fairer treatment and take advantage of a growing number of opportunities. As facilitator of the CDPO's Active Women's Group, Ms. Rasmey works with other disabled women to identify the needs of their peers and broaden their experience.

She says the group determined "the most important issue is the lack of networking among disabled women, among disabled women and other women, and among disabled women and the rest of society."

With encouragement and a grant from the Asian Development Bank, the Active Women's Group has spent the past few years bringing women together, providing information on training and job opportunities, counseling the disabled and their families, and raising the profile of disabled women in Cambodia.

"Through our work, we made contact with over 40 organizations," says Ms.



LIVELIHOODS Salesperson **Srey Nan** sells goods made by people with disabilities

David Kruger

“When disabled women...come to meet our group they see disabled women can work—and they gain hope”

Heng Rasmey, Facilitator, Active Women's Group

Rasmey. "This is very important for us."

"When disabled women come to see us looking for help, they are often hopeless," she says. "But after they come to meet our group, they see that disabled women can work—and they gain hope." ■

Giving Women a Chance

Female victims of violence and injustice get help from an NGO specializing in alternative dispute resolutions

By Carolyn Dedolph

External Relations Specialist

KUSHTIA DISTRICT, BANGLADESH

From the very start of Sullaina Pervin's short marriage, she had trouble. Her husband and in-laws physically abused her, her brother-in-law touched her inappropriately—and her mother-in-law blamed her for being the problem. After only 8 months of marriage, her father-in-law said she had to be divorced. When she refused to sign the paper, her sisters-in-law threatened to kill her.

Feeling helpless and left without a choice, she signed. Devastated, she went home to her family. Some local people ad-

vised her father to file the case with Mukti Nari-O-Shishu Kalyan Shangstha, a nongovernment organization (NGO) working to provide legal aid to female victims of violence and injustice. After three sessions using traditional arbitration practices called *shalish*, the two families agreed on a financial settlement to Ms. Pervin. Today, she lives with her family, supporting herself by doing embroidery. With the settlement money, she bought a small plot of land.

If Mukti had not intervened, she most likely would never have gotten any settlement—and, as in the case of many women, potentially left destitute.

Rape. Acid throwing. Divorce. Illegal dowry. Early marriage. Polygamy. Trafficking. Unfortunately, Mukti staff members



DEDICATED STAFF Mukti staff members listen patiently to a woman's story

have seen it all before, having handled more than a hundred cases in 2003 alone.

“Mukti's greatest achievement is when we manage to resolve domestic problems that initially appeared unresolvable,” says lawyer Abdur Rashid, Mukti's legal adviser. According to him, Mukti is able to reconcile 90% of the cases it handles. Even if a marriage ends in divorce, Mukti helps the woman recover some financial compensation from the man.

Violence against women is of great concern to many in Bangladesh, where econo-

Ending Violence Against Women

By Cathy Reyes-Angus

Assistant Web Administrator

Violence against women is not just a human rights violation. It is also a serious public health problem. It can take the form of psychological, physical, or sexual abuse, and can have serious implications for a woman's health. What is not commonly recognized is that violence against women has both economic and social costs to individuals, families, and communities. Nani Zulminarni, Chair of Indonesia's *Pusat Pengembangan Sumberdaya Wanita* (PPSW) (Center for Women's Resources Development in Indonesia), struggles on with her mission.



Nani Zulminarni
PPSW Chair
Indonesia

What is PPSW's mission?
Women's empowerment. Our mission is to contribute to the process of building a more democratic and egalitarian

society. PPSW, established in 1986, aims to end violence against women by conducting training, producing campaigns on the issues, and increasing involvement in antiviolence movements.

What is your biggest challenge as a gender and development advocate?

Dealing with the whole system of society, including cultural and religious interpretations, and value and power sharing issues.

What do you think are today's most compelling gender issues?

Women as decision makers and leaders, and women's access to education.

What is the extent of violence against women in Indonesia?

There are no exact figures as most violence committed is not reported. Domestic violence is still considered a private issue and rarely reported. State violence is not even seen as a violence issue. For many women, violence against them is still a normal part of everyday life.

Why is it considered normal?

Because people are not aware that it is violence. Most believe that women can be violated because they have a lower status in society compared with men. Women are not leaders or decision makers, so they have no control over their own body.



How can ADB assist in the struggle to fight violence against women in Indonesia?

ADB can assist us by facilitating networks, educating women on the issue through policy advocacy, information dissemination, antiviolence campaigns, and capacity building. ■

Pushing Reforms

At the forefront of the women's movement in the Fiji Islands, an NGO lobbies for gender equality and legal reform

By Virisila Buadromo



Ms. Buadromo is Coordinator of the Fiji Women's Rights Movement.

mically and culturally, the cards are stacked against women due to low literacy, poverty, and limited awareness of legal rights. Even if they wanted to, women's capacity to use the courts is limited because of discrimination.

While legal reforms are critical, they do not necessarily help poor women who are victims of violence. Local mediating organizations like Mukti can. By intervening on the victim's behalf, these NGOs can use formal legal and police structures and pursue alternative dispute resolution mechanisms.

Recognizing this situation, the Asian Development Bank (ADB), through a gender and development regional technical assistance project, took the initiative of working directly with Mukti to foster new mechanisms for supporting these victims. The project aimed to strengthen the process of dialogue between Mukti and women's groups, police, media representatives, lawyers, and government officials on the extent and nature of violence against women in Kushtia district. Funds were also used to create a database on the incidence and handling of cases in local hospitals and police stations.

With the ADB funding, Mukti held 24 dialogue sessions from 2001 to 2002 with local government officials to raise awareness and build a platform for advocacy and lobbying. Mukti was able to establish high-level dialogue, and, as a result, the NGO was invited to become a member of the district-level government Committee on Violence Protection. Focusing on the role participants can play in raising community awareness, 18 training workshops on gender and violence against women were also held for representatives of women's organizations, women activists, social workers, and media representatives.

Through its experiences, Mukti clearly demonstrates the value and cost-effective nature of alternative dispute resolution for women who are victims of violence as a complement to legal reforms. ■

Traditional, cultural, and religious attitudes among Fiji Islands' major ethnic groups have a strong patriarchal emphasis. It is widely believed that men are the head of the family and women's role is primarily confined to serve men and the family. During the last decade, the Fiji Women's Rights movement (FWRM), a nongovernment organization established in 1986, has been at the forefront of the women's movement in the Fiji Islands, advocating and lobbying for gender equality and legal reform. Its research, legal advice, advocacy training, and legal literacy programs have helped raise awareness among Fiji Islands' women and men on women's rights.

FWRM's Gender Employment and Economic Rights project has been instrumental in advocating for reforms to existing employment legislation so that it adequately addresses the issues and needs of women workers. Under Fiji Islands' current laws, women face discrimination, are not protected from sexual harassment, and are not given equal employment opportunities and equal pay for work of equal value.

In November 2002, under an Asian Development Bank (ADB)-financed technical assistance project, FWRM conducted a survey on sexual harassment in the workplace. The survey found that sexual harassment is significant, widespread, and varied in nature; and that offenses are generally multiple. The study revealed that one in three women claimed to have been sexually harassed.

As a response to these findings, FWRM, in conjunction with the Ministry of Labour and the Ministry of Women, drafted a national sexual harassment policy. This policy is aimed at providing direction to the courts and relevant stakeholders on how to address sexual harassment in the workplace. The Labour Advisory Board, a forum similar to a tripartite forum between employers, unions, and the Government, has agreed that a need

exists for a national sexual harassment policy and has mandated the Ministry of Labour to push the FWRM-drafted policy through government channels to ensure its adoption.

In 2003, FWRM collaborated with ADB to conduct two sexual harassment workshops for private sector organizations. The first workshop resulted in 9 of the 10 represented companies adopting their own in-house sexual harassment policies and procedures. FWRM is confident the same level of success will be achieved following the second training—and that other companies will follow their lead.

These small steps will hopefully prompt the Government to enact the much-needed Industrial Relations Bill, expected to be passed sometime in 2004. The proposed legislation promotes equality and nondiscrimination between women and men in the workplace and contains provisions for pro-



EQUAL CHANCE This young woman's future may be brighter if proposed legislation promoting nondiscrimination is enacted

tection against sexual harassment. The legislation is not only about protecting women but also about providing equal opportunities in the workplace. FWRM is actively engaged in lobbying for the passage of the bill. It will hopefully put women and men on an equal footing in access to employment, remuneration, and reconciling work with family responsibilities.

FWRM is working at multiple levels with different stakeholders to promote a fairer, just, equal and democratic society where men and women live and work together to build a better Fiji Islands for all. ■



FLOATING LIVES Life on the Tonle Sap Lake is full of risks and vulnerabilities

ERIC SILES

Through the Tonle Sap Initiative, the Government, civil society, and communities are learning how to manage their resources and boost livelihoods

Men are Gold and Women are Cloth!

By **Manoshi Mitra**

Senior Social Development Specialist,
Mekong Department

So goes a saying in Cambodia that pretty much sums up the roles and position of men and women in traditional Khmer society. While attempts to change women's relative position and societal attitudes are ongoing, much of that inequality is deeply entrenched in Cambodian society.

Cambodia is a poor country with 36% of its population below the poverty line. Gender inequality reinforces poverty and lack of opportunity for women, who constitute 52% of the population and head 25% of all households. In the Tonle Sap Lake area, which is a rich natural resource base for Cambodia and for Southeast Asia, gender inequality and poverty are serious issues.

Hard Lives in the Floating Villages

The six provinces surrounding the lake have high poverty levels ranging from 38 to 60%. Education and health indicators are lower than national averages. School enrollment rates are low—and school completion rates

even lower. Child labor is rampant. Girls stay home to help mothers with domestic work and income-earning activities, while boys fish. Female-headed households are the worst off, with limited livelihood assets. They are for the most part illiterate and lack resources and access to local institutions and decisionmaking processes.

For the poor, livelihood opportunities are limited because the common property resources—upon which they depend—are controlled for the benefit of a select few.

Gender inequality reinforces poverty and lack of opportunities for women

Lack of access to credit exposes the poor, particularly women, to private borrowing from traders who control the marketing of their produce.

Lack of access to markets and information further renders their already risky livelihoods even more unsustainable. Poor households, particularly female-headed households, face food shortages from June to October, when they have to borrow for consumption at exorbitant rates. Illness can

throw the household into a financial crisis, leading to loss of assets and incomes—and further indebtedness.

Women living on the lake recount their constant vulnerability because they have few assets and lack options to improve their situations. They do not want to see their children face the same difficulties they face. But they cannot afford to educate their children, or give them good health. They are exposed to elements that require them to move several times a year. Every move entails heavy expenditure in boat repairs, fuel, and labor charges—a heavy burden for female-headed households that lack adult male labor.

Improved Livelihoods, Management

The Asian Development Bank (ADB) is playing a lead role in trying to reduce poverty among the inhabitants of the lake and its surrounding areas, as well as in bringing about improved management of the lake and its resources. Through the Tonle Sap Initiative, which is based on the principles of sustainable livelihoods, social justice, and empowerment, ADB is working with the Government of Cambodia to build capacity—both within Government and civil society (including communities)—to make decisions and manage their resources to augment livelihoods while preserving the environment.

ADB projects are building on lessons learned from work done by others, particularly the Food and Agriculture Organization of the United Nations, which has pioneered community-based resource management. This experience is demonstrating the capacity and commitment of poor women and men in protecting their resource base while building viable livelihoods. ADB is starting a participatory poverty assessment in

the six provinces of the Tonle Sap. Designed after intensive consultations with stakeholders, including women in floating communities, the methodology is gender sensitive. It aims at facilitating women and men's full and free participation and expression of their views. This is regarded as an important step for giving the poor—especially poor women—a voice. It is a first step toward community empowerment, social justice, and gender equality. ■

PNG: A Man's World?

Gender equality remains elusive in Papua New Guinea, where reforms have not translated into action

By **Maryse Dugue**

Project Specialist (Health), Pacific Operations Division

In Papua New Guinea (PNG), men outlive women. So what's wrong with that? Well, it's a problem—a symptom of a problem. Normally women outlive men, due mainly to biology. When the opposite occurs, it generally indicates strong discrimination against women. Less access to food, health care, and education; excessive workload; multiple pregnancies; domestic violence; and less autonomy in decision making can all be factors. Maternal mortality is also unacceptably high in PNG—and among the worst in the world.

A strong gender bias in favor of males is evident across PNG as a whole. Generalizations, of course, can be hazardous in a society as highly complex as that in PNG, a country of 5.2 million people with 700 languages and where life expectancy be-

18% of the formal labor force and 12% of management positions.

Traditionally, creating wealth requires hard work. As women were largely responsible for agricultural production and pig rearing, it was essential for a man with ambition to get married. A strong, hard-working woman who could grow large yams and rear many pigs was a valuable asset to men with ambitions of becoming a “big man” (local leader). As women could not represent their own interests in public, if their private influence failed they had little choice but to resort to protest. This often resulted in—and still results in—violence.

The traditional pattern of male control over resources, and women themselves as resources, has been carried over into the modern agriculture sector. Men hold the lease on land, are responsible for repaying loans, and receive the income from cash crops. Husbands often demand women's

earnings from the sale of vegetable crops. The difference? Women tend to spend money on food and school fees, while men tend to buy alcohol.

Male dominance is increasingly exercised through wife beating. Additionally, as dependence on cash increases, women's influence as primary food producer decreases.

Even as society has transformed, however, the

situation of women has not improved as one might have expected. Despite policy commitment to gender equality, translating goals into sustainable actions has been impeded by insufficient political and financial support, lack of a coordinating mechanism, and weak implementation capacity.

Structural and cultural barriers and the uneven distribution of development resources also continue to limit women's access to and control of opportunities that enable equal participation. ■

Achieving Full Participation of Women at ADB

The Asian Development Bank (ADB) faces a challenge. There are only 240 (about 30%) women professional staff at ADB. At the senior staff level, only eight (about 7%) are women (see story, p. 40).

Fortunately, ADB is responding to the challenge by working to ensure that the number of women continues to rise and that women are represented throughout the organization in skills levels and functional and geographic areas.

As part of its efforts, ADB announced in 2003 a second phase of its Gender Action Plan (GAP II) for professional staff, which identified several areas for improvement, including ensuring better opportunities for career development, an improved workplace environment, and the need for benchmarking and monitoring GAP II issues. This effort continues in 2004 and is expected to be fully implemented through 2005.

The eight principles identified as important for GAP II are management's direct involvement, targeted recruitment activities, accountability of directors, involvement of staff, mainstreaming of gender issues, competition based on competence and merit, assisted development, and a supportive work environment.

To achieve the desired outcomes for GAP II, ADB is enlarging the internal pipeline of women professional staff for higher positions, increasing external recruitment of women professional staff in operational areas and at higher levels, improving the work environment, and benchmarking and monitoring. A GAP II Working Group, comprising representatives from all departments and offices, is shaping the implementation and monitoring the progress of the initiatives. With GAP II, ADB may one day achieve a critical mass (30–35%) of women professional decision makers as well as a more representative professional staff gender profile. And that would be a challenge met. (Lynette Mallery and Susan Kerr, ADB) ■



SHORT LIVES In Papua New Guinea, men outlive women—a symptom of a problem

Marcia Samson

tween provinces differs by as much as 10 years. Similarly, the status of women varies greatly. One recurrent theme across the highlands, however, is the dominance and high status of men, in contrast to the submission and low status of women. Men traditionally dominate public and political areas of life.

And men continue to do so today. Since independence, only four women have been elected to national parliament. Women's participation in local government is between 3% and 9%. Women constitute only

SHAMSHAD AKHTAR

Moving Up Through Merit

By Guy Sacerdoti

Consultant, Office of External Relations

Shamshad Akhtar, Asian Development Bank (ADB) Director General (DG), Southeast Asia Department, is the first female in ADB to rise to the rank of DG from within the institution. Despite her success, Shamshad shuns labels like “homegrown female executive” as she underscores that her progression is “...based on merit—not just gender.”

During her 23 years of working with multilateral development banks (MDBs), she has witnessed a gradual, but significant increase in the numbers of professional women. But with culture and attitudes slow to change, Ms. Akhtar—and many other colleagues—have struggled with institutional preconceptions about



Richie Abrina

in Islamabad until a Fulbright sabbatical in 1987 took her to the Department of Economics at the Harvard University. There she did extensive research on poverty. She joined ADB in 1990 and says “It has been an exciting 13 years or so of broad-based regional experience, and I feel I have contributed professionally to the institution, while taking advantage of the rich diversified experience offered by it.”

Professionally, she has covered the different aspects of economics, while handling a broad range of sector issues. Through the rotation process within ADB—which sometimes could be quite painstaking—she has covered the region. “It has been rewarding personally since I have managed to broaden the breadth and depth of experience,” she says. “I have had the opportunity to extend my experience from Pakistan to South Asia at large and subsequently to the People’s Republic of China, Central Asian republics, and Southeast Asia, including selective and brief exposure to the Mekong subregion.”

Ms. Akhtar stresses that in general, if you have right skills and produce quality work, you’ll do well and be recognized sooner or later. But she also recognizes that sometimes implicit distortions can result in delayed recognition and promotion of women. “To enhance its institutional credibility, MDBs would do well by introducing further changes in incen-

“ Don’t just promote women for the sake of promoting women. Promote competent professionals. By design you will promote women who have contributed substantially to the good work of ADB ”

Shamshad Akhtar, ADB Director General, Southeast Asia Department

women’s leadership and management potential. But change is here—and she predicts there will be more women in senior management as MDBs provide a level playing field for women and acknowledge their competence, skills, and leadership capabilities.

With a doctorate in economics, Ms. Akhtar was a World Bank economist based

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Country Director Focused on Gender

Why is it important to deal with gender concerns in development projects?

Women are half the population of Bangladesh. If we do not include them, our projects will only achieve half the intended result or it can further widen the gender gap by putting women in a more unequal situation. Conscious effort is essential to balance development initiatives.



Toru Shibuichi
Country Director,
Bangladesh

What is the Bangladesh Resident Mission (BRM)’s commitment to gender and development?

To address gender and development issues, BRM recruited a gender and development consultant from 1999 to 2002. In 2003, we converted this to a regular staff position. BRM has coordinated with government agencies concerned and other development partners in understanding and addressing gender issues. Discussions with nongovernment organizations are also held regularly on gender issues. The Country Strategy and Program (August 1999) includes several projects with gender and development focus, and more are planned.

What can ADB do better?

We can achieve better results by allocating adequate resources, ensuring good design, and by properly monitoring the project gender action plans. It is also essential for ADB project staff members to raise pertinent issues with senior policymakers.

How has focusing on gender and development contributed to poverty reduction in Bangladesh?

ADB has helped many women, who unfortunately still comprise the majority of the 65 million Bangladeshis below the poverty line. Support includes microfinance-based self-employment opportunities for poor women; health services for poor slum women and children; a stipend program for poor girls at the secondary education level; and employment opportunities as laborers and maintaining infrastructure. ■

Keeping Gender on the Agenda

National gender specialists in ADB's resident missions work on the frontline

By **Guy Sacerdoti**

Consultant, Office of External Relations

Many Asian Development Bank (ADB) projects may not be overtly focused on gender issues. But each and every one has a gender dimension, because each and every project affects women one way or another: creating opportunities for greater economic activity; improving access to health, education, and water supply; and—hopefully—creating spaces for personal fulfillment. Those who keep gender issues high on ADB's agenda are the gender specialists in its resident missions. Most have been activists promoting women's rights in their own countries. Others have arrived in the gender field from academic or private sector work.

Livelihoods for Uzbek Women

Enter Mekhri Khudayberdiyeva, Gender Specialist from the Central Asian republic of Uzbekistan. With a doctorate in economics, she joined ADB as a gender consultant in 2000 and has been active in helping women's nongovernment organizations (NGOs) get more women involved in business and improve their chances of earning incomes and creating livelihoods.

"It's all very new since Uzbekistan gained independence in 1991," she explains. During Soviet times, there were strict quotas for women's participation in political representation. The abolition of this system for women in the 1980s produced a sharp decline in the number of women in Parliament and other decisionmaking positions. Women accounted for 35% of members in the Supreme Soviet of Uzbek Soviet Socialist Republic. By contrast they accounted for only 9% of parliamentarians in the *Oliy Majlis* in 2002. The transition to a market economy has rendered women less competitive, with 62% of women officially unemployed in 2002.

But now women are trying to get



Mekhri Khudayberdiyeva,
Uzbekistan



Kheng Samvada,
Cambodia

together to improve this situation and find new ways of earning incomes, supporting their families, and contributing to the country.

"We continuously work to widen our channels through discussions with the ministries. Sometimes the Government needs to first identify the gender issues—to understand that there even is a problem. It works when Government, NGOs, and ADB are involved," she says.

Proactive About Gender Issues

Now meet Kheng Samvada, ADB Gender Specialist in Cambodia. Although only with ADB since June 2003, Ms. Kheng has been involved in gender issues for over 20 years. She was with the Government's Women's Association of Cambodia during 1980–1992, and for the 7 years prior to joining ADB, she worked with the United Nations Children's Fund (UNICEF) in Cambodia on Children in Difficult Circumstances Project, including trafficking issues.

"Being a gender specialist is very different from being a project officer," she says. "Gender needs to be integrated in every project. We must be proactive all the time."

And the Government is being proactive as well. There is a Ministry of Women's Affairs, and equality is recognized in the Cambodian constitution. But as Ms. Kheng explains, "in reality, there's still a lot to do. The work really hasn't changed that

much since 1980, though now we look at the relationship between men and women. We now understand better that men need to be involved to improve their awareness. We can't just work with women in isolation from men. If men are not so involved, there is little impact."

In Cambodia's agriculture sector, which accounts for over a third of the country's gross domestic product, gender is a major issue. "Women dominate agriculture," says Ms. Kheng. They are basically the unpaid family labor. Yet, many women do not receive agricultural extension training."

While almost equal numbers of boys and girls are enrolled in preschool and primary school, only 63 girls are enrolled for every 100 boys in lower secondary school. Why?

"In rural areas, mothers want their girls to help around the house, so the gender gap in schooling increases," explains Ms. Kheng. "And then, parents worry about security; distance to school is another issue. If a girl loses her virginity, her future is ruined. Many people in villages want their daughters to get married at the age of 15–17. Normally the man comes to live with the woman's family, so that means extra labor in rural areas."

The Government is keen on keeping gender issues prominent. Women's Affairs is the fifth priority ministry in the Medium Term Expenditure Framework out of six ministries. And Ms. Kheng is just as keen on ensuring it is translated into reality. ■

National Gender Specialists in ADB Resident Missions

Bangladesh: Ferdousi Sultana Begum

Cambodia: Kheng Samvada

Indonesia: Leya Cattleya

Nepal: Ava Shrestha

Pakistan: Ismat Shahjehan

Sri Lanka: Shiranee Mills

Uzbekistan: Mekhri Khudayberdiyeva

Viet Nam: Nguyen Nhat Tuyen

Busy Winter Days

MONGOLIA

Her day begins in the dark, two hours before the winter sun rises. After 27 years as a secondary school teacher, Dumaajav Chantsal, 58, now spends her days milking and tending to her seven cows and their calves.

In winter, the cows must be fed hay twice a day in their pens because in the extreme cold they cannot be let out to pasture. One hay bale costs 1100 Mongolian togrog (\$1). To stock up for winter, they need 400–500 bales of hay and 1 ton of fodder. Ms. Chantsal also makes sure the cows are kept warm with cover clothing and that the pen is well insulated against the cold.

In midmorning, after the cows are milked and fed, breakfast is prepared, the family is fed, and the house is tidied and cleaned, Ms. Chantsal prepares the milk and makes clotted cream and yogurt. During winter, she can get about 10 liters of milk daily, which is enough for the family. In summer, her cows give 20–25 liters, which she sells as fresh milk or yogurt.

After lunch, there are more chores to do: washing clothes, fetching water, preparing simple fuels, and baking. If guests arrive, she entertains them with tea and pancakes. On top of all this, she also helps look after her 3-year-old granddaughter.

In the evenings, Ms. Chantsal again feeds and milks the cows. Before she goes to bed she prepares the milk, cream, and yogurt for breakfast tomorrow—when her day begins anew ahead of the winter sun. **(Tsolmongerel Galsanchoimbol, Administrative Assistant) ■**



WINTER CHORES Dumaajav Chantsal cares for the cows that feed her family and earn her extra income in the summer

FOUR DAYS,

ADB Review takes a glimpse into the lives of ordinary women around the region. As they try to make ends meet and juggle children, husbands, animals, work, and households, their days are far from simple



HOT WATER SELLER: "It's a hard life, but here in Bishkek we can earn money," says Anara Tuksambekova

Happy and Together

BISHKEK, KYRGYZ REPUBLIC

Anara Tuksambekova, 48, sells water in the Dordoi market, a sprawling free-wheeling tribute to the power of private enterprise that has sprung up in recent years on the outskirts of Bishkek. Each day Ms. Tuksambekova, her husband, and three older children boil water at their home. Then they walk for half an hour to Dordoi, carrying the water in vacuum flasks. The children return during the day to replenish the supply. The hot water, Som 5 (\$1.12) for a small flask, is used by stallholders to make tea, and is delivered directly to them by her husband and children. Ms. Tuksambekova runs the business from a stall that she rents for Som 25 (\$.60) a week. Here she also sells packaging tape and cigarettes.

The business provides a family income of around Som 4,500 (\$107) a month. From this Som 600 (\$14.35) is paid as rent for a small apartment. The three youngest children are in school. She laments that there is no money for further education for her older children but hopes that as the economy grows, it will bring work opportunities for them.

Ms. Tuksambekova's family moved from Samarkandik in 2002. Her husband had lost his job as a coal miner in the aftermath of the breakup of the Soviet Union. Other work was hard to find, so they migrated to Bishkek.

"It's a hard life, but here in Bishkek we can earn money," she says, "and the family is together." They work 7 days a week, with little time for fun, but Ms. Tuksambekova says she is happy. She has 3 grandchildren already, there is a TV for entertainment, everyone gets enough to eat, and everyone is healthy. **(John Cole, Principal External Relations Specialist) ■**

FOUR LIVES

Magistrate in the Making

SIRAJGANJ, BANGLADESH

In a dark, crowded classroom of 40 girls, 15-year-old Farzana Islam shines. A 9th grader in the Saleha Ishaque Government Girl High School, Farzana ranks fourth in her class. To ensure she stays in school, she receives a monthly stipend of taka (Tk)60 (\$1.03) per month plus money for textbooks through the Asian Development Bank-funded Secondary Education Sector Improvement Project.

A serious student, she aspires to go to university and study English—her favorite subject. She eventually wants to become a magistrate so she can have power in fighting corruption. “If a country is corrupt, it cannot develop,” she says with conviction.

Her mother, a widowed homemaker, fully supports her daughter’s ambitions. “I have no sons, so my daughters are like sons to me,” she says, adding that her other daughter wants to be a lawyer.

Farzana’s grueling schedule has her up at 5:45 a.m. and studying until after midnight. Even before her breakfast, she attends a private English tutorial, which is followed by a math and science tutorial. After a quick bath, she’s off to school in a rickshaw. Lunch is at 4 p.m. at home with her mother.

But Farzana’s day is far from finished. After another private tutorial, she studies from 6 p.m. to 12:30 a.m., only breaking around 10 p.m. for dinner and a quick peak at her favorite TV program, an Indian soap opera.

Six years ago, tragedy struck Farzana’s life when her father, chairman of Union Parishad (the local government body), was



SERIOUS STUDENT Farzana Islam has a grueling schedule to prepare herself for college

murdered. Reflecting, she says she wanted to be a magistrate even before her father died. “He was very keen on the idea,” she says. “My father used to work for people and help them—I want to do the same.” (Carolyn Dedolph, External Relations Specialist) ■



HARD WORKER Ms. Bounmy juggles her roles as a farmer, mother, and local women’s leader

Peanuts Pay Off for Women’s Leader

TADLOUANG VILLAGE, LAO PDR

It’s 7:30 a.m., and Ms. Bounmy is winding her way through the deep green rice fields outside her village.

The day’s rice is steamed, her three children are dressed and fed, the eldest is off to school, the house is swept, the pigs and chickens are fed, and the water is fetched. After a 20-minute walk, she arrives at her field on a hillside overlooking Tadlouang Village in Xiengkhouang Province, Lao People’s Democratic Republic.

It’s peanut harvest time and, with a short break for lunch, Ms. Bounmy, 31, will pick peanuts under the baking sun until she returns home at 5 p.m. An average day’s haul is about 10 kilograms, which, after drying, can be sold at the local market or to traveling traders for 3,000 kip (\$0.30) per kilogram (kg).

In 2002, Ms. Bounmy planted 15 kg of peanut seed and sold her harvest for 870,000 kip (almost \$84), making peanuts the family’s biggest moneymaker. Last year, she planted 24 kg of seed, so she is expecting a bigger income this harvest.

Once back from her field, Ms. Bounmy, who also heads the village’s Lao Women’s Union, steams more rice, feeds the animals, goes to wash in the nearby river, cooks dinner over an open fire in her wood-and-thatch home, and eats with her family. By 8 p.m., the lack of electricity leaves little option but sleep.

“It is quite busy when you combine family duties, village duties, and labor in the field,” she says. “My husband is a teacher so he can help only in the fields on weekends. Most of the labor comes from me.” (David Kruger, External Relations Specialist) ■



Rollie del Rosario

DOES LIFE GET BETTER? For these young women in the People’s Republic of China, life means juggling work, school, and family—and possibly gender inequality. This issue of *ADB Review* explores the complexities and multiple dimensions of gender and development issues, views, and actions in Asia and the Pacific.

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