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**A Women in Development Implementation Plan  
For  
USAID/Bangladesh**

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**WOMEN IN DEVELOPMENT IMPLEMENTATION PLAN  
FOR  
USAID/BANGLADESH**

**EXECUTIVE SUMMARY**

**Background**

The WID Implementation Plan seeks to promote the objectives of the USAID/Dhaka Mission's WID Strategy within the Mission's overall development program, by developing concrete goals and targets for relevant projects and organizing them into a coherent plan. The objectives of the USAID/Dhaka Women in Development (WID) Strategy are to expand opportunities for women to participate more fully in the economy of Bangladesh; and to improve the physical quality of life of Bangladeshi women. These objectives are seen as an integral part of the Mission's broad program goals: reduction in human fertility, increased agricultural productivity, and expansion of employment.

The program context of the USAID/Bangladesh WID Strategy is one in which over half of the Mission's total assistance comes under PL 480 programs. These programs have significant implications for employment, for both men and women, as well as relief. Of the other half of USAID assistance, about 40 percent has been allocated to population and health programs over the past 6 to 7 years. The proportion has increased in the current year, and population will continue to be a major focus of USAID's Development Assistance in Bangladesh for the foreseeable future. While the Mission's WID Strategy devotes considerable attention to population/health projects, USAID/Dhaka requested that the WID implementation plan focus primarily on women's employment in agriculture and small-scale enterprise. This emphasis also reflects a need to give explicit consideration to women's participation in employment and growth-oriented projects, where it has received less attention in the past. It is not meant to de-emphasize the importance of population projects, especially since they have been exemplary in recognizing the crucial nature of women's participation for realizing overall project objectives. In addition, it is believed that expanding women's role in the economy of Bangladesh will serve to reinforce the effects of population service delivery on lowering fertility.

Except for the most technical of projects (e.g. Agro-Climatic Environmental Monitoring) all Mission-supported projects have clearly identifiable implications for women, even though only two projects now being implemented (the Women's Entrepreneurship Development Program and the Female Scholarship scheme) are explicitly and more or less exclusively WID projects. USAID/Dhaka's stated approach to WID has been to avoid women-specific projects (with the exceptions noted here) and attempt to integrate WID initiatives within its overall program and in specific projects. This reflects a concern expressed in the Agency's WID Policy Paper that women-specific projects, while necessary complements to "mainstream" development interventions, especially in highly sex-segregated societies like Bangladesh, are not substitutes for the integration of women in the overall development program.

## **Guidelines for Implementation**

With the exceptions of the new Homestead Agro-forestry Research and Extension and Private Rural Initiatives Projects, the USAID/Bangladesh project portfolio will remain largely unchanged over the next several years. The existence of a substantial mortgage allows little room for new programming until FY92 or later. Therefore, for the next four years the implementation of the Mission's WID strategy must focus on incorporating WID concerns into existing projects, rather than designing new projects to address those concerns. The project by project analysis (see Part III of the main report) recommends "WID Activities" for each project. These activities are not necessarily women-specific, but they are activities that will facilitate greater participation of women in the project in order to increase benefits to women and ensure project success. They include actions already planned and described in existing project documents as well as new dimensions for studies, monitoring and evaluation, and new interventions. A tentative timetable for the WID Activities has been discussed with some Mission staff, and is presented for FY88-FY92 in an appendix to the report.

Reflecting the Mission's overall development goals and those of the WID strategy, as well as the current project mix, the WID Implementation Plan focuses on the following priority actions for the next 2-3 years:

<u>Action</u>	<u>Projects</u>
● improve efficiency of WID-specific projects to increase benefits to women with existing resources	WEDP Female Scholarship
● increase participation of women as direct beneficiaries of projects designed to benefit individuals, using pilot activities at first, if necessary	FFW DMT TRP (Training)
● study/assess the negative impacts of projects on women's employment and develop experimental pilot interventions to counteract them	RE III Enterprise Development
● improve data/information on women's economic roles to inform policy decisions and project design and to provide a point of reference for project evaluation	Enterprise Policy Reform TRP (Employment/Small Enterprise Studies) RFP
● expand the scope of agricultural research and extension to take the farm household, and women's role in it, into account	HARE Ag. Research II TRP (IPSA)

provide support to NGOs (not only in population and health) to carry out development projects, in view of their demonstrated success in promoting the strategy goals

Private Rural Initiatives  
Enterprise Development  
FFW  
FPHS (Female  
Scholarships)  
DMT

In order to ensure that the activities recommended in the implementation plan are carried out, the Mission must develop review mechanisms to routinely monitor the results of these activities. Given the fact that both the WID Strategy and the Implementation Plan stop short of recommending new projects to meet the Mission's WID goals, the WID review mechanism should focus on monitoring and evaluation at this time. Every project should include sex-disaggregated analysis of project outcomes where appropriate. It will be up to USAID/Bangladesh staff to translate those recommendations pertaining to women's involvement in the project into action decisions which are incorporated into the overall project review process and monitored on a regular basis.

Since the Mission is in the process of designing a new management information system which will decrease reliance on traditional mid-term and final evaluations and improve monitoring within the project structure, now is an excellent time to incorporate monitoring and evaluation (M&E) systems to track WID concerns and activities. M&E Systems should include gender disaggregated indicators as a subset of their routine data reporting. These indicators will help to pinpoint problems in implementing the WID activities and highlight successful approaches to incorporating women.

One way to consolidate and assess the diverse information and progress indicators of different projects would be to conduct a half-yearly or yearly WID review, as the Mission is currently doing in other areas, i.e. private sector initiatives and decentralization. The WID review process could provide information on progress in meeting WID objectives and plans for the future that would feed into the Mission's Annual Action Plan, and eventually into revisions in the WID strategy itself and the Country Development Strategy Statement.

Responsibility for coordinating the WID Implementation Plan should rest with the Mission's WID Officer and the Program Office. Consultants who are specialists in the field of women and development can play a very useful role as resource persons to orient the plan. However, each Project Officer must be committed to promoting the WID Activities within the projects he or she manages, and take primary responsibility for monitoring the project with respect to gender issues.

Another means of institutionalizing the WID Implementation Plan would be to formalize the Mission's existing WID committee. A WID Committee can provide an effective forum for the review of projects on a mission-wide basis, and for setting the direction of the WID strategy. In bringing together different individuals with different competencies it also provides a partial solution to the problem that one individual--the WID Officer--cannot be an expert in all fields, and therefore may not always be able to have a strong input into the design, monitoring and evaluation of projects in the broad range of USAID's activities. The WID Committee should meet regularly to

review progress in meeting the goals of the WID Strategy and discuss stumbling blocks and special activities as they arise. Members of the WID Committee should be available to assist the WID Office as needed.

Ultimately, the WID Strategy and Implementation Plan will have to be reviewed, particularly as projects change. If the WID Activities recommended here are successfully carried out and M&E systems incorporate WID concerns new projects should be better able to address gender issues during the design process and the Implementation Plan could then focus on broader issues of the place of Women in Development in the Mission's overall portfolio. The overriding goal of the WID Strategy should be to ensure the compatibility of the Mission's program and its WID objectives.

### **Summary Recommendations**

- Include gender-disaggregated progress indicators in project monitoring systems; specify gender-disaggregated indicators in M&E Plan for all new projects
- Include WID concerns in SOW for project evaluations
- Disaggregate evaluation findings, conclusions and recommendations by gender where appropriate
- Translate evaluation findings with respect to project impacts on women and women's participation into Action Decisions
- Utilize PD&S funds to undertake special studies to obtain gender-disaggregated data to inform policy decisions and project design and as a point reference for project evaluation
- Incorporate supervision and monitoring of WID activities Project Officers
- Include performance in supervision/monitoring of WID activities as a criterion for Project Officers' Employee Evaluation Rating (EER)
- Report on WID priorities and activities in Action Plan
- Use project tables, such as those in Section III, to specify WID goals, targets and interventions in each project (note: interventions need not be specific to women to improve women's participation in the project)
- Include gender-disaggregated outputs in Project Log Frames
- Use CPs and covenants where necessary to ensure implementing agency compliance with policies or interventions designed to improve women's participation in projects in particular, and national development in general

- Formalize the WID Committee as a tool for troubleshooting, monitoring, and reviewing and revising project targets and strategy goals with respect to WID.
- Institute a WID Review on an annual or semiannual basis
- Revise WID Strategy and Implementation Plan to reflect new projects and new WID concerns
- Reorient WID Strategy toward goal of ensuring Mission's overall program is compatible with WID objectives.

## **PART I: BACKGROUND**

**Introduction.** The USAID/Dhaka Women in Development (WID) Strategy, prepared in 1983, has two declared objectives:

- 1) to expand opportunities for women to participate more fully in the economy of Bangladesh, and
- 2) to improve the physical quality of life of Bangladeshi women.

These objectives are seen as an integral part of the Mission's broad program goals: reduction in human fertility, increased agricultural productivity, and expanded employment. The WID Implementation Plan seeks to promote the Mission's stated WID objectives within the overall USAID/Bangladesh development program, by developing concrete WID goals and targets for relevant projects and organizing them into a coherent plan.

Technical assistance for the Implementation Plan was provided by the International Center for Research on Women (ICRW), under a cooperative agreement with the USAID WID Office which provides funds to enable the Center to assist AID Missions in improving women's participation in their projects. During a three week period the ICRW consultants reviewed extensive materials on women in Bangladesh (including those prepared for USAID/Dhaka) as well as project documentation on most of the Mission's current projects and a number of activities supported with Project Development and Support (PD&S) funds. Interviews were conducted primarily with project officers, office directors and contractors of USAID/Dhaka. For some projects, local staff of implementing agencies, representatives of other donors, and experts on women in development in Bangladesh were also consulted. A list of those interviewed appears in Appendix V. The plan has benefitted greatly from the support, suggestions, and cooperation of all of these individuals, particularly the Mission's Women in Development Officer and other USAID/Dhaka staff. Many of the recommendations and observations contained in this report are not new; they were culled directly from project documents and mission staff. Any errors or omissions are, however, the responsibility of the authors.

This report is organized into four sections. The first provides background on the WID strategy and its implementation within the context of the overall USAID/Bangladesh program and the situation of women in the country. Section II summarizes findings and recommendations, and outlines the process by which the WID goals and targets identified earlier can be incorporated into the Mission's routine project supervision, monitoring and evaluation activities. The final section contains a project by project review of WID goals and targets, including summary tables which outline project goals and purposes, WID concerns, WID activities, targets, and means of monitoring and evaluation of these targets for each project reviewed.

Women in Bangladesh. The Bangladesh context for Women in Development has now been elaborated in considerable detail, including studies supported by USAID/Bangladesh (Schaffer, 1986a and 1986b). A critical feature of the current situation is that the development of women's very substantial, though home-based economic role is constrained by cultural restrictions on their participation in market-based activities. In addition, there is clear evidence that the burden of poverty in rural Bangladesh is disproportionately borne by women.

Women who work for wages earn substantially less than men; daily wage rates for women in agriculture are less than half those of men. Educational levels are much lower for women, and only 18 per cent of those aged 15 and over are literate (compared to 40 per cent of males in that age group). Unlike many other countries, life expectancy is lower for women, and one of the leading causes of death for adult women (accounting for 27 per cent) is complications in child birth. Nutritional status of girls is inferior to boys, reflecting a commonly observed phenomenon of preference given to males for food consumption in the household. There is also a higher incidence of infant mortality among girls than boys. This, and the inferior health status of females in general, helps explain the fact that females are only 48.5 per cent of the total population of Bangladesh (Schaffer, 1986a). These data reflect the pervasive incidence of poverty in Bangladesh. They are also related to the subordinate position of women, a derivative of "long standing Bengali traditions which view women as inferior to men, and the sexual

division of labor in South Asian societies, which assigns women to tasks associated with the household rather than the field" (WID Strategy, p. 1-2).

Lack of access to productive resources, which is worsening as landlessness increases, is forcing more women to seek income-earning work and simultaneously undermining many of their traditional productive activities which depend on household resources. Better-off women in urban areas are also entering the labor force in greater numbers, especially in government service, and low level professional jobs. Yet cultural proscriptions against women's work and the increased status that a seemingly "idle" wife conveys on the household, coupled with less pressing economic need, mean that the labor force participation of non-poor women and rural elites is generally limited.

There is a fairly widespread recognition in Bangladesh that landless rural women face the least cultural and social restraints in participating in development activities. Household poverty acts as a change agent by enforcing more public economic participation of these women. Both analytic research (e.g., Westergaard, 1983; Greeley, 1983) and the field experience of development programs (see Hossain, 1984, Grameen Bank) suggest that the twin goals of poverty alleviation and WID are both met most explicitly by focusing on these landless rural women.

It is in this context that donors, already concerned with problems of poverty and employment in Bangladesh, have focused on poor women as the primary target of women in development efforts. With respect to USAID/Dhaka's WID strategy, this group should also be a key target. First, it is poor women who are most in need of improvement in their quality of life. Second, they are most likely to seize economic opportunities, since they are being forced to ignore traditional societal restraints by poverty. In addition, it is widely held that an increase in the share of household income earned by such women has a direct positive impact on family welfare, particularly nutrition.

Resource allocation to WID activities has been small when compared to overall development assistance in Bangladesh. According to calculations based on Schaffer's report on WID projects in Bangladesh, only some ten per cent of donor funds supported activities that targeted women as direct beneficiaries.

Of this amount, over half was dedicated to population programs (see Appendix I). In its Third Five Year Plan the Bangladesh Government allocated only 0.4 per cent of its development budget to women's programs, half of these under the Ministry of Social Welfare and Women's Affairs.

The field experience of WID-oriented public and private agencies (BRDB, BRAC, etc.) provides ample evidence of the inherent difficulties in directing development inputs towards women. Their current practices are the result of substantive experimentation and research which provide important models for WID implementation in Mission-supported projects. The Mission is now well-placed to take advantage of this experience, particularly given its involvement in the home garden research linked to BARI's Farming Systems Division and the development of a new NGO project, PRIP (see expanded discussion below).

WID in the Context of the USAID/Bangladesh Program. The program context of the USAID/Bangladesh WID Strategy is one in which over half of the Mission's total assistance comes under PL 480 programs. These programs have significant implications for employment, for both men and women, as well as relief. Of the other half of USAID assistance, about 40 percent has been allocated to population and health programs over the past 6 to 7 years. The proportion has increased this year, and population will continue to be a major focus of USAID's Development Assistance in Bangladesh. While the Mission's WID Strategy devotes considerable attention to population/health projects, USAID/Dhaka requested that the WID implementation plan focus on WID concerns related to women's employment in agriculture and small-scale enterprise. This emphasis also reflects a need to give explicit consideration to women's participation in employment and growth-oriented projects, where it has been neglected in the past. It is not meant to de-emphasize the importance of population projects, especially since they have been exemplary in recognizing the crucial nature of women's participation for realizing overall project objectives. In addition, expanding women's role in the economy of Bangladesh may also serve to reinforce the effects of population service delivery on lowering fertility.

USAID/Dhaka's stated approach to WID has been to avoid women-specific projects (with a few exceptions) and to attempt to integrate WID initiatives within its overall program and in specific projects. This reflects a concern expressed in the Agency's WID Policy Paper that women-specific projects, while necessary compliments to "mainstream" development interventions, especially in highly sex-segregated societies like Bangladesh, are not substitutes for the integration of women in the overall development program.

Except for the most technical of projects (e.g. Agro-Climatic Environmental Monitoring) all Mission-supported projects have clearly identifiable implications for women, even though only two projects now being implemented (the Women's Entrepreneurship Development Program and the Female Scholarship scheme) are explicitly and more or less exclusively WID projects. At present, however, there is little recognition of these implications in project implementation and documentation. This is unfortunate, since one might expect to see a high profile given to WID issues in the project portfolio because of the direct socio-economic concerns of the Mission's three program goals. The degree of emphasis upon WID issues both in project documentation and in implementation plans/activities varies greatly according to the size and nature of project-specific WID implications. But the degree to which a WID emphasis is evident in different projects is also determined by whether or not explicit recognition was given to gender issues in the project design and implementation phases. It is hoped that this Implementation Plan will help the Mission to identify key WID concerns and begin to address them more explicitly and systematically in review and evaluation of existing projects, and eventually, in the design of new projects.

Project Impacts on Women. The impact of a project on women is important to consider not just in and of itself (to promote the equitable distribution of project benefits), but also as a means of ensuring the overall success of the project. Women are crucial agents of development, not simply passive recipients of its benefits. Therefore, ignoring the existing and potential roles of women in productive activities will have negative consequences for a country's economic and social development. For example, if a project seeks to increase efficiency and output of a particular agricultural product with which women are involved, without communicating improved techniques to women or

taking their constraints into account, the project will have trouble meeting its objective. In the case of population programs, it is widely recognized that failure to provide family planning services directly to women will result in low acceptance of family planning, and little impact on fertility. In employment-oriented projects the link is somewhat more difficult to see. If the project is creating employment for men only, it is neglecting valuable human resources in the form of female labor which could contribute to economic growth. In the Bangladesh case, it is also neglecting a rapidly growing segment of the labor force. Thus, indicators of expansion of female employment will serve to measure both equal access for women, and overall project success.

WID impacts of USAID/Bangladesh projects can be categorized as three types: direct, indirect, and implementation. Projects are considered to have a direct WID impact when women are explicitly targeted as beneficiaries (e.g., Homestead Agro-Forestry Research and Extension or WEDP). Secondly, there may be indirect impacts upon women in cases where there is little or no direct involvement of women as targeted project beneficiaries, but where women are nevertheless affected, e.g., Rural Electrification and Food for Work as currently implemented. Most of the Mission's current projects impact on women in this indirect way. Thirdly, there are "implementation" impacts, as in projects where the implementing agency employs women in project execution, e.g., female extension workers for WEDP.

The majority of USAID/Dhaka's projects have some impact on WID concerns in all of these ways. For example, under the Family Planning Services Project (FPS) individual women benefit directly through increased control over their reproductive behavior. FPS also has indirect WID effects through the impact of the reduction in child bearing and rearing on women's health, use of time, and other variables. Finally, in the NGO programs in particular, there are substantial WID implementation effects, since women are the principal program managers and field workers.

This three-way separation of WID has significant implications for implementation of the Mission's WID strategy. First, it makes explicit the multiple impacts that projects have on gender concerns. In this light, no one

implementation target will be sufficient to provide a correct and comprehensive measure of WID potential in a project. Secondly, and perhaps more importantly, it highlights the need to take indirect project effects on women into account in project implementation plans. Given that the Mission project portfolio only includes two WID-focused projects which have reached the implementation stage, the indirect effects of a project on WID concerns are often much more substantial than direct effects. The Rural Electrification project, for example, has eliminated more female jobs indirectly, through power-using, labor-displacing technical change, than it has created, either through implementation or directly through employment in new enterprises. However, dealing with these indirect effects within a narrowly defined project framework may prove challenging. In such cases pilot activities, either funded under the project or with PD&S monies, may provide valuable lessons for future programming and project design.

In the following section we review the overall steps that the Mission must take to put in practice the recommendations outlined in the Implementation Plan and to institutionalize planning and monitoring of outcomes related to its WID Strategy. Part III analyzes existing and proposed projects in the USAID/Bangladesh portfolio one by one, assesses their potential for furthering the WID Strategy's objectives and identifies concrete goals and targets to achieve these objectives.

## **PART II: GENERAL GUIDELINES FOR IMPLEMENTATION**

With the exceptions of the new Homestead Agro-forestry Research and Extension and Private Rural Initiatives Projects, the USAID/Bangladesh project portfolio will remain largely unchanged over the next several years. The existence of a substantial mortgage allows little room for new programming until FY92 or later. Therefore, for the next four years, the implementation of the Mission's WID strategy must focus on incorporating WID concerns into existing projects, rather than designing new projects to address those concerns. As a reflection of this situation, and as a first attempt at this exercise, the Implementation Plan emphasizes monitoring and evaluation and proposes some incremental design changes for existing projects. Table I below lists six priority areas for action for the next 2 to 3 years that are consistent with the Mission's overall development goals and those of the WID strategy, as well as the current project mix. Specific projects are highlighted in association with each recommended action.

The project by project analysis (see Part III below) recommends "WID Activities" for each project. These activities are not necessarily women-specific, but they are activities that will help ensure greater participation of women in the project in order to increase benefits to women and ensure project success. They include actions already planned and described in existing project documents as well as new dimensions for studies, monitoring and evaluation, and new interventions. Many other activities were identified by Mission staff, particularly project managers. This document synthesizes and consolidates all of these ideas, as well as those of the consultants, and organizes them as part of a systematic plan. A tentative timetable for the WID Activities has been discussed with Mission staff, and is presented for FY88-FY92 in appendix below. However, some target dates have not yet been specified. These should be filled in following consideration of the activities by specific project managers.

**TABLE I**

**Recommended WID Actions and Associated Priority Projects**

<b>Action</b>	<b>Projects</b>
● improve efficiency of WID-specific projects to increase benefits to women with existing resources	WEDP Female Scholarship
● increase participation of women as direct beneficiaries of projects designed to benefit individuals, using pilot activities at first, if necessary	FFW DMT TRP (Training)
● study/assess the negative impacts of projects on women's employment and develop experimental Enterprise Development pilot interventions to counteract them	RE III Enterprise Development
● improve data/information on women's economic to inform policy decisions and project design and to provide a point of reference for project evaluation	Enterprise Policy Reform TRP (Employment/Small Enterprise Studies) RFP
● expand the scope of agricultural research and extension to take the farm household, and women's role in it, into account	HARE Ag. Research II (IPSA)
● provide support to NGOs (not only in population and health) to carry out development projects, in view of their demonstrated success in promoting the strategy goals	Private Rural Initiatives Enterprise Development FFW FPHS (Female Scholarships) DMT

Implementation Tools for the WID Strategy. Ideally, all projects should include analysis of WID concerns in their Logical Frameworks and explicitly identify use of one or more WID implementation tools--sex disaggregated physical/quantitative targets, gender sensitive management information systems, and gender specific impact assessment and diagnostic studies. Where this has not occurred the problem in specifying a WID Implementation Plan is that it will be regarded as an add-on project feature, and not a substantive and integral component of project outcome. In general, those few projects now in their early concept or design stages provide the best opportunities to integrate WID concerns into specific project implementation plans.

In some recent projects (notably Development Management Training and Enterprise Development) the tendency has been to focus on quantifiable targets for women's participation, an approach that is generally not seen in the Mission's other projects. In cases where such targets have already been defined, the Implementation Plan incorporates and refines them. In other cases, not only are quantitative WID targets unavailable, they are inappropriate. Inappropriate physical targets--in the interests of putting some WID concern into projects--may only serve to frustrate, demoralize and alienate the local implementing agencies and impair the credibility of management information systems. This may be particularly true for projects that are already being "successfully" executed but which, because of design inadequacies or because of implementing agency or USAID Mission orientation, do not have a strong WID focus. In these cases, the most appropriate initial WID implementation plan will be to undertake studies of project impact upon women and in-depth diagnostic studies of the potential offered by the project to expand women's participation. For example, it would be inappropriate at this time to try and specify physical targets for women in FFW or women-only FFW schemes, but diagnostic study of FFW experience will very likely allow identification of such physical targets as well as changes in implementation procedures necessary for their achievement.

For many projects it is far more important to specify qualitative linkages between the Mission's WID goals and the goals of a particular project. In attempting to implement its WID strategy, the Mission must ensure that project design features do not preclude women's participation, that the

overall project purpose is consistent with WID objectives, and ultimately, that the Mission's portfolio of projects does not unduly neglect its stated WID concerns. It is essential that mid-term and final evaluations disaggregate their results by gender so that follow-on projects and others can be designed to benefit both women and men. A discussion of project design is largely beyond the scope of this implementation plan, since the plan addresses only the Mission's ongoing projects. However, a better understanding of the WID goals and how they are or are not reflected in project design is essential for prioritization of Mission efforts to expand opportunities for women in Bangladesh and improve the quality of their lives.

Institutionalization of the Plan. In order to ensure that the activities recommended in the Implementation Plan are carried out, the Mission must develop review mechanisms to routinely monitor the results of these activities. Given the fact that both the WID Strategy and the Implementation Plan stop short of recommending new projects to meet the Mission's WID goals, the WID review mechanism should focus on monitoring and evaluation at this time. Working "backward" from the project evaluation phase, every project should include sex-disaggregated analysis of project outcomes where appropriate. Specifically, those projects where evaluation is singled out as a WID activity, and others which generate information on or benefits for women, should include WID concerns in the scopes of work of their mid-term and final evaluations. WID concerns should then be duly reflected in the conclusions and recommendations of the evaluation. Finally, it will be up to USAID/Bangladesh staff to translate those recommendations pertaining to women's involvement in the project into action decisions which are incorporated into the overall project review process and monitored on a regular basis.

Since the Mission is in the process of designing a new management information system which will decrease reliance on traditional mid-term and final evaluations and improve monitoring within the project structure, now is an excellent time to incorporate monitoring and evaluation (M&E) systems to track WID concerns and activities. M&E Systems should include gender disaggregated indicators as a subset of their routine data reporting. These indicators will help to pinpoint problems in implementing the WID activities

and highlight successful approaches to incorporating women in projects. In some cases it is too burdensome, or otherwise inappropriate, for implementing agencies to collect gender-disaggregated indicators on a regular basis. In these cases, special studies utilizing sample surveys or other techniques, such as rapid rural appraisal, can be used to monitor progress on WID activities. Here it is important that survey instruments allow for sex-disaggregated data collection. Planning of rapid rural appraisal should also address gender issues so that those who will carry out the exercise have a clear idea of the types of questions and observations they will need to make to generate gender-specific information.

Results of gender-disaggregated monitoring systems and evaluations should be reflected in semi-annual project reviews, in the redesign or adaptation of projects, and eventually in the design of new projects. At a broader level, gender-disaggregated project monitoring and evaluation reflects progress toward the achievement of the overall objectives of the Mission's WID Strategy. One way to consolidate and assess the diverse information and progress indicators of different projects would be to conduct a half-yearly or yearly WID review, as suggested by the Mission Director. Such an effort would serve to institutionalize implementation of the WID strategy and provide a forum for following up on recommendations of the Implementation Plan and those that arise from future monitoring and evaluation efforts. The WID review process could provide information on progress in meeting WID objectives and plans for the future that would feed into the Mission's Annual Action Plan, and eventually into revisions in the WID strategy itself and the Country Development Strategy Statement.

USAID/Bangladesh currently has a Women in Development Committee, composed of staff from its various offices. A WID Committee can provide an effective forum for the review of projects on a mission-wide basis, and for setting the direction of the WID strategy. In bringing together different individuals with different competencies it also provides a partial solution to the problem that one individual--the WID Officer--cannot be an expert in all fields, and therefore may not always be able to have a strong input into the design, monitoring and evaluation of projects in the broad range of USAID activities. The WID Committee also brings together individuals with different

ranks and perspectives within the Mission, which can be extremely valuable for assessing different situations and getting things done. A precedent for such a Committee has already been set within the Agency, with the establishment of a WID Committee in the Africa Bureau in Washington.

One potential drawback of the WID Committee stems from the fact that many of the functions that it might serve are currently assigned to the WID Officer, and that individual's oversight authority (although, of course, conditioned by his or her rank within the Mission) might be diminished by the existence of a WID Committee. In addition, one would not want to see the WID Committee supercede the project officers' role in monitoring WID concerns within the projects that they manage. While it appears that, on balance, a WID Committee could make a positive contribution to the implementation of the WID Strategy, USAID/Bangladesh should move cautiously in formalizing this institution. It should act simultaneously to strengthen individual project officers' commitments to monitoring WID concerns as part of their project management responsibilities. The Mission should carefully assess past experience with the existing Committee and weigh the pros and cons of making it permanent.

In addition to the WID Committee, if it is formalized, responsibility for coordinating the WID Implementation Plan should rest with the Mission's WID Officer and the Program Office. Consultants who are specialists in the field of women and development can also play a very useful role as resource persons to orient the plan. However, each Project Officer must be committed to promoting the WID Activities within the projects he or she manages, and take primary responsibility for monitoring the project with respect to gender issues. Until now much of the initiative for moving forward with the Women in Development Strategy has come from the WID Officer. It will be important in the future to ensure that the WID Officer remains a strong advocate for the Mission's Strategy. But more importantly, the monitoring functions of the WID Office with respect to project review, evaluation and design should be somewhat decentralized and incorporated in the project management responsibilities of each division and each Project Officer. One means to improve Project Officers' commitment to this task is to include performance

on supervision/monitoring of WID Activities as a criterion for each Project Officer's Employee Evaluation Rating (EER).

Funding for New Activities. Some of the WID activities suggested for each project mainly require an awareness of gender issues within the project so that gender disaggregated data can be collected and monitored, or steps can be taken to ensure that recruitment of implementors and beneficiaries is open to women as well as men. In these cases relatively small investments of project managers' time and project funds should be sufficient to improve project performance vis-a-vis WID, unless monitoring discloses that more substantial actions are needed. However, a number of the initiatives recommended for specific projects would require the expenditure of additional funds. For example, under the Enterprise Policy Reform Project, some new data collection, and additional technical assistance and training are recommended in order to improve data on women's economic activities. In this case, the costs of the efforts recommended to improve the accuracy of the data on women's participation in small scale enterprise should be weighed against the costs of gathering and disseminating inaccurate data about women in that sector. In addition, lack of information on women, or use of incorrect information, would have ramifications for the small enterprise sector as a whole since it would lead to underestimation of the sector's size and make measurement of changes in employment and other responses to government policy less reliable.

In the past few years USAID/Dhaka has relied heavily on the use of PD&S funds to carry out special activities designed to strengthen awareness of gender issues within its projects. Examples include a WID component within the MIDAS evaluation and two studies prepared prior to the Implementation Plan (Schaffer). However, these are not the only resources the Mission can draw on to support activities recommended here. First, contingency funds under specific projects may be allocated to these activities. In order to facilitate new WID efforts the Mission might also want to explore support options with PPC/WID and/or the WID Officer of the ANE Bureau in Washington. These offices may be able to facilitate access to a variety of cooperative agreements and other mechanisms that the Mission could tap in to for technical assistance to carry out the Plan's recommendations. In fact, one such mechanism was used for preparation of the Implementation Plan itself.

Obviously, questions of funding as well as staff time are among the most difficult ones to be addressed in actually carrying out the Implementation Plan. A prioritization of projects, following the guidelines set forth in the Plan and the assessment of the WID Officer, the Program Office, Division/Office Chiefs the Mission Director, should be the first step toward deciding on the allocation of funds for recommended activities. As mentioned above, prioritization should also take account of the costs of neglecting to act on the recommendations, especially as far as expenditure of project funds is concerned.

Beyond the Current Implementation Plan. Ultimately, the WID Strategy and Implementation Plan will have to be reviewed, particularly as projects change. If the WID Activities recommended here are successfully carried out and M&E systems incorporate WID concerns new projects should be better able to address gender issues during the design process and the Implementation Plan could then focus on broader issues of the place of Women in Development in the Mission's overall portfolio. The overriding goal of the WID Strategy should be to ensure that Mission's program as a whole is compatible with WID objectives. An institutional mechanism such as the WID Review described above could play a key role in carrying out these revisions and guaranteeing continuity from one WID Strategy to the next. This Implementation Plan has provided a number of tools, particularly the tables in Section III, that can be revised and used to form the basis of a new plan in the future.

### **General Recommendations**

As noted above, discussion of each project includes specific recommendations for improving the way the project incorporates gender concerns. In terms of overall suggestions for furthering the goals and objectives of the WID Strategy, the following actions are recommended:

- Include gender-disaggregated progress indicators in project monitoring systems; specify gender-disaggregated indicators in M&E Plan for all new projects

- **Include WID concerns in SOW for project evaluations**
- **Disaggregate evaluation findings, conclusions and recommendations by gender where appropriate**
- **Translate evaluation findings with respect to project impacts on women and women's participation into Action Decisions**
- **Utilize PD&S funds to undertake special studies to obtain gender-disaggregated data to inform policy decisions and project design and as a point reference for project evaluation**
- **Incorporate supervision and monitoring of WID activities Project Officers**
- **Include performance in supervision/monitoring of WID activities as a criterion for Project Officers' Employee Evaluation Rating (EER)**
- **Track WID activities and gender-disaggregated progress indicators in project review process**
- **Report on WID priorities and activities in the Action Plan**
- **Use project tables, such as those in Section III, to specify WID goals, targets and interventions in each project (note: interventions need not be specific to women to improve women's participation in the project)**
- **Include gender-disaggregated outputs in Project Log Frames**
- **Use CPs and covenants where necessary to ensure implementing agency compliance with policies or interventions designed to improve women's participation in projects in particular, and national development in general**

- Formalize the WID Committee as a tool for troubleshooting, monitoring, and reviewing and revising project targets and strategy goals with respect to WID
- Institute a WID Review on an annual or semiannual basis
- Revise WID Strategy and Implementation Plan to reflect new projects and new WID concerns
- Reorient WID Strategy toward goal of ensuring Mission's overall program is compatible with WID objectives.

### **PART III: PROJECT SUMMARIES**

Reflecting the Mission's overall development goals and those of the WID strategy, as well as the current project mix, the WID Implementation Plan focuses on the following priority actions for the next 2-3 years:

1. Improve efficiency of WID-specific projects.
2. Increase participation of women as direct beneficiaries of projects designed to benefit individuals (e.g., FFW, DMT).
3. Study/assess the negative impacts of certain projects on women's employment and develop experimental pilot interventions to counteract them.
4. Improve data/information on women's economic roles to inform policy decisions and project design and provide a point of reference for project evaluation.
5. Expand the scope of agricultural research and extension to take the farm household (and women's role in it) into account.
6. Increase assistance to NGOs (not only in population and health) in view of their demonstrated success in promoting the WID strategy goals.

In discussing recommendations, some rough distinctions have been made in terms of priority of projects for meeting the WID strategy goals. This prioritization should be reviewed by the Mission to ensure a firm commitment to the targets identified. Among projects with the greatest WID potential, there are two categories. The first is WID-specific projects: WEDP (Rural Industries) and the Female Scholarship Program (Family Planning and Health Services). In the second category are projects which have a great deal of potential for directly or indirectly improving the well-being of Bangladeshi women, but which are not targeted explicitly to women. These are the

Homestead Agro-Forestry Project, Private Rural Initiatives, Employment/Small Enterprise Policy Studies (TRP), and the Development and Management Training Project. The Enterprise Development Project is potentially very important to the WID Strategy, but it also has the potential to produce a negative impact on women--which must be guarded against. The Rural Electrification Project is one project that has clear short-term negative consequences for WID goals.

The next group of projects, with some WID potential, includes: Agricultural Research II, Food for Work, Feeder Roads, and the Institute for Postgraduate Studies in Agriculture (IPSA). A group with less potential is: Rural Finance (RFP), and Technical Resources (TRP) training. Finally, the Agro-Climatic Environmental Monitoring (SPARSO) and Fertilizer Distribution projects have very low priority with respect to the WID Strategy and are not addressed individually in this document.

Despite this loose prioritization of projects, even those projects whose potential WID impact (given their focus and current status) does not place them in the top priority groups, contain small components or features that are very important to the WID Strategy, and should not be neglected. Many of these projects that have a lower WID priority can or do include activities that are eminently do-able and would serve to make the project more consistent with the Mission's WID goals.

This section provides a brief summary of WID concerns in each USAID/Bangladesh project (except SPARSO and Fertilizer Distribution, which were deemed to be of low priority with respect to the WID Strategy). For each project WID-related activities and targets are also identified, and means for ensuring their incorporation within the project, as well as monitoring and evaluation of results, are discussed. A summary table is included after the discussion of each project. The model for the table, which highlights the key variables identified above, is as follows:

**GUIDE TO TABLES - WID IMPLEMENTATION PLAN**

<b>Project Goals and Purposes</b>	<b>WID Concerns</b>	<b>WID Activities</b>	<b>Monitoring and Evaluation Target</b>	<b>Means of Verification</b>
<b>As stated in Project Paper</b>	<b>The issues that should be addressed in the project to promote the objectives of the Mission's WID strategy</b>	<p data-bbox="930 450 1192 497"><b>WID-specific or WID-related activities</b></p> <p data-bbox="930 546 1247 645"><b>Need not be women-only, but must address or incorporate WID concerns</b></p> <p data-bbox="930 695 1214 868"><b>Lists activities already identified in project documents and recommends new activities to enhance project outputs vis a vis WID concerns</b></p> <p data-bbox="930 918 1247 966"><b>* Indicates recommended new activities</b></p>	<p data-bbox="1284 450 1546 522"><b>Quantitative or qualitative indicators associated with WID</b></p> <p data-bbox="1284 546 1579 720"><b>Suggested dates for action on or completion of WID activities; should be discussed with project managers before being accepted as firm targets.</b></p>	<b>Methods or sources for monitoring and evaluating WID activities and determining whether targets have been met</b>

**Women's Entrepreneurship  
Development Project  
(388-0067)**

Project Background. The Women's Entrepreneurship Development Project (WEDP) began as a pilot activity of the Rural Industries Project being implemented by the Bangladesh Small and Cottage Industries Corporation (BSCIC). Its other components were MIDAS (see Enterprise Development Project below), and another BSCIC project modelled on the MIDAS experience. The program goal associated with Rural Industries is to reduce under and unemployment and increase productivity and real incomes of the rural poor. Its purpose is to develop mechanisms for promoting rural industries in Bangladesh. Because the MIDAS component of Rural Industries and its follow-on project are discussed at length elsewhere and all funds have already been committed under the other BSCIC activity (with no loans going to women), and because WEDP is about to be expanded and extended, this discussion will focus on WEDP.

The amount of funding for WEDP to date (\$300,000), has been very small especially when compared to other projects funded by USAID/Dhaka. It is the one project that comes closest to being Women specific. However, women are not the only direct beneficiaries of WEDP. At the present the program even provides some loans to family businesses in which women play only a minor role--or no role at all, as the most recent evaluation found. It does require that loans be given in a women's name.

WEDP has improved its loan recovery performance greatly in the past 2 years, to the point where it has now achieved a 79 percent cumulative recovery rate (payments collected as a ratio of payments due). This compares very favorably with the recovery rate on other BKB loans, and with the performance of MIDAS. A recent impact evaluation showed that 81 percent of the beneficiaries had increased their net incomes after receiving WEDP loans. Their net incomes averaged Tk.500 to 1000 per month. However, if labor costs

equal to prevailing wage rates, were imputed for working owners and household workers the profit rates of the women's business would be low or negative.

In order to build on the success of WEDP (including the not insignificant demonstration effects inside BSCIC and BKB) and improve its performance, USAID is in the process of planning with BSCIC an extension and expansion of the project. The revised program goals for WEDP are identical to those of the Mission's WID strategy. It further incorporates two sub-goals: expanded cash contributions to family income by women, and expanded participation of women in the family decision-making process. Its purpose is to expand the participation of women in economically viable cottage industries.

The project activities will include credit, business-related extension services, and experimental activities to improve effectiveness of WEDP (one of which may be a women's marketing pilot under a USAID PD&S funded activity). The project extension will include quantitative targets for collection rates, income impact, participation in business decision-making, and overhead costs. Some of these targets have already been set; others will be defined through discussions with BSCIC/WEDP.

WID Concerns: Certain fundamental problems of WEDP have not and will not be resolved. Number one on the list is its dual institutional structure. This structure allows BKB to make a profit on the program, because its administrative functions are, in effect, being subsidized by BSCIC. BSCIC, which does most of the work of loan identification and recovery and incurs most of the costs, is unable to realize revenues from the program to defray any part of its costs. Since BKB branches see the program as a low priority and leave most of the work of evaluating loan applications and ensuring collection of BSCIC extensionists, BKB staff do not gain experience in assessing women's applications for very small loans, this serves to perpetuate the need for BSCIC intermediation between the bank and its clients. Other problems will be addressed by a positive response to the new project targets (i.e. recovery and unit costs of operations). The WEDP is complementary to other USAID projects (e.g. Rural Finance, Enterprise Development, Enterprise Policy Reform, and even Family Planning). It is also building limited

understanding within BSCIC (a grossly inefficient organization) of the need to conduct operations more efficiently and of the value of including female beneficiaries in order to further overall program success.

WEDP's impact on beneficiary income is positive, although not overwhelming. However, given the types of business assisted and the socio-economic status of their owner/operators (not the poorest, but relatively poor), many loans will serve primarily to stabilize business earnings and to promote slight growth. Because of their limited asset base and market there will probably be few businesses that will take off and grow significantly. This is even a further reason why the subsidization of transactions costs of borrowing (which is in effect provided by BSCIC's extension scheme) should be reduced. A major goal for a WEDP that is justified on the basis of small increases in productivity and incomes or stabilization of incomes as well as secondary effects on women's and family welfare, should be to lower the costs of its operations. This will mean a higher benefit-cost ratio for the project, and expand access to credit to a greater number of women with given levels of resources.

One area that was not discussed in any detail in the most recent evaluation of WEDP is job creation for both paid and unpaid household members. Future monitoring and evaluation of the project should track this crucial variable.

In the new phase of the project BSCIC should seek to improve coordination with BKB, both at the headquarters and the branch levels. Coordination should address scouting of clients, loan application review, loan repayment schedules, and collection efforts. Since WEDP will be trying to reduce loans to businesses in which women do not have a management role, WEDP staff should coordinate with others at BSCIC and directly with BKB to facilitate loan applications by male business owners under other programs. This will help to decrease the incidence of women serving as fronts for men business owners looking for sources of credit for their businesses.

**Recommended WID Activities** (including those extracted from existing project documents and suggested new activities; for information on suggested targets and means of verification for these activities, see project tables):

- **Raise loan recovery rate**
- **Reduce BSCIC operating costs**
- **Experiment with low cost T.A. and marketing services for beneficiaries**
- **Expand number loans for business start ups while keeping recovery high**
- **Study employment impact of WEDP loans (including unpaid family workers)**
- **Increase proportion of borrowers in category I and category II (full management and joint management respectively)**
- **Decrease proportion of category IV (no women's involvement in the business) borrowers**
- **Provide referral services to BKB and other BSCIC programs for working owners of category IV businesses**
- **Expand the number of WEDP centers**
- **Increase use of local field agents**
- **Provide in-service training rotated with Dhaka training for both extension officers and field agents**
- **Improve coordination with BKB on repayment schedules**

**RURAL INDUSTRIES PROJECT: WOMEN'S ENTREPRENEURSHIP DEVELOPMENT PROGRAM (WEDP)**

(388-0042)

Project Goals and Purposes	WID Concerns	WID Activities	Monitoring and Evaluation	
			Target	Means of Verification
<p><b><u>Rural Industries Goal:</u></b></p> <p>Reduce under and unemployment and increase productivity and income of the rural poor</p> <p><b><u>Purpose:</u></b></p> <p>Develop mechanisms for promoting rural industries in Bangladesh</p> <p><b><u>Revised WEDP goals:</u></b> Participation of women in development process; improve living conditions for women</p> <p><b><u>Subgoals:</u></b> Expanded participation of women in family decision-making; expanded cash contributions of women to family incomes</p> <p><b><u>WEDP purposes:</u></b> Expanded profitable participation of women in cottage industries</p> <p><b>• Recommended New Activity</b></p>	<p>Increase efficiency/lower the cost of credit extension services for women</p> <p>Improve program impact on women's income and employment</p> <p>Increase proportion of direct benefits to women; expand women's role in business management</p>	<p>Raise loan recovery rate</p> <p>Reduce BSCIC operating costs</p> <p>Experiment with low cost T.A. and marketing services for beneficiaries</p> <p>• Expand number loans for business start ups</p> <p>• Study employment impact of WEDP loans (including unpaid family workers)</p> <p>Increase proportion of borrowers in category I and category II (full management and joint management respectively)</p> <p align="right">(continued on next page)</p>	<p>90% loan recovery rate</p> <p>Reduce costs to .5 taka per taka lent</p> <p>At least 10% increase in loans to start ups by PACD</p> <p>Completion by end FY88</p> <p>Increase category I and II by 10% each</p>	<p>BSCIC monthly reports</p> <p>BSCIC monthly reports</p> <p>Report on experiments</p> <p>Evaluation</p> <p>Study by independent consultant</p> <p>Sample study by independent consultant</p>

(continuation of Rural Industries Project: (WEDP)

Project Goals and Purpose	WID Concerns	WID Activities	Monitoring and Evaluation Target	Means of Verification
		Decrease proportion of category IV (no women's involvement in the business) borrowers	Decrease category IV by 20%	Sample study by independent consultant
		*Provide referral services to BKB and other BSCIC programs for working owners of category IV businesses	Institutionalized by FY89	Rapid rural appraisal
		Expand the number of WEDP centers	20 centers by end 1988	BSCIC Monthly reports
		Increase use of local field agents	At least 2 field agents per center	BSCIC Monthly reports
		*Provide in-service training related with Dhaka training for <u>both</u> extension officers and field agents	Institutionalized by PACD	Evaluation
* Recommended New Activity		* Improve coordination with BKB on repayment schedules	Standardization of repayment schedules	Rapid rural appraisal

## **Family Planning and Health Services Project**

**(388-0071)**

**Project Background:** The new Family Planning and Health Services Project is a 5 year follow-on project to the previous Family Planning Services Project. Implementation of the \$175 million project will begin in FY87.

The project's goal is to reduce current high levels of fertility and mortality that restrain the attainment of rapid and sustained development in Bangladesh. Its purpose is to improve coverage and quality of family planning and child health services in Bangladesh. The emphasis on maternal and child health as well as family planning services is a new feature of this project. It is based on the recognition not only of the deplorable health situation of mothers and children in Bangladesh, but also on evidence that effective use of maternal and child health technologies can reduce both mortality and fertility.

**WID Concerns:** While population programs are not generally considered WID programs, they do have important benefits for women. First and foremost is that extension of family planning services increases women's control over their reproductive roles and health. Second, family planning agencies employ large numbers of women with medium levels of education and therefore have a not insignificant impact on female employment in Bangladesh. Specifically, there are a number of different elements within USAID's health and population program which have potential employment impacts for women, particularly the social marketing and secondary scholarship programs. The implementation plan will explore the employment-related aspects of the Mission's Health and Population program, particularly the new Family Planning and Health Services Project. Women's participation is already an explicitly recognized target of these programs, except in the employment area. The argument is made within the WID Strategy paper that family planning acceptance will free women from constant child bearing, thereby increasing their opportunities for income-earning activities, especially outside the homestead. While this is a valid argument, productive employment itself may also serve to increase women's demand for contraceptives by increasing the opportunity costs of their

household work (including child rearing) and giving them added economic independence which will decrease the perceived income security role of children.

A recent evaluation of the female secondary scholarship program, which is funded under the Family Planning Services (FPS) project and will continue under the FPHS project, showed that the program had been effective in reducing fertility, but when compared to family planning service delivery it is a more expensive means of accomplishing this goal. The evaluation did not focus on the returns to education for females, nor the concrete benefits realized by the women participating in the program or their families. It did show that eight per cent of scholarship recipients held income-producing jobs, as compared to four percent of non-recipients (35 percent of recipients were continuing their studies).

Recent studies have shown that in many developing countries the return to investment in education is higher for females than for males. But returns are also higher from primary rather than secondary education. The female scholarship program has demonstrated that it is possible, through the use of incentives and special facilities, to increase girls' school enrollment and attendance. However, the benefits of such a project go far beyond fertility reduction and should be viewed in a broader light. The Mission does not have the funds or the inclination to expand the scholarship program beyond a pilot effort, but it plans to use this project component to create a demonstration effect to spur efforts by other donors to improve female educational opportunities in Bangladesh. One way to accomplish this would be to undertake a comparative study of the returns to education by sex in Bangladesh.

As long as the program continues at its present level, it will have to confront certain problems. First, in a country where over 60 percent of girls never even enter primary school, those who are able to meet the requirements for secondary school enrollment, and therefore take advantage of the scholarship program, will tend to be among the most well off, especially in rural areas. In order to spread the benefits of the program further, the implementing agencies will develop a means test to target scholarships to the most needy secondary school students. While such measures will help target

benefits toward somewhat poorer recipients, the fact that the program is restricted to secondary school students will keep it well out of reach of the poor. If the Mission hopes to promote the scholarship model as a means to improve girl's access to education, it should re-examine the claim made in the WID Strategy that primary education is correlated with higher fertility. ("WID Strategy," p. 6 -- no reference is given for this claim, although it is stated as fact in the Strategy). The same study that looks at returns to education might also explore this correlation (particularly in the light of associated economic factors) in greater depth. Finally, if on the basis of the studies proposed and implementation experience, a decision is taken to continue this program, the Mission may want to consider making it a separate project, not wholly funded with population monies. This would help to bring funding and management of the program more in line with its multiple benefits.

A second new (potential) WID component of the FPHS project is the use of women who work as itinerate vendors--selling door to door in rural areas--as channels of distribution for family planning products. The project will undertake a study of these women (referred to locally as "trunk ladies") to determine whether they could be involved in the Social Marketing component of the FPHS project. If it does come to fruition, such an activity could not only facilitate service delivery to women, but also create an additional source of income for some women. It would be interesting to compare the results of the study of the "trunk ladies" with a recently completed study (also sponsored by USAID) on women and marketing in Bangladesh.

One final WID concern with regard to the FPHS project is its "implementation" impact on women's employment. The project generates a huge number of jobs for women in rural areas of Bangladesh. According to projections, there will be some 23,500 women field workers employed by the government family planning system (not to mention the many thousands more employed locally by PVOs) by 1990. However, while many PVOs have a high representation of women in the ranks of management, this is not the case in the government programs. Given the Mission's concern with expanding opportunities for women in management (see Development and Management Training Project) and its efforts to educate women (female scholarships) who might be able to assume entry level management positions, it would be consistent with

other WID efforts to promote the hiring and training of female managers within the government system. Therefore, it is recommended that USAID explore the feasibility and means to encourage the family planning agency to hire women as managers at the local level.

**Recommended WID Activities (new and previously planned):**

- promote hiring of female family planning/health workers and managers by government as well as NGOs
- Study feasibility of supplying SMP products to itinerate female traders and train them to give advice on use and side effects
- Study social and private rates of return to girl's education
- Develop rudimentary job counseling and placement services for female scholarship recipients on an experimental basis

**FAMILY PLANNING AND HEALTH SERVICES PROJECT  
(388-0071)**

Project Goals and Purposes	WID Concerns	WID Activities	Monitoring and Evaluation Target	Means of Verification
<p><b>Goal:</b></p> <p>Reduce current high levels of fertility and mortality that restrain the attainment of rapid and sustained development in Bangladesh</p>	<p>Women's employment as family planning and health field workers and managers</p>	<p>Promote hiring of female family planning/health workers by government as well as NGOs</p>	<p>23,500 women field workers in govt. system by 1990</p>	<p>Data collection by sex and job classification included in M &amp; E system</p>
<p><b>Purpose:</b></p> <p>Improve coverage and quality of family planning and mother and child health services in Bangladesh</p>	<p>Education for girls improves their employment opportunities and incomes (as well as their acceptance of family planning)</p>	<p>* Promote hiring of female field supervisors and health/pop. managers by government as well as NGOs</p>	<p>50% of the new government supervisors and managers, are women</p>	<p>Same as above</p>
	<p>Women are employed effectively under the social marketing program</p>	<p>* Study social and private rates of return to girl's education level</p>	<p>By end FY 88</p>	<p>Study report</p>
		<p>* Develop rudimentary job counseling and placement services for female scholarship recipients on an experimental basis</p>	<p>By FY 89</p>	
		<p>Study feasibility of supplying SMP products to itinerate female traders and train them to give advice on use and side effects</p>	<p>Study and recommendations for implementation by FY 89</p>	<p>Study report</p>
<p>* Recommended New Activities</p>				

**Homestead Agro-forestry Research and Extension Project  
(388-0062)**

Project Background. This project is a new area of concern for USAID in Bangladesh, but has close linkages to the long-running Agricultural Research Project. It is a complex project which has received a wide range of inputs in its developmental phase, many of which have been concerned with WID issues. The project represents a major and substantial strengthening of the WID orientation of the Mission's project portfolio. Even though it is primarily a research project it has a great deal of potential for fostering both direct and indirect improvements in the well-being of rural women. In addition, the project's objectives of expanded production cannot be met without incorporating women into its activities.

The broad goal of the project is to increase rural incomes through greater production of fuel, fodder, construction and handicrafts supplies, and food on privately-held homestead land. Its purpose is to develop a capability within Bangladesh's Ministry of Agriculture to provide, on a continuing basis, the support and assistance needed by the nation's rural families to increase production and enhance returns from their cultivation of trees, shrubs, bamboo and ground covers.

The most recent information available during finalization of the Implementation Plan (July, 1987) indicates that the project will not go forward due to a lack of BDG support. It is hoped that some of the features of the project, particularly the focus on homestead crops (which would necessarily involve women) will be incorporated into the Agricultural Research project discussed below. If this is possible, the WID recommendations outlined here should also be addressed under that project.

WID Concerns: This project is focused on a critical and largely neglected development topic in Bangladesh and one which is pre-eminently the concern of women. The emphasis on efficient use of homestead land and the growth of improved, especially multi-purpose, trees and shrubs will increase availability of fuel, feed, raw materials for construction and handicrafts

and, in some instances, food. These benefits, and perhaps most notably fuel for domestic cooking, will directly respond to clearly identified needs of the majority of rural women. Moreover, since most households that do not own arable cropland do at least own their homestead garden there is a potential to direct benefits to some of the poorest rural women.

However, it must also be recognized that these benefits may not be realized on a significant scale for a considerable time. The project is principally directed toward institutional strengthening of agro-forestry research, extension and training. Substantial research results will not appear, at best, until the latter period of the project (seven years in duration, with a decision on a follow-up project already planned). Further, apart from the Homestead Agro-forestry Teams at the Farming Systems Sites, the major extension effort will be through the DAE. While the T & V system currently employed by DAE should have the flexibility to effectively utilize agro-forestry extension advice, the already busy and mainly male extension workers accustomed to working with men in fields will face considerable difficulties, at least initially. This is the reason for the specific recommendation that extension training explicitly incorporate curriculum material on the role of women in Homestead Agro-forestry (HAF) and the need to target extension inputs to women. In other words, not only should female extensionists be dealing with rural women, but all extension agents (who are mainly men) should direct their HAF services and knowledge to women as well as men. The HAF teams also provide an action-research opportunity to improve in a systematic manner the most appropriate extension approaches.

The key initial role of the HAF teams in identifying and prioritizing the needs of rural women in HAF cannot be over-emphasized. These priorities may be very different from the perceptions of traditional foresters. Foresters, for example, may promote species that are fast-growing or high-yielding when other species, less good on those criteria, are preferred by family farm women because of their burning characteristics in domestic stoves. Acceptance of this fact and response to it requires a reversal of conventional top-down thinking. The successful implementation of the WID concerns in the project document will depend in part on how well project management can transfer this attitude to the scientists involved. This is a familiar problem

of FSR, but it is compounded in this case by issues of gender. A WID orientation among the professional researchers, probably requiring female researchers, will have to be explicitly cultivated, and should be a clearly identified consideration in recruitment of technical assistance for the project.

The project document anticipates four education exercises during the course of the project. In addition, there are contract research funds which can also be utilized for socio-economic studies. Thus, there is ample scope to monitor the degree to which WID concerns are being effectively addressed and identify counterrailing measures to increase the effectiveness with which WID concerns are being incorporated in project implementation. It is recommended that all base line socio-economic surveys include gender disaggregated analysis of labor inputs to HAF and of end-uses of HAF production. Impact studies should also address gender-specific issues and there should be specific monitoring of project impact on the role of women in HAF. These activities are essential if the substantial opportunities that the project provides to improve the economic role and status of women are to be realized; without them, there is a real danger of a male-dominated project that promotes a development strategy for HAF which is both inimical to women's interests and an inefficient use of scarce development resources.

Recommended WID Activities (new and previously planned):

- Recruitment and training of female extension staff
- Gender-disaggregated baseline socio-economic studies of HAF that include analyses of needs and constraints on women's further participation in HAF
- Periodic data collection and monitoring of effects of project activities on the role of women in HAF
- Impact study of HARE Project by gender, especially of female participation in HAF

- **Incorporate role of women in HAF and need to target extension inputs to women in all DAE HAF training; provide TA to assist curriculum development for this training**
- **Target women as sources of information and recipients of extension services on farming system sites**

**HOMESTEAD AGRO-FORESTRY RESEARCH AND EXTENSION  
(388-0062)**

Project Goals and Purposes	WID Concerns	WID Activities	Monitoring and Evaluation Target	Evaluation Means of Verification
<p><b>Goals:</b></p> <p>To increase rural incomes through greater production of fuel, fodder, construction and handicraft supplies, and food on privately held homestead land</p> <p><b>Purpose:</b></p> <p>To develop a capability within Bangladesh's Ministry of Agriculture to provide on a continuing basis, the support and assistance needed by the Nation's rural families to increase production and enhance returns from their cultivation of trees, shrubs, bamboo and ground covers</p>	<p>Improvement in the productivity of women in food, fodder and fuel production and strengthening and extending their income-generating activities</p> <p>Expand women's participation as researchers and extension agents in project execution</p>	<p>Recruitment and training of female extension staff</p> <p>Gender-disaggregated baseline socio-economic studies of HAF that include analyses of needs and constraints on women's further participation in HAF</p> <p>Targeting of women as sources of information and recipients of extension services on farming system sites</p> <p>*Periodic data collection and monitoring of effects of project activities on the role of women in HAF</p>	<p>At least one female AFA will be posted at each Farming System Site</p> <p>All Female Extension Agents in DAE will receive HAF training</p> <p>Within 12 months of project initiation</p> <p>Ongoing</p>	<p>Project agreement amendment; CP to disbursement</p> <p>M &amp; E System</p> <p>M &amp; E System</p> <p>Rapid Rural Appraisal of effectiveness of research and extension targeting on women</p> <p>Rapid rural appraisal</p>
<p>* Recommended New Activity</p>		<p>(continued on next page)</p>		

(continuation of Homestead Agro-Forestry)

Project Goals and Purposes	WID Concerns	WID Activities	Monitoring and Evaluation Target	Means of Verification
		Impact study of HARE Project by gender, especially of female participation in HAF	PACD	Incorporation of gender disaggregation in SOW for Impact Study and in Evaluation Report
		Incorporate role of women in HAF and need to target extension inputs to women in all DAE HAF training. TA to assist curriculum development for this training	Institutionalized in all HAF training by FY94	Curricula development and consultants reports

**Private Rural Initiatives for Decentralization Project [PID-Stage]  
(388-0072)**

Project Background: USAID/Bangladesh has supported PVO activities for a number of years on a co-financing basis. The proposed project will build on this experience and extend the scale and nature of USAID support for PVOs by providing "a pool of resources to be used to make individual grants to NGOs and related resource institutions in response to individual proposals." The project seeks to promote a vital rural economy and increased availability of essential services in rural areas. Its stated purpose, which explicitly includes a WID objective, is to build the capacity of Private Voluntary Organizations operating in Bangladesh to assist the rural poor, especially women, in gaining access to and improving the management of productive resources.

WID Concerns: A proposition fundamental to this project is that the success of decentralization and privatization policies being pursued by BDG will depend critically on the effective and sustained involvement of the rural poor. Attainment of such involvement will require a reorientation of the national patterns of resource allocation and appropriation in rural Bangladesh. Agencies such as the Grameen Bank and NGOs such as Nijera Kori and PROSHIKA have demonstrated that such a change can be brought about through careful identification of appropriate institutional mechanisms for the introduction and nurturing of development resources. For example, the Grameen Bank's current institutional structure is the product of several years of careful monitoring and evaluation of procedures for target group identification, loan specification and disbursement, group collateral arrangements, etc. (Ghai, 1984). In doing so, they have demonstrated the tremendous potential of the landless rural poor to pursue economic self-advancement.

For many of these agencies, including Grameen Bank, and Nijera Kori, the rural population most strongly represented in their programs is poor rural women. This is neither accidental nor incidental, but reflects the fact that poor rural women are the most oppressed and neglected group in Bangladesh.

Among women, the class most amenable to breaking with traditional patriarchal relations that stifle their economic potential are rural assetless women. They have least to gain from perpetuation of such relations which now provide them with neither status nor economic and physical security. In addition, the poorest households in rural Bangladesh are those that are dependent on the non-family farm economic contribution of women (limited though such contribution may be in absolute terms). Poverty is the change agent determining women's motivation to seek alternative opportunities to provide for their household's economic welfare.

This analysis supports targeting developing interventions to poor rural women from both poverty and WID perspectives. It also serves to justify targeting of these women from a broader structural perspective in terms of their capacity to make optimal use of scarce development resources in ways consistent with the private rural initiatives strategy. First, given their very limited assets they are likely to obtain higher output-capital ratios than others. Secondly, they are more strongly motivated to be disciplined and economical in their use of development resources than others for whom poverty, though a factor, is less severe. Thirdly, their expenditure out of income is more likely to generate demand for local goods and services--thus serving the BDG (and USAID) goal of generating rural employment--than the less poor with more sophisticated consumption patterns. Fourthly, many programs targeted to these women have demonstrated women's capacity to save out of very limited earnings and to use savings productively. Fifthly, poor women have least to gain by supporting the perpetuation of wasteful and unproductive leakages of development resources channelled to curry favor and support of local elites and government officials. Rather, they are strongly motivated to develop an independent capacity for self-advancement. Moreover, BRAC and others have demonstrated that well-organized landless women's groups can act to promote more effective operation of local-level public services. For all these reasons, the Private Rural Initiatives project should be developed with an explicit focus on assetless rural women.

The PID identifies five project components, all to be focused on strengthening the rural poor and women in the control and productive management of local resources and services. These are: (1) participation in

local governance; (2) self-financing local services; (3) local self-help economic activity; (4) PVO management strengthening; and (5) PVO local-government collaboration. The Mission has very limited experience in these areas--other Mission-supported, PVO-operated programs such as by MIDAS and CARE have different objectives and concerns. It will be necessary therefore for PRIP implementation to be largely dependent on sound identification of local PVOs which possess experience in these areas. This task will be a key activity of the managing agency--probably a US PVO with extensive experience in Bangladesh. Two principal considerations will be crucial in determining how successfully this task is completed and, in particular, the extent to which WID concerns will be reflected in project implementation.

Participating PVOs should--as the experience of PROSHIKA, Nijera Kori, BRAC and others has clearly shown--initiate target group formation on a single-sex, single-class basis. Secondly, the development philosophy of participating PVOs, while working towards a target of group self-reliance, should be gradualist; the initial emphasis should be on income generation, using traditional women's activities in the first instance, with the development of risk funds for contingent family life-cycle expenditure and disciplined savings habits. Once group dynamics are understood and accepted by participants, and independence from traditional patron-client relations has been established, more ambitious forms of income generation using group investments and larger capital assets can be programmed.

These two considerations suggest that project components 3 and 4 (listed above) should receive first priority since they provide the basis for effective action in pursuit of the other three objectives. Pursuit of these three components can only be attempted earlier where the Mission is able to support PVOs with well-developed programs already operating. Given that the pace and direction of PRIP-supported activities must be determined by the participants rather than donors if sustainability is to be achieved, the phasing of sub-project financial, management, research and monitoring support must be extremely flexible and responsive to expressed participant needs, rather than being driven by pre-implementation project plans.

**Recommended WID Activities (new and previously planned):**

- **The Scope of Work for Mission staff and TA consultants responsible for preparation of project proposal must specify incorporation of WID concerns:**
  - (i) **requiring that analysis of all proposed activities address effects on women; and**
  - (ii) **women are targeted as beneficiaries in a majority of sub-projects**
  - (iii) **women are targeted as beneficiaries for the major share of fund disbursements**

**PRIVATE RURAL INITIATIVES PROJECT (PID-STAGE)  
(388-0072)**

<b>Project Goals and Purposes</b>	<b>WID Concerns</b>	<b>WID Activities</b>	<b>Monitoring and Evaluation Target</b>	<b>Means of Verification</b>
<p><b><u>Goal:</u></b></p> <p>A vital rural economy and increased availability of essential services in rural areas</p> <p><b><u>Purpose:</u></b></p> <p>To build the capacity of PVOs operating in Bangladesh to assist the rural poor, especially women, in gaining access to and improving the management of productive resources</p>	<p>Effective targeting of poor women to ensure access to credit and to input and output markets on a sustainable basis</p> <p>Access of women to local government service</p> <p>Expand the role of women in PVO management</p>	<p>The Scope of Work for Mission/TA consultants responsible for preparation of project proposal must specify incorporation of WID concerns:</p> <p>i) requiring that analysis of all proposed activities address effects on women; and</p> <p>ii) women are targeted as beneficiaries in a majority of sub-projects;</p> <p>iii) women are targeted as beneficiaries for the major share of fund disbursements</p>	<p>Authorized Project Paper incorporates i-iii</p>	<p>Project Paper</p>

**Enterprise Policy Reform Project**  
**(388-0067)**

Project Background: Together, the Enterprise Policy Reform Project and the related study component of the Technical Resources Project (discussed below) offer an opportunity to address a number of questions about women's employment that have, until now, been investigated mainly in village-level case studies. However, caution should be taken not to pin too much hope on the results that these data sources can yield. There are only specific things the data can tell us, and other data can be improved if changes are made.

The project, the major portion of which is a combined economic and population census, seeks to build capacity within the Bangladesh Bureau of Statistics to collect, process and publish census data on all non-agricultural productive activities in the country. This data will be utilized by the BDG Ministry of Planning to formulate improved policies vis-a-vis small enterprise. Such policies should help to create productive jobs by promoting the rapid expansion of labor-intensive enterprises. The project provides \$4.5 million over five years to cover costs of technical assistance, equipment (such as optical mark readers), materials and training necessary to carry out the census and subsequent monthly establishment surveys.

WID Concerns: Review of project documents and meetings with the resident technical adviser to the Bangladesh Bureau of Statistics have made it clear that the project should provide good data on female wage labor outside agriculture. However, the ability of the census to capture the magnitude of female self-employment and unpaid family labor will be limited by the same factors that lead observers to argue that previous population censuses and labor force data are biased downward in the estimation of women's labor force participation.

One of the factors that leads to undercounting is the definition of economic activity. As a general rule, economic activities only include those that are done for profit or income, but agricultural field work (which is done by men) is considered economic activity even if production is primarily

utilized by the household. On the other hand, processing of crops after the threshing stage and before the cooking stage is not considered economic activity unless it is done for sale, even though the crop is useless for consumption without such processing. The best example pertains to Bangladesh's most important crop, rice, where women account for the majority of the labor in processing, despite recent encroachment by automatic rice mills. Economic activity is also defined in terms of an individual's main activity. Therefore, even if a woman does work in a business that operates for profit or income, this may not be considered her main activity, either by herself or census enumerators. Particularly in rural areas, a woman often has several different occupations, each one taking very little time; but if these are considered together the time spent working is quite significant. The choice of reference period and the seasonality of women's work is another aspect of undercounting of women's work. If the reference period falls during a slack season for agricultural processing, for example, women who are economically active at other times may not be counted as such in the census.

Generally, questions are put to the head of household or other responsible individual, who tends to be male. The person questioned about activities of household members may consider the work of women members as "housework", even if they receive income from this work. Since enumerators are almost invariably male in Bangladesh (and all of the census enumerators were male), they would be unlikely to speak to women in the household. Another reason for underreporting of female labor is that such labor conveys a lower status on the household, so neither men nor women would like to admit its existence.

The economic census now being processed under this project was designed to improve coverage of business establishments by combining establishment and household data. Extra efforts were made to identify people and businesses of a transient nature by interviewing individuals who spend the night in bus and train stations and other open public places, but given cultural restrictions on women's presence in public places, this effort is unlikely to increase coverage of women. The hope is that these measures will enable the census to capture not only fixed establishments, but also home-based and floating business activities that are generally considered to be very small-scale.

Since women's businesses tend to fall under the home-based category, one might suppose this census would increase coverage of these. The census will provide information, not only on the number of businesses operating in Bangladesh, but also on the type of business (by 4 digit SIC code), the sex of the business owner(s), and the number, type (full-time or part-time and unpaid family workers) and sex of employees.

However, aside from the factors described above that generally contribute to undercounting of female microbusiness owner/operators, there are some features specific to this census that may aggravate the problem. First, only one business is identified for each unit enumerated. In the case of a business establishment, it would be classified according to the main industry type represented in the establishment. In the case of a household, the major economic activity performed on the premises is counted as a household economic activity. If there is no such activity, but household members operate a floating business or businesses, the principal floating business will be identified. From available information, it appears there are no clear criteria for defining who is to be counted as the working owner of the business. In practice, it is likely to be the head of the household who will be counted as the working owner.

These factors may serve to limit the identification of female working owners because:

1. Most women-owned business in Bangladesh are home-based.
2. Women's businesses are more likely to be the smaller, secondary activities in the household that go uncounted.
3. Even in those cases where women's businesses might be larger, enumerators are likely to identify the economic activity of the (male) head of household as the primary activity, without trying to determine which activity is most important in terms of net income or other criteria.

4. If the business is operated by both husband and wife (or any combination of male and female household members) the enumerators may count the man as the working owner, categorizing the women as an unpaid family worker.

Given these considerations, it is important to keep in mind what information on women can and cannot be obtained from the economic census. The most reliable information will be on female employees of businesses with fixed establishments, followed by women who are working owners of fixed establishments (the latter are likely to be few in number). Women who are working owners of businesses together with male household members and women who have independent economic activities separate from those of their husbands--two major categories of working owners--will probably be missed. Also likely to be left out are women who provide agroprocessing services in the homes of others; they may be viewed as domestic servants. Home-based agroprocessing in general will probably be undercounted because it is often considered housework (yet this is an important group--for example, 25 percent of the women "entrepreneurs" who received loans under the USAID funded Women's Entrepreneurship Development Program used the loan for a rice processing business).

In one of the other activities of the Enterprise Policy Reform Project, an annual fixed establishment survey, women's businesses are likely to be largely absent (since they tend to be home-based). The final project activity, a one-time survey of household and cottage industry, will be more likely to yield data on women's businesses. However, it is important that this survey be properly structured to ensure reliable coverage of women-owned businesses. Since the survey comes at the very end of the project, there is a danger that it will be somewhat neglected. But it is crucial that USAID/Bangladesh and BBS plan now for appropriate technical assistance to improve coverage of women in the survey.

Recommendations: The major recommendation is that published census reports make available sex-disaggregated data. Many times censuses and surveys do collect data on a sex-disaggregated basis, but such information is, for all practical purposes, unavailable because it is not published.

Suggestions for tables include: business by industry group (3 digit level if possible), by size (in terms of numbers of employees) and sex of working owners in urban and rural areas; number of male and female employees (totals and percentages of total for the industry) by industry group and size of business; male and female workers by occupation (SOC), industry and work status (working owners, unpaid family worker, full-time, part time). These suggestions and others should be reviewed by the Mission and discussed with BBS as soon as possible.

The second recommendation with regard to existing data is to ensure access to raw data (at cost) to nongovernment researchers interested in doing studies on women's business enterprise in Bangladesh. Although this is the official policy of BBS, it may not be carried out in practice. Recommendations for specific studies utilizing census data or using the census as a sample frame, will be made in discussion of the Technical Resources Project.

Finally, a test should be made to determine the extent of the predicted undercounting of women's economic activities in the census. One means of doing this would be to re-enumerate a particular area using a different methodology, and compare the results of this exercise with those of the census. The re-enumeration should include use of female enumerators, interviews with adult females in each household, allowing for the existence of more than one business in a household, and counting of "secondary" occupations. In addition, research in other Third World countries has shown that the way questions about economic activity are phrased greatly influences the answers given by female respondents. Specifically, when alternative occupations are suggested economic activity is more readily acknowledged than when the interviewee is simply asked to state her occupation. Therefore, it is advisable that enumerators be trained to elicit responses on economic activity by asking about occupational categories that are readily recognized by women in Bangladesh.

The census check, as described here, is intended only to give some idea of the possible magnitude of undercounting of women. It is not suggest that a major survey be undertaken for this purpose. Of course, there will be a great deal of variation in results between one location and another. But it is important to be able to show that the undercounting problem exists, even if only in a limited area. In addition, the proposed exercise will allow BBS to

experiment with methods to improve measurement of women's economic activity, in the future providing valuable lessons that can be applied to the survey of cottage industry scheduled for the project's last year.

There is no doubt that efforts to improve measurement of women's work in BBS censuses and surveys will require the expenditure of additional funds, and input from outside technical experts. However, the costs of additional activities to more accurately capture women's participation in small-scale enterprise, both as owner/operators and employees, should be weighed against the costs of generating and disseminating inaccurate data about women in this sector. Given that this project provides a taking-off point for future data gathering efforts, this is one of the Mission's most important projects from a WID perspective, and has implications not only for small enterprise policy reform but for orienting the BDG and Mission WID strategies in general. Therefore, if the Mission is in a position to put additional funds into any activity to improve the integration of women into the development program and projects it supports, one of the first areas that should be considered is this project. It should also be noted that this is one of those cases where the lack of information, or rather the use of incorrect information, will have ramifications not just for women but for the small enterprise sector as a whole. That is because the census' neglect of women will lead to serious underestimation of the SSE sector's size, and changes in employment and other responses to government policies as measures by these data will not be reliable.

In order to facilitate these efforts, USAID/Dhaka may wish to explore support options with PPC/WID and/or the WID Officer for the ANE Bureau in Washington. These offices may be able to facilitate access to a variety of cooperative agreements and other mechanisms that the Mission could tap for technical assistance to carry out the recommendations cited here. For example, PPC/WID currently has a cooperative agreement with Title XII University Consortia for technical assistance on women in development. USAID/Dhaka might also want to play a role in establishing contacts between BSS and the relevant U.N. agencies with respect to improving data on women. Under the World Employment Program of the International Labor Organization, for example, considerable work has been done to develop guidelines for improving the measurement of women's economic activity. That organization

improving the measurement of women's economic activity. That organization might be able to provide assistance for the cottage industry survey in response to a request from BBS.

**Recommended WID Activities:**

- Make sex-disaggregated data on business ownership and workers available in published documents
- Ensure access to raw data (at cost) by researchers interested in doing studies on women's business enterprise or women's employment in SSEs in Bangladesh
- Assess the coverage of women's participation in small business ownership and women workers in small businesses in the census and publish results of the assessment

Suggested means: in a designated area conduct a post-enumeration check using female enumerators and instructing them to interview adult females in the household and ask them specifically about their income-earning activities; allow for more than one business per household; compare these results to census results

- Prepare and publish a description of the census methodology and possible limitations of data pertaining to women
- Develop methods to increase coverage of women's economic activities in the Small and Cottage Industries Survey (via short-term T.A.)
- Small and Cottage Industries Survey:
  - provided sample size is large enough, conduct survey in 4 rounds to control for effects of seasonality

- recruitment of enumerators should include women
- training of enumerators should sensitize them to importance of coverage of women's economic activities and means to be used to improve this coverage

**ENTERPRISE POLICY REFORM PROJECT  
(389-0067)**

Project Goals and Purposes	WID Concerns	WID Activities	Monitoring and Evaluation Target	Means of Verification
<p>Create productive jobs by alleviating constraints to the rapid expansion of labor intensive, typically small and medium-scale, off-farm enterprises</p>	<p>Generate data on women's business ownership and employment in small enterprises to inform policy and project design vis-a-vis small enterprise on a gender-disaggregated basis</p>	<p>Make sex-disaggregated data on business ownership and workers available in published documents</p> <ul style="list-style-type: none"> <li>* Ensure access to raw data (at cost) by researchers interested in doing studies on women's business enterprise or women's employment in SSEs in Bangladesh</li> <li>* Assess the coverage of women's participation in small business ownership and women workers in small businesses in the census and publish results of the assessment</li> </ul>	<p>*Preliminary list of suggested tables included in project summary</p> <p>Operational policy of BBS supports access to data</p> <p>By FY 88</p>	<p>Published census documents</p> <p>Regular reports on status of requests for use by outside users; feedback from researchers</p> <p>Suggested means: in a designated area conduct a post-enumeration check using female enumerators and instructing them to interview adult females in the household and ask them specifically about their income-earning activities; allow for more than one business per household; compare these results to census results</p>
<p><u>Purpose:</u></p> <p>Improve the capability of the BDG Ministry of Planning to formulate improved policies by institutionalizing the capacity of the Bangladesh Bureau of Statistics to collect, process and publish accurate and timely census and survey data so as to inform the policy-making process</p>				
<ul style="list-style-type: none"> <li>* Recommended New Activity</li> </ul>		<p>(continued on next page)</p>		

Project Goals and Purposes	WID Concerns	WID Activities	Monitoring and Evaluation Target	Means of Verification
<p>• Recommended New Activity</p>		<p>Prepare and publish a description of the census methodology and possible limitations of data pertaining to women</p> <p>• Develop methods to increase coverage of women's economic activities in the Small and Cottage Industries Survey (via short-term T.A.)</p> <p>• Small and Cottage Industries Survey:</p> <p>-Provided sample size is large enough, conduct survey in 4 rounds to control for effects of seasonality</p> <p>-Recruitment of enumerators should include women</p> <p>-Training of enumerators should sensitize them to importance of coverage of women's economic activities and means to be used to improve this coverage</p>	<p>By FY 89</p> <p>Prior to design of survey instrument for Small and Cottage Industries Survey</p>	<p>Published BBS report or article in appropriate journal</p> <p>Brief report on T.A.; reports on survey methodology; actual survey instrument</p> <p>Survey methodology; training materials and plan for enumerators; data collection on number of enumerators by sex</p>

**Technical Resources Project  
(388-0027)**

Project Background: The Technical Resources Project (TRP) is an amalgamation of rather diverse components in research and training. The project has been extended many times, and funds are frequently added for specific activities. The flexibility of the project structure allows USAID/Bangladesh to respond to requirements for short-term technical assistance and activities related to project development and implementation, as well as training needs of BDG officials. Because of the fluid nature of the activities TRP supports, it is difficult to specify WID goals and targets. Therefore, this review will focus on three TRP activities which have important implications for women: development training, the Institute for Post-graduate Studies in Agriculture (IPSA), and the Employment/Small Enterprise Policy Planning Studies.

The overall goal of TRP is to increase the Bangladesh government's ability to respond to development problems. Its purpose is to improve the policy research, development, management and evaluation capabilities of BDG agencies engaged in agriculture, rural development, energy and women's development programs.

WID Concerns in Project Components: This section will discuss relevant subprojects and recommended WID activities for each in turn.

IPSA

The Institute for Postgraduate Study in Agriculture (IPSA) is largely funded by the Japanese International Cooperation Agency. USAID/Bangladesh is funding \$2.5 million in technical assistance, training and commodities over the period 1986-90. These funds will support Ph.D. level training in the U.S. for 5 IPSA faculty, assistance in the development of a library, development of computer facilities, and expert services for curriculum planning and development of extension education. Of the 130 students currently enrolled at IPSA, only 6 are women. This figure is considerably below the 30 percent

female enrollment ratio that was envisioned at the outset of the project. IPSA has trouble attracting female students in part because of the limited number of women graduates of agricultural universities in Bangladesh. In addition, according to the resident advisor, women who attend IPSA may have difficulty adjusting to its location (which is removed from the city) and encounter problems with laborers that students generally employ to assist them with field trials. One obvious and inexpensive way to attract more women students would be to offer them scholarships. In the short term, this would provide an incentive for female agriculture graduates to continue their education, and in the long-run it might induce more women to choose agricultural fields of study at both the graduate and undergraduate levels. The IPSA campus does provide separate living quarters for female students. One of its three dorms was originally intended for women, but given the reduced number of female students attending it is being used by men at this time; another, smaller building is now used for the few female students enrolled in the Institute.

If the project is to have an impact on the welfare of women in agricultural households, it must be via improvements in extension service delivery to women and other members of the farm household. Thus, curriculum development that trains all future extensionists in gender issues in agriculture will be more important than simply recruiting more female students with the hope that on graduation they will be in a position to facilitate service delivery to farm women. Because training at IPSA is currently very technical, focusing on experimentation to increase yields, with little attention given to farming systems and agricultural economics, it will be difficult to integrate an analysis of intrahousehold relations into existing courses. Since many IPSA graduates will work for the extension system or in program positions in the Ministry of Agriculture upon completion of their studies, it is important that they be aware of women's role in Bangladesh agriculture and the effects that technical change may have within the agricultural household. At present students do not take courses outside their department, and few are enrolled in the Extension Department. New departments are now being added in Agricultural Economics, Rural Sociology and Statistics, and the resident advisor sees a need for all students to take one or more courses in these areas regardless of their departmental affiliation. As curriculum changes proceed, it will be important to include training in the

farming systems approach to research and extension generally and gender issues in particular (i.e., gender division of labor in agricultural production, intrahousehold allocation of resources, and gender-based differences in time use of household members) as an integral part of new courses.

An extension advisor will be joining the project soon, and should be able to facilitate incorporation of these topics, especially in the extension courses. The project manager for IPISA should take the necessary steps to ensure that the terms of reference for the extension advisor include this task.

#### Recommendations:

- o Modify curriculum to include rural sociology, agricultural economics and extension for students in all departments and include training in farming systems approach and gender issues as an integral part of these new courses.
  
- o Provide incentives for recruitment of female students.

#### TRP Training

As of December, 1986 over \$ 4 million had been obligated for long-term (generally overseas) and short-term (generally in-country) training of BDG staff under TRP. Of this amount, approximately 21 per cent was obligated for women's training. However, while only about 10 percent of the funds obligated for "general training" (for men) are still uncommitted, over 35 percent of women's training funds fall into this category, despite the fact that some funds have been transferred out of women's training to general training. Since the inception of the TRP women's training component, the Mission has found it difficult to get the government to approve a proposed women's training program or to propose women for any other type of training. One major reason for this problem is that candidates for women's training were supposed to be nominated by the Department of Women's Affairs in the Ministry

of Social Welfare and Women's Affairs, and internal conflict within the Ministry stalled nominations. As a result, funds have been reallocated within the project, reducing funds assigned to women's training. In the past 2 years or so, "women's training" funds have not been used for special programs, but have supported women who are nominated under general training. The table below provides the distribution of participants to date, by sex and type of training program.

Given the reluctance or inability of the Ministry of Social Welfare and Women's Affairs to promote training for women in the BDG, it seems appropriate for TRP to adopt some measures included in the Development and Management Training Project discussed above. Specifically, TRP training funds should be consolidated into one category--general training--with the requirement that a portion of those nominated by the BDG for general training must be female. Nominations of female candidates should be made via regular channels, without passing through the Ministry of Social Welfare. In the final instance, if an insufficient proportion of nominees are women, USAID/Bangladesh could hold up funding for men until a suitable number of women are nominated.

Recommendations:

- Combine women's training component funds with General Training Funds, but set aside a portion of funds for training women within general training activities; require government to nominate women for regular training activities.

**TABLE**

**Technical Resources Project:**  
**Status of Participants as of February 1987**

	<u>Long</u> <u>Term</u>	<u>Short</u> <u>Term</u>	<u>TOT</u>	<u>Long</u> <u>Term</u>	<u>Short</u> <u>Term</u>	<u>TOT</u>
<b>FY80</b>	<b>3</b>	<b>31</b>	<b>34</b>	<b>1</b>	<b>2</b>	<b>3</b>
<b>81</b>	<b>4</b>	<b>34</b>	<b>38</b>	<b>1</b>	<b>5</b>	<b>6</b>
<b>82</b>	<b>3</b>	<b>45</b>	<b>48</b>	<b>1</b>	<b>7</b>	<b>8</b>
<b>83</b>	<b>0</b>	<b>37</b>	<b>37</b>	<b>0</b>	<b>3</b>	<b>3</b>
<b>84</b>	<b>1</b>	<b>3</b>	<b>4</b>	<b>2</b>	<b>47</b>	<b>49</b>
<b>85</b>	<b>3</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>21</b>	<b>21</b>
<b>86</b>	<b>3</b>	<b>24</b>	<b>27</b>	<b>0</b>	<b>4</b>	<b>4</b>
<b>87</b>	<b>1</b>	<b>28</b>	<b>29</b>	<b>0</b>	<b>0</b>	<b>0</b>
	(1)			(2)		
<b>Total</b>	<b>18</b>	<b>202</b>	<b>220</b>	<b>5</b>	<b>89</b>	<b>94</b>

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(1) 8 Academic participants are continuing training.

(2) 2 Academic participants are continuing training.

## Employment/Small Enterprise Policy Planning Studies

Nearly \$1 million in TRP funds has been earmarked to conduct studies on employment and small enterprise that will utilize data generated by the 1986 Household/Economic Census conducted under the Enterprise Policy Reform Project. The ultimate objective of this activity is to help the BDG reformulate government policies and practices that are presently impinging on small enterprise growth and thereby inhibiting the government's employment goals. In addition to surveys (using the Census information to construct the sampling frame) and data analysis, the subproject will also sponsor policy seminars to disseminate research results. The subproject will be implemented by the Planning Commission, General Economics Division, and will have a full-time research advisor contracted by the Harvard University Institute for International Development (HIID).

A tentative listing of research topics has been made, which includes subsectoral studies of industries in which women producers are known to be very active (namely, crop processing and textiles/clothing). As discussed earlier (see Enterprise Policy Reform project), given the probable limitations of the census data, it is important that all studies planned under this activity include gender-disaggregated analysis where such analysis is feasible, and that surveys be used to get a more reliable picture of women's involvement in small enterprise. This subproject will provide an opportunity to address some of the research questions raised in discussion of other USAID-funded projects, particularly the extent of displacement of female labor by new technology. If census data allows, a descriptive paper on women's business ownership should be prepared. Such a study would be useful, for example, in identifying sectors where women producers figure prominently, as required by the Enterprise Development Project.

This report cites examples of studies that should include gender-disaggregated analysis of employment, including self-employment (see recommendations below). They are divided by descriptive studies, subsectoral studies and studies where additional data collection is required. However, these suggestions are not meant as a definitive list of research projects; rather, they are offered for purposes of illustrating research options. At this point, it is too soon to develop a concrete research agenda with respect

to gender differences in employment, since the overall research agenda for this activity is still in the conceptual stage. In order to facilitate the process of choosing appropriate topics, the WID officer should work closely with the Mission's new economist and the contractor who will be overseeing this activity, once she or he has been selected.

The overall purpose of gender-disaggregated studies would be to provide information for answering questions such as those posed by the Mission's economist:

1. To what extent are policies applicable to the small enterprise sector as a whole (or to particular industries) applicable to the women-dominated small enterprise subsector?

2. What kinds of policies differentially affect the growth of employment in areas or small-scale enterprise subsectors where women are prominent?

Two subsectors that have received a great deal of attention with respect to women's employment are garments (an important new source of wage employment for young women close to the principal cities), and rice processing (where the spread of automatic rice mills has resulted in displacement of women from traditional dheki work).

With respect to the latter, a recent World Bank Study (Scott and Carr, 1985) estimated that some 100,000 to 140,000 women are being displaced from part-time employment in rice processing every year. These figures are based on small surveys, and should be estimated more systematically with the new data from the economic census. Once the magnitude of displacement is better defined, it would be useful to determine what activities have been important for absorbing these displaced workers. If clear patterns emerge they may provide clues as to feasible areas for government and PVO projects in small business assistance, and help to identify subsectors which policy-oriented studies should focus on. The information generated by studies in this area would also feed directly into evaluations and planning of interventions under

the Rural Electrification, Enterprise Development, and Women's Entrepreneurship Development projects.

As concerns the garments industry, studies can be important for addressing manpower planning issues. For example, it is widely held that women who work in the garments factories are young, unmarried and relatively highly educated urban dwellers. However, recent research (Shireen Haq, work in progress) is showing that education levels are lower than previously thought and that many garment workers live in rural areas outside the city and make a very long commute each day.

Another area which has been a recent concern of the Mission is women's self-employment in petty trade. In fact, case studies have been prepared by Bangladeshi researchers (see main report by Raka Rasheed) with funding from USAID. One key local-level policy question these studies attempted to address was whether there was a need for women's markets to facilitate the expansion of women's trading businesses. More systematic information on women's current trading activities would help to answer this question. In addition, there has been some interest in the Mission in finding out about women who are itinerate traders (see FPHS discussion). Since the census data is designed to capture floating businesses, it may be a source of information of this group.

As mentioned in the discussion of the Enterprise Policy Reform project above, there are strong reasons to believe that the data generated by that project will underestimate women's involvement in small-scale enterprise. Depending on the results of WID activities recommended for that project, it may be necessary to conduct new surveys to obtain data for gender-disaggregated studies. In other cases, the census will provide a sample frame for surveys which would pick up additional information on employment histories, earnings, education, etc.

The subproject will provide funds for training for individuals involved in research on the effects of policy on small business and field researchers assisting with contracted studies. These funds should be used, in part, to provide incentives and support, for gender disaggregated studies.

**Recommendations:**

● **Descriptive studies:**

- analysis of geographic location (including rural/urban distinction), industrial, size and type distribution of women-owned businesses and characteristics of their employees
- profile of women workers by category of worker and business characteristics

● **Subsectoral studies:** Include gender-disaggregated analysis in sub-sectors where women are prominent (particularly in agroprocessing and textiles/clothing)

● **Studies where additional data collection is required (suggestions):**

- analysis of income-elasticity of demand for products of industries with significant numbers of women-owned businesses and firms where women are a relatively high percentage of workers
- displacement and job creation by gender in the rice processing industry

● **Training:** of individuals involved in research on the effects of policy on small labor-intensive firms that are owned or staffed by women in Bangladesh; provide funds for on-the-job training of field researchers to work with contractors on gender-disaggregated studies.

**TECHNICAL RESOURCES PROJECT  
(388-0027)**

Project Goals and Purposes	WID Concerns	WID Activities	Monitoring and Evaluation Target	Evaluation Means of Verification
<p><u>Goal:</u></p> <p>Increase the Bangladesh government's ability to respond to development problems</p> <p><u>Purpose:</u></p> <p>Improve policy research, project development, management and evaluation capabilities of BDG agencies engaged in agriculture, rural development, energy, and women's development programs</p>	<p>Incorporate gender issues in in-country training activities (specifically IPSA)</p> <p>Provide training to women as well as men (IPSA and TRP Training)</p> <p>Incorporate gender disaggregated analysis in research activities where appropriate (Employment/Small Enterprise Policy Planning Sub Project-EPPS)</p>	<p>IPSA:</p> <p>Modify curriculum to include rural sociology, agricultural economics and extension for students in all departments</p> <ul style="list-style-type: none"> <li>* and include training in farming systems approach and gender issues (specifically gender division of labor, intrahousehold allocation of resources, and gender-based difference in time use of household members) as an integral part of these new courses</li> <li>* Provide incentives for recruitment of female students</li> </ul>	<p>By earliest date of use of new curriculum (Est Spring, 1989)</p> <p>To be determined</p>	<p>Report on curriculum changes; PIR</p>
<ul style="list-style-type: none"> <li>* Recommended New Activity</li> </ul>		<p>(continued on next page)</p>		



Project Goals and Purposes	WID Concerns	WID Activities	Monitoring and Evaluation Target	Evaluation Means of Verification
<p>• Recommended New Activity</p>		<p>• <u>Studies where additional data collection is required</u> (tentative suggestions):</p> <ul style="list-style-type: none"> <li>- analysis of income-elasticity of demand for products of industries with significant numbers of women-owned businesses and firms where women are a relatively high percentage of workers</li> <li>- displacement and job creation by gender in the rice processing industry</li> </ul>	At least 2 studies	Reports
		<p>• <u>Training:</u> of individuals involved in research on the effects of policy on small labor-intensive firms that are owned and/or staffed by women in Bangladesh</p>	One person in this field trained abroad (out of five projected)	M & E System
		<p>Provide funds for on-the-job training of field researchers who may work with contractors on gender-disaggregated studies</p>	20% of funds for field researcher training are used for researchers conducting gender-disaggregated studies	M & E System

**Development and Management Training Project  
(388-0068)**

Project Background: The Development and Management Training (DMT) project provides an excellent example of a project that explicitly seeks to: (1) guarantee equal access of women to direct project benefits, and (2) involve women in project activities as a necessary step toward achieving the project's overall goals. It is a useful model of how to design WID targets and integrate them into the logical framework of a project. Similar measures were suggested to improve women's participation under another USAID project, the Technical Resources Project (TRP).

The goal of the \$15 million, six year DMT project is to "expand indigenous public and private sector capacity to manage development activities in Bangladesh." In order to further that goal the project seeks to increase the number and utilization of well-trained Bangladeshi managers in development-related institutions in both the public and private sectors. This will be accomplished through overseas training for managers and manager trainers; and technical assistance for development of improved training courses for public and private sectors, public sector reform of human resource development policies and improved training selection and monitoring. The increased participation and effectiveness of women in public and private sector management is also a recognized output of the project.

WID Concerns: Explicit WID targets for training are set in terms of funding levels--30 percent of overall training funds must be used to train women managers and management trainees--and numbers of trainees in specific categories. These funds must be distributed among the different management level categories in a specific way (i.e., not all funds earmarked for women can be used to train junior level managers--a category where women are more concentrated--some of the funding must go to mid-level and senior women managers), but trainees can be drawn from either public or private sector. In fact, in the project as a whole, 40 percent of the trainees must be from the private sector. This seemingly complicated formula is the product of a great deal of careful contingency planning and reflects the project design team's

efforts to ensure the project will have a positive short and medium as well as long-term impact on management roles for women.

A strong point in favor of successful achievement of the project's WID goals is that it backs up those goals with both funds and human resources. The project incorporates technical assistance on management training to assist in the selection and processing of women candidates. It also provides funds for a full-time local training consultant to assist in the redesign of in-country training activities and the preparation of new training materials.

Since the project is based on a rolling design, with targets reviewed and adjusted on a yearly basis, actions can be readily taken if WID targets (as well as other outputs) are not met. According to current plans, if the WID and private sector targets are not met for two consecutive years, disbursements to the public sector will be reduced.

As the Project Paper clearly states, specific targets for training women are warranted in the project. "Given the current dearth of women in managerial positions, vigorous efforts to target, recruit, and follow-up female project participants will be needed. Otherwise, past experience assures us that inequitable distribution of project benefits is inevitable." However, the reasons for making special efforts to include women are not solely based on equal access considerations, but also on changes in the Bangladesh civil service in recent years. While government service used to be restricted to men and salaries were more competitive with private sector opportunities, government service was the prime choice of the best qualified male job seekers. Today, many of those who score highest on civil service exams tend to be females, and women are entering professional government positions in record numbers. But given their lack of influence in Bangladeshi society, it is reasonable to presume that women managers would be overlooked in selection for training opportunities. This might further hamper both their current and future status and effectiveness. Therefore, targeting female managers explicitly will help the project meet its overall goals of expanding management capacity in the public sector, in particular. Training female managers from businesses and NGOs will help to reinforce other USAID funded projects (such as MIDAS, and Private Rural Initiatives).

In order to encourage the advancement of women managers in new fields, the project manager should encourage the government to select women from outside the Population and Health and Social Welfare Ministries or related private organizations. It should be clarified that management level targets for overseas training are minimum. Yearly reviews should consider incorporating new incentives for nomination of female candidates (including "sticks" such as withholding training funds for male nominees) if targets are not being met.

Technical assistance for the strengthening of in-country training and policy development is the more problematical aspect of the project from a WID perspective. First, this part of the project will rely heavily on the women's training consultant. If that individual is weak or lacks technical competence, this portion of the project is likely to be ineffective for women. A second major potential snag relates to the fact that the project does not seek to create demand for in-country training, while at the same time it increases the supply of the "preferred alternative" (in the eyes of many Bangladeshis), overseas training. There is a danger then that improvements in training courses will not have much impact on female (or male) managers.

With regard to the development or improvement of local training for female managers, efforts should be made to include assertiveness training and training to help women deal with male superiors and subordinates in ways that are culturally appropriate. Exercises to increase male sensitivity are also strongly recommended. This type of training is likely to be most effective if it utilizes interactive methods, a technique which may not be well developed in Bangladesh.

One major issue that could be addressed under the technical assistance component for human resource development policies is the problem faced by female managers and employees in relocating to rural areas. A study should be made of successful approaches to on-the-job field training for women, especially managers, in public and private institutions that conduct rural programs. The study could also address the question of incentives and adjustments required to recruit and retain female staff and managers at the

field level (examples where this is particularly relevant include: agricultural extension, population and health, rural banking). This issue was raised in the Homestead Agro-forestry PP with respect to the obstacles to rural staffing for female extensionists.

Recommended WID Activities (new and previously planned):

- Earmark overseas training funds for women managers with specific minimum targets for each management level (junior, mid-level, senior)
- Encourage selection of female management trainees from fields outside health and family planning and social welfare
- Assign contractor to assist in participant selection, processing and clearance for female candidates
- Provide technical assistance for designing and improving training for women and training men and women and in gender issues in management.

**DEVELOPMENT MANAGEMENT TRAINING PROJECT  
(388-0068)**

Project Goals and Purposes	WID Concerns	WID Activities	Monitoring and Target	Evaluation Means of Verification
<p>Expand indigenous public and private sector capacity to manage development activities in Bangladesh</p>	<p>Increase the number and effectiveness of well-trained in-service women managers in public and private institutions engaged in development activities</p>	<p>Earmark overseas training funds for women managers with specific minimum targets for each management level (junior, mid-level, senior)            * encourage selection of female management trainees from fields outside health and family planning and social welfare</p>	<p>30% of overseas training funds used for women managers trained for each management level (junior, mid-level, and senior); not all female trainees in health, family planning, social welfare fields</p>	<p>Nominations from government; mission data collection on trainees approved by sex and field; PIR</p>
<p><u>Purpose:</u>            Increase the number and utilization of well-trained in-service Bangladeshi managers in public and private sector institutions engaged in development activities</p>		<p>Assign contractor to assist in participant selection, processing and clearance for female candidates</p>		<p>Mission review of contractor's performance</p>
<p>* Recommended New Activity</p>		<p>Provide technical assistance for designing and improving training for women and training men and women in gender issues in management</p>	<p>30% of T.A. funds used for improvement of women's training and            * incorporating gender issues in management into general training</p>	<p>Reports on training activities, including content of courses, workshops, etc., data collection on attendance by sex</p>

**Enterprise Development Project  
(388-0066)**

**Project Background:** The Micro-Industries Development Assistance Society (MIDAS) is a Bangladeshi PVO founded in 1982 with assistance from USAID under the Rural Industries Project. The Enterprise Development Project represents a follow-on to the MIDAS component of Rural Industries, and seeks to strengthen MIDAS as an institution in order to achieve the project's goal: "the development of a sound and rapidly growing small and medium enterprise sector in Bangladesh." The purpose of the project is to assist MIDAS to become more businesslike in its operations, which will include: identifying innovative and promising small and medium scale industrial opportunities (target: 50-75 businesses per year); providing assistance to entrepreneurs to exploit those opportunities; and serving as a dynamic force for growth of small and medium industries.

MIDAS will conduct studies of small-scale industrial subsectors with potential for growth; 20 percent of these studies have been targetted to subsectors in which women producers figure prominently. It will provide referral and information services for businesses, and lend to approximately 200 qualifying entrepreneurs for fixed and working capital investment. While MIDAS may make loans to individual women entrepreneurs, its lending operations are more likely to benefit women as employees and producers in businesses which provide inputs to MIDAS-funded firms. A further component, with a potential direct effect on women's employment is action research, which involves the adaptation and implementation of models of enterprise assistance (for example: subcontracting schemes, franchising, and venture capital financing).

**WID Concerns:** The Enterprise Development Project has already identified certain targets for assisting women. As mentioned above, 20 percent of the subsector studies should focus on areas where women producers are active, and 20 percent of loans have been set aside for businesses which provide linkages to the activities of female producers. In addition, MIDAS is supposed to hire

a woman staff member at the mid-management level. Part of her responsibility is to promote MIDAS activities that will benefit women as well as men.

The Mission undertook a substantial effort to assess the WID impact of MIDAS activities under Rural Industries by hiring a consultant to participate in the team that evaluated the project. The results of that effort are clear in the project documentation for Enterprise Development. Specifically, a number of targets suggested in the evaluation were incorporated into the project paper. However, it is important to keep in mind that the Enterprise Development Project, as currently structured, offers only a little room for including women as beneficiaries. If women do benefit from the project, it will be largely incidental. The main reason is that MIDAS is an institution building project which is primarily aimed at promoting a dynamic, innovative sector of businesses. Despite the fact that MIDAS is supposed to target labor-intensive businesses, this is secondary to considerations of "innovatives." Given the size of the businesses targeted and the fact that in order to be innovative and export-oriented, they must often rely on [imported] technology that is less labor-intensive than local techniques, there is an apparent contradiction between the employment and innovation goals. Although the project documents speak of a need to create productive employment for Bangladesh's expanding labor force as one of the raison d'etre of the project, specific employment objectives are currently absent from the logical framework. These contradictions notwithstanding, if employment generation is still to be a clear objective of the project, expansion of employment opportunities for women should also be explicitly recognized as an objective.

There is one sense in which MIDAS projects might actually impact negatively on female employment. Since women producers are typically involved in very small scale, traditional activities with low productivity and earnings, they are unlikely to be beneficiaries of MIDAS loans or reimbursable consulting services. But if MIDAS succeeds in financing and spreading innovative techniques of production that produce at lower cost in the same sectors where women are active, it may result in a displacement of female labor. In fact, an investment project MIDAS is currently considering may have this very effect. The project, a mechanized operation for production and export of coir fiber mats, will introduce a new technique for removing the

fiber from the coconut shell an activity that is now almost exclusively done by women working in family businesses and for income). If the technique spreads, and if women are not employed in the new factories, the result may be a net decline in female employment.

In order to overcome such negative effects on women, MIDAS should develop mechanisms for assuring that new techniques reach women producers and that women are employed in new businesses that displace them from traditional occupations.

The project design team is to be commended for correctly perceiving that women's lack of access to MIDAS assistance is not solely due to the fact that they are women, but is also a result of the concentration of female producers in activities that would not be classified as "innovative" and the small scale of their operations. Thus, targeting MIDAS assistance to sectors in which women predominate is a good way to achieve the goal of incorporating women in the project without creating quotas that limit MIDAS's ability to fulfill other criteria of success (e.g. economic viability). However, as in the case of coir processing discussed above, these targets will not guarantee women's involvement in the project. To do so, MIDAS must take an active role in promoting women's employment in the businesses funded, and in disseminating new technologies to women. At least one of the "action research" activities envisioned under the project could be designed for women. Information should be disseminated through channels to which women have access.

Finally, MIDAS should not give up on finding female entrepreneurs in Bangladesh. Educated women who find career ladders in professional activities limited because they are women may look to entrepreneurship as a means of advancement, as they do in other countries. To appeal to this group of women MIDAS should publicize its services to professional women's groups and women's clubs, as well as such traditional male-dominated organizations as Chambers of Commerce.

**Recommended WID Activities (new and previously planned):**

- **Promote MIDAS services through women's networks**
- **Conduct studies of sectors where women producers figure prominently**
- **Design and carry out action research that has direct effect on women's employment**
- **Provide loans to clients operating in sectors where women producers figure prominently**
- **Track the impact of MIDAS funded investments on women's employment--direct and indirect job creation and displacement--through the following means:**
  - (1) **routine data collection on number of jobs created by MIDAS clients in MIDAS funded investments disaggregated by sex**
  - (2) **annual studies of a sample of MIDAS sub-projects to measure:**
    - a. **displacement effects (male and female labor) of MIDAS investments in local areas**
    - b. **indirect job creation (by sex of workers) in production of inputs to MIDAS funded projects**
- **Hire female staff (especially at management level)**

**ENTERPRISE DEVELOPMENT PROJECT  
(388-0066)**

Project Goals and Purposes	WID Concerns	WID Activities	Monitoring and Evaluation Target	Means of Verification
<p>Development of a sound and rapidly growing small and medium enterprise sector in Bangladesh</p>	<p>Development of sound and growing women-owned business</p> <p>Ensure a net positive impact on women's employment</p>	<p>• Promote MIDAS services through women's networks</p> <p>Conduct studies of sectors where women producers figure prominently</p> <p>• Design and carry out action research that has direct effect on women's employment</p> <p>Provide loans to clients operating in sectors where women producers figure prominently</p> <p>• Track the impact of MIDAS funded investments on women's employment-direct and indirect job creation; displacement</p>	<p>Regular, periodic dissemination of information, speeches, etc.</p> <p>20% of studies</p> <p>At least 1 action research activity</p> <p>20% of loans to such sectors</p> <p>Net positive impact on women's employment</p>	<p>PIR</p> <p>Study reports</p> <p>Report on action research activity; PIR.</p> <p>PIR; Regular MIDAS reports on lending disaggregated by sex (including description of investment projects financed)</p> <p>(1) Routine data collection on number of jobs created by MIDAS clients in MIDAS funded investments disaggregated by sex</p> <p>(2) Annual studies of a sample of MIDAS sub-projects to measure:</p> <p>a. displacement effects (male and female labor) of MIDAS investments in local areas</p> <p>b. indirect job creation (by sex of workers) in production of inputs to MIDAS-funded projects</p>
<p><u>Purpose:</u></p> <p>Enhance capabilities of an institution which will, on a continuing and largely self-sustaining basis:</p> <ul style="list-style-type: none"> <li>- identify exceptionally promising small and medium scale industrial opportunities</li> <li>- provide assistance to entrepreneurs to exploit those opportunities</li> <li>- serve as a dynamic force for growth of small and medium industries</li> </ul>				
<p>• Recommended New Activity</p>				

Project Goals and Purposes	WID Concerns	WID Activities	Monitoring and Evaluation Target	Means of Verification
		Hire female staff	One mid-management level women hired by end FY 87 (covenant)	PIR

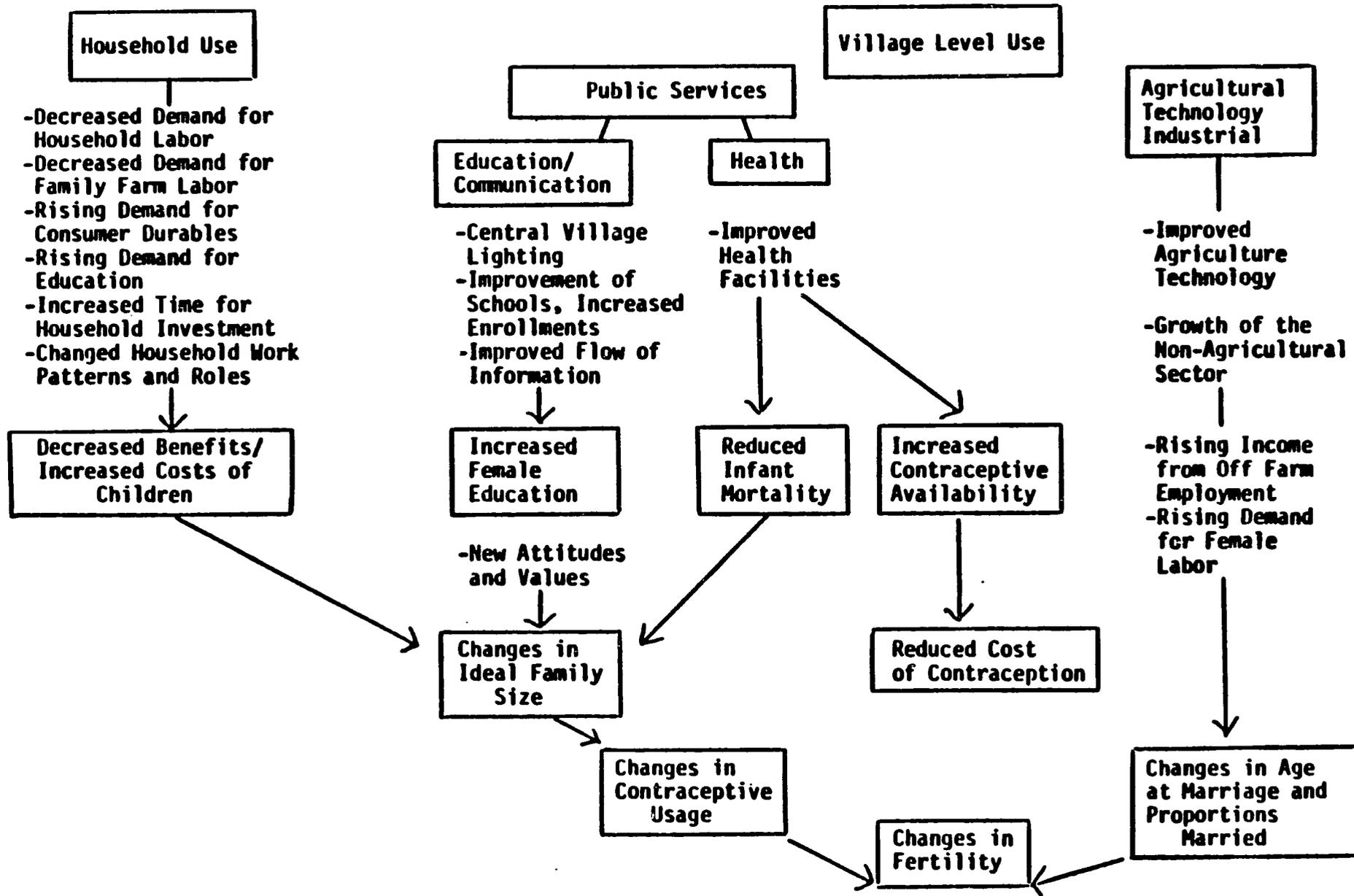
## **Rural Electrification III Project**

**(388-0070)**

**Project Background.** USAID has supported BDG's rural electrification program since 1978, and this substantial third phase (\$60 M) will concentrate on the intensification of the distribution network in the 17 Palli Bidiyut Samitys (Rural Electricity Cooperatives) originally developed with USAID assistance. The project is designed to contribute to the broad goal of improving the standard of living and quality of life in Bangladesh. Its purpose is to develop the capability of the Rural Electrification Board to effectively provide the technical, managerial and engineering capability and leadership necessary to establish self-sustaining, financially viable, properly managed and maintained rural electric cooperatives providing reliable electric power at reasonable rates to rural residents.

**WID Concerns.** Achievement of the project goal has enormous potential to contribute in a general manner towards achievement of WID objectives. The realization of this potential described by Timberg (1985) as 'systemic effects' and the relative benefits to women (vis-a-vis men) are only topics for speculation at the current stage of electrification, and are not considered further here except to note that impact assessment studies should deal explicitly with gender specific analysis of the project's costs and benefits (qualitative and quantitative). This analysis should be informed by three gender-related considerations in particular. First, impact studies should be sensitized to the rather rigid gender division of labor both within the home and in the workplace, and to the class-related differences in the gender division. Secondly, such studies should address those aspects of the program goal which are of special relevance to women, for example, improved security. Thirdly, there is some evidence (not from Bangladesh) that electrification is a significant independent explanatory variable of fertility behavior. A possible causal connection has been described by Harbison and Robinson (1984) - see figure one attached. If sufficient baseline or control data are available it would be valuable to test this hypothesis.

Figure 1: The Impact of Electrification on Fertility



Source: Harbison and Robinson

Without doubt, the most important immediate WID concern is the impact of Rural Electrification on female employment. Specifically, RE has strongly encouraged the mechanization of rice processing which was traditionally done by women, using the dkeki for the dehusking operator. Dkeki work is a principal source of employment for female wage labor. Such labor is being displaced by rice mills. Female wage labor is typically restricted to the poorest households and one study has shown that it contributed about twenty-five percent of total household income, of which more than fifty percent was from rice processing work (Begum, 1983). The REB are very aware of this labor displacement problem and have therefore placed financial impediments to investment in larger rice mills (above 15 HP). Small rice mills, however, are not discouraged. This sensitive issue has been discussed in project documentation since the RE feasibility survey in the mid-70s, but to date there has been no explicit study. The overall RE socio-economic impact study undertaken by Timberg states that, "the present employment impact of RE industrial connections is highly negative, especially for women. Positive thinking on counteracting this effect is required." The report goes on to state that "these negative employment implications of the rice hullers are dominated overall by the gains from irrigated agriculture."

Even supposing that increases in irrigated acreage can be attributed to provision of electricity it is unlikely that wage labor women achieve a net increase in employment for two reasons.

1. Where electricity is available for pump sets, it is also available for rice mills. The first farmers to use rice mills are those dependent on female wage labor because the perceived opportunity cost is greater than in the case of female family labor. This displacement of wage labor occurs in the dehusking of paddy for consumption; (producer sales of output are typically in the form of raw paddy not parboiled rice and these crop sales are anyway mill-processed).

2. This mechanization does not, however, result in complete displacement of women from rice dehusking. Women continue to be responsible for rice drying (after parboiling), cleaning of dehusked rice and separation of by-products. For on-farm consumption of paddy this work is usually done in

the farmyard, even when the paddy is dehusked in rice mills; only the one-third or so of output which is marketed is parboiled and dried at road-side mills (and most interior rice mills do not have parboiling facilities). So female wage labor employment generation is determined by the size of the increment of marketed surplus--and any substitution of wage for family labor that occurs at the farmyard in processing consumption paddy. This generation of employment is of a much lower order of magnitude than the displacement that occurs for the reasons given in 1 above.

This female wage labor displacement is in direct conflict with BDG's (and USAID's) goals of creating rural employment. Equally clearly, these effects have strong negative implications for the achievement of WID objectives. However, there can be no doubt that the overall long-term effect of RE is most certainly a positive (and substantial) contribution to aggregate consumption. And in some areas, garment industries and other industries using electricity are also creating new female wage work opportunities. Therefore, what is needed from WID perspective is additional targetted intervention to mitigate the deleterious effects of RE on female wage labor earnings in rice processing. To plan this, a study should be organized to examine in detail the net consequences of rural electrification on the employment of female wage labor. The study should lead to firm recommendations on subsequent intervention, for example, of a Grameen Bank type to counteract the displacement of female wage labor in rice processing.

PBS Committees have two female members--this is welcome though there is no evidence as yet that this policy has lead to greater sensitivity to gender issues in PBS practices. The involvement of the female PBS members in planning this study and the follow-up may be appropriate. However, the REB does not provide an appropriate institutional basis for the sorts of intervention that would be required to effectively target rural wage labor women, though their cooperation both in the study and in subsequent interventions would be very necessary. Required interventions are likely to be of the sort discussed above in the context of the Private Rural Initiatives Project and would need the participation of local PVOs.

**Recommended WID Activities (new and previously planned):**

- **Commission a study of nature and scale of female labor displacement, the extent of reabsorption and the impact on household welfare. Study should identify interventions for ameliorating welfare losses associated with RE**
  
- **Based on study findings, conduct pilot activities to create employment for displaced female workers and other women**

**RURAL ELECTRIFICATION III  
(388-0070)**

Project Goals and Purposes	WID Concerns	WID Activities	Monitoring and Evaluation Target	Evaluation Means of Verification
<p><u>Goal:</u></p> <p>Improving the standard of living and quality of life in Bangladesh</p> <p><u>Purpose:</u></p> <p>To develop the capability of the Rural Electrification Board to effectively provide the technical, managerial and engineering capability and leadership necessary to establish self-sustaining financially viable, properly managed and maintained rural electric cooperatives providing reliable electric power at reasonable rates to rural residents</p>	<p><u>Primary</u></p> <p>The effects of rural electrification on female employment</p> <p><u>Secondary</u></p> <p>a) Female participation in PBS management b) Reduction in fertility</p>	<p>Commission Study of nature and scale of female labor displacement, the extent of reabsorption and the impact on household welfare; study should identify interventions for ameliorating welfare losses associated with RE</p> <p>* Based on study findings, conduct pilot activities to create employment for displaced female workers and other women</p>	<p>Study completed by end FY88</p> <p>At least 1 pilot initiated by end FY89</p>	<p>Include in FY88-FY89 Action Plan</p> <p>Study/Research agenda</p> <p>PIR</p>
<p>* Recommended New Activity</p>				

**Food for Work Project/(FFW)**  
**(388-0061)**

Project Background. This project is a continuance of earlier major USAID support to BDG and provides for improvement in the welfare of poor rural households, on a seasonal basis, through targeting employment opportunities to the rural poor in earthmoving schemes designed to improve the rural infrastructure. The project's goals are to: provide wider access by rural communities to the agents of development such as markets and public services; and provide employment and food supplements to the rural poor during annual cycles of high unemployment and food scarcity. Its stated purpose is "to develop the capability of sub-District Government units to plan and implement a continuing program of public works in labor-intensive roads and bridges and culverts. Villages in 314 upazilas will have year round reliable access to district towns and markets."

WID Concerns. There are two main issues relating to WID and FFW schemes. The first concerns the reasons for the limited participation of women and what can and should be done about it. The second concerns current Mission thinking about possible future developments using additional Title II commodities.

Elizabeth Marum was supported by USAID to undertake a study of women in USAID-supported FFW schemes both where the schemes were designated for women only and where women participated in undesignated schemes. The study involved a comparison with FFW schemes operated by other agencies (e.g., RDRS) and produced a wealth of well-researched information concerning women in FFW. However, even before the study was published (1982) women's participation, which was never more than 34 percent (this was for the WFP program in 1979-80, measured by women's share in total payments - Marum 1982, p. 3) had fallen considerably. According to CARE, only one female-only scheme operated last season (1985-86) and in February of the current season (1986-87) only slightly more than three percent of participants were female.

Several factors have been suggested as explanations:

- i) according to USAID, a higher wage rate for women resulted in illicit night-time work on their behalf by men on female designated schemes as a means of increasing returns to the household labor effort. This higher wage rate consists of a higher piece rate per cubic foot of earth moved and was originally introduced to encourage female participation.

According to CARE:

- ii) the higher wage rate made local authorities reluctant to designate schemes as women-only because the total construction capacity from allotments would thereby be reduced
- iii) the need to designate some work as 'women-only' would result, in total, in a larger number of (smaller) schemes which creates management problems (for CARE) in processing the implementation program
- iv) women face greater time constraints which limits their participation
- v) cultural inhibitions limit women's ability to work on the project

According to Marum, and an earlier study by Chen and Guznavi (1977) there are also problems faced by female participants due to child care responsibilities, distance of schemes from their homes and lack of on-site latrine facilities. However, the chief problem, ironically, seems to be associated with the influence of higher female wage rates. Certainly, the strong participation of poor rural women in other development programs suggests that there is no unwillingness on their part to participate in economic work even when it does involve working in public. Moreover, evidence from field surveys (Begum 1983) demonstrates that when assetless rural women remain unproductive the most common reason (62% of days unemployed) was their

inability to obtain work. The development of the RMP program by CARE, which may partially explain the drop in participation of women in their FFW construction schemes, is further testimony to the willingness of poor rural women to participate.

The project manager for FFW feels that the higher wage rate for women is the key obstacle to their participation in FFW construction schemes, and the solution is to increase food allocations to upazilas where women are employed (while tightening monitoring to prevent fraud). Therefore, it is recommended that action be taken along these lines in at least some, if not all, of the areas where the USAID FFW program operates. If, however, these steps fail to increase women's involvement in FFW, additional study of the matter and pilot activities would be warranted. Given this recommendation, it is more important than ever to ensure sex-disaggregated monitoring of participation in FFW schemes.

It has been argued elsewhere (see previous section on Private Rural Initiatives Project) that poor rural women are strongly motivated to improve their earnings capacity and that such earnings are critical to the welfare of their families. Therefore, if the solution proposed by the project manager does not bring an increase in women's participation there will be an urgent need to study why FFW schemes have not developed significant opportunities for women. It is particularly recommended that this study identify the institutional barriers to female participation, since it seems probable that the barriers are institutional rather than motivational. The study should also specify what changes are needed to overcome them and propose pilot activities to test the results of those changes.

The second issue, future use of Title II commodities, relates to the opportunities such uses may offer to promote WID. At present, Mission development of this project is at a very early stage and is focusing on the range of possible activities that are plausible given the very limited capacity to monetize Title II commodities. Ideas being considered--dairy production, oil seeds processing, development of local weaning foods and school teaching programs--all offer some potential for involvement of women. However, the WID orientation will probably depend more on the institutional

arrangements for operation of a scheme than on the choice of productive use of the commodities per se; for example, Manhoff International, a US-based firm, has been working on a weaning foods program plan in Indonesia that would also operate as an income-generating scheme for rural women by involving them in selling foods as itinerant traders. Technical Assistance from this firm may be appropriate in the process of project formulation. From a WID perspective, and more generally given the current emphasis on private initiatives, it will be desirable to explicitly develop the project concept as an income-generating scheme for rural women rather than solely as a welfare program operating through local institutions. Certainly, the intention to use a PVO to manage any scheme developed provides the opportunity to do this since there are several NGOs in Bangladesh that have the competence and capability to operate fairly substantial income-generating schemes for poor rural women.

Recommended WID Activities:

- Increase women's participation in FFW schemes by providing higher allocations of food commodities to upazilas that include women in their schemes
- If this initiative does not work, study past failure of women only FFW schemes and identify possible institutional and policy innovations to overcome these failures and using study findings, conduct pilot FFW activities to revive women only schemes and women's participation in mixed schemes
- Use of proposed additional Title II commodities will include targets for female beneficiaries and a goal of self-sustaining income-generation

**FOOD FOR WORK III  
(388-0061)**

Project Goals and Purposes	WID Concerns	WID Activities	Monitoring and Evaluation Target	Means of Verification
<p><b>Goals:</b></p> <p>To provide wider access by rural communities to the agents of development such as markets and public services</p> <p>To provide employment and food supplements to the rural poor during annual cycles of high unemployment and food scarcity</p> <p><b>Purpose:</b></p> <p>Develop the capability Sub-District Government units to plan and implement a continuing program of public works in labor intensive roads, bridges and culverts</p> <p>Villages in 314 <u>upazilas</u> will have round the year reliable vehicular access to district towns and markets</p>	<p>Include women as direct beneficiaries of FFW schemes</p>	<p>Increase women's participation in FFW schemes by providing higher allocations of food commodities to upazilas that include women in their schemes</p> <p>If that step does not increase women's participation in FFW, study past failure of women only FFW schemes and identify possible institutional and policy innovations to overcome these failures; using study findings, conduct pilot FFW activities to revive women's only schemes and women's participation in mixed schemes</p> <p>Use of proposed additional Title II commodities should include targets for female beneficiaries and a goal of self-sustaining income-generation</p>	<p>At least 4 pilots operating by 88-90 dry-season</p> <p>To be determined</p>	<p>Report</p> <p>Mid-project evaluation</p>
<p>• Recommended New Activity</p>				

**Feeder Road Maintenance and Improvement Project**  
**(388-0056)**

**Project Background:** The current project is an extension of the zila roads project, which operates in three (greater) districts to improve and maintain feeder roads, linking Upazila headquarters, growth centers and trunk roads. Its goal is to increase agricultural production and employment-generating opportunities through an improved feeder road network. The project's purpose is to improve rural assets by institutionalizing routine feeder road maintenance at the district level of government and increasing the pace of road development.

**WID Concerns:** Currently, with the exception of brick-breaking, there is no involvement of women in this project. The main WID concern therefore is to pursue opportunities to integrate women more substantially into the labor force. Since the BDG employs contractors to perform the work, there should be the possibility of introducing a contractual stipulation of female participation. It is recommended therefore that USAID explore the feasibility of this option and identify what specific measures need to be taken to implement it. The issues involved here -- institutional barriers with respect to government regulations and customary contractor practice -- are likely to be very similar to those concerning female participation in the bridges and culverts construction component of the FFW program which may, therefore, provide some useful guidance on implementation.

A secondary concern relates to the incorporation of a gender focus in the socio-economic impact assessment study. The capacity to respond to this need may be restricted because data collection for the baseline survey is already complete. Notwithstanding, contractors terms for the evaluation should specify an analysis of the degree to which women of different classes have enjoyed greater access to services, markets and employment opportunities as a consequence of the improved roads.

**Recommended WID Activities:**

- **Require local sub-contractors to employ female labor in feeder road improvement and maintenance**
- **Inclusion of specific gender focus in proposed evaluation study of project benefits**

**FEEDER ROADS MAINTENANCE  
(388-0056)**

Project Goals and Purposes	WID Concerns	WID Activities	Monitoring and Evaluation Target	Means of Verification
<p><u>Goal:</u></p> <p>Increased agricultural production and employment generating opportunities through feeder road network</p> <p><u>Purpose:</u></p> <p>Improved rural access by institutionalizing routine feeder road maintenance at the district level of government and increasing pace of road development</p>	<p>Women's participation in feeder road labor force</p> <p>Benefits to women of improved access to employment, goods and services due to feeder roads</p>	<p>Require local sub-contractors to employ female labor in feeder road improvement and maintenance</p> <p>Inclusion of specific gender focus in proposed evaluation study of benefits</p>	<p>20% of labor force comprised of women by mid-term of project</p>	<p>PIR</p> <p>Evaluation Report</p>

**Agricultural Research II Project Supplement**  
**(338-0051)**

**Project Background:** This project is a continuation of USAID's long-standing support to the Bangladesh National Agricultural Research System. Its goal is to increase domestic food production, small farm income and rural employment. Its specific purpose is to strengthen the capacity of the National Agricultural Research System to develop appropriate technologies for farmers through improved planning, integration, allocation and utilization of resources.

**WID Concerns:** A key component of the National Agricultural Research System is the development of Farming System Sites. These are being developed from the erstwhile cropping system sites. Their numbers are being increased (to 23, about a quarter of which are supported by USAID) and together with the related multi-location testing sites will provide over 80 sites where researchers, extension workers and farmers are in regular contact. An important new focus at these sites is development of a homestead garden research and extension program. This program operates at four sites currently, including the FSR site at Ishurdi which is supported by USAID. It is this program which provides the agricultural research project the most clear cut opportunity to focus on women in development issues. While women in Bangladesh have few responsibilities in field crop production, they are the ones mainly responsible for homestead garden production. Current research in this area is at an early stage and is focused on cheap irrigation methods, improved vegetable bed preparation and cultivation methods and release of improved horticultural crop varieties. These developments, ultimately, should lead to considerably enhanced productivity with significant gains for both income and nutrition. Since households that are otherwise landless usually own homestead garden plots, these gains should be available to most rural households.

However, to a large extent their realization depends on the capacity of the research and extension program to target women. Thus, the chief recommendation concerns support for the training of female block supervisors

in homestead garden extension. These female extension agents have had little opportunity to work effectively so far and this program provides an important opportunity to provide them with a specific and valuable role within the agricultural extension service.

It is important that USAID work be carefully coordinated with and supportive of the BARI On-Farm Research division's links with other donor agencies. Major support for FSS is provided by IDA and home garden research and extension is supported by the Ford Foundation through the Bangladesh Academy for Rural Development. It should also be noted that the provision of livestock and horticulturalist specialists in the USAID program offers the potential to address WID concerns since women are heavily involved in these two areas (perhaps also true for a third area, fisheries, where a specialist will also be provided).

The special significance of the homestead garden component is that it provides the very first genuine step to help orient the National Agricultural Research System towards WID issues. Until now, the gender division of labor and the emphasis upon field crops have together resulted in the almost complete neglect of women farmers. Successful development of the current pilot project would lay the foundation for a sustained and expanded incorporation of WID concerns in national agricultural research policies. The potential benefits to women in terms of higher incomes, better nutrition, and improved status derived from a longer contribution to the household are very substantial. Female extensionists would also benefit through expansion in numbers and recognition of their contribution. But these benefits can only be realized once home garden pilot projects--such as the AID supported research at Ishurdi--have provided considerably more inspiration than is currently available about appropriate production strategies. Pilot projects should also include action research activities on appropriate extension practices, particularly of what adaptations of the T & V approach may be necessary for the social and cultural situation of Bangladeshi women.

USAID is in a unique position to help further the knowledge of these issues because of its long-standing commitment to the National Agricultural Research System. Recommendations on training and research are based on the

premise that successful identification of effective and economic homestead garden activities will provide a basis for (USAID supported) steady expansion of WID-focused programs in agriculture. Specifically, the training of all the gradually increasing numbers (now around 300) of female extension workers will provide a valuable resource for effective dissemination of research results to women farmers. Research on the nature and scale of female contributions to homestead agricultural production should give the economic justification for expansion of WID-oriented homestead garden development. Above all, successful pilot projects that act as demonstration sites, especially to convince other researchers and policy-makers of the viability of WID-targeted homestead garden programs, will be the key to future expansion. The immediate aim must be successful and acknowledged pilot project successes rather than enthusiastic but not well-tested promotion of extension to new sites.

The most recent information available during finalization of the Implementation Plan (July, 1987) indicates that the Homestead Agro-forestry Research and Extension Project will not go forward due to a lack of BDG support. It is hoped that some of the features of that project, particularly the focus on homestead crops (which would necessarily involve women) can be incorporated into the Agricultural Research Project. If this is possible, the WID recommendations outlined in the discussion of HARE should also be addressed under this project.

Recommended WID Activities:

- Strengthen of Homestead Garden Component in BARI, FSR division
- Expand training to include all female block supervisors in improved Homestead Gardent Methods and ensure continued periodic in-service training
- FSR and MLT Baseline Surveys and subsequent impact surveys to specifically identify nature and scale of female contribution to homestead agricultural production both for domestic consumption and for sale

**AGRICULTURAL RESEARCH II PROJECT SUPPLEMENT  
(388-0051)**

Project Goals and Purposes	WID Concerns	WID Activities	Monitoring and Evaluation Target	Means of Verification
<p><b>Goal:</b></p> <p>Increase domestic food production, small farm income and rural employment</p> <p><b>Purpose:</b></p> <p>To strengthen the capacity of the National Agricultural Research System to develop appropriate technologies for farmers through improved planning, integration, allocation and utilization of resources</p> <p>• Recommended New Activity</p>	<p>Enhancement of women's participation in agricultural production</p> <p>Incorporation of research and information on women's role in farming systems</p>	<p>Strengthening of Homestead Garden Component in BARI, FSR division</p> <p>-• Expand Training to include all female block supervisors in improved Homestead Garden Methods and ensure continued periodic in-service training</p> <p>-FSS and MLT Baseline Surveys and subsequent impact surveys to specifically identify nature and scale of female contribution to homestead agricultural production for domestic consumption and for sale</p>	<p>By FY 91</p> <p>Baseline completed by end FY 88</p> <p>Follow-up studies by FY 89-91</p>	<p>Division Annual Reports</p> <p>USAID coordination with and support to BARI, BARD, and Ford Foundation</p> <p>Baseline Surveys and Impact Studies</p>

**Rural Finance Project**  
**(388-0037)**

**Project Background:** The Rural Finance Project (RFP) is a policy-oriented project (secondarily a research project) that does not offer much scope for women-specific interventions. However, the impact of policy change on women's access to financial services is something that is frequently ignored in WID-focused analyses of the financial sector. Insofar as the RFP succeeds in reducing banks' incentives to ration credit to larger and politically influential borrowers, and devising new incentives for banks to mobilize savings at the village level, it will increase the potential for women to participate more fully in the formal banking system. Women tend to be small borrowers and savers (with economic activities that are small-scale) and lack collateral and political influence needed to obtain formal credit.

**WID Concerns:** Beyond the constraints discussed above, which apply to both men and women who are small borrowers and savers especially those in rural areas, women's access to banking institutions in Bangladesh is restricted by their limited mobility. So far, any attempts to include women in institutionalized credit or savings schemes have involved the establishment of new institutions such as Grameen Bank, or utilizing intermediaries (women's cooperatives, extension services from BSCIC, etc.). There appears to be considerable scope for PVOs to be active in improving women's access, either as credit providers on a small scale (BRAC), or as intermediaries between banks and women clients.

Such activities are far beyond the scope of RFP, except insofar as RFP's research and dissemination activities have generated information on these approaches and provided a forum for the dissemination and critical examination of experiences of this type. On the other hand, this is not entirely due to conscious efforts within RFP. It would have been difficult to ignore the savings and lending activities of certain PVOs and government entities (especially Grameen) given the world-wide attention they are receiving.

Although the project design did not identify women as target beneficiaries, either in a direct or indirect sense, a number of project activities (particularly studies) did take account of women's role in the rural financial sector. First, a sociological study by Clarence Maloney and A.B. Sharfuddin looked at women's informal savings and borrowing. It found that there are separate financial spheres for men and women. With regard to savings, the study showed that Bangladeshi women save almost universally, but often conceal the fact from their husbands. Because their incomes tend to be low they save small amounts. As a result, the study concluded that it is probably not cost-effective to mobilize female savings, and that there are benefits to the village economy if those savings are not banked since they provide a source of credit to other women.

A Study of Savings/Deposit Constraints and Restrictions argued that procedural restrictions outlined in the banking manual used by the rural banks effectively prohibit illiterates and women in purdah from opening savings accounts. The report recommended innovations to facilitate use of rural banking services by illiterates, purdahnashin women, and "other disenfranchised persons." The recommended measures included: recruitment of specially trained bank officers; arrangement of special facilities within bank branches; and accessing educational assistance of NGOs and intermediaries between banks and "potential new-to-bank clients" (p. 21). However, as far as could be determined, no action was ever taken on these recommendations.

The Rural Bank and Bank User's Survey (RBBUS) of 100 rural bank branches and approximately 1500 rural households (households of savers or borrowers of rural banks) was carried out under this project, and data is being analyzed under a project extension. The research supervisor estimates that the number of women clients of rural banks is extremely small, in part because only 30 percent of rural households (those from the most well-off groups) are clients of these banks. Consequently RBBUS does not offer much scope for sex-disaggregated data analysis on rural banking customers. Only 39 of the nearly 1500 households surveyed were headed by women, and of these the majority were savers.

The resident advisor to the RFP for Robert Nathan observed, after a quick look at the data on women heads of household in the sample, that there was no clear pattern to explain why these women were among the few female bank clients in the households surveyed. In some cases, men were absent from the household or an older woman was considered the household head; in others, a woman may have been listed by interviewers as the household head only because she was a bank client. Family size of the female-headed households also showed a wide variation -- from one person to families with 17 members. Additional data on women borrowers and depositors does exist in the RBBUS files, but it would require some effort to merge different files and isolate records on all women (not just heads of household). This data might provide an acceptable source for an MA thesis topic related to women's participation in the formal banking system in rural areas. Such a study could be easily integrated into the RFP activities by providing funds and guidance to a Bangladeshi MA candidate as Ohio State University (OSU) is now doing for five other students.

As project advisor to the RFP, OSU conducted studies and monitored the work of Robert Nathan Associates, the primary technical assistance provider under RFP. OSU is now conducting experiments with rural savings mobilization, organizing workshops and seminars to disseminate information and lessons from the project and providing research stipends and access to RBBUS data for Master's candidates from Bangladeshi universities, with funding from the Technical Resources Project (discussed earlier).

OSU's field work on savings mobilization has shown that when access to savings is expanded, women will be enthusiastic users of bank services. A recent experiment that utilized gifts for opening savings accounts, lotteries and incentives to field staff to collect savings from rural villages prompted women to open small accounts at the banks involved. Of the mechanisms tested, the extension-oriented scheme was most effective in mobilizing savings from women. Experiments to make this approach more cost-effective continue. Some obstacles that remain are: (1) the requirement for illiterate depositors to supply photographs for identification purposes cannot be met by women who practice strict observance of purdah; (2) women prefer to have their accounts

in a branch that is not in the same area where they live so they can maintain confidentiality about their deposits.

Since this project is nearly completed, and its institution building focus makes it difficult to directly incorporate women's concerns, it has been given a relatively low priority in the WID implementation plan. However, it is recommended that among the information and dissemination activities, funds be set aside to prepare a document on women's role in the rural financial sector of Bangladesh which pulls together the findings of RFP on the subject and findings from other secondary sources. This paper could draw heavily on a paper on women and savings being prepared for an upcoming OSU conference.

Recommended WID Activities:

- Study women's informal savings and credit mechanisms (completed)
- Review and suggest revisions in legal and procedural barriers to women's access to financial services (completed)
- Experiment with cost-effective ways to increase savings deposits by women and men (in progress)
- Prepare a report summarizing information from Rural Finance Studies and other secondary sources on women and the rural financial sector (in progress)
- Disseminate results of research with respect to women and the rural financial sector (in progress)
- Provide a stipend/fellowship to an M.A. student to prepare a Master's Thesis on "Women's Role in The Rural Financial Sector," utilizing RBBUS data, studies prepared under RFP and other secondary sources

**RURAL FINANCE PROJECT  
(388-0037)**

Project Goals and Purposes	WID Concerns	WID Activities	Monitoring and Evaluation Target	Means of Verification
<p><b>Goal:</b></p> <p>Accelerate food production and expand employment in rural areas</p> <p><b>Purpose:</b></p> <p>Create an economically viable rural financial system which mobilizes savings and provides credit facilities</p>	<p>Contribute to the improvement of rural women's access to financial services</p>	<p>Study women's informal savings and credit mechanisms</p> <p>Review and suggest revisions in legal and procedural barriers to women's access to financial services</p> <p>Experiment with cost-effective ways to increase savings deposits by women</p> <p>Prepare a report summarizing information from Rural Finance Studies and other secondary sources on women and the rural financial sector</p> <p>Disseminate results of research with respect to women and rural financial sector</p> <p>* Provide a stipend / fellowship to an M.A. student to prepare a Master's Thesis on "Women's Role in The Rural Financial Sector", utilizing RBBUS data, studies prepared under RFP and other secondary sources</p>	<p>One fellowship</p>	<p>Consultant's report on study (Maloney and Sharfuddin, 1986)</p> <p>Consultant's report on review (O. Chowdhury, 1986) tracking changes in bank procedures / manuals; changes in banking law</p> <p>General report on savings experiments (OSU) has sex disaggregated data on results</p> <p>Consultant's report (in progress at time of Plan preparation)</p> <p>Panels, presentations, conferences, and/or workshops</p> <p>Completed M.A. thesis; PIR</p>
<p>* Recommended New Activity</p>				

## **APPENDICES**

APPENDIX I

RESOURCE ALLOCATION FROM 1980 TO 1986 TOWARDS WOMEN'S ACTIVITIES FOR DEVELOPMENT  
IN BANGLADESH  
(\$ 000)

Activity/Sector	1980 Amount	1981 Amount	1982 Amount	1983 Amount	1984 Amount	1985 Amount	1986 Amount	Total 1980-1986 Amount	Percentage
Self Help	21,647	13,855	23,457	30,080	28,101	49,116	51,963	218,219	25.80
Population	170,104	5,385	10,434	12,109	10,591	231,288	21,221	461,132	54.60
Health	1,459	0	505	1,951	2,634	4,000	9,145	19,694	2.33
Education	20,968	55	100	0	213	41,597	2,996	65,929	7.81
Agriculture	914	1	1	942	15	285	320	2,478	0.29
Employment	264	1,397	125	549	796	2,207	1,769	7,107	0.84
Public Works	243	290	209	192	4,998	7,163	16,831	29,926	3.54
Training	4,679	1,508	680	9,688	435	830	21,119	38,939	4.61
Research & Misc.	210	2	0	229	75	223	444	<u>1,183</u>	<u>0.14</u>
<b>Total:</b>								<b>\$ 844,657</b>	<b>99.96</b>
<b>Total Disbursed</b>									
External Assistance	1,222	1,147	1,235	1,345	1,267	1,267	1,290	8,774,431	

These figures were taken from the "Survey of Women's Activities in Development in Bangladesh" by Teresita Schaffer. The figures represent the majority of funds provided by Donors since 1980 for women's activities, including those activities integrated into larger, more comprehensive development projects.

Over this same period, 1980 to 1986, a total of \$ 8.8 billion has been provided by donors; therefore, approximately 10% supported activities that included women and addressed their concerns in the development process. Of this amount nearly 55 percent or \$ 460 million went to population programs while 2.3 percent

AD

or nearly \$ 20 million went to health programs. Only 0.29 percent of these funds supported women's activities in Agriculture, which is the prime source of employment for women. Less than one percent of the financial resources supported employment activities and only about 8 percent contributed toward the education of women. Five percent of the funds supported women's training. Statistics show (Marty Chen, "Poverty, Gender & Work in Bangladesh ", and Teresita Schaffer, "Profile of Women in Bangladesh") that the majority of women remain illiterate, malnourished, die earlier, and are trapped in a cycle of poverty by social customs and little to no access to resources. The majority of funding, however, has supported fertility reduction (55%) and self-help groups (26%).

Of the 54.6 percent allocated to population, about 7.9 percentage points (\$66.9 million) was funded by USAID.

Of the 0.29 percent allocated to agriculture, only 0.08 percentage points (\$2,000) was provided by USAID.

Of the 0.84 percent allocated to employment opportunities, only 0.53 percentage points (\$4.50 million) was provided by USAID.

Of the 2.33 percent allocated to health, about 1.2 percentage points (\$10.1 million) was funded by USAID.

Of the 7.81 percent allocated to education, only 0.08 percentage points (\$688,000) was provided by USAID.

Of the 4.61 percent allocated to training, only 0.09 percentage points (\$745,000) was provided by USAID.

In total USAID contributed \$ 84.6 million or about 10 percent of the total that was allocated to women's activities from 1980 to 1986.

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APPENDIX III  
**List of Acronyms**

<b>AID</b>	<b>Agency for International Development</b>
<b>BARC</b>	<b>Bangladesh Agricultural Research Council</b>
<b>BARD</b>	<b>Bangladesh Academy for Rural Development</b>
<b>BARI</b>	<b>Bangladesh Agricultural Research Institute</b>
<b>BDG</b>	<b>Bangladesh Government</b>
<b>BIDS</b>	<b>Bangladesh Institute of Development Studies</b>
<b>BRAC</b>	<b>Bangladesh Rural Advancement Committee</b>
<b>BSCIC</b>	<b>Bangladesh Small and Cottage Industries Corporation</b>
<b>COSS</b>	<b>Country Development Strategy</b>
<b>DAE</b>	<b>Department of Agricultural Extension</b>
<b>DMT</b>	<b>Development Management Training</b>
<b>E/SEPPS</b>	<b>Employment/Small Enterprise Policy Planning Sub-Project</b>
<b>FFW</b>	<b>Food for Work</b>
<b>FPHS</b>	<b>Family Planning and Health Services</b>
<b>FSR</b>	<b>Farming Systems Research</b>
<b>HAF</b>	<b>Homestead Agroforestry</b>
<b>HARE</b>	<b>Homestead Agricultural Research and Extension</b>
<b>IPSA</b>	<b>Institute of Postgraduate Studies in Agriculture</b>
<b>M&amp;E</b>	<b>Monitoring and Evaluation</b>
<b>MIDAS</b>	<b>Micro Industries Development Assistance Society</b>
<b>MIS</b>	<b>Management Information System</b>
<b>MLT</b>	<b>Multi-Location Testing Sites</b>
<b>NGO</b>	<b>Nongovernment Organization</b>
<b>PBS</b>	<b>Palli Bidyut Sanity (Rural Electric Society)</b>
<b>PD&amp;S</b>	<b>Project Development and Support</b>
<b>PID</b>	<b>Project Identification Document</b>
<b>PIR</b>	<b>Project Implementation Review</b>
<b>PRIP</b>	<b>Private Rural Initiatives Project</b>
<b>PVO</b>	<b>Private Voluntary Organization</b>
<b>RBBUS</b>	<b>Rural Bank and Bank Users Survey</b>
<b>RDRS</b>	<b>Rangpur Dinajpur Rural Service</b>
<b>RE</b>	<b>Rural Electrification</b>
<b>RFP</b>	<b>Rural Finance Project</b>
<b>TA</b>	<b>Technical Assistance</b>
<b>TRP</b>	<b>Technical Resources Project</b>
<b>T&amp;V</b>	<b>Training and Visit Extension System</b>
<b>WEDP</b>	<b>Women's Entrepreneurship Development Program</b>
<b>WFP</b>	<b>World Food Program</b>
<b>WID</b>	<b>Women in Development</b>

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## APPENDIX IV

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APPENDIX V

**Persons Interviewed**

USAID/Dhaka Staff

**John Westley  
Robert Kramer  
Turra Bethune  
Bonnie Pounds  
Nishkam Agarwal  
Collete Chabott  
Len Maynard  
M.A. Ghafoor  
Donald Reese  
Kay Calawan  
Gary Vanderhoof  
Carol Briam  
Melvin Chatman  
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Robert Navin  
Chung-Chi Liu  
Alan Hurdus  
Kevin Rushing  
Lowell Lynch  
Robert Sears  
Latifur Rahman  
Md. Gholan Nabir**

<b>Project/Activity</b>	<b>FY88</b>	<b>FY89</b>	<b>FY90</b>	<b>FY91</b>	<b>FY92</b>	<b>Other Date</b>
<b><u>HARE</u></b>						
● recruit and train female extension staff as specified in targets						Project Initiation
● gender-disaggregated baseline study of HAF						Within 12 months of Project Initiation
● gender-disaggregated data collection/monitoring						On-going
● gender-disaggregated impact study of HARE						
● incorporate gender issues into all DAE HAF training						FY92
● target women as recipients of extension services at FSS						Project Initiation
<b><u>Enterprise Policy Return</u></b>						
● publish sex-disaggregated census data						
● provide access to raw data for researchers						On-going
● assess census coverage of women's participation in small business ownership						X
● develop methods to increase coverage of women's economic activities in small/cottage industry survey						Prior to design of survey instrument
<b><u>IPSA</u></b>						
● modify curriculum to include gender issues						X
● provide scholarships for female students						

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APPENDIX 2  
TIME TABLE FOR WID ACTIVITIES\*

Project/Activity	FY88	FY89	FY90	FY91	FY92	Other Date
<b>WEDP</b>						
● raise loan recovery rate to 90%						
● reduce administrative costs to 0.5 tk. per taka lent						
● experiment with low cost T.A. and marketing services for beneficiaries						
● expand loans to start-ups by 10%						PACD
● study employment impact of WEDP	X					
● increase % borrowers in categories I and II by 10% and decrease category IV by 20%						PACD
● institutionalize referral services for category IV businesses		X				
● expand number of WEDP centers to 20	X					
● increase use of local field agents to at least two per center	X					
● institutionalize training for both extension officers and field agents						PACD
<b>FPMS</b>						
● increase hiring of women field workers and supervisors to specified targets			X			
● study returns to girl's education	X					
● develop pilot job counseling/placement for scholarship recipients		X				
● study feasibility of supplying SMP products through itinerate female traders		X				

\* SUBJECT TO REVIEW

<b>Project/Activity</b>	<b>FY88</b>	<b>FY89</b>	<b>FY90</b>	<b>FY91</b>	<b>FY92</b>	<b>Other Date</b>
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**FPW**

- **conduct FPW activities that include women** X
- **target women as beneficiaries in new activities contemplated with use of new Title II commodities**

**Feeder Roads**

- **20% of those employed are women**
- **evaluation with disaggregated results by gender of beneficiary**

**Mid-term of project evaluation**

**Ag. Research II**

- **train all female block supervisors in improved homestead garden methods** X
- **gender-disaggregated baseline and impact surveys at farming system sites to determine impact of extension on women's contribution to homestead ag. production**

**Baseline: FY88  
Follow-up: PY 90-91**

**RFP (activities not yet completed)**

- **provide a scholarship for M.A. thesis research utilizing data on women's savings and borrowing available from RBRUS** X

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Project/Activity	FY88	FY89	FY90	FY91	FY92	Other Date
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TRP Training

- 30% of training under regular programs allocated to women On-going

Employment/Small Enterprise Studies

- descriptive studies of women's business ownership and employment
- gender-disaggregated subsectoral studies PACD

DMT

- 30% of overseas training funds used for women managers On-going
- 30% of T.A. funds used to improve women's training or incorporate gender issues into general training On-going

Enterprise Development

- promote MIDAS services through women's networks On-going
- 20% of studies conducted in sectors where women producers figure prominently
- 20% of loans to sectors where women producers figure prominently
- action research activity to create jobs for women
- monitor net impact of MIDAS investments on women's employment On-going
- hire female mid-manager X

BE III

- study displacement of female labor in rice processing X
- conduct pilot activities to create jobs for women displaced from rice processing X