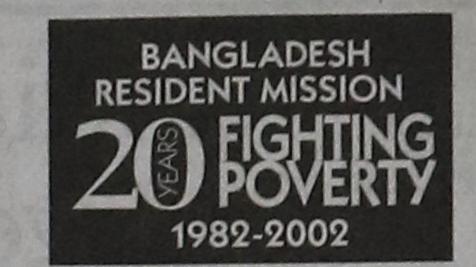
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## ASIAN DEVELOPMENT BANK AND BANGLADESH

# A Partnership to End Poverty



# Infrastructure Paves Road to Change

t a colorful stall in the biweekly market at Pan Bazaar in northwestern Bangladesh, Azizur Rahman sells onions, garlic, chillies, and other spices. He has been a regular seller at this haar, or rural bazaar, for 22 years. "Sales have definitely risen since the market and the road were improved," he says. "Before that, my weekly sales brought in 800-900 taka. Now it's more like 1,200-1,500 taka."

More people come to the market now, he says, because there is an allweather road that is open even during the monsoon season. And shopping is a more pleasant experience because of the better environment at the haat itself. Especially important in a rainprone country like Bangladesh are the concrete platforms and the rain shelters. No longer do sellers and buyers have to squish through muddy paths or buy soggy goods.

Given that the rural poor make up about half the total population, it is crucial to expand employment opportunities and raise incomes in the villages so people stay in the countryside rather than move to Dhaka and other cities to look for work.

The ADB-supported Rural Infrastructure Development Project, now in its third phase, reduces migration to towns by creating opportunities in rural areas. The project is improving rural markets and building better access roads to them. Although the project benefits all people in these rural communities, its impact is particularly changing the lives of rural women, including some of the very poorest of the poor.

### New Concept for the Country

An innovative idea implemented through the project is putting in place "women's sections" in the haats.

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



The project creates employment opportunities for people in rural communities

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

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

### Ending Hardship for Poor, Single Women

The Local Government Engineering Department (LGED), responsible for building rural access roads, employs women to maintain roadside plantations. The women work in groups of six to tend trees, shrubs, and grass planted by LGED along a 3-kilometer stretch of road. The Union Parishad, the lowest-level government body, selects the women based on need.

Halima Khatun is the leader of a women's group working on a stretch

of road leading to the haat at Pawtana. Her husband, a landless agricultural laborer, died 3 years ago, leaving her to support 5 small children. "Before this scheme, I had nothing," she says.

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

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

# Poultry Provides Women with Livelihoods

bout half the population of Bangladesh, roughly 65 million people, live below the poverty line. Poverty is more extensive in rural than urban areas, and women suffer more than men.

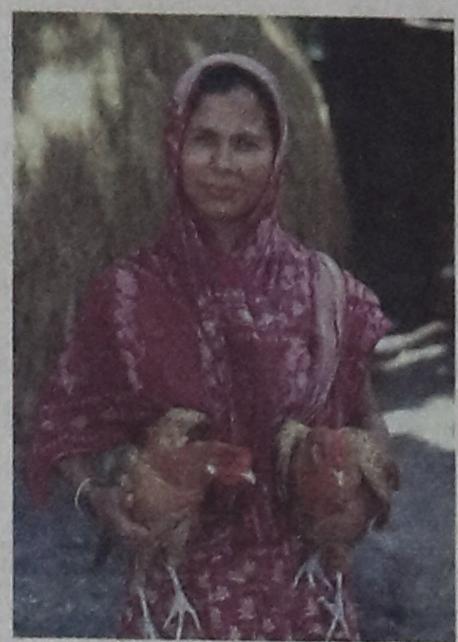
With women being responsible for feeding the family in an estimated 15% of all households in Bangladesh, reducing poverty requires finding innovative ways of raising women's status and incomes in the villages.

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

With a little support from NGOs and funding agencies like ADB, rural women are able to invest in more profitable poultry development schemes that offer them a way out of the oppressive poverty that has been their lot for so long.

#### Hens Lay More Eggs

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



Self-employment projects target femaleheaded households

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

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

Zainab Begum buys day-old chicks of the Sonali breed of hen and rears them for 8-10 weeks, then sells the older chicks to other women who continue to raise them for eggs and meat. The chicks fetch a good price because

the Sonali hens lay up to three times as many eggs as local hens. Zainab Begum has raised 16 batches since she started her new business with a small loan from the Bangladesh Rural Advancement Committee (BRAC), one of ADB's NGO partners under the Participatory Livestock Development Project. She has taken and repaid three loans along the way, using the money to expand her business a little at a time. Two years ago she also bought a small plot of agricultural land.

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

The US\$40 million project is also supported by the Danish International Development Assistance (Danida), the Government of Bangladesh, a funding agency for NGOs, the 10 participating NGOs, and the beneficiaries them-

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

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

# Villagers Show the Way for Converting Flooded Tracts into Productive Land

okul Sarkar pulls a cycle-drawn cart for a livnearby markets. But only 3 years ago, there were no roads, no carts-and no rice. In fact, his village was under water a good part of each year.

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

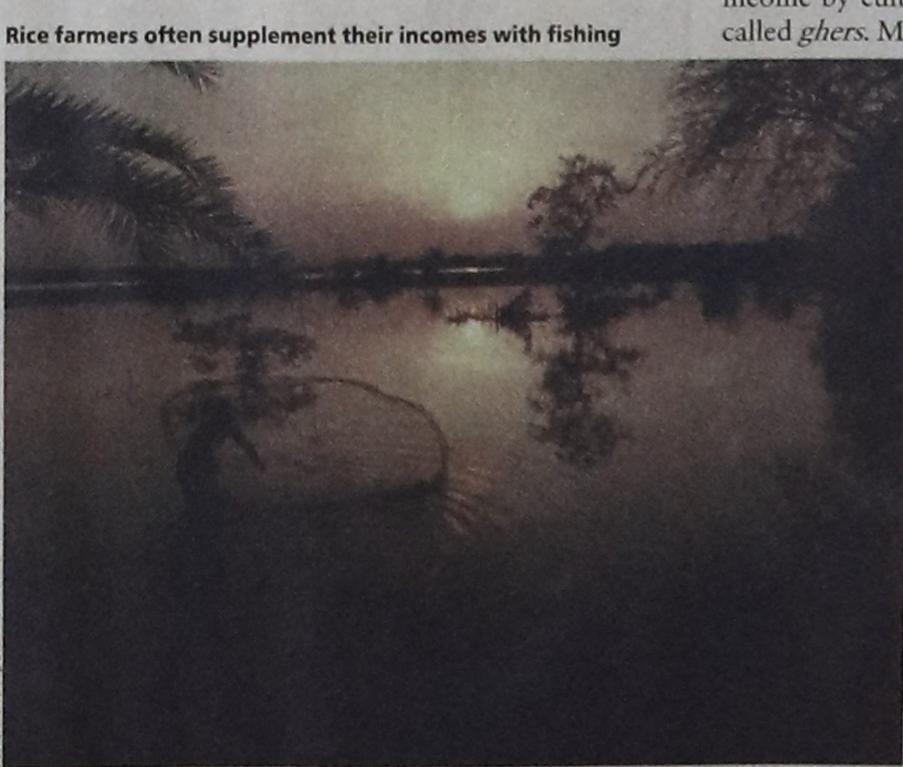
Now the villagers have permanent homes, farmland, a school for their children, a health center, and roads built under an ADB-supported project. "Life is much better now," says landless laborer Prahlad Mandal. "There is more income and more mobility."

Crisscrossing the southwestern corner of Bangladesh before draining into the Bay of Bengal, numerous rivers deposit millions of tons of sediment in the delta. It is a harsh-yet fragile-environment.

In the 1960s, the Government began building polders embankments enclosing low-lying tracts of land-to protect these areas from floods. Although this helped prevent flooding and raise agricultural production, in the long run inadequate drainage converted the saucer-like polder areas into swamps fed by the relentless monsoon rains. At the same time, lower water flows accelerated the silting up of the rivers.

### Listening to the People

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



The beneficiaries of the project, however, did not being. He transports people and goods, includ- lieve rehabilitating existing drainage facilities was the aning the rice that some of his neighbors sell in swer to their problems. On their own, they came up with an innovative alternative-now known as tidal river management (TRM)—based on the action of high and low tides in the sea.

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

The project design was changed in 1998 to include

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

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

### Communities Feel Life Is Improving

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

With Beel Dakatia now closed off from the river, Prahlad Mandal grows irrigated rice during the dry season. During the monsoon months, he supplements his income by cultivating fish and shrimps in large ponds called ghers. Mohammad Sher Ali Ghazi owns about 2.8

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

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

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

### More than Medicine for Women and Children

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

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

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

"More and more women are coming to the center now for deliveries," says Dr. Humayra Begum, manager of the PHC. Apart from safe deliveries and antenatal and postnatal care, the PHC's 20-bed comprehensive repro-

advice on hygiene, nutrition, and health care for the mother and child.

The Bangladesh Women's Health Coalition (BWHC) runs this PHC with financial support from ADB. BWHC, one of

United Nations Population Fund have provided equipment for the center.

This is one of 105 PHCs that ADB supports in the country's most populous cities of Chittagong, Dhaka, Khulna, and Rajshahi. Among them, the PHCs serve about 5.3 million people-most of them poor. The Urban Primary Health Care Project, supported by a US\$40 million loan from ADB, is implemented through partnership agreements with 14 NGOs and the Chittagong City Corporation.

Advice, Counsel, and Health Education

The medical professionals at the PHCs ductive health care center also provides and the satellite clinics provide both

Satellite clinics provide good prenatal care close to home partner nongovernment preventive and curative medicine; organizations (NGOs) that runs such they also advise, counsel, and edu-PHCs, takes charge of the doctors, cate their clients. "For example, if counselors, and other health workers. someone comes to us with a skin The Nordic Development Fund and the infection, we provide treatment, of course, but we also provide advice on good hygiene practices," explains Dr. Afrosa Sultana, Similarly, when the doctors and health workers see a malnourished mother or

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

child, they counsel the mother about

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