



# GENDER EQUALITY RESULTS CASE STUDY

INDIA

KERALA SUSTAINABLE URBAN DEVELOPMENT PROJECT

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# India: Kerala Sustainable Urban Development Project

## Summary

**DEVELOPMENT AIMS AND IMPACTS.** The Kerala Sustainable Urban Development Project sought to: (i) improve and expand urban infrastructure and services; (ii) enhance livelihoods; and (iii) strengthen urban management, planning, and the financing capacity of institutions for sustainable provision of urban infrastructure and services in five cities (Kochi, Kollam, Kozhikode, Thiruvananthapuram, and Thrissur). With the project interventions, improvements in urban infrastructure (water supply, sewerage and sanitation, solid waste management, and road transportation) have enhanced the quality of life in these five cities. Improvements in access to safe water and sanitation facilities have reduced the workloads of women and girls. Women's and girls' mobility is also now safer, and family hygiene practices are healthier. The project offered vocational training in a number of areas supporting women's business initiatives. Thus, women and men have more opportunities for employment and to initiate income-generating activities. Women's participation in the project initiatives has enhanced their self-esteem and nurtured their leadership abilities.

**ADB PROCESSES AND MANAGEMENT TOOLS.** A gender action plan was prepared during project design, highlighting the importance of women's participation in all project activity components. Community participation initiatives took specific measures to ensure women's participation and the inclusion of women's perspectives.

## Main Aims and Approaches of the Project

The objective of the Kerala Sustainable Urban Development Project (KSUDP) was to improve the urban environment, economy, and living conditions of the residents of Kochi, Kollam, Kozhikode, Thiruvananthapuram, and Thrissur. The aims of the project were to support Kerala in (i) improving urban infrastructure services; (ii) enhancing livelihoods; and (iii) improving urban management, planning, and the financial capacity of the sector institutions, especially the municipal corporations, for sustainable provision of infrastructure services in the five project cities. The project aimed at improving the income and employment opportunities along with providing increased access to entrepreneurial activities for women, who were the primary focus of the poverty reduction initiatives. See Box 1 for basic facts on the project.

### Box 1: Project Basic Facts

Loan approval number:	2226
Loan approval:	December 2005
Closing date:	June 2016
Executing agency:	Local Self-Government (Urban) Department
Overall project cost:	\$221.2 million
Gender classification:	Effective gender mainstreaming

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

Source: Project records, Project Management Unit.

The KSUDP had four parts:

- **Part A. Urban Infrastructure Services Improvement**, which involved the rehabilitation, improvement, and expansion of municipal infrastructure services, including (i) water supply, (ii) sewerage and sanitation, (iii) drainage, (iv) solid waste management, and (v) roads and transport.
- **Part B. Urban Community Upgrading**, which combined improvements in basic infrastructure and services with livelihood promotion for poor communities.
- **Part C. Local Government Infrastructure Development**, which targeted to help urban local bodies (ULBs) to develop and finance subprojects on water supply, sanitation, solid waste management, roads (including street lighting), transportation, sites and services, area development, and other urban infrastructure.
- **Part D. Support for Capacity-Building Project Management**, which included (i) capacity building for improved urban management toward improving sustainability of project investments, (ii) support for project management and implementation of the project management unit (PMU) and the project implementation units (PIUs) at the local level, and (iii) community awareness and participation.

The project employed the following approaches to meet its goals:

- There was specific attention on community mobilization or public participation. Civil society organizations (CSOs) were formed in each project city to oversee the selection, implementation, and monitoring of poverty alleviation programs. There were specific mechanisms for ensuring public participation, creating awareness, and measuring the benefits accrued to citizens.
- There was a strong emphasis on capacity building. Training was provided to CSO members, staff of the department of urban poverty alleviation at the municipal corporation level, as well as *Kudumbashree* (see Box 2) community development society members.
- The project used cost-sharing arrangements to finance infrastructure investments (primarily sanitation) at the household level. Beneficiaries were responsible for 10% of the costs, while the project covered 90%.<sup>1</sup>

<sup>1</sup> Guidelines on Low Cost Sanitation under Community Infrastructure Fund shared by PIU, Thiruvananthapuram.

### Box 2: Kudumbashree

*Kudumbashree* is a women's empowerment and poverty reduction project of the Government of Kerala launched in 1998. It focuses on the empowerment of women through supporting women's self-help groups. *Kudumbashree* functions under the Local Self-Government Department and is one of the largest projects in all of India aimed at empowering women. The program has 3.7 million members and covers more than 50% of the households in Kerala.

*Kudumbashree* implements its programs through women-centered community-based organizations. There are three tiers: neighborhood groups (NHGs), area development societies (ADSs), and community development societies. Each NHG is a collective of 15–40 women, representing poor families identified through a nine-point set of noneconomic risk indicators. Representatives of each NHG come together at the panchayat/municipality ward level to form ADSs. Representatives of the ADS then form community development societies. The core activities of *Kudumbashree* include supporting initiatives for empowerment of women, monitoring microfinance operations, promoting microenterprises, providing associated training, and initiating community action. *Kudumbashree* works primarily with women living below the poverty line.

Source: Field visits done for this case study.

- The project was linked with existing government programs to facilitate credit for participants in the vocational training programs of the project.

## Key Gender Equality Issues Related to the Aims of the Project

Given the gender relations and the unequal division of labor within the household, women and girls shoulder the majority of domestic tasks. Poor infrastructure facilities increase the household responsibilities of women and girls with regard to water, drainage, health, mobility, sanitation, and waste disposal. The initial stages of the project identified the following gender equality issues:

- Women generally are the primary users of water and are responsible for household water management, fetching and storing water for drinking, food preparation, personal use, household hygiene, washing, and cleaning and caring of dependents.
- Women and girls face hardships due to scarcity of water, as it is generally they who have to queue for water and carry it over long distances. Girls are involved in collection and transportation of water depending on the workload of their mothers.
- Sanitation is difficult when water is scarce or of poor quality, and this can lead to ill health and increased health care burdens for women.
- The institutional capacity to implement gender equality strategies is weak, as the general awareness of the issues is low and there is a lack of skills to respond to and to develop concrete strategies.
- Men dominate the construction industry, and women continue to be discriminated against with regard to wages and working conditions.

- Poor women have few avenues to find employment, generate income, support their families, or start entrepreneurial activities.

Additional issues include the following:

- Women and girls often face security issues due to lack of sanitation facilities. They encounter violence when using public toilets, or they have to resort to open defecation.
- Women find it difficult to engage in community initiatives, given the lack of time, gender stereotypes, and lack of confidence. This highlights the importance of women's organizations that offer skills and opportunities for women to become involved in initiatives outside their homes.
- Gender and social inclusion issues are cross-linked and intersectional. Hence, caste, age, social status, marital status, being differently abled, and so on, should be taken into account when performing a gender analysis in planning project initiatives.

## Project Plan for Involving Women and Addressing Gender Disparities

The gender action plan (GAP), prepared during project design, focused on promoting the participation of women as members of the community, *Kudumbashree*, office staff, and as elected women representatives.<sup>2</sup> Public consultations (including significant participation by women) were important in the identification of suitable locations for community sanitation blocks and facilities, as well as for establishing agreements with regard to their operation and maintenance (see table on next page).

Poverty reduction programs provided women with greater economic opportunities. The potential of women to participate in these programs increased, given the time savings that resulted from efficient urban services. The Community Infrastructure Fund (CIF) and the Poverty Social Fund (PSF) were set to facilitate poverty alleviation through improvements in slum infrastructure, construction of facilities for poor women and children, improvements in physical infrastructure for primary health education facilities, support for vulnerable groups, implementation of income generation programs, and facilitation of the development of microenterprises.

Specific plans were the following:

- Capacity-building awareness programs were organized for the *Kudumbashree* members and the representatives of the municipal corporations elected by the CSOs. These programs were designed to assist them participate in the preparation of the city/urban poverty alleviation investment plan that could improve the environmental, health, and living conditions of the poor and also provide them with better economic opportunities. Additional capacity development initiatives

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<sup>2</sup> Report and Recommendation of the President to the Board of Directors, Section C, p. 7.

- focused on sensitization on gender and development, microinsurance for women entrepreneurs, and training to reduce wastage from public streets and households.
- Support for women’s livelihoods included provision of skill development training; establishing marketing centers; establishing business advisory cell; creating technology, innovation, and revolving fund for microenterprises; linking with research development institutions and other academic institutions in microenterprise development; and training on product and market development.<sup>3</sup>
  - Special rehabilitation assistance and compensation were given to improve the socioeconomic status of vulnerable groups such as households headed by women, and people with disabilities and illness in families. The resettlement plan ensured that gender equality impacts were adequately addressed and mitigated.

Beyond the transformative indicators and targets included in the GAP, project components had built-in strategies to address the needs and priorities associated with gender disparities that were identified during the baseline socioeconomic survey. Gender equality concerns were highlighted under the gender impact analysis, which was carried out through the *Kudumbashree* three-tier system.

### Project Measures to Involve Women and Support Gender Equality Results

Project Measures	Procedures
Gender equality issues identified at the planning stage	<ul style="list-style-type: none"> <li>• Project preparatory technical assistance looked at community perspectives, including explicit attention to women’s perspectives.</li> <li>• Gender action plan developed and included as part of the loan covenant.</li> </ul>
Poverty Social Fund/Community Investment Fund provisions available to municipal corporations	<ul style="list-style-type: none"> <li>• Organizations involved in <i>Kudumbashree</i> (community development societies, area development society, and neighborhood groups) were encouraged to participate in the planning, design, and implementation of the poverty reduction components of the project.</li> </ul>
Performance-based flexible budgeting provisions	<ul style="list-style-type: none"> <li>• The project used an adaptive, process-oriented approach.</li> <li>• There was continuous dialogue between the project staff and the target communities.</li> </ul>
Evidence-based approach strategies	<ul style="list-style-type: none"> <li>• The gender action plan included specific elements to be monitored.</li> <li>• Baselines for the Poverty Social Fund initiatives were developed.</li> </ul>

*continued on next page*

<sup>3</sup> Progress Reports on Poverty Social Fund shared by PIUs: (i) Kochi, (ii) Kollam, (iii) Kozhikode, (iv) Thiruvananthapuram, and (v) Thrissur, August 2013.

Table continued

Project Measures	Procedures
Commitments to support equitable working conditions	<ul style="list-style-type: none"> <li>• Contracts respected labor laws on equal wages for equal work.</li> <li>• Contracts included safety and safeguard clauses.</li> <li>• Worksite training covered hygiene, safety, and HIV/AIDS awareness.</li> </ul>
Institutional awareness capacities to promote gender equality	<ul style="list-style-type: none"> <li>• Provision for dedicated social development officer staff positions with ongoing capacity building.</li> <li>• The project management unit and the project implementation unit are supported by experts on community development.</li> <li>• Capacity building provided to community organizations on participation, leadership, water and sanitation management, health hygiene, rights and entitlements.</li> </ul>

Source: Project Gender Action Plan.

## Key Achievements and Lessons

The KSUDP contributed to several important advances that had strong gender equality dimensions:

- **Improved quality of life.** The completed infrastructure initiatives have improved the quality of life of families, particularly of women and girls. Women report improved access to safe water. The improvement in the supply of and accessibility to water has reduced the work associated with water collection and storage. Also, the costs associated with inadequate supply of piped water have been reduced.

The construction of household toilets has reduced the incidence of open defecation. This has reduced risks for women and girls. The toilets in girls' schools<sup>4</sup> designed to include incinerators for disposal of sanitary napkins have been much appreciated (see Box 3).

### Box 3: A Student's Assessment of Project Benefits

Adithya, a ninth standard student from Karthika Thirunal Vocational and Higher Secondary School for Girls in Manacaud, Thiruvananthapuram, said, "The girl-friendly toilets with tiled floors, footpaths and incinerators have given us a healthy atmosphere to study."

<sup>4</sup> Information collected during field visit, September 2013.

Improved hygiene practices have been seen at the individual and community levels. Investments in infrastructure have made women's and children's mobility safer and more comfortable (see Box 4). Specific initiatives included the following:

- 52.35 kilometers of drains were reconstructed,
- 62 *anganawadis* (government-run early childhood and education centers) were renovated,
- 32 biogas plants were established to take care of household/kitchen waste, and
- 2,480 low-cost individual household toilets were constructed.

#### Box 4: Project Impacts in Kozhikode

*Thoppayil* slum in Kozhikode has close to 3,500 residents in 520 households. It is located close to the seashore, and rough waves often damage the residents' belongings. The beach road is affected by sea erosion. Residents have long been voicing the need for an improved road, proper drainage facilities, and elevated footpaths, as well as the desire for an improved *anganawadi* center and a community hall.

In 2010, the Kerala Sustainable Urban Development Project (KSUDP) invested more than Rs3 million in a major facelift for the slum. Now, the residents are more than happy with their new, clean surroundings as the KSUDP funds addressed their priorities. Of note, a footpath wide enough for three-wheelers to ply has been constructed on the beach side around the slum. A mother of a child in the *anganawadi* child care center said, "Today, our children can learn in a better environment. It is a relief for the old and the ill since three-wheelers can come near our homes when required."

Source: Information Collected during Field Mission, September 2013.

- **Increased opportunities for employment and income generation for men and women.** The project provided skills training on driving, digital photography, videography, identification of enterprises, entrepreneurship development, fashion designing, biogas production, palliative care awareness classes, and general training for district health inspectors on solid waste management.
 

Even though this was a small component of the project, it had a significant impact. Project staff noted the importance of offering support to women so that they could take advantage of time that had previously been devoted to fetching water. Small revolving loan funds were made available to interested women's subgroups, and training on business skills was offered. Women noted this to be a useful component to the project. However, the scope of the funds available limited options to small-scale, household-based income generation activities.
- **Enhanced participation, leadership, and decision making by women—in the community and within households.** Women report that their self-esteem has increased as has their own sense of empowerment. They also report that they now enjoy more respect within their families. Men and women report positive changes in gender relations. An increase in women's ability to make their own choices has brought them some control over their lives. See Boxes 5 and 6 for related stories.

### Box 5: Story of Sathini and Her Group

Sathini, a student from Pallithura, Thiruvananthapuram, first started to sew at the age of 13. She discontinued her studies after completing matriculation and got married at 18. Even after becoming a homemaker early in life, her passion for sewing continued and soon she started to teach her neighbors.

In 2005, along with four others, she decided to start a sewing unit. The group members came to know about the initiative of the Kerala Sustainable Urban Development Project to support microenterprises through the *Kudumbashree* entrepreneur development program, and they decided to expand their unit. In 2011, they received a loan of Rs3 million from the Canara Bank, Puthenchanthai, and also received a subsidy of Rs175,000 from the project.<sup>a</sup> They proposed to replace their old machines with new motorized machines to start a ready-made garment shop.

Besides repaying the loan in a short time, today, on average, each group member earns Rs5,000 monthly. Of late, their business has been operating at a loss, which made them realize that a good business location is of great importance. They have plans to shift to a better location and also train and employ more girls, as they get lots of work.

The garment shop has helped the group members to meet many of their strategic gender needs. They were able to augment their family income, besides saving money to educate their children.

In one voice they said, “Without this income, we would not have been able to lead a good life.” Now, they operate savings bank accounts and have full control over their income. Daily chores are shared by family members, who also support the group members during festival seasons when there is heavy workload. The group still works together and shares a strong bond.

<sup>a</sup> Progress Report on Community Infrastructure Fund, PIU Thiruvananthapuram, August 2013. Source: Information Collected during Field Mission, September 2013.

The specific project initiatives were as follows:<sup>5</sup>

- 62 project awareness campaigns were conducted with 3,310 participants in total, of whom 57% were women;
- 114 sanitation awareness campaigns were organized for 11,706 persons, of whom 74% were women;
- 63% women participated in planning and implementation of community infrastructure fund (CIF) and 82% of CIF contracts have been completed so far;
- All 48 contracts have suitable clauses for equal wages for female and male labors;
- 107 training programs implemented in five project cities for elected representatives; had 3,947 participants in total, of whom 89% were women;

<sup>5</sup> Progress Reports on Poverty Social Fund shared by PIUs: (i) Kochi, (ii) Kollam, (iii) Kozhikode, (iv) Thiruvananthapuram, and (v) Thrissur, August 2013 and Progress update for Project Gender Action Plan, February 2015.

### Box 6: Story of Women in Mankavu

In 2012, in Mankavu, 20 homemakers aged between 25 and 60 established two footwear sewing units. Raji, who is the secretary of this group as well as the chair of the Area Development Society, said that they were motivated by the success of other *Kudumbashree* women engaged in similar enterprises.

The Kerala Sustainable Urban Development Project gave a month's training in tailoring to the members before the unit was started.<sup>a</sup> Their families supported them to set up two units with 10 motorized footwear sewing machines at a cost of Rs240,000. At the start, the members received 6 days of entrepreneurship development training on group dynamics, communication, bookkeeping, maintenance of registers and records, inventory control, costing, marketing, among others. The women sewed together the cut raw materials supplied by VKC, a footwear company.

Dressed in uniforms, the women start their day at 9 a.m. They collect the raw materials and return the stitched product to the company. Each upper sole has to meticulously go through five machines, which is tedious as well as time consuming. The women have to bear the loss of any product being rejected.

After a year, 30% of the loan had been repaid with another Rs140,000 in the bank. They are confident of repaying the loan soon, as there is a great demand for their product.

In one short year, they became successful workers, each earning an average of Rs4,500 per month. The members said that earlier they went out alone to attend *Kudumbashree* meetings, but now they daily commute together to their workplace. This has instilled a lot of confidence and created a strong bond among the group members. Family members now share their household chores. The additional income has helped in enhancing their confidence to take decisions and control their own assets. All the women have savings bank accounts and a personal insurance cover of Rs100,000. Today, they take their own decisions with regard to their incomes and take pride in contributing to the family income as well as to the productive sector.

<sup>a</sup> Progress Report on PSF - Livelihood Promotion/ Social Security Activities, PIU Kozhikode, August 2013.

- 119 training programs were organized for staff involved in poverty alleviation and State Poverty Eradication Mission in five project cities on developmental project participatory plan for 3,272 participants of whom 90% were women;
- 83 workshops have been organized for developing participatory plans for poverty reduction in five project cities for 2,823 participants of whom 84% were women;
- five CSOs were formed for urban infrastructure and management; almost half (46%) of the 44 members were women.

## Project Features that Contributed to the Achievement of Gender Equality Results

There were several project features that contributed to the achievement of gender equality results:

- **Alignment of *Kudumbashree* framework with poverty alleviation component.** The project was implemented through the *Kudumbashree* framework and institutions, thereby reaching out to and supporting a wide range of women and women's organizations. The PSF encouraged *Kudumbashree* members to start enterprises and then supported these women with training. In most cases, the project support added value to the lives of numerous women. Many defunct women groups restarted their activities due to the linkages between the CIF/PSF and the *Kudumbashree*.
- **Resource mobilization and linkages with existing government programs to establish credit linkages for beneficiaries of vocational training.** For PSF activities, linkages were established with other government schemes and banks to extend credit facilities to women's groups. Easy access to bank loans has presented women with opportunities to earn and instilled a confidence in them that timely repayments can be done. Capacity building and access to income have given women more confidence, status, and acceptance within and outside the family. They have control over their income, savings, and investments. Credit accessibility through microenterprises has empowered women economically. This has a positive impact on their self-confidence and self-esteem, both within their homes and in society in general, and enables them to take on more challenging ventures and achieve better returns.
- **Partnering with community development societies, area development societies, and neighborhood groups.** Partnership with neighborhood group/area development society/community development society members helped in organizing, mobilizing, and building capacities of the poor communities in intervention sites. This enabled them to participate in the planning, design, and implementation of poverty reduction components with the support of the urban poverty alleviation cell in each municipal corporation.
- **Two-track approach to training.** Refresher training was provided after basic training to develop the managerial and technical skills of women to take on more responsibilities. Some of the group microenterprises in the project demonstrated that women respond very well to training opportunities, which empowered them to take on more challenging and higher productivity activities, thereby enhancing their self-confidence and self-esteem.

## Lessons Learned

The project did note several GAP-related aspects with regard to development, implementation, and reporting. The social development officer was primarily responsible for the preparation of the quarterly progress reports on the GAP, with minimal involvement from other staff in the PIUs/PMU/technical support unit. Not all the data collected by

the project was sex disaggregated except for the sex-disaggregated statistics required for reporting on the GAP.

In-house capacity to manage gender mainstreaming strategies was weak. The PMU, PIUs, or the technical support unit did not have gender specialists on board, and the other staff were provided with little gender training. This lack of capacity meant that cases with limited use of gender analysis were undertaken as part of socioeconomic studies in subsequent project planning.

The CIF/PSF component did support significant gender equality results, but they could have been documented better.

*This case study was produced by the India Resident Mission in consultation with the executing and implementing agency. It builds on information included in the project progress reports and related gender action plan updates and on direct consultations with the executing and implementing agency and the beneficiaries, as well as inputs from Asian Development Bank project officers.*

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