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SHOUHARDOIII PARTICIPATORY GENDER ANALYSIS REPORT



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Acronyms

CO	Country Office
FGD	Focus Group Discussion
GBV	Gender Based Violence
GA	Gender Analysis
HQ	Headquarters
KII	Key Informant Interview
PEP	Poor and Extremely Poor
PNGO	Partner Non-Government Organization
PRA	Participatory Rural Appraisal
UP	Union Parishad (the lowest tier of local government)
VDC	Village Development Committee
TOC	Theory of Change

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1 INTRODUCTION

SHOUHARDO III (Strengthening Household Ability to Development Opportunities III) is a food security project designed to transform the lives of women and men of 549,000 poor and extremely poor (PEP) households in eight of the poorest and most marginalized districts in Bangladesh. The goal of the project is to improve gender equitable food security, nutrition, and resilience of vulnerable people in Bangladesh by 2020. The project operates in 8 high-risk districts in the *Char* and *Haor* regions, which include 23 Upazilas, and 115 unions of Bangladesh. The project will achieve enduring change for 549,000 Poor and Extremely Poor (PEP) women, adolescent girls, children under five, men, and youth, through a comprehensive development approach that strategically layers, sequences, and integrates technical interventions that meet the immediate needs of PEP communities while also investing in social, economic, and institutional capital to build a foundation for future food security and resilience in target communities.

The project focuses on addressing the availability, access, utilization and stability of food insecurity as well as the underlying causes that include social injustice and discrimination, lack of participation and voice, and heightened vulnerability to natural disasters and climate change. To achieve this goal, the project has set five key purposes:

1. Increased equitable access to income for both women and men, and nutritious food for men, women, boys and girls
2. Improved nutritional status of children under five years of age, pregnant and lactating women (PLW) and adolescent girls
3. Strengthened gender equitable ability of people, households, communities and systems to mitigate, adapt to and recover from man-made and natural shocks
4. Increased Women's Empowerment and Gender Equity at family and community level
5. Provision of public services for PEP households increased

Of the five purpose elements, Purpose 4 aims to increase women's empowerment and gender equity through reducing gender disparities in the access to and control over and benefit from resources, assets and opportunities; reducing gender based violence (GBV) and mitigating its effects; and increasing the capability of women and girls to realize their rights, determine their life outcomes, and influence decision-making in their households, communities and society in general. According to FAO, agriculture is underperforming in developing countries for a number of reasons. Among these is the fact that women lack resources and opportunities they need to make the most productive use of their time. Women are farmers, workers and entrepreneurs; but almost everywhere they face severe constraints than men in accessing productive resources, markets and services. The gender gap hinders their productivity and reduces their contributions to the agricultural sector and to the achievement of broader economic and social development goals. If women had the same access to and control over productive resources as men, they could increase yields in their farms by twenty to thirty percent, which could raise total agricultural output in developing countries by 2.5 to 4 percent, thereby reducing the number of hungry people in the world by twelve to seventeen percent. To this effect the SHOUHARDO programme conducted a gender analysis in August 2016 with the participation of programme staff.

1.1 Objectives of the Study

The overarching objective of the gender analysis is to provide the program with sufficient gender contextual understanding and knowledge that can be used to inform and refine programming. Key areas envisioned include.

- To give insights into specific programmatic questions to gender inequalities and harmful norms related to time use and gendered division of labor, access to and control over resources, access to public spaces and services, decision-making patterns and gender-based violence.
- To identify constraints/barriers that affect equitable relationships in both private and public spaces between men and women and to identify ways to engage men and youth that may affect program outcomes
- To identify positive trends, factors, and role models that can be used to promote and drive transformation of harmful gender norms and practices
- To understand people's perception on Gender Based Violence and how this can be addressed
- To understand how gender social norms and beliefs influence women's access in agriculture, health, resilience and governance.
- To work with the project staff to propose actions that the program can implement to address the gender constraints or challenges identified.

2 STUDY METHODOLOGY AND PROCESS

For this gender analysis, the team used qualitative research methods drawn from participatory rural appraisal. The tools used were chosen because of their proven ability to uncover communities' lived experiences and realities. The report makes efforts to document community members' views, opinions and beliefs even through descriptive direct quotations. With the view to bring out the different gender dynamics; community participatory data collection tools were used inclusive of Ideal Man and Ideal Woman; Gender Based Violence Problem Tree; Access and Control Profile; Daily Activity Chart; The Leaky Bucket; Leadership and Participation in Decision Making Venn Diagram; and Gendered roles in agriculture production and marketing.

The methodology follows CARE's Women's Empowerment Framework (WEF) which highlights the importance of addressing three domains of gender equality: agency, relations and structure. The gender analysis team used this framework, in addition to CARE's Good Practices Framework, and the USAID Guidelines for Gender Analysis. The study examined the gender issues through the key areas of inquiry or gender domains of change as indicated in the diagram below. In particular, the team focused on gender socialization, gender division of labour, access and control of productive assets, household decision making, participation in public spaces, gender based violence, and access to services.



The gender analysis was designed to answer the following questions, adapted from USAID's guidelines:

- How will the roles and status of women and men, girls and boys affect the project activities, at the levels of the household, community, economic activities and governance?
- How will the expected project results affect women and men, girls and boys in different ways?
- How will the proposed results affect the relationships between men and women, boys and girls?
- What are the opportunities to transform unequal gender practices and beliefs throughout the project?

The Gender Analysis data collection took place in the following stages using multiple qualitative methodologies as a means of triangulating report findings.

2.1 Literature Review

The documentary review enabled SHOUHARDO III to have a full understanding of the gender equality situation in Bangladesh. The review confirmed the existence of gender disparities as it relates to access to and control of resources; gender social norms; participation in public; decision making; and Gender Based Violence. Based on a review of these documents, SHOUHARDO III was able to identify knowledge gaps on gender equality and opportunities as highlighted under the literature review section.

2.2 Sampling

Both regions of Char and Haor and the two districts of Gaibandha and Kishoreganj were selected. These two districts were purposively selected because the previous SHOUHARDO I and II projects did not work in these areas. Thus Char and Haor have been selected due to the lack of previous project interventions. These two districts are at center of these two regions and comprise the highest number of PEP participants SHOUHARDO III will work with. Moreover, these two locations represent different data in diversified ways in terms of homogeneity, access, representativeness and prevalence of specific challenges.

Region	District	# of Upazilas	# of Unions	# of Villages	# of FGDs	# of KIs
Char	Gaibandha	1	1	2	20	9
Haor	Kishoreganj	1	1	2	20	9
Totals:		2	2	4	40	18

The gender analysis covered 2 selected Upazilas under 2 districts of the project implementation area (2 Region- Char & Haor). In order to interview the participants, the study reached 4 villages/ communities from 2 Unions from the selected 2 Upazilas: one Union from each Upazila. Separate FGDs were convened for men and women reaching women of reproductive age; adolescent women, widows, female headed households, male headed households and youths.

2.3 Data Collection Tools

Key Informant Interviews

Key Informant interview Guides were developed with open ended questions to allow for discussion on gender issues. The Key Informant Guides were developed for the different groups interviewed, that is, district stakeholders and community leaders. Key stakeholders interviewed include Upazila Women Affairs; District Women Affairs, Department of Agricultural Extension; BRAC (local NGO); Union Parishad Council; religious leaders and local elites. The purpose for interviewing these key informants was to solicit information on gender dynamics in the respective programme areas that have an implication on programme components. In-depth-interviews were conducted with SHOUHARDO III partner NGO staff to enable the partners to explain in detail programme background and role of each partner in the programme and for them to articulate their perception of gender issues and dynamics in SHOUHARDO III. The in-depth key informant interviews also sought to establish the level of prioritization of gender issues by each partner and whether each partner has sufficient mechanisms for integration. This was done to assess the staff capacity of SHOUHARDO III partners.

Focus Group Discussions

Focus Group Discussion Guides were developed using participatory rural appraisal tools to determine specific issues affecting women such as trends, prevalence and aspirations. Participatory Focus Group Discussions were conducted with men, women and youth and these enabled community members to discuss in detail the main forms and drivers of gender inequality; including barriers and opportunities to women empowerment. The SHOURHADO IIIDistrict staff assisted to mobilize the community members. Participants were put into single sex groups to create a safe space for free discussions. A group composed of 10-12 participants and a discussion would last for approximately 1 hour to 1 hour 30 minutes.

Enumerators who conducted the study were drawn from staff members representing CARE and PNGO staff. The team went through training with the objective of building their capacity on gender analysis; and to prepare them for the study. The training emphasized the need to create safe spaces for dialogue for men and women and adopt do no harm principles especially when administering sensitive tools like GBV. When conducting FGDs, the enumerators were instructed to explain the purpose of the exercise and compile a register of the participants indicating name, sex, venue, date of meeting, type of FGD and the gendered household type they represent. Emphasis was placed on the need to assure confidentiality of people's identities.

2.4 Data Analysis Reflection

The gender analysis data collection was conducted from 20 to 28 August 2016 and during his process the data collection team conducted group reflection meetings after every 2 days of data collection. Reflection meetings were conducted to enable the research team to pull out the gender issues and organize the field data into thematic areas of enquiry following the below guideline.

Instructions for Collective Sensemaking Process

With your data-collection partner, summarize your observations with evidence from the interview notes:

- 1 thing that you enjoyed about the process
- 1 thing that was challenging
- 1 thing that has surprised you.

Then answer the following questions:

- 1. Key gender issues:**
What were the key gender issues or constraints mentioned in the interview? What are the cultural barriers that exist? Any barriers as a result of beliefs or practices?
- 2. Changing trends:**
In what ways are gender norms/practices/beliefs changing, according to the respondents? Are these changes seen as positive or negative?
- 3. Role models/deviants:**
In asking about what is ‘typical’ or expected behavior for men and women, you may have heard about some men and women whose behavior is ‘outside the box.’ For example, there may be some households in which men are more regularly sharing in cooking or household work. There may be some households where men and women share all decisions. Or some women who have ‘men’s jobs’ because husbands are migrating for work. Tell us what you heard about these people... What is motivating them to do this? What risks do they face? What do people say about them?
- 4. Desired changes**
What changes do respondents want to see, in terms of relations between men and women/gender roles? -What factors might support OR prevent that change from happening?
- 5. Other significant information**
Anything outstanding but not reflected in the questions above?
- 6. Implications of gender constraints to programme implementation**

3 LITERATURE REVIEW

SHOURHARDO III seeks to take into account equity within its programming to ensure that both women and men have access to program benefits and taking the necessary steps to overcome hurdles imposed by cultural and social norms. In order to do so, a full understanding of the socio-economic; and cultural landscape in Bangladesh is necessary to inform gender programming by being able to identify what is working well and areas that require attention. The below review utilizes the USAID’s Domains of Gender Analysis framework to structure the literature review. The domains are as follows: Women’s

Empowerment context; Ownership of Resources and Assets; Gender Based Violence; Participation in public spaces; These categories allow for gender issues to be examined with a variety of lenses to fully distil the social and economic impacts that we hope the program will contribute to the targeted regions.

3.1 Women's Empowerment Country Context

Despite the progress made on women's empowerment, there are serious challenges that women continue to face in Bangladesh. As Hossain and Jaim have articulated in their paper on *Empowering Women to Become Farmer Entrepreneur*¹, women are subject to different types of social and economic 'powerlessness' which culminates in less education, less income and poor control over own income, poor negotiation skills, low ownership and control over resources and assets, and poor decision making authority in comparison to men. In Bangladesh, women have nearly 50 percent less literacy than men and are subject to discrimination in terms of career progression, wages, employment rights and benefits in both formal and informal employment. Women's empowerment generally is stifled by lack of ownership of and control over assets and resources. Economic impacts of this are very obvious especially in agriculture where 60-70 percent women from landless households work in agricultural labor.² Bangladesh has the highest rate of marriage involving girls under age 15, at 29 percent, while 65 percent are married by age 18.³ The drivers include deeply entrenched cultural and religious beliefs, worries about family reputation and the opinion of others, dowry, poverty, parents' desires to secure economic well-being for their daughters and a perceived need to protect girls from harm, like sexual harassment and abuse. Pervasive fears of natural disasters also deepen communities' poverty and render them more vulnerable to practicing child marriage.

3.2 Ownership of resources and Assets

Women's ownership of assets and resources and control over income are restricted by the social perception that such important decisions are in the male domain. According to a study titled *Enactment of Ordinary Men: An exploration into the construction of masculinities in extremely poor households*, conducted by CARE Bangladesh, women enjoy only occasional ownership.

The occasional ownership may be dependent on other multiple factors but is a strong indication that men facilitate women's economic participation not specifically because there is a general recognition that women too have the right to participate in economic activity, but for various other reasons including support to family finances. There is also a lack of recognition that women can have their own definition of their economic empowerment. This has its root in unequal inheritance laws that provide women lesser share of family resources or no entitlements at all and prioritization of men in gender norms. At the same time, women are expected to sacrifice their small ownership of resources or assets if any, at times of family financial crises – this is particularly common with women poultry farmers. Since women tend to define their priorities from the family's perspective, claiming ownership often becomes challenging.

The study also suggests that men feel disempowered or have a sense of masculinity crisis when they are facilitating / supporting their wives/daughters' economic empowerment.⁴ This is due to a stigma associated with women's work outdoors and the perception that a man who allows his wife/daughter to

¹www.ifad.org/events/agriculture/doc/papers/hossain.pdf

² FAO

³ www.girlsnotbrides.org/child-marriage/bangladesh

⁴ www.ifad.org

go outside and work is ‘not man enough’ to earn for the whole family and has no control on his family life. Such beliefs persist as men from extremely poor and poor households have a high opportunity cost of spending time at awareness generating sessions by NGOs and remain little exposed to understanding the negative impacts of gender norms in the family and society.

3.3 Gender Based Violence

Women and girls face serious protection and gender based violence issues in Bangladesh: sexual harassment, sexual assault, rape, murder, family violence, dowry related violence, acid throwing, trafficking, kidnapping, illegal fatwa’s, and discrimination. Violence against women is an issue of concern as the first national survey carried out by BBS in 2011 found very high rates of prevalence of VAW. As many as 87% of currently married women reported having experienced any type of violence in the last 12 months. Psychological violence was the most common at 82%, followed by physical violence 67% and economic violence was 53%.The perpetrators were current husband, previous husband and non-partner perpetrators.⁵

Table 1: Percentage of Women who Experienced Violence from their Current Spouse

	Any Violence	Physical Violence	Sexual Violence	Psychological Violence	Economic Violence
Ever	87%	65%	36%	82%	53%
Last 12 Months	77%	33%	24%	72%	32%

Government has taken many legal measures for combating VAW like the Domestic Violence (Prevention and Protection) Act 2010, the Rules of Procedure to implement the Act, 2013. Several other acts address some of the forms of violence that were not addressed by the other laws, such as, human trafficking, migration, acid crime and so on. A national action plan on VAW for the period 2013 to 2025 outlines actions in six main areas, namely, (i) legal arrangements, (ii) social awareness and mental transformation, (iii) advancement of women’s socio-economic status, (iv) protective services, (v) curative and rehabilitation services, (vi) inter-sectoral cooperation and (vii) community involvement. However, social norms are still tolerant of VAW and both individuals and communities feel that it is justified in certain contexts.⁶ These beliefs are also prevalent among the law enforcement authorities and the judiciary. Accessing justice still remains complicated, costly, and lengthy for women and the poor. Women seeking justice are stigmatised at times. Legislation on sexual harassment based on the High Court Directives of 2010 and incorporation of the SAARC Convention on Trafficking into national legislation are necessary.

It is however important to note that CARE Bangladesh has experience in implementing VAW programmes; which SHOUHARDO III programme should learn from. The Cost of Violence against Women (COVAW) project was implemented aimed at contributing to behavior change related to gender norms; practices and behaviours in marriages.⁷ The engaging Men Initiative (EMI) project worked with men and women to create an enabling environment free from violence.

⁵Gender Equality and Women’s Empowerment: Suggested Strategies for the 7th Five Year Plan, Government of Bangladesh, 2014

⁶Ibid.

⁷ COVAW Thematic Study: Men’s Engagement, Masculinity and Positive Role Model, 2012

3.4 Participation in Public spaces

According to the SHOUHARDO II Final Evaluation Report, there were barriers to women's active participation in SHOUHARDO II activities as a result of their own lack of confidence as well as the opinions expressed by their husbands, male guardians, or mothers-in-law that they should not leave the house.⁸ SHOUHARDO II has encouraged women's participation during the process of VDCformation, and sympathetic men's as well as women's groups were cited as important factors in helping women overcome these cultural sources of resistance. The communities engaged by the programme were quite accepting of women's empowerment through the VDC/SDC. Women were viewed as active members of the VDC/SDC, with VDC/SDC membership found to be ranging from three to five, to as many as eight. Out of 33 villages visited, four had a woman chairperson. This is an improvement on practices at the UP level.

3.5 Household Decision Making

Women's status, that is to say, their decision-making power relative to men's, can contribute to a myriad of outcomes linked to food insecurity. "Women with low status tend to have weaker control over household resources, tighter time constraints, less access to information and health services, poorer mental health, and lower self-esteem. These factors are thought to be closely tied to women's own nutritional status and the quality of care they receive, and, in turn, to children's birth weights and the quality of care they receive".⁹

There are opportunities for SHOUHARDO III to learn and build on the successes of SHOUHARDO II programme. The SHOUHARDO II end line evaluation indicated commendable progress in women's household decision-making power in its target areas. Female adult respondents were asked to rate their level of participation in a number of common household decisions as compared to their husband or other adult male family member. Interviews with women in CARE's target areas verified that SHOUHARDO helped to remove constraints to women's decision making power. Marked increases were noted in the North Char Region where women attend EKATA group meetings more often than those other areas, and in the Coast Region which had more women attending meetings than all other regions. Bangladeshi social norms commonly dictate that decisions about family finances are determined by the male of the household. As a result of SHOUHARDO II intervention, significant changes in women's decision-making power occurred with respect to the use of loans or savings; decisions about buying or selling major household assets; and expenditures for clothing and personal items for themselves and their children.

The EKATA model has been known to be successful in establishing a forum where women and girls can freely and openly express themselves. Through this process, women and adolescent girls are able to make plans for the future, make plans for transformative actions, and participate in leadership development. EKATA (Empowerment, Knowledge and Transformative Action) is a process to empower women and girls in addressing poverty and violence against women. SHOUHARDO II Program through EKATA groups addressed the underlying causes of violence against women. EKATA group members (20 women and 15 teenage girls) are belong to the poor and extremepoor groups of people in the

⁸ SHOUHARDO II Final Evaluation Report, Tango International, 2009.

⁹ Smith, Lisa C. et al. 2000. The Importance of Women's Status for Child Nutrition in Developing Countries. International Food Policy Research Institute (IFPRI)

community, who meet regularly for analyzing their own circumstances through problem analysis framework and generate solutions accordingly.

4. GENDER ANALYSIS FINDINGS

4.1 Gender Norms and Expectations

Through the use of “Ideal man” and “Ideal woman” tool, the team captured information about gender norms and expectations. The team used separate focus group discussions (FGDs) with men and women. In these FGDs participants were requested to draw and describe an ideal or respectable man and woman; and describe how they are expected to behave.

Ideal Man

Across the two districts, the respondents emphasized that an ideal man should be able to earn an income and provide for his family; provide advice to his children and should educate his children ensuring that both boys and girls get equal opportunities. An ideal man is expected to help community members in times of need; he should be a respectable man who does not cheat or quarrel with his wife. An ideal and respectable man should not be addicted to beer or cigarettes; and he participates in family or community arbitration meetings where he is expected to provide advice. Men are not expected to always follow a woman’s decisions and should not depend on a woman’s earnings to take care of family. However, men clearly highlighted that there are some behaviours which are not socially and culturally acceptable for them to do. These include cooking, washing clothes; cleaning the courtyard with a broom; cleaning cow dung from the cowshed; washing dishes; and taking care of the babies. Males are responsible for agricultural production, and are typically leaders in decision making within and outside the household. Males are leaders in the community and the religious sphere because of their larger capacity for mobility. An ideal man should never live separately from his parents; never engage in illegal acts and have another relationship with a woman other than his wife.

Ideal Woman

Across men and women’s groups, there was agreement that an ideal woman is primarily responsible for tasks within the home whilst men are responsible for tasks outside the home. She should take care of her husband, children and the parents in law. Women largely focus on maintaining the household. She should be clean; smart and prayerful. An ideal woman is expected to do all the household

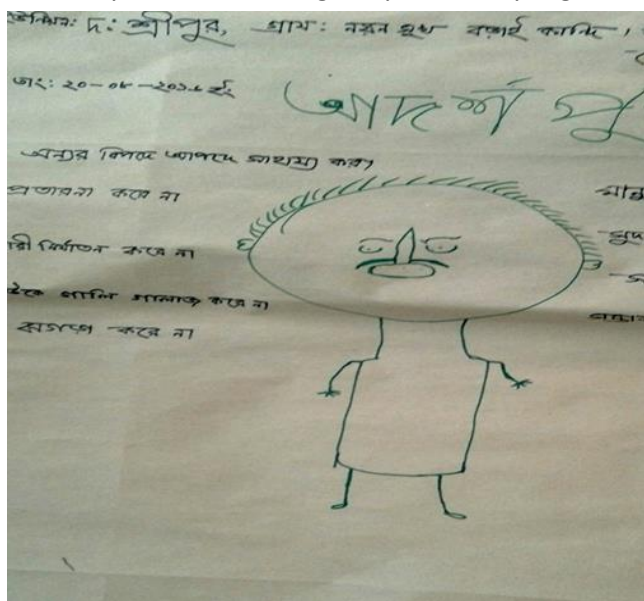


Figure 1: Drawing of Ideal Man by FGD in Char

cheat or quarrel with his wife. An ideal and respectable man should not be addicted to beer or cigarettes; and he participates in family or community arbitration meetings where he is expected to provide advice. Men are not expected to always follow a woman’s decisions and should not depend on a woman’s earnings to take care of family. However, men clearly highlighted that there are some behaviours which are not socially and culturally acceptable for them to do. These include cooking, washing clothes; cleaning the courtyard with a broom; cleaning cow dung from the cowshed; washing dishes; and taking care of the babies. Males are responsible for agricultural production, and are typically leaders in decision making within and outside the household. Males are leaders in the community and the religious sphere because of their larger capacity for mobility. An ideal man should never live separately from his parents; never engage in illegal acts and have another relationship with a woman other than his wife.

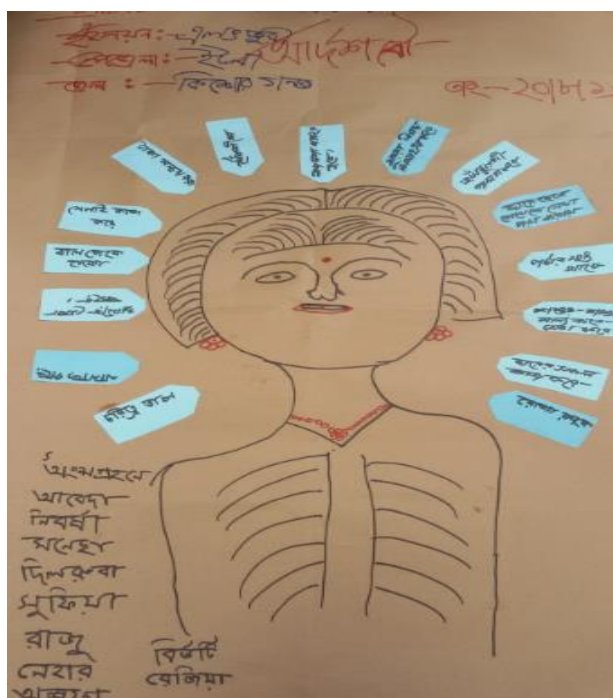


Figure 2: Drawing of "Ideal Woman" by FGD in North Char Region

chores; she should help the children to study at home; she should be patient; be modest and behave well in public. A good wife should keep herself covered with a veil all the time and stay at home. She should never raise her and she should never disobey her husband. An 18 year old woman with 3 children indicated that she got married when she was 12 years and because she is too young for marriage she tolerates and accepts all what her husband says. Women should follow Islamic and social rules, like being modest and maintain decency for them to become acceptable. If she does not abide by these rules, she will be the center of criticism and might be separated or send away from the family.

Underlying Beliefs and Values

Both males and females reported similar beliefs and values that motivate their gendered social norms. Women reported that relatives and neighbors would criticize them if they do not follow norms, or if they are outside of the home. Men reported that they too receive criticism for operating outside of their normal roles. Men who help with their children are seen as living a subordinate life, and are therefore less likely to engage in these types of activities.

Another issue reported by both men and women was the safety of women as a reason for restricting their mobility. After dark, women cannot be out of the house so they cannot go to the market to sell things as it would require them to be out after dark. One focus group from Kishoreganj reported that the market is not “women friendly” as women might collide with men or be pushed by men in that space. Because men are the only ones who can access the market, they have the primary role of selling goods, and participating in income generating activities. Both males and females reported Islamic and social rules as critical factors in determining their roles. Modesty and decency are tied to religious beliefs that require women to cover themselves and remain in the private sphere, whereas males do not have these requirements, enhancing their mobility and decision making capacity.

In Kishoreganj, the male focus group reported that since men have more education, they are the primary decision makers as they have gained knowledge and skills through their education that women have not. A religious leader in Gaibanda stated that parents do not see value in educating girls since they will leave for their in-laws after marriage. This reinforces the cycle of more education for males, and less for females. Additionally, because the woman enters the home of the husband’s family, home resources belong to her husband’s father and so his family retains control of those resources as well. Women’s ability to make decisions outside of the household is determined by their lack of ability to spend time outside of the home. Their ability to make decisions within the household is restricted by the idea that ownership of household resources is held by the husband’s parents. These ideals are the result of tradition and social norms, and are reinforced through the continuing of these ideals by each generation.

Gender Socialisation

The respondents were asked to discuss how the gender norms are learned and how they are enforced. Men and women highlighted that these social norms and expectations are enforced by parents, mothers and fathers in law, relatives; neighbours and they also learn from local arbitration processes and rulings. Those who abide by the rules and meet societal expectations are perceived as good people. Men noted that they do not want their wives to be subject of criticism so they also ensure the norms are enforced. If a woman do not follow the societal expectations she can fall victim to physical or verbal abuse from the husband; can be divorced, ridiculed or isolated by family and community members. A 50 year old woman narrates the pressure that a woman face both as a wife and as an in-law; “It is better to live under a husband’s subordination, but it is a distress to live under a son’s subordination”.

Desired Behaviour Changes/Role Models

Men in Kishoreganj highlighted that women are now gradually getting involved in community activities and meetings including participating in income generating activities. Due to improved levels of education

coupled with increased awareness from NGO programmes polygamy has reduced and men are valuing women's role in decision making; even if they do not give women all the freedom to access public spaces like markets. When asked about their desired changes, men in both Gaibanda and Kishoreganj reported that if they had more time, they would help with fetching water and caring for the children. In Gaibanda, women reported that if they had more time they would participate in income generating work and sewing, while in Kishoreganj women reported that they would do more household work.

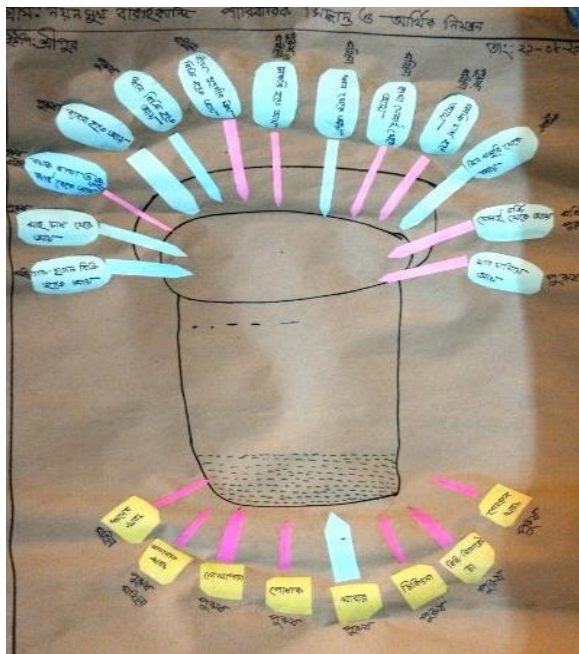


Figure 4: Drawing of Household Income and Expenditure

decisions on household income since they are the head of households and they earn most of the money. They consider themselves more knowledgeable, with a lot of experience than women and they have a god given role of leading the family. Men are the “shalish” or family arbitrators so its culturally and socially acceptable for them to make decisions. Men who consult their wives are considered as weak and are derided by their family members. Men in Kishoregonj highlighted their main sources of income which include growing and selling rice; catching fish; selling cattle; goats; providing day labour; work in garment factory; leasing land; repairing boats; planting fruit trees and selling fruits; provide transportation to people using the rickshaw. Men are mainly involved in agricultural production outside the home and have access to markets where they sell their produce.

Women from male headed households indicated that they would need permission from men before use of household income including the money that women would have earned. They highlighted that no

3.6 Intra Household Decision Making

The research team assessed household decision making mainly focusing on economic and financial decision making. To analyse the economic and financial decision making process, male and female respondents in their single sex groups were requested to discuss the “Leaky Bucket” tool and respondents listed the key sources of income for men and women; discussed income opportunities and household decision making on expenditure.

Financial Decision making

In both districts, men in male headed households agreed that they should be the ones to make decisions on household income since they are the head of households and they earn most of the money. They consider themselves more knowledgeable, with a lot of experience than women and they have a god given role of leading the family. Men are the “shalish” or family arbitrators so its culturally and socially acceptable for them to make decisions. Men

decision could be made by a woman particularly for personal purchases or purchase of household food items without the consent or advise of the husband. Men and women confirmed to the gender social norms of an “ideal” woman that she should never disobey her husband. Women in female headed household indicated having sole decision making authority over many household decisions and greater responsibility for a range of income generating activities.

Women face mobility challenges to engage in activities outside the home and interact with markets so their main sources of income are mainly confined to the homestead. These include rearing and selling chicken; ducks; goats; eggs; vegetables; selling dried cow dung cake; and sewing. Due to these limited opportunities, women have very less income which compromises their decision making authority at household level. Due to social norms that the husband is the breadwinner, the earnings for a woman are not considered as a major contribution to household income.

The focus groups discussions highlighted the most important and less essential expenditures for men and women. Household important expenditures include paying for education for children; purchase of agriculture input; paying for medical services; land filling and repairing of homes affected by flooding; clothing; buying food; transport and entertainment of guests. However the discussions revealed that women and mostly men are spending money on less essential expenditures. Women in their various FGDs raised the concern that men spend money in buying beer; cigarettes and teas from the local tea vendors. A woman from a female headed household from Kishoreganj mentioned that violence against women and household expenditure could be reduced if men stop buying intoxicating items like alcohol, cigarette, betel leaf and using money for gambling. “If men of this area spend BDT 40 per day on cigarette, betel leaf then at the end of the month it will be a lot of money spend. Also, a container of chewing tobacco costs BDT 12 which only lasts for 3 days.” Disagreements on use of household income commonly result in wife beating.

Desired Behaviour Changes

Many female respondents expressed the desire for greater awareness and community training on financial decision making so that decisions are made jointly between men and women. If both men and women decide together then the family income will increase and children will be educated. Men indicated that there is opportunity for them to adopt positive behavior change. Upon being asked where they will cut costs to increase household revenue, they indicated that they will cut the expenses for smoking cigarettes, beer and transport. If they had more money they would use it to send children to school and buy land to increase production.

Agriculture production and marketing decision making

The research team analysed the gendered roles in agriculture production and marketing using male and female focus group discussions. The research determined the roles that men and women play in the agricultural process from production of crops, storage, marketing and use of income.

Crop	Who is generally involved in production, storage and marketing of this crop?
Paddy	Men: Cultivate the land, apply fertilizer, weeding, threshing, watering, Sell the product at market and spend that money.
	Women: Women preserve the seeds, take the seed and fertilizer to the field, cut the paddy with men, then bring them to home

Jute	Men: cultivate the land, Sowing the seed, applying fertilizer, cut them, retting the jute, drying and bring them home, sell the product and spend that money.
	Women: take the seeds to the field, help in tying them together, Bring them home, Dry up the jute, Keep them at home, help in processing the jute
Vegetable	Men: Cultivate the land, Sow the seeds, weeding, Fencing, applying fertilizer, Apply pesticide, Harvesting, selling the production in the market and spend money.
	Women: brush the land, weed them and pluck the vegetables and cook them.
Wheat	Men: Prepare the land, Sow the seeds, weed the land, Apply fertilizer, Harvesting, Thresh them, Put them in a sack, Pest control, sell them in the market, and spend those money by themselves.
	Women: they weed the land, cut the crops with the men, thresh them, dry them and preserve them.

Market Information

Crop	Market Location	Distance	Modes of Transport	Who sells?		Who controls the earnings?	
				Women	Men	Women	Men
Paddy	Kamarjani	2 km	van auto rickshaw bicycle		✓		✓
	Doriapur	4 km			✓		✓
	Home	0 km		✓	✓		✓
Jute	Kamarjani	2 km	van auto rickshaw bicycle		✓		✓
	Doriapur	4 km			✓		✓
	Home	0 km		✓	✓		✓
Vegetable	Kamarjani	2 km	van auto rickshaw bicycle		✓		✓
	Doriapur	4 km			✓		✓
	Home	0 km		✓	✓		✓
Wheat	Kamarjani	2 km	van auto rickshaw bicycle		✓		✓
	Doriapur	4 km			✓		✓
	Home	0 km		✓	✓		✓

Gaibandha FGD for women

Based on the above and information that came from the discussions, communities rely on agriculture as a major source of livelihood. Upon harvesting of crops, they sell surplus produce and use the money to repay loans and buy necessary items for family including food; clothing, and paying education expenses for children. As indicated above, both men and women are involved in agriculture production and marketing with the men involved in cultivating the land, applying fertilizer, weeding, threshing, watering, selling the produce at the market and deciding on how the money is spent. Women are mainly involved in preserving the seeds, taking the seed and fertilizer to the field, cut the paddy with men, then bring them home for processing and storage. With regards to ownership and decision making of agriculture productive assets, men own land and they decide on how the produce should be utilised. Men make sole decisions on buying land or getting a lease as they believe that women lack knowledge and information. According to men's group in Kishoreganj, they decide on what to sell and when to sell the produce without requiring approval from women to do so.

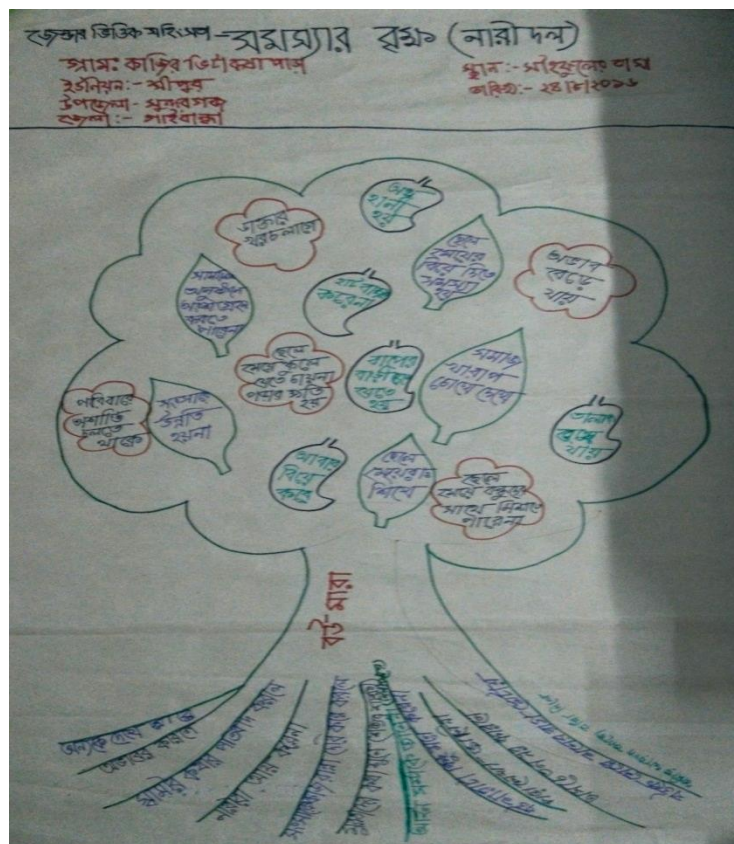
Due to social and cultural norms, men and women have different experiences on how they interact with the market. Women sell their produce mainly vegetables from home. According to a women's FGD in Gaibandha, women from male headed households have minimal access to the market, and they will require permission from men to go and sell at the market. However, women from female headed household have an opportunity to sell from the market with help from men in neighbourhood. When women sell paddy from home they usually sell for less prices and they get BDT 50-100 less of the expected selling price. Women are viewed as having less skills in negotiation and cannot bargain for higher prices like men do. The limited capacity of women to market their produce reduces potential income from their agricultural activities. Men on the other hand are free to pursue even far away lucrative markets and in turn realise much better returns than women. Because men control the marketing processes, they have more control of income realised. Women have limited control and decision making on household income.

According to an FGD group in Gaibandha, there is a market where women can sell their produce at Choker Bazar or market. The market is located inside the village and the environment is conducive for women. However women in Kishoreganj noted that the villagers are not aware of the concept of group marketing as they sell their produce individually.

Desired Behaviour Changes

Women expressed the desire to participate in marketing at local markets outside the home. Women feel that their limited participation in marketing of crops is a result of poor and gender insensitive market conditions including social norms that confine them to household domain. They feel that their interaction with bigger markets will increase their chances of controlling and deciding on use of income. They showed interest in participating in group marketing indicating that this will help them to increase their negotiation skills. Group marketing would also increase trust amongst family members. Women noted that they require training on agriculture production and market engagement and they need trainings that will facilitate joint decision making between men and women on control and use of household income. A 45 year old woman from a female headed household reiterated that, "If a market could be created for women in the locality, then this will help women to have their income."

3.7 Gender Based Violence



To understand the prevalence and trends of gender based violence (GBV), a GBV problem tree was used in discussion with male and female respondents. Drawing a tree on a flip chart, respondents discussed the root causes of GBV; its effects and consequences; and whether they are available services at community level to address GBV.

During the FGD held with both men and women from the two districts, it was acknowledged that violence against women and girls was a common phenomenon. It is rooted within the socio- cultural practices and norms of the society.

Types of gender based violence

Gender based violence has been recorded as common manifesting mainly as physical violence, psychological, economic; sexual violence and child marriages. Due to unequal power dynamics at both the household and

community level, women are unable to give their opinions or question their husband on an issue. In some instances, a husband lives separately from the wife, but the wife does not have the power to ask the husband without incurring violence. Women are threatened with being sent back to their natal homes. When there is a quarrel the wife is sent back to her father's house, which is a form of disgrace. Furthermore women's mobility is curtailed; she cannot go to her father's house whenever she wishes. She is expected to stay in purdah. The girl child does not have the same access to education as the boy child. She is normally withdrawn from school and forced to get married as young as 14 years of age. According to a woman's group in Gaibandha, socio-cultural norms disadvantage women. Feeding habits at household and community levels discriminate against women and girls. Men and boys are given priority; whilst women and girls are the last to eat. This affects their access to nutritious food. Men and boys are given priority when it comes to household food distribution. Women and girls eat last after serving men.

A combination of physical and economic abuse was noted during the discussion. One man from Kishoreganj said “If I don’t kill you by beating, I will kill you by not giving you money for expenses.” Physical violence in the form of beating is common in the community and considered a norm. Instances of sexual harassment were cited by women. According to Dulai, a 28 year old woman noted that during times of disaster, especially when a flood strikes, women use temporary structures as toilets and bathrooms. When taking a bath men peep through to see naked women. Women also indicated that when they visit the market they are publicly harassed and sneered at. Dowry payment has been used to justify violence in that women are expected to bring dowry, and failure to do that can result in both physical and psychological abuse.

Perceptions on causes for Gender Based violence

The causes of violence range from socio-cultural norms and practices, use of hegemonic masculinities, as well as economic factors. According to the FGD groups of women in both districts of Gaibandha and Kishoreganj women are susceptible to gender based violence because of their lower level of literacy, not having their own income and their subordinate position. Men perpetuate violence on women because they are “strong”, both socially and physically. Women become victims of violence because men are angry and grumpy and they are not expected to dispute the decision made by men. Women also tend to blame themselves and justify the violence; stating that a man’s words have more value. They can become victims of physical abuse if they do not finish cooking; fail to finish their household chores on time or complain to elders about the husband’s conduct. Women lack knowledge and awareness on legislation gender based violence, and as such gender based violence has been normalised.

Intergenerational relationships were also cited as a major cause for Gender Based Violence. There are certain expectations that come with marriage for the adolescent girl, taking care not only of the new husband but also the in-laws. Elderly women understand family rules and expectations of taking care of parent’s in-laws, cooking so they adhere to these expectations and there are less family troubles. They can adjust with the husband and faces less violence. However, the adolescent girl does not have the same knowledge and experience. “They have less knowledge and wisdom.” This creates problem between her and her husband and in-laws and escalates into fights, quarrels and then divorce.

Men’s perceptions on Gender Based Violence

According to men who participated in the focus group discussions, there are multiple factors that contribute to Gender Based Violence, one of them being women’s insubordination. Some of the reasons given were failure by women to pay the expected dowry; being disobedient and not listening to the husband; if a woman does not appreciate her husband’s work; age differences resulting in a wife being too young to satisfy the husband’s physical needs; not conforming to the norms and practices of purdah; unable to serve parents in law; and not listening and obeying the husband. One of the examples given by the men was “If a husband tells his wife not to visit someone’s house, but when he returns and he finds out that his wife has gone, then she will be beaten.” On their own part, men acknowledged that poverty, lack of education and intergenerational relations also contribute to gender based violence.

Effects of Gender Based Violence

Both men and women agreed that Gender based violence affects the family and community in different ways. When a woman is beaten, she fails to take care of the family, and this has a bearing on the family’s nutritional needs. Gender Based Violence in some instances results in loss of family harmony and the breakdown of the family. Some cases of Gender Based Violence have resulted in the death of the spouse, or separation divorce. “Wife goes away to her father’s house.” This affects the children who become de-facto orphans. In some cases women are seriously injured and become handicapped and whilst pregnant, women miscarry. Gender based violence has led to divorce and it takes away women’s confidence to join social clubs.

Children are also affected by this violence; some of the children drop out of school and behaves badly. For those young girls who are forced to marry at a tender age, they give birth to malnourished children and are too young to take care of the family. They are also ill-treated by their in-laws and elderly women as well as the spouse. The health of the adolescent mothers is affected because they are overburdened

with work. Some of these intergenerational relationships end up in divorce. Community members especially elderly women blame adolescent women for the violence and breakup of marriage.

Both the boy and girl child are affected by Gender Based Violence in different ways. When there is family breakdown, the girl child is forced to drop out of school and take over the mother's role. The boy child is not unscathed; he loses direction and respect for the father figure, leaves school and sometimes ends up being a perpetrator of violence as the father. Those men who perpetrate GBV are perceived as inherently bad by their neighbours. Men lose respect from both their families and communities.

Costs and Consequences of GBV

According to the groups, Gender Based Violence comes with a cost to the family. Families incur medical expenses as a result of Gender Based Violence. In some cases women end up seeking medical treatment or being hospitalised. They also incur costs for transport, mobile bills and legal services.

Institutions supporting GBV reporting

According to women FGD, if women are violated they first tell members of the in-law family for mediation. Cases of violence can be reported to the village head, or influential people, elders and leaders, to the Union council, the police and finally to the court if no amicable resolution has been reached. There are also institutions in both the two districts that deal with Gender based violence such as BRAC and POPI. BRAC, provides marriage counselling services to the couple and free legal aid to the victim.

Connections of GBV to Agriculture and Marketing

Homestead rearing of poultry, duck and vegetable production are usually done by women thereby limiting their mobility and has them stay in the purdah. They are not allowed to go and work in the field. Women and young girls do not have the freedom to visit markets for fear of sexual harassment. If a woman is alone men will harass her. At union council meetings, men with bad intentions try to keep or delay women for long time to try and force her into a sexual relationship.

Desired Changes

Despite the prevalence of different forms of gender based violence, men and women expressed a desire to have happy families free from violence. Respondents discussed a happy couple as one that has open communication; they respect each other's opinion; they consult each other, and the man does not make autonomous decisions. In Kishoreganj, Mahbub and Golshan was identified as a happy couple. Mahbub helps his wife with household chores including cooking, they consult each other in decision making; and there is no quarrel in their family. Most of the people in the community respect and admire this couple; but others view the men as weak.

To reduce the incidences of gender based violence, respondents suggested awareness raisings and trainings targeting men, women, youths, elderly people on violence against women and its effects; the importance of education and keeping girls in school; and work on improved access and retention of girls in school. Women highlighted that there is need to develop programmes that support them in income generating activities. Both men and women would like to see them having joint decision making.

3.8 Gender Division of Labor and Time Use

The Gender Analysis through FGDs looked at roles and responsibilities of men and women to determine the workload that each of them carry and implications of these roles and responsibilities on care,

productive and reproductive work. Separate groups of men and women used participatory daily activity chart tools during the FGDs to map out their daily activities. The following table shows time spent by men and women performing gender roles during the peak season. It is important to highlight that these roles do not change with the number of men and women in the household, what varies with the number of men and women in the household is the time spent performing tasks. A household with multiple men or women will spend less time performing the tasks as a result of sharing of responsibilities.

Figure 3: Example Activity Chart from FGDs in Gaibandha

Time of Day	Men	Adolescent Boys	Women	Adolescent Girls
5:00 - 7:00	Wake up Wash face Eat breakfast Go to field	Wake up Brush teeth Bathe Eat breakfast	Cleanhouse and courtyard Cook food Feed cows, hens and ducks Feed baby Take kids to school Cutting and filtering	Brush teeth Sweep Make bed Wash dishes Study
7:00 - 9:00	Work in field Return home to eat	Start studying (students) Go to the field (if not a student)	Breakfast Work in field Clean the house, Cut grass and give water for cows Tend to vegetables	Study Take a bath Eat rice
9:00 - 11:00	Rest Return to field	Go to school Work in field Eat a light meal	Sewing quilt Gather firewood Clean dishes Take bath Cook	Go to school
11:00 - 1:00	Rest Have water and betel leaf Back to work	Rest Smoke a cigarette	Feed Bathe Milk cow Feed hens and ducks Sew	School
1:00 - 3:00	Back home Take a bath Pray Give water to the cow Eat lunch Rest Return to the field	Lunch Pray Return to school or the field	Serve and eat lunch Clean dishes Feed cows	Rest Spend time with friends Attend class
3:00 - 5:00	Cut paddy and bring home Thresh paddy Rest	Rest	Lull kids to sleep Talk with others in leisure time Sweep	Attend class Return home Change dress Eat rice

	Clean paddy		Clean dishes Go to the market Feed cow	
5:00 - 7:00	Return home Take bath Feed cow Put cow in cow shed Go to market	Play games	Put clothes in order Teach daughters and sons Put cow in cow shed Prepare and cook food	Private tutor for study Return home Help parents work Take dry clothes from outside Wash dishes
7:00 - 9:00	Tea Back home Spend time with kids Eat rice Pray Go to tea stall	Study Go to market Hang out with friends Watch TV Drink tea and smoke cigarette	Wash dishes Eat dinner Take kids to bed	Take care of poultry Help with cooking Wash face Study
9:00 - 11:00	Talk with friends Return home Sleep	Eat dinner Watch TV Sleep	Sweep Go to bed Sleep	Watch TV Eat dinner Study Brush teeth Sleep

Based on the FGD discussions, in Gaibanda, males spend most of their time working in the fields doing agriculture production activities, with time for rest and socializing with others. The exception to this is adolescent males who are in school. They spend most of their time in school, but still have time for leisure activities. In contrast, adult women have responsibilities mainly within the household. At home, they are responsible for cleaning, cooking, and taking care of children. They are responsible for preparing food and providing anything needed for husbands and in laws as well. Women spend most of their time preparing meals and they cook three times a day. Adolescent girls have the same educational responsibilities as boys, but also have some household duties as well such as cleaning tasks and laundry. According to the daily activities, women work for 16 hours and rest for half an hour; and men work for 12 hours and rest for 3 and a half hours.

In contrast to Gaibanda, adolescent boys in Kishoreganj reported helping with some household activities such as taking care of younger children, and helping with feeding cows. Roles of men and women in Kishoreganj are similar to those in Gaibanda in that men largely are responsible for farming tasks, while women have roles within the household and taking care of animals and children. Adolescent girls spend most of their time at school, but have household responsibilities as well, and less time than boys for leisure activities.

Men in Gaibandha recognized that women comparatively have more tasks than men. One man said, "Men's work can be counted but women's work is numerous and not easy to count." Husbands are held in high esteem and based on women's perspectives, men need to be given more time for rest. Women noted that they inherited the gender roles and responsibilities from their parents and mothers in law

expect young women to keep themselves in veils and cover. Due to social expectations, pregnant and lactating women are expected to do all the household work just like any other women, in addition to taking care of the young children. She has to feed the baby frequently, change the quilt, and provide extra care when the baby is sick. Resultantly they do not get sufficient time needed for resting, breastfeeding and visiting health centres.

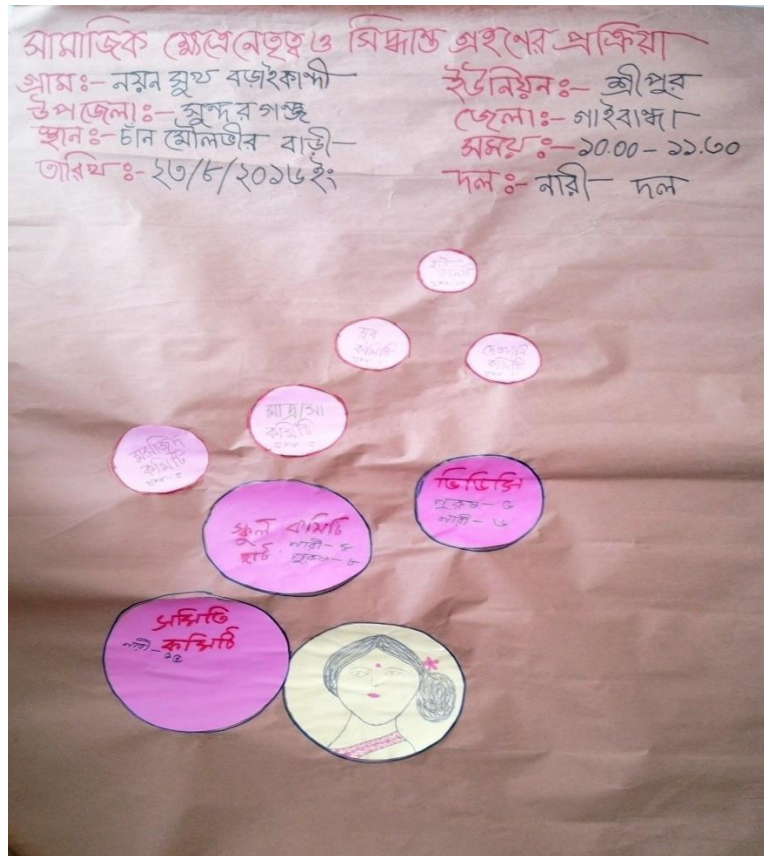
Gender roles and division of labour affect men's and women's participation in agriculture production and marketing; and resilience. In agriculture, women mostly get involved in harvesting and post-harvest activities at home. They are not much involved in marketing as they are expected to be confined at home. A man in Gaibandha noted that, "We are Muslims, women will collide with men in markets and it is not proper". Gender division of labour affects women's ability to cope with disaster. During disaster like flooding, women become more vulnerable and their workload increases. Despite the floods, women have to cook and prepare the expected meals in bad weather and conditions; and they have to collect firewood and mud stoves. It was highlighted during an FGD for women in Gaibandha that, "During time of disaster especially floods, husbands go to the shelter empty handed, and women carry the kids. Even pregnant women have to carry the luggage."

Desired Changes

Men and women shared a number of changes they would want to see in relation to gender equitable division of labour. Upon being asked if the gender division of labour could be balanced, men agreed indicating that they could help with fetching water, bringing firewood, taking care of children. Women highlighted that if more men assisted with household chores and caring for children, there will be reduced conflicts and quarrels and women will have more time to rest and feed the children. There are positive social norm changes that have been noted from male role models. Amzad a 30 year old and Khabir a 45 year old man highlighted that they assist their wives with household work. Their behavior is generally admired but they noted with concern that other men consider them as weak and subordinate to their wives which affects their level of confidence. Shahabuddin, a 42 year old man confirmed the existence of the social norms by saying, "If I am the one maintaining my wife, then she has to do my work."

3.9 Leadership and Public Participation

The research team analysed women's meaningful participation and leadership in community committees. A Venn diagram tool was used to facilitate discussion on the most important and significant committees; level of participation for men and women; qualities of a good leader; and obstacles to meaningful participation.



List the committees in order of importance (from MOST important (biggest circle) to LEAST important (smallest circle))	Percentage/number of men/women in the group?
1. Co-operative Group	1. Men - 0, Women - 5
2. School Committee	2. Men - 5, Women - 5
3. VDC	3. Men - 5, Women - 6
4. Madrasa (Islamic religion study school) committee	4. Men - 5, Women - 0
5. Mosque Committee	5. Men - 7, Women - 0
6. Youth committee	6. Men - 5, Women - 0
7. Dewani committee	7. Men - 8, Women - 0
8. Market committee	8. Men - 10, Women - 0

List the committees in order of HOW MUCH INFLUENCE WOMEN HAVE
(from CLOSEST circles to the women, to the FURTHEST circles from the women)

1. Savings Group
2. School committee
3. Village Development Committee (VDC)
4. Madrasa (Islamic religion study school) committee
5. Civil Committee
6. Mosque committee
7. Youth committee
8. Market committee

Most opportunities for women to participate in community leadership or decision making occur within committees. Women reported being able to join a few committees namely savings groups, the school committee, and the VDC. Savings groups are made up of women almost entirely, school committees were reported to have 33% women, and the VDC is composed of 60% women due to a government requirement. Committees that were ranked as the most important for the community by both males and females do not allow for female participation. These committees are for mosques, madrassas, and graveyard development. Women's ability to participate in committees is restricted by both tradition and social norms.

Qualities of a Good Leader

Focus groups of both men and women in Kishoreganj and Gaibanda agreed that a good leader is trustworthy, punctual, educated, has a good character and is helpful to all. Additionally, they stated that these qualities can be reflected in both males and females. However, there was also consensus that women intrinsically have qualities that handicap their leadership abilities. A local elite from Gaibanda stated that "women leadership is weak", and men in the Kishoreganj focus group discussion agreed that "women are born with half the knowledge and intellect". Males from the Gaibanda focus group added that males are decision makers, organizers, and deal with cash because they are more capable in these areas than women. In each of these discussions, the cause of women's lack of capacity was often linked to lower education levels. Women reported not having confidence to speak on many issues. The focus group of women in Kishoreganj agreed that leadership qualities are present in both men and women, but there are few women who men will listen to in that locality.

Obstacles to Meaningful Participation

While it was generally agreed that qualities of a good leader could exist in both men and women, it was observed that women are kept from full participation due to social and religious tradition, particularly in their membership in committees. A woman must gain permission from her family (husband and in laws) to take part in a committee, and then she must have the time to participate. Men do not allow women to take leadership positions within committees, so if they are part of one it is expected that they will remain silent and agree with others. Women expressed that they will remain silent especially if they do not feel they have the knowledge to comment on a certain topic. Additionally, women who do not speak against men are the ones who are often included in committees, because these decisions allowing women to join are made exclusively by men.

Religious tradition restricts women from taking part in committees that are deemed most important within communities namely mosque, madrasa, and graveyard committees. These committees are the most important because religion defines most societal decision making, and graveyards are seen as a final home for community members. Only men make up these committees, and the males of Kishoreganj reported that women are only included in committees where the government has required

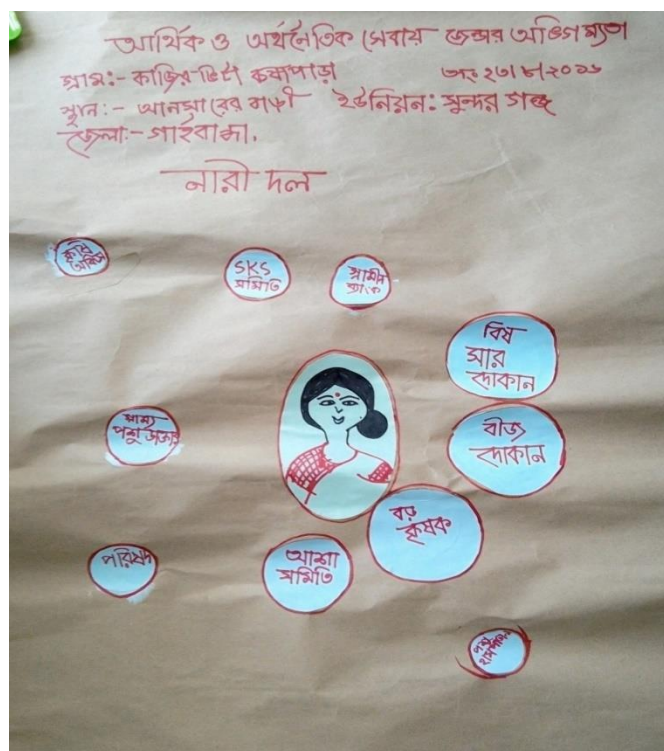
women members. Further, women's participation in committees is restricted by other societal norms. Women cannot breastfeed in public, cannot leave the home during menstruation, and cannot work while pregnant therefore restricting their participation in public events. In committees that require women's participation due to government laws, women reported saying they did not need to be present, and agreeing to support the decision of others who were present.

Mixed sex committees were reported to be fruitful only by female participants. The group of women in Kishoreganj stated that they would like to take an active role in community decisions, but lack the opportunity. Within the five mixed sex committees in their locality, women reported having no power. Males reported they did not feel comfortable with their wives interacting with other men. Men in Kishoreganj stated they would beat their wives if they saw them working with other men, and some men reported that they would be attracted to another man's wife if more mixed sex groups existed. Joyнал Abedin Akond said, if any men talks to my wife, I will break her legs." Suruj Ali said, "No such woman will be kept in the committee who raised voice over men."

Desired Changes

Women emphasised the need to have a conducive environment for them to participate in committees. They highlighted that they needed support from family members and training on leadership skills. One of the young man in a FGD for men, Al-Amin Manik noted that men needed training for them to support women leadership; for them to encourage women to speak and to address the negative social norms and gender stereotypes that act as an impediment to women's participation.

3.10 Access to Economic and Financial Services



Similar to the above tool on Leadership and participation, the research team used the Vern Diagram tool to identify the most important economic and financial services available to women and the challenges that women face in accessing these service institutions. The communities identified the following service providers, extension workers, Agriculture Office Village Veterinary Doctor, Livestock Officer, Social welfare, Youth Development; agro dealers and local traders Dealer Elongjuri, markets Elongjuri local market, financial institutions *Krishi Bank* in Kishoreganj District Grameen Bank and Rajshahi Agricultural Development Bank in Gaibandha, micro credit institution; SKS Council, TMSS office and ASHA office in Gaibandha and DSK in Kishoreganj district and Non-governmental organisations BRAC. Women in Gaibandha also identified large farm owners as providing critical services to enhance farmers' increased productivity.

Institutions and the services they offer

Agricultural office provides technical advice on suitable agronomic practices, crops, seeds, cultivation procedures, pesticide use and irrigation advice. The department also provides free seeds and fertilizer. Village Veterinary Services officer provides animal husbandry services to the community. They avail vaccination and treatment at a cheaper cost. Agro dealers have seed shops and women get high quality seeds. Whenever new type of seed is there, Agro dealers inform farmers. From fertilizer shop they get fertilizer as per their demand at right price. The agro dealers also capacitate communities on pest management. Financial Institutions include Rajshahi Agricultural Development Bank - provide loans at cheaper interest rate for agricultural activities. Grameen Bank- provides loan at an interest rate of 25%. If savings group member die then remaining loan is written off. And if the husband of the member dies the member is given tk1500 for immediate expenses. Union council office; provides loans for business. They also provide vouchers for seeds.

Micro credit like SKS Foundation encourages communities to form groups. They provide loans to farmers as well as capacitate them. SKS foundation gives preference to women farmers, improving their access to credit. Through DSK micro credit women are able to access credit facilities to enable them to engage in chicken/duck/cow/goat rearing and homestead vegetable production. Other than credit, DSK also raises community awareness on health, sanitation and education. TMSS: encourage community to form groups and they also provide loans. ASA office gives loan at an interest rate of 25%.

Organizations working with women

Women are mainly working with micro finance institutions and government departments and they are able to access credit without collateral or land deed from BRAC and DSK. They also build community capacity on health, sanitation. The credit program is operated through weekly/monthly installment. Women's access to finance has enabled them to venture into business and other IGAs such as small livestock production, homestead vegetable production and tailoring etc. DSK also give agricultural loans. Women are also able to access loans from ASA, however the amounts are lower, and offices are located at a physical distance.

Financial Institutions such as Krishi Bank and Grameen Bank avail long-term credit facilities, but they require collateral, in the form of the legal paper of lands (land deed). Rajshahi Agri. Development Bank: provide loan facility to rich or middle class farmers and do not give any loan to landless farmers. Apart from private institutions, women also access loans and training from Social Welfare. The department gives more time for loan repayments at a lower interest rate. Youth Development provides training on sewing, rearing chicken/duck.

In Gaibandha, women are able to access seeds, fertilisers and agriculture implements on credit. Women are also able to have access to extension services, from Sub Assistant Agriculture officer (SAAO). Communities are able to access the services of service providers once or twice a month. As for financial institutions such as the Grameen Bank, they are able to access services every week, while withdrawing the savings. Communities regularly visit the seed, fertilizer and insecticides stores. The communities have a cordial working relationship with the service providers. Agro dealers treat their regular customers well. When a woman goes to that shop, the shopkeeper treats her well and gives her the service quickly. They show respect for women in accordance to the socio-cultural norms, and serves them quickly so that they can go home. Credit Institution, ASA, SKS Foundation, Grameen Bank, TMSS's personnel regularly comes to the field to provide support to men and women.

Challenges Faced by Women

The Agriculture Office and Animal Hospital for Gabbadhani are not located closer to some of the villages; this has made it difficult for women to access the services of the extension workers. They only access the services of the Veterinary office when he visits the village or he is called. Agricultural office service is not up to the mark as they have less manpower. Agricultural officers are located far from the area this make it difficult for women to access the services due to the restrictions imposed on them. Seeds shop/Fertilizer shop give less importance to those who buy less in quantity. Poor people buy less so they are not treated properly. Union Council's relationship with farmers and especially women is questionable. Allegations of corruption and sexual abuse were leveled against the council. According to both men and women, for one to be able to get service from Union Council they have to bribe them. Furthermore it is alleged that they *"Don't behave well with poor women and they don't accept women as a farmer"*. If women want to access services, they then have to go through their male relatives.

People have mixed feelings when it comes to women entrepreneur. There are those who object to women working outside the home because of their religious prejudice. According to Monowara, women who work outside the home are castigated as evil. According to Monowara "if women go outside to work as entrepreneurs then the community people start back chatting that Mr. "X" wife has become bad, she has no cover." However they are those who are appreciative of enterprising women.

Women who engage in selling and marketing face public harassment and are looked down upon. They are vilified by community, According to, Ajinur "People sneer at women, tell them that they are not properly dressed." Elderly of the community don't like it at all. According to Nasima, "Husband obstructs them to go outside and say- why would you go as I am still here." (Gaibadha) It is far more acceptable to go to the market to buy personal stuffs than to sell. Generally the service providers provide help and useful information to women. However, women are not comfortable to engage with a few of these service providers as they fear being sexually abused. "When union council distribute seeds, we need to go a couple of times. After 2 to 3 days of going there, then we can get them. Men do not face much trouble." Men do not face the similar problems as women. It's socially acceptable for men to move freely. Men are able to establish networks as they visit the markets frequently.

Other challenges that women face are they are unable to sell their products at the market easily. Sometime it is hard to find rickshaw or van at the right time. Men can take the product on the cycle and go to those market but women cannot. Due to the fact that women sell their products from home or in the local area women don't get fair price for their products.

Desired Changes

At present there has been a lot of change in the perception of women working or doing business outside the home. This is as a result of people getting educated, exposure from the media, witnessing women working outside (role models), seeing the benefits of women's participation in the public space and women participating in different samity (community groups specially savings and loan group).

Women believe that their participation in agriculture, business and income generating activities has increased at present time compared to the past. Previously women only worked at home and men worked at farm. Presently, women are involved in agriculture, business and income generating activities (sewing/tailoring) in the village. For e.g. Sheuli, Jesmine has grocery store, Mobia and Lucky do tailoring. The materials that they use and equipment are brought by their father and husband.

Women would like to see family and community being supportive; women's work and contributions to be appreciated; women to move freely without fear; creating employment opportunities for women, men and women working together in income generation; and that government and non-government institution should be increased. These changes could happen by increasing the awareness among the family members and community people and building capacity of women.

The researchers used the access and control profile tool to understand control and ownership of resources and assets by men and women.

[illegible]

Resources/Assets	Access To		Control Over		Who benefits from the output of the resources?
	Men	Women	Men	Women	
Land	✓		✓		Women and men
House	✓	✓	✓	✓	Women and men
Trees	✓		✓		Men
Livestock (Cow, Goat)	✓		✓		Men
Poultry (Duck, Chicken)	✓	✓	✓	✓	Women and men
Ponds	✓		✓		Women and men
Rickshaw/Vans	✓		✓		Men
Auto Rickshaw	✓		✓		Men
Sallow machine	✓		✓		Men
Sewing machine	✓	✓	✓	✓	Women and men
Cycle	✓		✓		Men
Television	✓	✓	✓		Women and men
Furniture	✓	✓	✓		Women and men
Bed	✓	✓	✓		Women and men
Income of men	✓		✓		Men
Income of women	✓	✓	✓		Women and men

FGD for men; Gaibandha

Gap between men and women in access to and control over household and community resources

Based on the information gathered, men have access and control over most of the family assets and resources. Of the 16 resources identified by the men's group in Gaibandha, men have access to all of the resources and women only have access to seven of the assets. Whilst men have control over all of the assets women have control of only 3 assets. The land which is the main productive asset is owned and controlled by men. The deed of the land is usually registered in the man's name. Women's control of assets is only limited to a few household items that include poultry, sewing machine furniture, tube-well, and jewellery. Men and women also have differential access to benefits. However men indicated that both men and women benefit equally from the proceeds. An example was given that if they get 400 kg of paddy from the land, then both men and women can benefit from that. They also indicated that money that comes from selling of that paddy will be spend for the benefit of the whole family.

Women cannot go to the community market due to socio-cultural constraints. Since chicken, ducks, cows and goats are sold in the market, men end up having control over the proceeds. They control or decide on how the money should be used. In a patriarchal society, inheritance passes through the male line, Men's ownership of property is because men are the ones that inherit property from their fathers and will need to pass on to their sons. One men felt that it was men's right to enjoy their fore father's wealth.

There are disparities over access and ownership of resources. Men noted that the distribution was not balanced and fair. Whilst men noted the disparities, they did not propose a redistribution of the said resources. According to Abdur Rahim Mia, a 55 year old man, "If women have control of more resources then they will become 'Dewani' or they will get out of control". Women belong inside the house and they should remain there."

Women have limited access to the Mosques because of religious beliefs and they are not allowed to enter into mosque because they menstruate and hence are considered unclean. Further, they are excluded from being Mosque committee members. However, women participate in other fora such as school meetings.

Reasons for the gap and effects

There is gap between men and women's access and control over resources. According to the groups, access and control of resources is determined by culture. "If this custom is violated, it will cause quarrel and create domestic unrest. "Furthermore the men indicated that women are coming from another family. The resources belong to husband's father. So women have less right over them. Patriarchy is a determining factor. According to one of the women, men have more power because they are "men." Women do not own much property as compared to men. Men are the ones who make decisions both at home and community level. Momotaj, a 30 year old woman indicated that, as women they have not been exposed to the public. Men earn the money so they should own and control the property and money" Women. This was also brought up by men's groups who pointed out that they earn more money than women, hence should have the deciding role.

The socio-cultural norm that keeps women in the purdah is also a contributory factor to women's limited access to land and markets. Women do not have access to and control over field and *haor* (cultivable land). Women stay at home and assist with threshing, drying, storing done at home. The group however noted that these disparities between men and women over access and ownership of resources affect family life. It creates conflict within the home. Sometimes because of this the situation gets so bad that they divorce. It was also observed that because men have limited understanding of women's needs and concerns, men have less interest in investing in health and do not give much importance to women's desire.

Women are involved in agriculture production for example- preserving the seeds, collecting the seeds, growing vegetables threshing paddy, drying paddy, steaming and rearing cow/goat/chicken/duck. However they do not have control/ power over the proceeds or money from the sale of the products. The husband decides on when to sale as well as the use of the money. According to women from Kishorejang, men do not consult them, when it comes to disposing of assets. Women at community level access loans in their names; however they do not have control over the use of the money. Feeding practices at community are favourable to men. Men eat first before women. Women are expected to serve men first ensuring that they get enough food then women will eat later. This is socially and

culturally acceptable. The pregnant and lactating mother cannot take additional supplementary food if they want because they do not have money. Men earn the money and they are the head of the family, the family is run based on men's decisions.

Desired Changes

While men clearly indicated that they did not want the current situation to be changed, women expressed the desire for changes in a number of areas. The need for them to engage in income generating activities; having joint decision making over disposal of family assets; increased involvement of women in selling of goods at the market; improved access to education for women; and valuing women's work. A young men aged 28, Ziaru, raised a concern that women need more access and ownership of resources; and he noted that it is a challenge because men do not allow that to happen hence the need to engage men on this matter.

5. CONCLUSIONS AND RECOMMENDATIONS

The gender analysis findings described above reveal that, despite a positive trajectory of change towards more equal gender relations and opportunities for women in the communities, deep-rooted socio-cultural gender biases and discriminatory practices threaten the equal participation and equitable outcomes for men and women across all of the Purposes of the SHOUHARDO III program. For purposes of effective programme planning and effective gender integration, SHOUHARDO III should consider adopting the below recommendations:

1. Gender Based Violence

Threats of violence whether physical, sexual, economic and sexual exploitation are a common reality in the lives of women that cannot be ignored by the SHOUHARDO III program. Violence underlies and upholds all gender-power inequalities, with tangible and serious consequences for food security, health, and resilience, as well as social justice. Gender Based Violence affects everything from women's ability to attend community meetings or voice their opinions in household decisions. Program implementers must be aware of the hidden influence of GBV in decision-making processes and be prepared to critically examine outward statements that all decisions are taken 'jointly.' SHOUHARDO III should consider conducting couple dialogues that promote active listening and open and assertive communication. Implementers should leverage on existing legal laws on gender based violence by raising awareness on the causes and consequences of gender based violence; and addressing the deep rooted social norms, cultural values and religious practices that fuel violence. SHOUHARDO III should raise awareness on the existing community legal services; reporting structures; and should work to strengthen linkages with the already existing NGOs working on GBV; ensuring that they support the development of an effective GBV referral pathway.

2. Gender Socialisation

SHOUHARDO III should intensify efforts to address the underlying entrenched negative social cultural norms that affect the project outcomes. There are some common beliefs that women should remain confined in the domestic sphere thereby hampering their movements and involvement in outside activities. The ability for women to participate and access public services

is the foundation for meeting any other project objective on food security. Limited mobility by women affects programme outcomes in that women will not have access to training, extension services; and public places including markets. Socio-cultural norms related to feeding practices negatively hamper nutrition outcomes of the programme. Feeding habits at household and community levels discriminate against women and girls. Men and boys are given priority when it comes to household food distribution; whilst women and girls are the last to eat. Women of child bearing age and adolescent girls are mainly affected in that they will have limited access to nutritious food. To address the negative social cultural norms, SHOUHARDO III should adopt working strategies like the Social Analysis and Action; a community participatory tool that catalyse a process of exploration and reflection to facilitate individual and community actions that support more equitable social and gender norms.

3. Role Model Men or Male Champions

One of the key findings from the study is that despite the existence of gender discriminatory practices both at household and community level; some community men are practicing; whilst others have the desire to adopt gender equitable behaviours. Men reported that they assist their wives with household chores and childcare and some openly condemn acts of violence against women. When asked about their desired changes, men in both Gaibanda and Kishoreganj reported that if they had more time, they would help with fetching water and caring for the children; and that they could cut expenses for smoking cigarettes and beer and use the money to send children to school. The SHOUHARDO III programme should identify; train and work with these positive role models to influence behavior change. The programme should deliberately support and complement men who use their power positively for gender equity and work with them as advocates to reach out to other men.

However men openly highlighted the challenges that they face in an attempt to effect gender transformation. Men who assist with childcare were perceived to be under the influence and control of their wives thereby inviting derision from other men. Although the intention is for men to challenge other men to support women's empowerment and transformation of gender roles, these efforts involve significant risk to men's standing in society and their positions of power. As part of male engagement strategy, the SHOURHARDO III implementers should constantly provide skills and support to male champions so that they are highly empowered to be able to identify and deal with opposition and criticism. In the face of entrenched cultural practices, men would need more support and reinforcement over time.

4. Gender Division of Labour

The study has revealed that women and girls are overburdened with work especially with reproductive roles such as cooking, washing and sweeping; resulting in them having limited time to rest and engage in economic activities. Work between men and women is clearly defined and divided along gender lines with women mainly involved in childcare and household chores; whilst men are involved in agriculture activities and marketing outside the home. This gender disparity in gender division of labour has repercussions on the programme in that women of child bearing age have limited time to breastfeed; visit health facilities; limited time for rest and leisure; and are constrained on time to engage in economic activities including IGA outside the home. SHOUHARDO III should address women's workload through promoting labour saving technologies such as high efficiency cook stoves to enable women to manage efficiently their multiple roles and responsibilities. However, the technologies need to be tested to ensure applicability within the context. The programme should promote the adoption of mechanized

technologies for agriculture production, processing and storage with women being supported to engage in agriculture production outside the home. For purposes of ensuring sustainability of programme interventions, SHOUHARDO III should consider promoting gender transformative behaviours by adopting a male engagement strategy. The strategy should work to engage men in community male dialogues aimed at promoting sharing of household tasks and childcare responsibilities; amongst other gender equitable behaviours. Male gender champions should be trained and supported to lead dialogues; and the programme should ensure that male engagement activities are synchronised to the women's empowerment outcomes.

5. Participation and Leadership in Public Sphere.

Some of the positive findings of the gender analysis are the degrees of influence women have over certain community bodies that include savings groups, schools development committees; and VDCs. It is important to note the role of Government policy in ensuring women's participation in groups thereby giving them visibility and access to community conversations and decisions. However, the quota from Government did not manage to guarantee women's meaningful voice and confidence. Women face social barriers for them to participate in committees and take up positions of leadership. Women reported that they needed permission and approval from husband or inlaw for her to take part in committees. For SHOUHARDO III to achieve its set targets, equitable participation of men and women in all structures should be a prerequisite. Many of the important and influential committees are male-dominated, for example a marketing committee in Kishoreganj was reported to have 10 men with no woman representation. SHOUHARDO III implementers must be aware of and confront the invisible gender-power dynamics that govern how people are selected and who participates in community committees. The programme should take seriously women's experiences that some group members may sexually assault women who seek to participate. Based on women's desired changes; SHOUHARDO III should not only focus on ensuring gender parity in committees; but should work towards influencing meaningful participation of women so that women influence decisions that affect their lives. SHOUHARDO III should build the capacity of women in leadership skills, confidence building and assertiveness. The programme should support women in balancing the demands of public leadership and their multiple roles.

6. Control of Resources and Assets

SHOUHARDO III should strive to economically empower women farmers for them to engage in production of high value crops outside the home and build support to women for improved household food security. Women should be supported to engage in Farming as a Family Business with equal access to agricultural inputs; credit facility and market information. Women expressed the desire to participate in marketing outside the home. They feel that their interaction with bigger markets will increase their chances of controlling and deciding on use of household income. SHOUHARDO III should support the establishment of gender sensitive or "women friendly" markets and auctions. Women feel that their limited participation in marketing of crops is a result of poor and gender insensitive market conditions as they fear to collide with men or be pushed in these spaces. The programme should deliberately target women to be part of producer/farmer groups and should promote group marketing which will help women to interface with markets as a group thereby increasing their confidence and negotiation skills.

SHOUHARDO III should promote women's acquisition of high value assets. Whilst the programme is working towards ensuring increased household assets and resources, women can

only benefit from this intervention if they are able to control resources. The domination of control of productive assets by men leaves women vulnerable and their ability to cope and respond to disasters is curtailed.

7. Decision Making and Financial Control

The study revealed that women have limited household decision making power such that in agriculture production, men decide on what to sell, when to sell and how the agriculture produce should be utilized. Women indicated that they would need permission from men before use of household income including the money that she would have earned. The achievement of SHOURHADO III outcomes on food security are hinged on households being able to earn and effectively use the income. In order to ensure that women do play an important role in financial decision-making and that use of incomes will meet the needs of all household members effectively, SHOURHADO III should pay attention financial management and decision-making. Conversations around these topic areas should be integrated into all training sessions.

8. Gender and Disaster Risk Management

The SHOUHARDO III needs to ensure that there is equitable participation, leadership and decision making of men and women in disaster and risk management systems. The study revealed that women are affected disproportionately and are more vulnerable to disasters. A 28 year old woman noted that during times of disaster, especially when a flood strikes, women use temporary structures as toilets and bathrooms. When taking a bath men peep through to see naked women. The study also noted gender division of labour affects women's ability to cope with disaster. During a disaster like flooding, women become more vulnerable and their workload increases. Despite the floods, women have to cook and prepare the expected meals in bad weather conditions; and they have to collect firewood and mud stoves. The SHOURHARDO III Disaster Risk Management plans should be able to address the differential needs of men and women as part of preparedness; mitigation and response to disasters.

9. Learning from previous DFAP programmes

SHOUHARDO III has an opportunity to learn and build on the successes of previous programmes including the SHOUHARDO II programme. The EKATA model from SHOURHADO II could be adapted and replicated although there is need to strengthen it to go beyond focusing on violence against women and early marriages. The EKATA groups could be used as entry points to facilitate equitable and meaningful participation of women in producer and marketing groups; Disaster Management committees and health and nutrition programmes.

6. APPENDICES

○ List of Focus Group Discussions

Location	Participant Gender	Topic	# of Participants	Age Range of Participants
Kishoreganj	Male	Body Mapping	10	29 – 70
Kishoreganj	Male	Daily Activity Chart	10	37 – 58
Kishoreganj	Male	HH Decision Making & Financial Control	10	30 – 60
Kishoreganj	Male	Access & Control of Resources	10	30 – 65
Kishoreganj	Male	Access to Financial/Economic Services	9	22 – 65
Kishoreganj	Male	Leadership & Public Decision Making	10	23 – 65
Kishoreganj	Male	GBV Problem Tree	8	18 – 65
Kishoreganj	Male	Gender Roles in Ag. Production	10	25 – 72
Kishoreganj	Male	GBV Problem Tree	10	21 – 68
Kishoreganj	Female	Body Mapping	10	40 – 65
Kishoreganj	Female	Daily Activity Chart	10	30 – 50
Kishoreganj	Female	HH Decision Making & Financial Control	10	23 – 60
Kishoreganj	Female	Access & Control of Resources	10	32 – 50
Kishoreganj	Female	Access to Financial/Economic Services	10	26 – 47
Kishoreganj	Female	Leadership & Public Decision Making	10	28 – 55
Kishoreganj	Female	GBV Problem Tree	10	30 – 45
Kishoreganj	Female	Gender Roles in Ag. Production	10	28 – 50
Kishoreganj	Female	GBV Problem Tree	10	20 – 60
Kishoreganj	Adolescent Boys	Daily Activity Chart	8	12 – 18
Kishoreganj	Adolescent Girls	Daily Activity Chart	10	10 – 18
Gaibanda	Male	Body Mapping	10	18 – 69

Gaibanda	Male	Daily Activity Chart	11	25 – 55
Gaibanda	Male	HH Decision Making & Financial Control	10	20 – 69
Gaibanda	Male	HH Decision Making & Financial Control	10	20 – 72
Gaibanda	Male	Access & Control of Resources	10	22 – 57
Gaibanda	Male	Access to Financial/Economic Services	10	24 – 65
Gaibanda	Male	Leadership & Public Decision Making	10	30 – 69
Gaibanda	Male	GBV Problem Tree	10	18 – 65
Gaibanda	Male	GBV Problem Tree	10	22 – 69
Gaibanda	Male	Gender Roles in Ag. Production	10	35 – 69
Gaibanda	Female	Body Mapping	10	28 – 40
Gaibanda	Female	Daily Activity Chart	10	20 – 50
Gaibanda	Female	Access & Control of Resources	10	30 – 50
Gaibanda	Female	Access to Financial/Economic Services	10	18 – 40
Gaibanda	Female	Leadership & Public Decision Making	10	28 – 60
Gaibanda	Female	GBV Problem Tree	10	25 – 40
Gaibanda	Female	Gender Roles in Ag. Production	10	25 – 56
Gaibanda	Female	GBV Problem Tree	10	25 – 45
Gaibanda	Adolescent Boys	Daily Activity Chart	10	16 – 20
Gaibanda	Adolescent Girls	Daily Activity Chart	10	12 – 15

○ **List of Key Informant Interviews**

District	Title
Gaibanda	Assistant Upazila Statistical Officer
Gaibanda	BRAC Field Officer of Legal Activities
Gaibanda	Imam from Mia Bari Jame mosque
Gaibanda	Local elite
Gaibanda	Medical Officer
Gaibanda	Upazila Women Affairs Officer
Gaibanda	Upazila Agriculture Officer
Gaibanda	Woman Representative of Sreepur Union Parisad Council
Gaibanda	Religious Leader
Kishoreganj	Additional Deputy Director, Dept. of Agricultural Extension
Kishoreganj	District Women Affairs Officer
Kishoreganj	Chairman – Elongjuri Union Parisad Council
Kishoreganj	Local elite
Kishoreganj	Upazila Health and Family Planning Officer
Kishoreganj	Upazila Women Affairs Officer
Kishoreganj	Upazila Agriculture Officer
Kishoreganj	Upazila Nirbahi Officer
Kishoreganj	Woman Representative of Elongjuri Union Parisad Council