
CHAR DEVELOPMENT AND SETTLEMENT PROJECT - III

চর উন্নয়ন ও বসতি স্থাপন প্রকল্প-৩

BANGLADESH

**GENDER RELEVANT PROJECT INTERVENTIONS
&
IMPACT ON THE POSITION OF WOMEN**

Technical Report No. 4

Prepared by:
Roos M. Helmich
Gender Associate Professional Expert

November 2009

Euroconsult-Mott MacDonald

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List of abbreviations

BWDB	Bangladesh Water Development Board
CDSP	Char Development and Settlement Project
DAE	Department of Agriculture Extension
DANIDA	Danish International Development Assistance
DPHE	Department of Public Health Engineering
DTW	Deep tube well
DUS	Dwip Unnayan Sangstha
EKN	Embassy of the Kingdom of the Netherlands
FD	Forest Department
FF	Farmers Forum
FFS	Farmer Field School
FLI	Field Level Institution
HASI	Homeland Association for Social Improvement
HRLE	Human rights and legal education
HYV	High Yield Variety
LCS	Labor Contracting Society
LF	Local Facilitator
LGED	Local Government Engineering Department
MoL	Ministry of Land
NFPE	Non-formal primary education
NGO	Non-governmental organization
N-RAS	Noakhali Rural Action Society
O&M	Operation and maintenance
ORS	Oral Rehydration Solution
RFLDC	Regional Fisheries and Livestock Development Component
SFG	Social Forestry Group
SSC	Secondary school certificate
TA	Technical assistance
TBA	Trained birth attendant
TK	Taka
TUG	Tube well user group
UP	Union Parishad
UPOMA	Unnayan Parikolpanay Manush
VGD	Vulnerable group development
VGf	Vulnerable group feeding
WATSAN	Water and sanitation
WMA	Water Management Association
WMG	Water Management Group
WMO	Water Management Organization

Glossary

Bahini	Local gang members
Char	Newly accreted land
Khas land	Government owned land
Khatian	Official document showing title to Khas land
Paisa	Cent
Shalish	Traditional and informal court of mediation
Union Parishad	Local government institution in rural Bangladesh

Executive summary

The Char Development and Settlement Project III is a multi-sectoral and multi-agency project located in the coastal zone of South-eastern Bangladesh, which aims at improving the economic situation and living conditions of the char people in a sustainable way. The project's poverty alleviation efforts are primarily directed at the poorest segments of the population.

CDSP-III's concrete development initiatives are for the most part implemented in Boyer Char; an area of 6.600 hectares which is home to around 8.600 households (42.500 people). The empolderment of this area will be completed in the course of 2010 and internal infrastructure – such as rural roads, bridges, cyclone shelters and deep tube wells – has been constructed. Furthermore, the polder and foreshore area are afforested and suitable agricultural technology has been promoted among char settlers. Field level institutions (FLI's) – like Water Management Organizations (WMO's), Farmers Forums (FF's) and Social Forestry Groups (SFG's) - have also been established, in order to ensure people's participation in the project. Another major poverty alleviation strategy of CDSP-III is the allocation of Khas land to the often very poor and vulnerable landless households. This is intended to benefit them by significantly broadening their asset base and – consequently – securing their livelihoods.

CDSP-III is funded by the Government of Bangladesh and the Government of the Netherlands. The project is sponsored by the Ministry of Water Resources of Bangladesh and implemented by six government agencies (BWDB, MoL, LGED, DPHE, FD and DAE). The BWDB is the leading agency and coordinates the activities of all government agencies involved in the project. CDSP-III's technical assistance (TA) team provides support and assistance to the aforementioned agencies, and monitors their quality control measures.

Besides the different government agencies and CDSP-III's TA-team, NGO's are also involved in the development of Boyer Char. Five local NGO's – coordinated by BRAC - implement an extensive development program, which is complementary to and mutually supportive of the program of CDSP-III.

The aim of this report is to provide insight into the gender relevant project interventions of CDSP-III and the impact of the project on women's empowerment and position. Both women's material and immaterial position are considered. Furthermore, the report aims to make a preliminary assessment of the sustainability of the changes in women's position due to CDSP-III.

For this report, project documents and other relevant literature were examined. Furthermore, interviews were conducted with TA-team members and representatives of all involved government agencies and NGO's. Extensive field work was also conducted in the project area. Focus group discussions were organized with members of FLI's, NGO groups and a female Labor Contracting Society (LCS). In addition, a courtyard meeting for women was arranged and two land hearings were attended. In total, around 225 people in Boyer Char (45 men and 180 women) participated in focus group discussions. In addition, a small group of female project beneficiaries were subject of case studies, in order to obtain detailed insight into processes of change and female empowerment due to development interventions. Last but not least, three focus group discussions were organized in CDSP-I and II areas, with the purpose of comparing the impact of different types of interventions and understanding CDSP's progress through time

regarding effectively addressing gender issues. The collection and analysis of the different sorts of qualitative information altogether have resulted in the publication of this Technical Report on gender.

As a multi-agency and multi-sectoral project, CDSP-III has proven to be a very complex and comprehensive development project. It coordinates the activities of multiple government agencies, works together with several NGO's and is dedicated to a wide range of topics. Gender is a prominent cross-cutting theme and – hence – receives ample attention in the project's efforts to bring about valuable and sustainable processes of change and development in Boyer Char.

CDSP-III aims to ensure equal benefits for men and women and fights for the improvement of women's overall condition and position. This is deemed important, as women are among the poorest of the poor and often find themselves in an extremely dependent, disadvantaged and vulnerable position. They lack income-earning opportunities and usually depend on men for the survival of themselves and their families. Furthermore, women in Bangladesh are characterized by a low nutritional status and very high workloads, and are often deprived of proper health care and education. Especially women's reproductive health is dire and puts their lives in serious danger. In addition, women folk is generally excluded from ownership of property – especially land – in their marital home and denied access to their parental property. They usually lack decision-making power – in the private as well as public sphere – and have very little personal autonomy. Women are severely restricted in their mobility and often victims of violence, discrimination and oppression. As a result of the aforementioned factors, women folk is characterized by a downgraded social status in comparison to men folk and often experience severe suffering, misery and hardship in their lives.

The profound gender inequalities and women's disadvantaged position constitute an important rationale for CDSP-III's focus on gender issues. Furthermore, gender inequality poses a major impediment to achieving development that is sustainable. For these reasons, CDSP-III aims to mainstream gender issues and concerns into all project activities and at all levels, and is committed to improving women's overall condition and position. Important in this regard is the active involvement of both men and women in the project's efforts to improve the economic situation and living conditions of the population settled in the chars

As mentioned above, a core activity and poverty alleviation strategy of CDSP-III is the allocation of Khas land to landless households. It is the first and – up until now – only project in Bangladesh where women's name is being put first on the official land title. Usually the land title is provided in the name of both spouses, listing the husband first. By putting the women's name first, CDSP-III aims to increase their power of ownership. This is of crucial importance considering the fact that women are usually deprived of land in their marital as well as parental home. As a result of CDSP-III's efforts, the women of Boyer Char now enjoy prominence and recognition concerning their land rights, which is highly exceptional within the context of Bangladesh. This is intended to contribute to an improvement in women's overall condition and position.

Another activity of CDSP-III aimed at improving women's often dire situation is their inclusion in FLI's. The project strives for female participation in more equal numbers compared to men, as well as their active participation in FLI's. Important in this regard are the affirmative actions taken by project staff. Women's increased participation in FLI's is expected to increase

their benefits from the project and – ultimately – improve their overall condition and position, creating a more gender balanced and equal society. Today, women constitute 47% of Water Management Groups (WMG's), 21% of FF's and 37% of SFG's. Furthermore, they make up 10 to 20% of LCS's. Although these numbers are not yet equal to men, they represent a major improvement compared to before and to other parts of the country, where these groups are usually male-dominated. In addition, women have become more vocal and exercise more influence on decisions taken by FLI's.

Furthermore, support is granted to an extensive development program implemented by five local NGO's. The NGO's work exclusively with women and direct their efforts towards achieving more gender equality through the empowerment of women. The NGO development program consists of nine components: Group formation and savings management, Health and family planning, Human rights and legal education (HRLE), Palli Samaj, Poultry and livestock, Social forestry, Homestead crop cultivation, Disaster management and Water and sanitation. Nowadays, over 8600 women are member of an NGO group, which represents almost 100% of all female settlers in the project area. This implies that nearly every woman in Boyer Char has benefitted of being a NGO group member.

Last but not least, CDSP-III aims at raising community awareness concerning women's disadvantaged position, rights and needs. Important in this regard are the gender trainings for FLI members, courtyard meetings, women's desks and events on special occasions such as International Woman's Day. These efforts are in addition to the HRLE and Palli Samaj programs of NGO's. They intend to sensitize people – especially men – towards gender issues and minimize the discrimination and maltreatment of women in Boyer Char. Important topics discussed during these events are violence against women, dowry, child marriages, polygamy, women's health care and their right to Khas land.

Overall, CDSP-III has been quite successful in reducing gender gaps and achieving a more gender balanced society in the project area. Many women have experienced valuable processes of empowerment, emancipation and – hence – development. Their overall condition and position has improved as a result of the project.

Women are provided with more income-earning opportunities and now have access to saving schemes and micro-credit loans. This has not only improved their living standard and nutritional status, but also increased their economic value to the family. Furthermore, they are now less dependent on men for their survival and the survival of their families. In addition, due to the project women and girls also have better access to health care, education and training programs. Many serious problems related to reproductive health have ceased to exist, as women are now provided with family planning methods and other relevant health care services. Through the various training programs provided by CDSP-III and NGO's, women in Boyer Char have been enabled to explore and further develop their personal skills and abilities. They are therefore better capable of earning a living and maintaining their families. Women's ownership of land also has far-reaching consequences for their lives and well-being. They now experience greater economic security, have somewhat more influence on decisions concerning land and are less likely to become victims of violence. Furthermore, rates of divorce, abandonment and polygamy significantly decreased as a result of women's improved land rights. Women have also gained some decision-making power in the private and public sphere. They have become more vocal and for example enjoy more influence in FLI's. CDSP-III has also enabled a small group of

women to develop and establish themselves as community leaders. These female leaders are increasingly invited to join local shalishes and the Union Parishad (UP) – which is highly exceptional within the context of Bangladesh – and are of great importance to women folk in general. As a result of their increased decision-making power, land ownership, improved economic status and education, the women of Boyer Char have also experienced a significant increase in their social status. Furthermore, women now enjoy somewhat more personal autonomy, which is reflected in their increased mobility and the decreased levels of violence against women. Last but not least, women are now more aware of their disadvantaged position and rights, and solidarity among women folk in the project area has increased due to their participation in FLI's, NGO groups and LCS's.

All in all it can be said that - due to the project's interventions - many women in Boyer Char now find themselves in a less dependent, disadvantaged and vulnerable position than before. It must be emphasized however, that significant differences can be observed between women in the project area. Some women have become more empowered, emancipated and – hence – developed than others. This is particularly true for female members of FLI's – especially WMO's. Furthermore, sole female heads of household – like widows, abandoned women and wives of migrants – form a special group among the women in Boyer Char. Although – due to the absence of a male head – they are usually more mobile and enjoy more decision-making power in the family, they are often also the most vulnerable segment of the population. CDSP-III and NGO's therefore pay extra attention to the empowerment of these individuals by prioritizing them in land settlement activities, including them in FLI's and appointing them for instance as community health workers, poultry workers or horticulture nurturers. This way the project seeks to improve their often dire situation – frequently with rather good results.

Despite the fact that CDSP-III has contributed significantly to the improvement of women's overall condition and position, considerable challenges remain with regard to the achievement of gender equality in Boyer Char.

With regard to workloads and income-earning power for instance, much inequality remains between male and female folk. Furthermore, violence against women – although significantly decreased as a result of women's land ownership and overall empowerment – continues to exist, indicating unequal power relations between men and women. In addition, the practice of dowry is said to be increasing and many of the problems regarding women's health care and education remain. There are no literacy trainings for adult women and reproductive health care and family planning services – while significantly improved since the start of the project – still insufficiently meet the needs of the total female population of Boyer Char. Last but not least, traditional gender attitudes – especially among male folk – have proven to be extremely deeply-rooted, rigid and resistant to change. This makes it very difficult to raise gender awareness and stands in the way of achieving satisfactory levels of equality between men and women. As a result, many of the gains experienced by women folk are quite limited. In most cases for example, the improvements in women's personal autonomy and decision-making powers remain rather small. They usually still have very little influence on the use of their own earnings, savings and micro-credit loans. Furthermore, institutions like the Shalish, UP and often even FLI's remain male-dominated. Nevertheless, things have started to improve in Boyer Char. These often seemingly small improvements in women's condition and position are important signs of progress – especially in the context of the conservative char areas - and usually represent great and valuable steps

forward for women folk. The start of processes of female empowerment, emancipation and development often provide women with great hopes for the future and inspire many to continue their struggle for more gender equality in their families and communities.

Aside from the abovementioned challenges on a field level, some difficulties are also encountered with regard to gender mainstreaming and sensitization in the government agencies and TA-team. Social attitudes towards women and cultural practices of institutions have proven to be deeply-rooted and rather resistant to change, making processes of gender mainstreaming and sensitization relatively difficult. However, as these processes – at all levels - are an important prerequisite for sustainable and equitable development, it is crucial that concerted effort is put into making it more successful in the future.

With respect to the sustainability of changes in the position of female project beneficiaries, outcomes are rather mixed. While the benefits of land are likely to be secured for one generation of women only, women's new-found leadership position in the community is not expected to change much upon project termination. The impact of the project's ending on women's mobility and the involvement of NGO's in Boyer Char is difficult to predict and therefore remains to be seen.

Overall however, it can be concluded that CDSP-III has made crucial contributions to the empowerment, emancipation and development of women folk in Boyer Char. The project has set in motion valuable processes of change and enabled many women to improve their overall condition and position. This is of critical importance in Bangladesh, where levels of gender inequality are extremely high and women often find themselves in very vulnerable and disadvantaged positions. The changes brought about by CDSP-III are expected to have long-lasting and far-reaching consequences, and will therefore benefit future generations of women and girls as well.

To further improve the position of women in Boyer Char and contribute to more gender equality in the future, this report has formulated a list of recommendations that should be taken into consideration by all stakeholders involved (see conclusion of this report).

1. Introduction

1.1 CDSP-III in a nutshell

The Char Development and Settlement Project III (CDSP-III) is located in the coastal zone of South-eastern Bangladesh, more specifically in the char areas of the Noakhali and Lakshmipur districts. 'Char' literally means 'new land' and char areas are formed by natural land accretion processes as a result of the deposits of silt carried to the Bay of Bengal by the Ganges-Brahmaputra-Meghna river system.

CDSP-III is a multi-sectoral and multi-agency project which aims at improving the economic situation and living conditions of the char people. CDSP-III's poverty alleviation efforts are primarily directed at the poorest segments of the population.

To achieve the abovementioned development objective, CDSP-III aims at three specific project purposes: (1) The promotion of an institutional environment that sustains CDSP type of interventions in char development, (2) the accumulation and dissemination of data and knowledge on the coastal zone and (3) directly improving the economic and social situation of the char population in a sustainable way.

CDSP-III's concrete development efforts are primarily directed at Boyer Char; an area of 6.600 hectares which on June 30th of this year was home to 8.617 households (42.678 people). The empolderment of this area by a system of embankments, sluices and drainage channels will be completed in the course of 2010. Furthermore, internal infrastructure – such as rural roads, bridges, cyclone shelters, community ponds and deep tube wells – has been constructed. The polder area has almost entirely been afforested and foreshore forestation will be completed in 2010. In addition, suitable agricultural technology has been promoted among char settlers. Field level institutions – like Water Management Organizations (WMO's), Farmers Forums (FF's) and Social Forestry Groups (SFG's) - have also been established to ensure people's participation in the project. Another major poverty alleviation strategy of CDSP-III has been the allocation of Khas land (or: government owned land) to the often very poor and vulnerable landless households. This is intended to benefit them by significantly broadening their asset base and – consequently – securing their livelihoods.

CDSP-III has also been involved in CDSP-I and CDSP-II areas, by providing support and guidance to WMO's there for sustainable operation & maintenance (O&M) and assisting in the completion of land settlement processes. Furthermore, feasibility studies have been carried out for areas where similar char development programs can be implemented in the future.

CDSP-III is funded by the Government of Bangladesh and the Government of the Netherlands. The project is sponsored by the Ministry of Water Resources of Bangladesh and implemented by six government agencies; the Bangladesh Water Development Board (BWDB), the Ministry of Land (MoL), the Local Government Engineering Department (LGED), the Department of Public Health Engineering (DPHE), the Department of Agriculture Extension (DAE) and the Forest Department (FD). The BWDB is the leading agency and coordinates the activities of all government agencies involved in the project. CDSP-III's technical assistance (TA) team

provides support and assistance to the aforementioned agencies, and monitors their quality control measures.

Besides the different government agencies and CDSP-III's TA-team, NGO's are also involved in the development of Boyer Char. Five local NGO's – coordinated by BRAC - implement an extensive development program, which is complementary to and mutually supportive of the program of CDSP-III. The NGO's carry out their work under contract and with direct funding of the Embassy of the Kingdom of the Netherlands (EKN).

CDSP-III started on the 1st of October 2005 and was initially scheduled to be completed by the 30th of June 2009. However, due to delays - especially in land settlement and infrastructural development - the project has been extended until the end of 2010.

1.2 Aim and structure of report

The aim of this report is to provide an overview of the gender relevant project interventions of the Char Development and Settlement Project III. Furthermore, the impact of the project on women's position is analyzed elaborately, which will enable us to better understand the consequences of such development interventions for gender and hopefully provide us with valuable lessons for the future. Last but not least, this report aims to make a preliminary assessment of the sustainability of the changes in women's position due to CDSP-III.

This report consists of four chapters. The following chapter (chapter 2) focuses on gender in CDSP-III. First, the project's strategy of gender mainstreaming – which functions as a framework for all interventions – will be explained (section 2.1). Second, an overview of gender relevant project interventions will be provided (section 2.2). Chapter 3 offers detailed insight into the impact of CDSP-III on the position - material as well as immaterial - of women. In this chapter (section 3.11) attention will also be paid to the expected sustainability of some of the described changes in women's position. Ultimately, all will be synthesized and reflected upon in the conclusion (chapter 4).

1.3 Methodology

For this report, project documents and other relevant literature were examined. Furthermore, interviews were conducted with TA-team members and representatives of all involved government agencies and NGO's. Extensive field work was conducted in the project area. Eleven focus group discussions were organized with members of Water Management Groups (WMG's), the Water Management Association (WMA), FF's, SFG's, NGO groups and a female Labor Contracting Society (LCS). A courtyard meeting for women was also arranged and two land hearings were attended. In total, around 225 people in Boyer Char (45 men and 180 women) participated in focus group discussions. In addition, a small group of female project beneficiaries were subject of case studies, in order to obtain detailed insight into processes of change and female empowerment due to development interventions. Last but not least, three focus group discussions – with WMG and NGO group members - were organized in CDSP-I and II areas, with the purpose of comparing the impact of different types of interventions and understanding CDSP's progress through time regarding effectively addressing gender issues. The collection and

analysis of the different sorts of qualitative information altogether have resulted in the publication of this Technical Report on gender ¹.

¹ For the accompanying Terms of Reference, see Annex IV.

2. Gender in CDSP-III

2.1 CDSP-III's strategy: Gender mainstreaming

An important strategy of CDSP-III has been to mainstream gender issues and concerns into all project activities, instead of treating gender as a separate and additional category that needs to be dealt with.

In the past, the problems and needs of women were often ignored or insufficiently addressed in development efforts. This frequently caused women to be excluded from development or at times even be made worse off.

CDSP-III recognizes the importance of integrating gender issues and concerns into all project activities and at all levels, and aims to involve both men and women in its efforts to improve the economic situation and living conditions of the population settled in the chars. This is deemed crucial when pursuing development that is sustainable. As argued in Mission Report No. 7 (2007: 7): “to ensure the sustainability of project interventions, half of the community – women – cannot be ignored. Therefore, the strategic decision to mainstream gender has already been contributing in the process of developing a gender balanced society where an equity approach is being adopted”.

An important aspect of gender mainstreaming in CDSP-III is to ensure the active participation of men *and* women in all project activities (from planning to implementation, operation and maintenance) and at all levels (field level, government level, NGO level and in the TA-team). Furthermore, CDSP-III aims to ensure that men and women benefit equally from project interventions, or that at least the interests of one sex are not undermined in favor of the other sex.

To ensure the active participation of both men and women, CDSP-III attempts to achieve participation of both sexes in equal numbers and to secure women's active participation. The latter implies that women are treated as equal partners in the development process and are therefore actively consulted and seriously listened to. This is deemed important by CDSP-III, as women's problems and needs can differ from those of men and both need to be identified and equally addressed in order for the project to be sustainable. Women's active participation will also enable them – like men – to influence the project's interventions and outcomes and hence benefit from them in a more equal manner. As argued before, development processes will not be sustainable if half of society – women – is either partially or completely excluded from them. Although CDSP-III focuses as much on men as on women, extra efforts often have to be made to enable and ensure women's participation in and contribution to the project. This can be explained by the many restrictions char women face.

Gender mainstreaming has proven to be a difficult task. It requires changes in social attitudes towards women as well as changes in cultural practices of institutions, in order to create mutual respect and understanding between male and female folk. Social attitudes and cultural practices are often deeply-rooted and strongly embedded in people's minds and the society as a whole, causing them to be very rigid and resistant to change.

Although on the field level relatively good progress has been made regarding gender mainstreaming, results in the government agencies and TA-team are often not yet satisfactory.

Even though there are specific functions in the TA-team that are gender oriented (Institutional & Gender Adviser and Gender Field Coordinator), there for example very few women in the TA-team. The same is true for government agencies. In an effort to facilitate the process of adopting a gender balanced approach by all involved and improving gender mainstreaming, CDSP-III formulated a Gender Plan (Mission Report No. 7) in June 2007. This Gender Plan not only contains a multitude of recommendations to improve gender mainstreaming at all levels and concerning all project related activities, but also designed specific and individual Gender Action Plans for the involved government agencies.

2.2 Overview of gender relevant project interventions

2.2.1 Women's right to land

“In the agrarian economy of Bangladesh, arable land is the most valuable form of property for its economic as well as its political and symbolic importance. In the rural area of Bangladesh it is the only productive, wealth creating and livelihood sustaining asset. Traditionally it has also been the basis of political power and social status, and for many it provides a sense of identity and roots within a particular village. Often in people's minds land has a sense of permanence which no other asset possesses”
(Technical Report No. 17 CDSP-II, 2004: 23)

This quote briefly summarizes the crucial importance of land for the rural people of Bangladesh, which make up by far the majority of the country's total population. Considering the fact that poverty is abound in rural Bangladesh – especially the char areas - and land is a critical livelihood sustaining asset for the rural poor, one can understand and value CDSP's land settlement activities.

CDSP started its land settlement activities in 1994, when CDSP-I was launched. As mentioned in the introduction, the allocation of Khas land to landless households is a core activity and poverty alleviation strategy of CDSP. Landless households are by and large one of the poorest and most vulnerable groups in Bangladesh. Char people are often victims of erosion elsewhere and came to the chars with little or no belongings, holding no title to the land they occupy. This puts them in a very vulnerable and often dire position. By providing them with an official land title, CDSP aims to benefit these segments of the population by drastically broadening their asset base and – consequently – securing their livelihoods.

In close cooperation with the Ministry of Land and in compliance with the Agricultural Khas Land Management and Settlement Policy of 1997, CDSP-III aims to allocate around 14.000 acres to approximately 9.500 landless households. In CDSP-I and II areas – developed between 1994 and 2005 - almost 16.000 acres have so far been allotted to nearly 11.500 households. Processes of land settlement have not yet been completed and will continue throughout the extension period of the project.

Within the framework of the Agricultural Khas Land Management and Settlement Policy of the Government of Bangladesh ², CDSP-III aims to maximize the benefits of land distribution for women. Crucial in this regard is CDSP-III's achievement of putting women's name first on the 'Khatian' (official document showing title to Khas land). Usually the Khatian is provided in the name of both spouses, listing the husband first. By putting the women's name first, CDSP-III aims to increase their power of ownership and improve women's overall condition and position. Furthermore, the project treats landless female-headed households as a priority category in land settlement processes. Women – especially widows, abandoned women and other sole female heads of household – usually find themselves in an extremely vulnerable and disadvantaged position. They are among the poorest of the rural poor and – hence - in dire need of the economic security that land provides. Last but not least, in cases of divorce, polygamy and extreme violence against women the share of land of the husband is often transferred to the wife. As a result of CDSP-III's concerted efforts, the women of Boyer Char are the first – and up until now only – women in the country to enjoy such prominence and recognition concerning their land rights.

2.2.2 Women's participation in Field Level Institutions

To ensure people's participation in the project, CDSP-III has actively been involved in the development of and support to grass root level organizations. CDSP-III's participatory approach is primarily aimed at increasing people's benefit from project interventions.

CDSP-III has made a significant effort to also include women in its development activities. Important in this regard is women's participation in Field Level Institutions (FLI's). As argued in section 2.1, both women's participation in equal numbers compared to men and their active participation are essential in this regard. This is expected to increase women's benefits from the project and – ultimately – improve their overall condition and position, creating a more gender balanced and equal society.

Through CDSP-III, three Field Level Institutions were established: Water Management Organizations, Farmers Forums and Social Forestry Groups. All three will be discussed in more detail below, with special reference to women's participation in these organizations.

2.2.2.1 Water Management Organizations

In Boyer Char, 10 Water Management Groups (WMG's) are operating. On June 30th of 2009, these WMG's had a total of 368 members; 174 of which were female (47%). There also exists one Water Management Association (WMA), consisting of 40 members of which 9 are female (22,5%). WMG's and WMA's operate at different levels and are both classified as 'Water Management Organizations' (WMO's).

WMO's were formed by the Ministry of Water Resources of the Government of Bangladesh, in an effort to realize and improve participatory water management in the country. Participatory water management has been defined as "a process by which the local stakeholders are directly

² As a bilateral project between the Government of Bangladesh and the Government of the Netherlands, CDSP-III is not in a position to go beyond the national policies of the Government of Bangladesh concerning land distribution.

and actively involved in identification, planning, design, implementation, operation & maintenance and evaluation of water resource projects/sub-projects/schemes”³. WMO’s are organizations existing of local stakeholders. Through their involvement and influence in all stages of water management activities, WMO’s play an important role in the water resource management and development of their communities and – ultimately – Bangladesh as a whole.

WMG’s operate at the most local level and consist of general members as well as WMG officials - like the president, vice-president, secretary and cashier. The representatives of all WMG’s in Boyer Char are members of the WMA. The WMA operates at a higher level than the WMG’s and is concerned with a larger geographical area. Together, the WMG’s and the WMA are responsible for the internal management and external coordination of water resource issues and conflicts in Boyer Char. They are not only involved in the planning, implementation, operation & maintenance (O&M) and evaluation of water structures (like sluices, embankments and canals), but also of other physical structures (like roads, bridges and cyclone shelters). Furthermore, they play an advisory role for comparable future interventions. They are also responsible for the mobilization of local resources and the collection of beneficiary contributions for investments and operation & maintenance costs. In addition, they explore possibilities for economic activities around water resources and work together with the government agencies, NGO’s and other FLI’s involved in the project area. The tasks and responsibilities of the WMG’s and WMA are complementary and mutually supportive of each other. Because WMO’s are formally registered, they enjoy a more permanent character than the other FLI’s in Boyer Char.

For small maintenance work and the implementation of certain infrastructural works, Labor Contracting Societies (LCS’s) are hired. CDSP-III aims at also involving women LCS’s in the development of Boyer Char. Today, some 10 to 20% of all LCS workers in the project area are female. These women LCS’s have not only been involved in regular LCS work, but also in the excavation of two community ponds. They consistently deliver good quality work.

All members of WMO’s – both men and women – received training on water management and agriculture. They got the same training provided to FF’s (see section 2.2.2.2). Most members also received training on cooperative rules and participatory planning. Furthermore, the secretaries and cashiers got training on accounts management and record keeping.

Women’s participation in WMO’s has increased significantly through time; much as a result of CDSP-III’s efforts in this regard⁴. This has ensured that women can make their influence in water management affairs felt and can contribute to the development of their communities. This has a direct impact on their lives, as well as the lives of the people around them. Women’s usually high attendance rate during meetings shows their keen interest to be involved in local development activities and make their voices heard. Furthermore, female members are found to be very sincere with regard to the information they provide, choosing good WMO leaders and supporting FLI/NGO activities. They are also responsive to their duties in water management.

³ See ‘*Guidelines for Participatory Water Management*’ (2000: VIII) of the Ministry of Water Resources – Government of Bangladesh.

⁴ The BWDB reserves a minimum share of 30% for women in WMG’s. Mainly as a result of CDSP-III’s efforts however, women’s participation in WMG’s in Boyer Char has increased to nearly 50%.

It must be noted however, that there still exist gender inequality concerning the position of men and women in WMG's. There are for example no female presidents and secretaries, and only few female cashiers. This also explains the lower participation of women in the WMA. CDSP-III promotes women's occupation of these important positions, in order to give them more influence and further decrease gender gaps in society.

2.2.2.2 Farmers Forums

Women play a vital role in the agricultural sector of the char areas. CDSP-III recognizes the significant contribution of women folk to agriculture and therefore treats women as farmers, instead of just farmers' wives - what often happens in development initiatives. In an effort to include women and increase their benefit from the project, CDSP-III aims to provide agricultural extension services to them as well. One of the ways this is done is through Farmers Forums (FF's).

On June 30th of 2009, there existed 35 FF's in Boyer Char. The total number of members amounted to 1050, of which 222 were female (21%). FF's consist solely of farmers with land suitable for field crop production. Homestead agriculture is addressed by NGO's (see section 2.2.3).

Within CDSP-III, priority is given to female heads of household with land suitable for field crop production. Not surprisingly, it is estimated that they account for approximately 80% of all women in FF's.

The Department of Agriculture extension (DAE) – with support from CDSP-III - provides agricultural extension services to the members of FF's; both men and women. These services include the demonstration of crop variety (especially HYV crops), fertilizer application, farm management and pest/insect control. Furthermore, they received training on Rabi crops production and T-Aman (HYV) crops production. Members of FF's were also provided with input support - like seeds, fertilizer and spray machines – and a select group joined motivational tours to other rural areas.

By providing farmers with agricultural extension services, it is aimed to improve their access to crops and technologies suitable for Char areas and – ultimately – increase their agricultural production.

Even though women's participation in FF's is far from equal compared to men, their share of 22% still represents a significant improvement. It must be noted that DAE does not reserve a minimum share for women in FF's, usually causing these organizations to be predominantly or completely male. This was also the case in CDSP-I; all members of FF's were male. Because of concerted efforts of CDSP-III however, this share has now been increased to 22%.

2.2.2.3 Social Forestry Groups

On June 30th of 2009, there were 104 Social Forestry Groups (SFG's) in Boyer Char. In total, 2500 settlers were member of a SFG; 924 of which were women (37%). Vulnerable and destitute

women – especially widows, abandoned women and other sole female heads of household - are treated as a priority and hence make up a large percentage of the women in SFG's.

SFG's are new to CDSP-III, as they did not exist in CDSP-I and CDSP-II areas. Four types of SFG's can be distinguished; those that are involved in roadside plantation, foreshore plantation, embankment plantation and mangrove plantation. The Forest Department – with support from CDSP-III – plays an important role in the functioning of SFG's.

The idea behind social forestry is to include local communities in the plantation, maintenance and preservation of forest plantations. By distributing part of the benefits among these local communities, they have a clear interest in forest conservation matters – contributing to the sustainability of project interventions - and a contribution is made to their livelihoods.

The benefits generated through social forestry range from medicinal plants to fruits, fuel wood and timber. Medicinal plants are used to prevent or treat diseases (like dysentery or allergies) and fruit has an important nutritional value. Fuel wood gives people additional cooking materials, which often is a scarce item for char dwellers - especially during the lean season. Last but not least, timber is creating important income-earning opportunities for people involved in SFG's.

All SFG members sign a benefit sharing agreement, which - among other things - state that they will share the benefits of social forestry with their spouse. This means that women who are not directly involved in SFG's can still benefit from SFG activities; through the participation of their husbands, as they are entitled to 50% of their benefits from social forestry. Meetings with women have achieved that they are now aware of their rights in the project benefit sharing agreements.

Members of SFG's in Boyer Char received trainings on various topics, like roadside plantation, foreshore plantation, embankment plantation, forestry & agro-forestry, pest control and participatory planning. Furthermore, 114 members - both men and women - went on experience sharing visits.

Again it is important to emphasize the impact of CDSP-III's efforts to include women in all project activities on women's participation in SFG's. Initially SFG's existed for the most part of men. Now women play a more important role in - and have greater benefit of - SFG's. CDSP-III's efforts have contributed to an increase in women participation to 37%, instead of the minimum of 30% officially reserved by the Ministry of Environment and Forestry.

2.2.2.4 Special attention to the functioning of women in FLI's

As argued in section 2.1, extra efforts often have to be made to enable and ensure women's participation in and contribution to the project. This can be explained by the socio-cultural context and the many restrictions char women face.

An important way of ensuring women's participation in FLI's is by planning meetings and trainings at times and locations suitable for women folk. Many women are for example not allowed to go outside after dark, which is taken into consideration when organizing such events.

Furthermore, if necessary women are allowed to bring their babies or young children with them, as meetings and trainings often interfere with their domestic duties and they may otherwise be obstructed to participate in FLI's.

Attention is also paid to women's role during meetings. It is common for men to dominate meetings and leave very little room for women to express their needs and concerns. This puts women's contribution to the project at risk and is likely to be detrimental for women's equal benefits from the project. CDSP-III aims to take affirmative actions and facilitate women to have their say during meetings and trainings.

2.2.3 Support to NGO activities

Within the context of CDSP-III, support is granted to an extensive development program implemented by five local NGO's; Dwip Unnayan Sangstha (DUS), Sagarika Samaj Unnayan Sangstha (SSUS), Unnayan Parikolpanay Manush (UPOMA), Noakhali Rural Action Society (N-RAS) and Homeland Association for Social Improvement (HASI). The activities of these five local NGO's are coordinated by BRAC and - as argued in section 1.1 – are complementary to and mutually supportive of the program of CDSP-III.

The NGO's have formed groups consisting exclusively of local women. On June 30th of 2009 there existed 341 NGO groups in Boyer Char, with a total of 8617 members. This represents almost 100% of all female settlers in the project area, which implies that nearly every woman in Boyer Char has benefitted of being a NGO group member.

The NGO's are sensitive to the issue of gender equality and direct their efforts towards improving women's condition and position and – ultimately – reducing gender gaps in society.

The NGO development program in Boyer Char consists of nine different components:

- (1) Group formation and savings management
- (2) Health and family planning
- (3) Human rights and legal education
- (4) Palli Samaj
- (5) Poultry and livestock
- (6) Social forestry
- (7) Homestead crop cultivation
- (8) Disaster management
- (9) Water and sanitation

In the Group Formation and Savings Management program, NGO groups have been formed which – among other things - function as a financial base for group members. Through these groups, members are taught and motivated to save. Furthermore, group members are provided with the opportunity to obtain micro credit loans from the NGO's ⁵. This program aims to increase women's savings and income-earning opportunities, with the ultimate goal of increasing in their living standard and improving their overall position.

⁵ By September 2009, a total of 20.045.126TK was collected in savings and 119.362.000TK was disbursed as micro credit loans to NGO group members.

The Health and Family Planning program aims at providing health services to the people of Boyer Char. For example, mobile clinics are organized and free contraceptives and ORS are distributed. Furthermore, women are trained as community health workers and birth attendants. In addition, important health issues – such as family planning, immunization, nutrition, hygiene, sanitation and safe water – are discussed in health forums, trainings and group meetings. The result has been a significant decrease in family size and – especially child and maternal – mortality and morbidity rates.

The Human Rights and Legal Education (HRLE) program has been designed to increase awareness among Char dwellers concerning their basic rights and enable them to combat violence and exploitation. Local women are educated as HRLE-workers and organize HRLE-trainings for female NGO group members and their husbands ⁶. The most important topics discussed during these trainings are human rights, land rights, women's rights and – related – issues of dowry, early/multiple marriages and violence against women. These topics have also been discussed in a local community workshop – organized by BRAC sector specialists - for imams, school teachers, chairmen and local political leaders. The HRLE-program has already contributed to some communities taking steps to eliminate unlawful practices and rights abuses.

The Palli Samaj program is strongly correlated to the HRLE-program implemented by the NGO's in Boyer Char. A Palli Samaj is a group consisting of the executive members of various NGO groups, which deal with human rights and works to establish an equal and exploitation free society ⁷. Special attention is paid by the Palli Samaj to the reduction and prevention of early/multiple marriages, violence against women and other bad practices directed towards women folk. The members of the Palli Samaj receive training on these issues and disseminate the information to people in their working areas.

The Poultry and Livestock program aims to increase the number of poultry birds and livestock in Boyer Char. Local women are trained as poultry workers and responsible for the vaccination and treatment of poultry birds in their assigned areas. This has caused the mortality rates of poultry birds to have gone down significantly in recent years. Furthermore, modern poultry birds have been introduced and NGO group members receive training on modern poultry bird, goat and cow rearing. Altogether, this has increased women's income-earning activities and enabled them to better meet the nutritional needs of their families.

The Social Forestry program has been designed to increase vegetation in Boyer Char and provide people with valuable nutrition and income sources. NGO group members receive tree seeds and plants, and have become more aware of tree plantation, the necessity of maintenance activities and the potential benefits to be retrieved from forestry activities. Furthermore, a group of women has been trained as horticulture nurserers and receive technical and financial support from NGO's. They now earn a living by producing and selling seedlings.

Whereas FF's are concerned with field crop cultivation, NGO's are engaged in homestead agriculture through their Homestead Crop Cultivation program. As NGO groups consist exclusively of women, all homestead agricultural activities in CDSP-III are directed towards women folk. NGO group members receive training on modern cultivation and are given inputs in the form of free vegetable seeds. Furthermore, 20 female farmers were selected as demonstration farmers. This means that they receive extra training and inputs, and in exchange actively share their experiences and knowledge with other female farmers in the area. The Homestead Crop

⁶ By September 2009, 8.064 people in Boyer Char completed HRLE-training.

⁷ By September 2009, 64 Palli Samaj groups existed in the project area.

Cultivation program aims to increase women's agricultural production and – hence – improve nutrition indicators and women's socio-economic position.

Numerous embankments and cyclone shelters have been built under CDSP-III, in order to protect the population from disasters. Within the framework of the NGO Disaster management program, people have received information through trainings, meetings and NGO group discussions in order to prepare themselves for possible future disasters. This is intended to help people reduce the loss of valuable assets and/or lives in the case of such events.

The Water and sanitation (WATSAN) program aims to ensure proper access to safe drinking water and sanitation for all beneficiaries. Whereas DPHE is responsible for the installation of deep tube wells (DTW's) in Boyer Char, NGO's assist in the formation and training of Tube well user Groups (TUG). These groups consist solely of women living around the DTW. They receive training on hygiene issues and are made aware of the importance of latrines and safe drinking water for public health. Furthermore, two TUG members are appointed as caretakers and receive training and tools needed for the operation and maintenance of DTW's.

By targeting women's basic needs and strategic interests, NGO's aim to achieve more gender equality through the empowerment of women. NGO's pay extra attention to vulnerable and destitute women, for instance by appointing them as community health workers, poultry workers or horticulture nurserers.

2.2.4 Information dissemination

Aside from the information and trainings provided to FLI's and by NGO's, CDSP-III is also involved in other activities to disseminate information to women folk and increase community awareness concerning women's disadvantaged position, rights and needs. Most important are the gender trainings, courtyard meetings, women's desks and events organized on special occasions such as International Woman's Day. These activities will be discussed in more detail below.

2.2.4.1 Gender training

In CDSP-III, gender trainings have been organized for members of the different FLI's. Between October 2005 and October 2009, a total of 41 gender trainings were provided to 550 male and 628 female FLI members. Furthermore, 39 mid-level staff members and 39 district level high officials received gender training. Last but not least, 5 WMG's – consisting of 157 members - received a refresher training on gender.

The aim of the gender training is to increase awareness concerning women's important roles in the family and society, their disadvantaged position, rights and needs. Especially women's disadvantaged position and the high levels of violence and abuse they experience are important topics. These include issues such as the neglect of women, dowry, acid throwing, child marriages and polygamy. People are made aware of the injustice and detrimental effects of these acts for women. Furthermore, women's rights are elaborately discussed and participants are informed about existing laws concerning violence against women, dowry, child marriage, polygamy and acid violence. They are made aware of the possible legal repercussions of breaking these laws. Furthermore, women's right to land in CDSP-III and their legal rights to initiate a divorce are

explained. The ultimate goal of the gender training is to sensitize people – especially men – towards gender issues and minimize the discrimination and maltreatment of women in Boyer Char, this way contributing to a more gender equal society.

2.2.4.2 Courtyard meetings and women's desks

In CDSP-III, regular courtyard meetings have been organized for the women of Boyer Char. During such meetings large groups of women are informed concerning issues that are of importance to them. Especially their legal rights - such as their right to Khas land and their right to a life free of violence and abuse – receive abundant attention. Women are not only made aware of the injustice and detrimental effects of violence and abuse, but also of the possibilities that exist to prevent this injustice from continuing. Another topic that often proves to be important in courtyard meetings is women's health. During courtyard meetings, women with specific questions or urgent problems are invited to the women's desk.

Women's desks are usually organized on a monthly basis. The main objective of the women's desk is to identify women's problems and provide them with answer to their questions or personal advice. Most problems discussed during the women's desks are related to violence against women and land issues. Women's desks are aimed at awareness raising among women and increasing their problem-solving capacity. During women's desks, follow-up cases are identified that qualify for house visits. Follow-up cases are those cases that are considered to be most urgent and in need of extra attention. House visits are usually conducted on a weekly basis and intended to give extensive help and support to women in distress.

2.2.4.3 Events on special occasions

Events have been organized on special occasions such as the International Day against Torture and International Women's Day. On June 26th of 2006 for example, 50 men and 150 women attended a meeting organized by CDSP-III in honor of the International Day against Torture. Another example was March 8th of 2007, when 25 men and 75 women were present at the celebration of International Women's Day. These special occasions are utilized by CDSP-III to raise awareness in the char communities concerning the importance of women and their rights.

3. Impact of CDSP-III on the position of women

In this chapter, the impact of the project on women's empowerment and position is analyzed elaborately. A distinction is made between women's material and immaterial position. Topics discussed are: women's economic condition (section 3.1), access to education and training (section 3.2), access to health care (section 3.3), power of land ownership (section 3.4), decision-making power in the private and public sphere (section 3.5 and 3.6), personal autonomy (section 3.7), social status (section 3.8), gender awareness and attitudes (section 3.9) and the solidarity between women (section 3.10). Last but not least, this chapter will be concluded with a preliminary assessment of the sustainability of the changes in women's position (section 3.11).

Not only the impact of gender relevant project interventions are taken into consideration, but also the impact of other – more general – project interventions. The impact can be of direct as well as indirect nature.

3.1 Women's economic condition

When considering women's economic condition, various topics are deemed important. First of all, women's income-earning activities (see section 3.1.1) as these are decisive factors for women's economic condition and power. Secondly, women's access to saving schemes and micro-credit loans (see section 3.1.2) as this is expected to have a positive impact on women's income-earning activities and – hence – their economic condition. Finally, women's living standard (see section 3.1.3) as this forms a clear reflection of their economic condition.

3.1.1 Income-earning activities

Within Bangladeshi families, there is generally a strict gender division of labor in force, based on ideas and beliefs of what is masculine and feminine. The man is usually expected to fulfill the role of breadwinner, whereas the woman is considered to be responsible for reproductive activities in the domestic sphere - like the maintenance of the household and child rearing. This strict gender division of labor can be explained by the patriarchal social structures that prevail in Bangladesh and is often further enforced by the system of Purdah⁸. The latter is intended to protect women and maintain family values, but also has a detrimental effect on women's mobility and – hence – their participation in the money economy. As a result, women are not nearly as involved in income-earning activities as men. Despite the fact that poverty often forces them to move beyond the confinements of the domestic sphere in order to contribute to the survival of their families, most women in Bangladesh are still predominantly involved in unpaid work. This increases their dependency on men and reinforces their subordinated and disadvantaged position.

⁸ 'Purdah' literally means 'curtain' or 'veil' in Bengali. It refers to the Muslim practice of female seclusion and isolating women from men outside their immediate family. Purdah can be expressed and exercised in many different ways, including the physical segregation of women in the public and private sphere and the concealment of women's body and face with a burkha.

As a result of CDSP-III, the people of Boyer Char – including women - are now provided with many more income-earning opportunities than before the start of the project. People's participation in FLI's for example, often provides them with economic benefits and possibilities for earning a more decent income.

As discussed in section 2.2.2, members of FF's participate in agricultural extension services to improve their access to crops and technologies suitable for Char areas. This is intended to increase their overall field crop production. Most members – both men and women – report that their production has doubled or even tripled as a result of their involvement in FF's. In some cases, they now cultivate three times a year – twice rice and once other field crops - instead of only one or two times. However, other factors – like decreased soil salinity - also play an important role. Farmers now face fewer problems related to soil salinity and – consequently - are enabled to achieve higher levels of agricultural production. This has benefited *all* inhabitants of Boyer Char, not just the members of FF's.

Members of WMG's – both men and women - not only have an important influence on water resource management and development activities in their communities, but also experienced an increase in their agricultural production. This is partly because they received the same training on agriculture as FF members. WMG's also have a group fund, consisting of admission fees, savings of individual members and other earnings - like those from fishery projects. These group funds are used to provide loans to male and female members, as well as for investments and operation & maintenance costs. Profits and interest rates are deposited back into the fund, which enables it to grow and increasingly benefit group members. The most important direct and personal economic benefit from WMG membership is the opportunity to obtain loans for business and investment purposes. Last but not least, representatives – like cashiers and secretaries – of some WMG's also earn a small income for their extra work. This however, is decided per group and therefore not applicable to all WMG's in Boyer Char.

Members of most SFG's – men as well as women - have not received too many benefits from social forestry activities so far, as trees are often not matured yet. The benefits are usually restricted to fuel wood and some fruits. However, this has already enabled members of SFG's to manage shortages of food and fuel wood better than before the project. It is expected that benefits from social forestry will increase in the near future and become more regular. This should benefit SFG members in various ways and provide them with opportunities to earn an income.

In some cases, FLI members received remuneration for attending trainings. Members of FF's for instance, obtained 120TK per day of agricultural training. Though this does not represent a regular source of income, it does provide people with some extra financial support.

Female LCS members earn around 100TK per day. Although this work is performed on an irregular basis and demand for LCS services has decreased significantly in recent times, this used to constitute a welcome and important income source for a large group of women in Boyer Char.

The impact of NGO group membership is also of crucial importance when considering women's income-earning opportunities. Next to the saving schemes and provision of micro-credit loans – which will be discussed in more detail in the next sub-section – NGO's provide women with many possibilities to earn an income and improve their livelihoods. This is particularly important

when considering the fact that NGO activities reach the great majority of women folk in Boyer Char.

The Poultry and Livestock program for example, has enabled most women to significantly increase the number of poultry birds and livestock they own. Although cases often vary considerably, most women report that the poultry they possess has at least doubled or tripled. Furthermore, many women now own large livestock as well – especially goats and cows - or have managed to increase their livestock possession. Access to micro-credit also plays an important role in this regard (see section 3.1.2). Another example of the important contribution of NGO's to women's income-earning power is their Homestead Crop Cultivation program. Many women now produce more homestead crops, which enables them to better meet their families' nutritional needs and – sometimes also - earn extra cash.

NGO's have also trained women – especially vulnerable and destitute women - as community health workers, trained birth attendants, HRLE-workers, poultry workers and horticulture nurturers - this way providing them with a regular and additional source of income. Members of Palli Samaj and presidents of NGO groups also earn a small income by attending meetings and trainings.

Other – more general – project interventions leading to the development of Boyer Char have also positively contributed to women's income-earning opportunities. The construction of roads for example, has opened up the area and improved people's access to markets. This has given an important impulse to economic activities and – consequently – also affected women's lives.

Many women in the project area are member of an NGO group, as well as various FLI's. This multiple membership further increases women's income-earning opportunities and economic benefits from the project.

Most women report that their overall income has doubled as a result of the project. However, significant variation can be observed between cases, as some women are only member of an NGO group whereas others are also member of various FLI's and/or trained as community health workers etcetera. The latter have quite often experienced a tripling of their income.

3.1.2 Access to saving schemes and micro-credit loans

In CDSP-III, NGO's involve women in saving schemes and provide them with the opportunity to obtain micro-credit loans. As argued in the previous sub-section, WMG's do something comparable but – due to their size – reach considerably less women in Boyer Char.

NGO's have started a process of inculcating habits of saving among women folk. Women are motivated to save on a weekly basis. The average amount of money saved per week varies significantly from person to person, but is usually very small (around 20 Tk). However, these small amounts make saving feasible for the often very poor female population and provides them with a financial buffer in times of crises. Savings are generally only used in cases of emergencies and when women cannot obtain a micro-credit loan.

By providing women with micro-credit loans, NGO's aim to increase women's opportunities to earn an income and – hence - improve their economic condition and position. The size of loans

given to women varies from only 3,000 Tk to 30,000 Tk. Besides the 5 local NGO's working under direct contract with the EKN, other NGO's – like Grameen Bank - also provide micro-credit loans to women in Boyer Char. Loans are being repaid in small sums on a weekly basis. By spreading the repayment of loans out over a long period of time, they are prevented from becoming an insurmountable burden for women. Women with good repayment records are entitled to the larger loans.

Most women in Boyer Char have received several (3 to 4) micro-credit loans. They usually start with relatively small loans and obtain increasingly larger loans through time. Loans are often largely or completely used for businesses of husbands or other male relatives - like sons, brothers or fathers. Common examples are agricultural businesses, fishery businesses, grocery shops or other shops, and rickshaws. Only in some exceptional cases are micro-credit loans completely used for women's business purposes. Most women receive nothing or only a part of their loans. In these cases they often use it to buy poultry birds or - if possible - livestock.

Although savings are usually relatively small and micro-credit loans are often primarily used for male business purposes, they have an important impact on women's lives. Savings provide women with a financial buffer in times of crises and micro-credit loans are often their first and only opportunity for obtaining the credit needed to improve their family's economic condition. Micro-credit loans have enabled many women to climb out of poverty or – at least – overcome the worse forms of poverty. Furthermore, savings and micro-credit loans also have an important impact on other aspects of women's position, which will be discussed throughout the remainder of this chapter. However, it must not be forgotten that in some cases micro-credit loans can also have adverse effects on women. When loans are not used effectively, women may experience difficulties repaying them and risk suffering adverse effects, like losing their assets.

3.1.3 Impact on living standard

Women's increased income-earning activities have had an important impact on their standard of living. Women's food security and nutritional status for instance, have significantly improved since the start of CDSP-III.

Women now face less food crises and can provide their families with more and better quality food. Many report that before the project they regularly suffered from food shortages, as a result of their dire economic condition, illnesses, natural disasters and/or other calamities. Due to project interventions and the economic benefits derived from CDSP-III however, many women have now reached a state of complete - or close to satisfactory - food security. Important in this regard is the increase they experienced in their agricultural production, poultry and livestock possession and other sources of income. Most women are now able to provide their families with three meals a day and – often unlike before - regularly include vegetables, fish and/or meat in their diets, which has enhanced their nutritional status.

Although women's food security and nutritional status has significantly improved as a result of the project, gender inequalities regarding food intake for the most part continued to exist. Women are generally still the last ones to eat and the first ones to be deprived of food in situations of shortage. There often also exists a hierarchy between women, due to which mothers-in-law usually enjoy a better position than daughters-in-law. Furthermore, gender inequalities also continue to exist between children. It is not uncommon for boys to receive more

food than girls. Due to awareness raising programs and general changes in society however, gender inequalities – especially between children – have started to decrease. Many mothers in Boyer Char now aim to feed their children equally - irrespective of their sex. In some cases women even report providing more food to daughters, as they will go off to live with their parents-in-law and are expected to face more hardship later in life than sons.

Women's increased living standard is also reflected in their improved living conditions. Most women report an improvement in the quality of their housing. Small huts are for example expanded to better meet family needs or upgraded to houses made of better materials, like tin. Furthermore, many people now possess more household furniture and utensils, like beds and kitchenware. Women also report other improvements, like their increased ability to meet their families clothing needs. Another factor that determines people's standard of living is their access to educational and health care facilities. These topics will be discussed in more detail in the next two sections.

It is important to note that improvements in women's income-earning activities and – hence – economic condition are usually accompanied by a significant increase in women's workloads. Most women report that their already high workloads have further increased since the start of the project. They are now members of FLI's and NGO groups, and – consequently - more involved in agricultural activities, social forestry, poultry and livestock rearing, and other income-generating activities. As the gender division of labor in the great majority of households has remained unchanged, women are still the ones fully responsible for domestic tasks and therefore have experienced a significant increase in their work burdens. Many women report to work from dawn till dusk and only have a few short moments per day to rest. Men on the other hand, often have more time to rest as they are not held responsible for tasks in the domestic sphere. This inequality in workloads can usually also be seen among children. Girls often experience higher workloads than boys, as they help their mothers and their responsibilities are therefore related to their mother's work.

Many women experience their high workloads as a great burden. Nevertheless, they often also emphasize that they enjoy their increased ability to contribute to the family's survival and the impact this has on their overall position as women.

CASE STUDIES

‘CDSP-III's contribution to women's economic activities and condition’

Zakia (31) moved to Boyer Char in 1999, after her family lost all their land in Ramgati (Lakshimpur) to the river. Unlike many other new settlers, Zakia's family had some belongings when they arrived in the area. Her husband used to own a small shop in Ramgati, which he sold when river erosion processes started. With the money of his shop and a loan Zakia obtained from Grameen Bank the family moved to Boyer Char, in order to build a new life there. Upon arrival, Zakia's husband bought a small piece of land from a land grabber, which he deforested and prepared for cultivation. He also started a small grocery shop underneath a tin roof in front of their hut. The first years were difficult for the family, as they often did not have sufficient income sources and the Bahini that ruled

Boyer Char at that time forced them to pay large bribes. These bribes formed a serious burden on the young family, which was trying hard to build a new existence.

Since the start of CDSP-III four years ago, much has changed for Zakia and her family. Not only did they receive an official title to their land and are they therefore no longer forced to pay bribes to land grabbers, but they were also presented with many income-earning opportunities. Zakia – as an enterprising young woman – tried to seize every opportunity given to her, in order to improve her life and that of her family. She started borrowing money from various NGO's. With these loans Zakia started a nursery business, grocery shop and a small restaurant. Except for her last micro credit loan – which is still running – Zakia has repaid all her loans and managed to become a very successful female entrepreneur. She also has other sources of income. Zakia for example became a Local Facilitator for DANIDA's RFLDC project, which provides her with a regular income. Furthermore, as the president of her NGO group and member of the local Palli Samaj she frequently has to attend meetings and trainings, for which she receives small remunerations. Her NGO group membership has provided her with free vegetable seeds which she used to grow homestead crops and her membership of an LCS brought her some income in the past, when many construction and maintenance work was done in the project area. Last but not least, the family owns a small fish pond and land for field crops, which provide them with food year around.

As a result of the project, the overall income of Zakia's family has more than tripled and – consequently - their living standard has improved significantly. Although her workloads are much higher than before, Zakia is very happy as her family now has plenty to eat, lives in a better house and has many more possessions - like land, poultry, livestock, furniture and various successful businesses. According to Zakia, she would not have been able to achieve all this without the opportunities provided to her by CDSP-III.

Another example is **Hafiza (45)**, mother of a young daughter and two adult sons. Hafiza was married twice. Her first husband – the father of her two sons – abandoned her many years ago and her second husband died in 2002, when her daughter was just born. He was killed for political reasons.

Hafiza's story is not exceptional. The poor char areas of Bangladesh are characterized by relatively high levels of abandonment of women by their husbands. Furthermore, it is not uncommon for women to become widows at a relatively young age as a result of poor health conditions and a lack of law and order. This was also the case in Boyer Char. As most women strongly depend on men for their economic survival, becoming a widow or being abandoned often causes them to slide deeper into poverty or become destitute. With families depending on them for their survival and very few or no economic resources, these women often experience great suffering and adversity. CDSP-III and NGO's therefore treat those vulnerable groups as a priority category, for example by including them in FLI's and appointing them as community health workers, horticulture nurserers or poultry workers.

As a result of the project, Hafiza has been enabled to significantly improve and secure her livelihood. Like Zakia, she utilized every opportunity presented to her to the maximum extent possible and managed to significantly increase her family's standard of living. Hafiza joined a WMG, FF, SFG and NGO group. Her agricultural production more than doubled and – as a result - the family is now almost completely self-sufficient. She also obtained various micro-credit loans, which she used for a nursery business, cultivation purposes, the purchase of cows and the start of a tailoring business for her son. He now hands over all his earnings to Hafiza and hence contributes to the maintenance of the family. Furthermore, she owns a fish pond which provides her family with daily fresh fish. Due to CDSP-III and Hafiza's hard work and determination, the family now experiences total food security and lives a better and more secure life.

For more detailed information on these and other case studies, see Annex I to III of this report.

3.2 Access to education and training

Before the start of CDSP-III, there were only some madrassa and private primary schools in Boyer Char - operated by the community at their own cost. Teachers did not receive a salary and the quality of education was often poor. According to BRAC's baseline survey of Boyer Char, only 44% of all children went to school and education levels were very low compared to other parts of Bangladesh. Not surprisingly, illiteracy rates – especially among women folk – were considerable.

CDSP-III is not directly involved in the implementation of an education program aimed at increasing the number and quality of schools. However, under CDSP-III 22 cyclone shelters will be built, of which 16 are already used as school buildings. The project has helped these 16 schools to obtain government registration by contributing funds. The remaining 6 cyclone shelters will also be used for educational purposes when their construction is finished. Outside of the CDSP-III framework, BRAC directs efforts towards improving the state of education in the area. BRAC has established 35 Non-formal primary education (NFPE) schools in Boyer Char. Each NFPE-school has one teacher and around 30 pupils. The majority of the pupils (70%) are girls. CDSP-III has mainly contributed by raising more awareness concerning the importance of education for children and teenagers – especially girls - through mass meetings, court yard meetings and gender trainings etcetera.

Despite BRAC's efforts, settlers report that problems in the educational sector have largely remained the same; there are not enough schools for the number of children in Boyer Char, many teachers still do not get paid and the quality of education is low. Challenges clearly remain as far as proper and satisfactory education is concerned.

For the adult population, FLI's and NGO's have provided women with many opportunities to develop personal skills through trainings. Not only are women trained as community health workers, trained birth-attendants, poultry workers, HRLE-workers and horticulture nurturers, but they are also trained on topics like water management, agriculture, social forestry and the maintenance of deep tube wells. This has significantly contributed to women's ability to earn an income and become more self-sufficient. The impact of training programs on the different aspects of women's lives and position is considerable, as will be pointed out in other sections of this chapter.

Unfortunately, no literacy trainings have been provided to women in Boyer Char. This is a missed chance, as it would have further increased women's ability to earn an income and achieve higher levels of personal empowerment and development. For similar development interventions in the future, DANIDA's initiative of providing LCS women with literacy trainings during the monsoon season – when LCS works are brought to a standstill – can serve as a good example. This concept can be applied in different situations and under different circumstances, in order to increase female literacy rates.

3.3 Access to health care

Before the start of CDSP-III, there were no health services in Boyer Char. People relied primarily on traditional healers and immunization rates were very low in comparison to other parts of Bangladesh. The reproductive health situation of women was especially alarming, with an almost complete absence of family planning programs – resulting in very high birth rates – and a lack of proper health care for pregnant women and infants. As a result, morbidity and mortality rates were high – particularly among women, adolescent girls and young children. Furthermore, the crisis of drinking water and water for household use was described as ‘severe’ in BRAC’s baseline survey of Boyer Char. Most ponds and ditches fell dry during dry season and there were only 22 DTW’s in the whole area, which was far from enough. A large part of the population depended on unsafe – and often saline – drinking water sources, like rivers and ponds. In addition, only 1-2% of the households had access to sanitary latrines. The lack of safe drinking water and latrines often resulted in epidemic outbreaks of diarrhea and other health hazards, causing high morbidity and mortality rates – especially among children.

Although CDSP-III has no health care component, it undertakes efforts to improve the health situation in Boyer Char. CDSP-III – in close cooperation with DPHE – has installed 388 DTW’s, 8,500 single-pit latrines and 20 public toilets. Furthermore, 10 ponds with sand filters have been constructed. In addition, the population has been sensitized concerning health and hygiene issues. People now for example better understand the importance of safe drinking water, latrine use and cooked meals. Especially women folk have played an important role in disseminating information concerning hygiene and health. Altogether, these efforts have contributed to a significant decrease in basic diseases like diarrhea and – hence – reduced the burdens and hardship experienced by women as a result of for example the sickness or death of a child. The large number of DTW’s also decreased the time spend by people – especially women – on fetching drinking water, leaving them with greater opportunities to use their time for income-earning activities.

NGO’s involved in CDSP-III have also contributed to a better health care situation in Boyer Char, by organizing mobile health clinics, providing the population with free ORS and contraceptives, and training women as community health workers and trained birth attendants. By June 2009, 34068 patients were treated by paramedics. Furthermore, immunization rates have significantly increased in comparison to the start of the project. Also, 60 community health workers – trained to recognize and treat the most common and basic diseases – and 75 trained birth attendants (TBA’s) now work to serve their community’s health care needs. As a result, the overall morbidity and mortality rates in Boyer Char have decreased. In addition, women’s dire reproductive health condition has improved. As a result of the NGO family planning program, women now have access to free contraceptives⁹, which has brought family size down from 5 to 4. It is no longer as common as it used to be for women to get pregnant while still breastfeeding their last-born child. Decreased family size has a positive impact on women’s overall health condition. Additionally, more women now have access to health care services – like TBA’s – during pregnancy and delivery, which has resulted in a decrease in maternal and child morbidity/mortality rates.

⁹ By September 2009 there were 856 permanent family planning method users in Boyer Char.

Although women now have better access to health care services, a lot still remains to be done in Boyer Char. The number of TBA's for example, is not enough for the large number of women in need of their services. As a result, many women still depend on traditional birth attendants, who generally lack the knowledge and expertise necessary to effectively assist women during pregnancy and delivery. Furthermore, not all women have access to family planning services yet and women's more general health care needs often also remain insufficiently met. There exist no hospital, health clinic or government doctors in Boyer Char, and there are not sufficient community health workers and mobile clinics to satisfactorily meet the population's needs. Consequently, many people – including women - still depend on traditional healers or go outside Boyer Char, which is a costly affair. Last but not least, many challenges remain with regard to male folk and their attitude towards women's and girls' (reproductive) health care needs. Due to awareness raising programs, men – but also other influential relatives like mothers-in-law - have become more aware of the importance of family planning and female (reproductive) health care. However, this awareness is often not yet sufficient. Some men are for example still hesitant to use contraceptives and many women and girls continue to lack proper health care as a result of limited or absent cooperation from family members – especially husbands. Pregnant women are for example often still forced to perform hard physical work, which frequently leads to miscarriages, stillborn or underweight/sick children. Furthermore, sick women and girls are often not taken seriously or accused of being lazy and unwilling to work. Not seldom, their ill health is a cause for conflict between families, with husbands and in-laws accusing parents of giving them unhealthy daughters. The continuous young age of girls at marriage also poses serious risks to women's health and overall well-being.

The Government of Bangladesh, NGO's and other future development initiatives should take concerted action to further improve the health care situation in Boyer Char. Furthermore, more efforts must be directed towards sensitizing people – especially male folk - concerning women's health care needs. A possible way of doing this is through the sensitization of male community leaders and through the training and employment of male community health workers. As men often tend to have more authority and respect within the community than women – especially when it comes to male folk – they are expected to be better able to exert an influence on people's mindset and – hence - bring about positive attitude changes towards women's health care needs. In addition, more attention should be paid to breaking social taboo's concerning women's reproductive health problems. Many women for example still silently suffer from problems like infections of their reproductive organs, as they are too ashamed to share this with relatives – especially male relatives – and consequently do not get the health care they need.

3.4 Land: Women's power of ownership

As argued in section 2.2.1, land is of crucial importance for the rural population of Bangladesh. Arable land is the most valuable form of property in the country's agrarian economy, for its economic, political as well as symbolic importance. It represents by far the most vital livelihood sustaining asset for the rural poor.

By allocating Khas land to the often extremely poor and vulnerable landless households, CDSP-III aims to contribute to poverty alleviation by drastically broadening their asset base and -

consequently – securing their livelihoods. The project area of CDSP-III is the first - and up until now only - area in Bangladesh where women's name is being put first on the official land title. This is intended to increase their power of ownership and improve their overall condition and position. This is of crucial importance within the context of Bangladesh, where women are generally excluded from ownership of property – especially land – in their marital home and denied access to their parental property (see also WB, 2008: 12). This puts them in an extremely vulnerable, dependent and disadvantaged position.

Aside from granting women prominence and official recognition concerning their land rights, CDSP-III is also actively involved in raising community awareness about women's right to land. Through mass meetings, NGO group meetings, gender trainings, court yard meetings and women's desks, the people of Boyer Char – especially women - are informed about CDSP-III's land settlement procedures. Furthermore, women's presence during land hearing sessions is ensured and CDSP-III staff provides many women with practical assistance and moral support during the process of applying for Khas land. Especially the role of the Gender Field Coordinators and the Institutional & Gender Adviser is important in this regard. Many women report to not have been able to apply for land and demand their rights without their continuous feedback, assistance and encouragement.

The economic benefits of receiving an official title to land are far-reaching. Not only do people experience a significant increase in their asset base and economic security, but they are also no longer forced to pay bribes to land grabbers. As most char settlers cannot afford the relatively large sums of money and goods demanded by them, families often have to resort to local money lenders which charge them high interest rates and can put them in severe debt. Bribes usually pose a serious burden on families trying to carve out an existence (see for example Annex 1 - case study Zakia). Not surprisingly, being provided with an official land title and – hence – freed from forced and illegitimate bribe-paying has an important economic impact on people, including women. It enables them to improve their livelihood and economic condition.

Receiving a land title also has other important consequences. The fact that women now officially own half of the land and are being put first on the Khatian has for instance resulted in a significant decrease in divorces, abandonment of women, polygamy and violence against women.

As mentioned in section 2.2.1, in most cases of divorce the husband's share of land is transferred to the wife. As land usually constitutes the most important and valued asset to men, they are less likely to divorce their wives, as this way they risk losing their land. The same seems to be true for the abandonment of women. As described in Annex 2 (case study vulnerable women), the poor char areas of Bangladesh are characterized by relatively high levels of abandonment of women by their husbands. However, when they become official co-owners of their land, women are much less likely to be abandoned. It has even been observed that men - who have abandoned their wives in the past – return when women obtain a land title. It is not uncommon for women to accept them back into their lives, despite of having been abandoned and – not uncommon - maltreated before. This can mainly be explained by the prevailing patriarchal norms and socio-cultural structures that make it very difficult for women to go through life unmarried and without the financial support of a husband. The decrease in cases of polygamy can be explained by the fact that people are entitled to only one piece of Khas land.

Before, men often used to marry several women in different chars, with the aim of obtaining more land. However, under the policy of the Government of Bangladesh regarding the distribution of Khas land this is no longer possible. Furthermore, when a woman explicitly and publicly objects to her husband's polygamy, the latter risks losing his share of land. There are cases in CDSP-III where 50% of the land has gone to the first wife and 50% to the second wife. Another scenario is that the husband's share is split in two; one half for him and one half for his second wife – leaving him with only 25% of the land. Men's fear of being deprived of land often discourages them to marry multiple wives ¹⁰. Last but not least, levels of violence have gone down significantly as a result of women's land ownership. Again, in cases of severe violence against women men have been deprived of their land. Both men and women folk are aware of this. Furthermore, women are now more conscious of their right to land, have become empowered and are more vocal. Some women report to have threatened their husbands to take legal steps and deprive them of their land in cases of torture and abuse. This has usually resulted in a significant decline or complete disappearance of violence against women.

Except for a decrease in divorces rates, the abandonment of women, polygamy and violence against women, women's ownership of land has also given them somewhat more decision-making power in the private sphere (see also section 3.5). Although Khas land officially cannot be sold and can only be passed on from one generation to another through inheritance, it is not uncommon for families to sell their land illegally. Women now often have somewhat more to say in suchlike decisions. Furthermore, as women are now listed first on the Khatian, they have to be consulted and give their permission when an official loan is being obtained with their land as collateral. Despite these improvements however, the increase in women's decision-making power has remained very limited and men are still the main decision-making body of most households. The same is true for many of the other decisions that will be discussed in the next section.

Last but certainly not least, women's status has improved considerably as a result of their (joint) ownership of land (see also section 3.8). This is not surprising, considering the fact that traditionally land has been the basis for social status in rural Bangladesh.

All in all it can be concluded that women's ownership of land and their increased awareness concerning their land rights have significantly contributed to an improvement in their situation and position. Developments such as women's increased social status and the decreased levels of divorce, abandonment, polygamy and violence have far-reaching and positive socio-economic ramifications.

3.5 Women's decision-making powers in the private sphere

In Bangladesh, women's role in decision-making processes is often very small and usually confined to the domestic sphere. Even within their own homes women only have limited rights to

¹⁰ The decrease in polygamy is also expected to have a positive impact on women's health, as polygamy – together with migration – is one of the causes of the spread of STD's and AIDS in char areas. It must be emphasized however, that there are no exact and official data available to support this statement.

make decisions ¹¹. Their voice and influence in family affairs is generally small and restricted to matters related to household functioning.

In this section, attention will be paid to the impact of CDSP-III on the decision-making powers of women in the private sphere. A distinction will be made between economic and non-economic decisions. Concerning the latter, decisions like those related to the schooling, marriage and disciplining of children, health care matters and family disputes will be briefly discussed.

3.5.1 Economic decisions

As argued in section 3.1.1, women's lack of income-earning power generally puts them in a very vulnerable and disadvantaged position. The majority of women in Bangladesh strongly depend on men for their survival and the survival of their children. As a result women usually have very little influence on economic decisions that concern and affect them and their families. Furthermore, it is often widely believed that women are less capable of taking important economic decisions than men. This is not only true for male folk, but also for female folk. Many women - from childhood onwards – have been inculcated with ideas of being incapable and unfit to take such decisions.

CDSP-III has provided women with many income-earning opportunities. Furthermore, most women now – for the first time in their lives - have access to saving schemes and micro-credit loans (see section 3.1). This has had an impact on their economic decision-making powers.

Many women have experienced an increase in their income-earning power, through their participation in FLI's, LCS's and NGO groups. As a result, they are better able to contribute to the economic survival of their families. Due to their increased personal earnings, women now have slightly more to say concerning the use of this money. Men are more likely to consult with them and consider their opinion, as women have become of greater economic value to the family. Especially their ability to obtain relatively large micro-credit loans is important in this regard. Furthermore, women's ownership of land also gives them somewhat more to say in land-related issues, which usually have an important impact on people's economic situation (see section 3.4)

It must be emphasized however, that the increase in women's economic decision-making powers is often quite limited. Despite women's improved income-earning power and economic value for the family, there often still exist strong gender inequalities in this regard.

An important explanation for this is the nature of work performed by women. They are often involved in income-earning activities such as poultry rearing and homestead agriculture. Although these activities are very important to the survival of the family, they usually do not provide women with a large, direct and regular income source. With regard to poultry rearing for instance, it takes a lot of time and effort before it pays off - i.e. when poultry birds lay eggs or are suitable for consumption purposes. The same is true for homestead agricultural production. Men on the other hand, are often involved in activities that provide them with a more regular and

¹¹ An exception is often formed by cases of male outmigration. When men migrate – temporarily or permanently – women are usually left in charge of the family and are held responsible for taking most decisions. The same is true for most widowed or abandoned women who have no family members living close-by.

larger income. They for example work in agricultural field production, as day laborers or rickshaw pullers. Although women are now less dependent on men economically, this continuous gender inequality in income-earning power has enabled gender inequalities in economic decision-making powers to largely be preserved.

Gender inequalities and women's limited economic decision-making power are also manifested with regard to micro-credit loans. It is for example quite common for husbands or other male relatives to decide when to take a loan. Women do not always have much say in this. Some women even report taking loans reluctantly and out of fear of being tortured by men. Furthermore, it is often male members who decide on the exact use of this money – with little or no consultation with women. As argued in section 3.1.2, loans are often used for businesses of men. Only in some exceptional cases are micro-credit loans completely used for women's business purposes. Most women receive nothing or only a small part of their loans. Overall, it can thus be observed that many women are used by men as a medium to obtain micro-credit loans. They often have remarkably little influence in this regard. This used to be slightly different before, when women were able to obtain loans without consulting their husbands. Some women would use it for secret businesses. They would for example buy a goat and let someone else rear it. As a reward, this person would get half the offspring and the woman would have a buffer for difficult times. This strategy was possible because women could apply for loans individually and without a man's consent. However, NGO's changed this procedure because it frequently occurred that men took the money and abandoned women, leaving them with an incredible financial burden and no resources to repay their loans. Today, both husband and wife have to apply for her loan – as a measure to also hold men responsible for repayment and hence protect women. The downside is however, that women are no longer able to start secret businesses with micro-credit loans. Some women still intend to do so though, with the little personal savings they have.

Last but not least, the fact that it is still not uncommon for men to deprive women of their personal savings and hard-earned money - and subsequently exclude them from all decisions concerning the use of it – also demonstrates the continuous disadvantaged position of many women in the char areas.

Although many women have the right – or one can better say: obligation - to earn and save money, it can be concluded that many still do not have the right to spend it. This right often remains largely or completely reserved for men. Nevertheless, the fact that women now contribute more to the survival of the family, are able to obtain relatively large loans and – hence – are of greater economic value to the family, *has* somewhat improved their economic decision-making power. However small these improvements may sometimes seem to be, for many women they represent big steps forward and prelude a further improvement in their overall condition and position (see also remaining sections of this chapter).

3.5.2 Non-economic decisions

As argued in the introduction of this section, women's voice and influence in family affairs is usually very small and restricted to matters related to household functioning. According to a study of the World Bank (2008: 11), women are particularly consulted with regard to issues related to children. Nevertheless, the study also points out that only half of all women are

frequently consulted concerning important matters like the disciplining, schooling and medical treatment of children. Similar to economic decisions, it is quite often believed – by male and female folk - that women are less capable and entitled of taking important decisions than men.

Similar trends can be observed in the char areas. Many women in Boyer Char report that – before CDSP-III – they could only take very small decisions, like what to cook for dinner. Most of them were only occasionally involved in decisions concerning their children and usually only had a small influence in decision-making processes. In general, men constituted the main decision-making body of the family¹².

This inequality in decision-making powers between men and women has somewhat decreased as a result of the project. Most women report an increase in their involvement and influence in household decisions. Due to CDSP-III, mothers are now more aware of the importance of schooling for children – especially daughters. Many report to play a more active role in convincing their husbands to let children – particularly girls – go to school, this way exercising more influence on crucial household decisions. Furthermore, women often also have somewhat more to say concerning their children's marriage. Some women for example report that they try to prevent the early marriage of daughters, because they are now more aware of the often detrimental consequences. They are also somewhat more likely to be consulted by men concerning the choice of partner. However, the influence of women on their *own* marriage is often still as good as absent. In the context of the char areas, it is uncommon for girls to be involved in these life-defining decisions¹³. According to the World Bank (2008: 13), the “lack of voice of girls in their marriage is symptomatic of the lack of voice they have in their lives”. With regard to other decisions – concerning health care matters, the disciplining of children and the resolution of family disputes – most women have also gained some influence.

Important factors for explaining women's somewhat increased decision-making power are their greater economic power and value, land ownership, increased education, improved social status (see section 3.8) and their increased awareness (see section 3.9). Women have become more conscious of their importance, capabilities and rights. They are now more vocal and have started to demand and exercise more influence in certain decision-making processes. In line with the findings regarding economic decision-making powers however, men are still the main decision-making body of most households. Furthermore, the increase in women's decision-making power has remained rather limited. Nevertheless, small improvements are often of enormous significance to women folk and provide them with reasons to have hope for a better future.

¹² In Bangladesh, the role of the mother-in-law in decision-making processes should not be underestimated however. They often possess and exercise more power than other women in the family. This creates hierarchies of power between women folk, which will be discussed in more detail in section 3.10. However, this is not applicable to all families in Boyer Char, as many have a nuclear character – either because they migrated alone to the chars or as a result of the extended family's strategy of disintegration into smaller units in order to increase the overall amount of Khas land owned by the family.

¹³ According to the World Bank (2008: 12), “the importance of marriage lies in the fact that it is the boundary within which women's lives are ordained. Whether and what kind of health care they use, whether they can access market opportunities (such as employment or credit), whether they vote independently, whether they can move freely outside their homes, and a number of other processes and outcomes depend to a large extent on their marital status, and within that, on the type of marriage”.

3.6 Women's decision-making powers in the public sphere

In Bangladesh, women's participation and decision-making power in the public sphere is generally very limited. This can mainly be explained by the country's socio-cultural context, of which the system of purdah constitutes an important part. As argued in section 3.1.1, the system of purdah often has a detrimental effect on women's mobility and – hence – their participation in life outside the domestic sphere. This is especially true for char areas, which are generally more conservative than other parts of the country.

In this section, the impact of the project on women's decision-making powers in the public sphere will be discussed. A distinction will be made between their decision-making powers in FLI's and the community as a whole. Concerning the latter, women's new-found leadership position will receive ample attention.

3.6.1 CDSP-III's FLI's

As argued in section 2.2.2, one of CDSP-III's gender relevant project interventions is the promotion of women's participation in FLI's. This is supposed to increase women's benefits from the project and – ultimately – improve their overall condition and position, creating a more gender balanced and equal society.

Including women in FLI's has proven to be a major challenge. In Bangladesh - and especially the char areas - women's participation in activities outside the home compound is usually seen as a threat to family values. It is often considered to be detrimental to women's modesty and their family's social respectability. It is therefore difficult for women to fulfill roles other than that of mother and wife outside the domestic sphere. Nevertheless, CDSP-III has accomplished a considerable participation of women in FLI's. Important in this regard are the affirmative actions taken by project staff (see also section 2.2.2.4).

Not only has women's participation in FLI's increased in numbers, but they now also have somewhat more to say during meetings and concerning decisions made by the group. This has not always been the case and represents quite an achievement in the context of the char areas. Common problems encountered are mainly related to male folk. As argued in Technical Report No. 17 of CDSP-II (2004: 2), "both at the family and community level, the majority of men are not interested in letting women speak and may indeed fear that consultation with women would be to their disadvantage. They prefer to participate themselves, to take the lead in discussions and speak on behalf of their women. When they do let women speak for themselves they insist on being present during the discussions. Often men in the community express a lack of trust in the women's physical and mental capabilities to carry out tasks, and to identify problems and earn cash. In addition, there is an unexpressed fear of losing authority". Overall, it can be observed that male folk has a strong tendency to dominate and oppress female folk. Suchlike problems have an important impact on group dynamics and women's functioning and influence in FLI's. Nevertheless, most women and staff members have reported a gradual improvement in women's position in FLI's over time. Due to CDSP-III, women are now more aware of their responsibilities and equal rights to participate in FLI decision-making processes. They have

become more vocal and increasingly start to demand their rights. Changes are unfortunately much less visible among male folk. Men's beliefs and opinions concerning women have proven to be deeply rooted. Consequently, their attitudes are very much resistant to change (see also section 3.9). Nevertheless, some men report to be more sensitive towards women's needs and rights. They try to let women speak during FLI meetings and confer with them concerning decisions.

Important factors explaining attitude changes – especially among women folk - are women's increased participation in income-earning activities and the public sphere, women's participation in training programs, their improved social status, and CDSP-III's awareness raising programs and affirmative actions. The project aims to treat women and men as equal members of FLI's. In practice however, this is not always sufficiently enforced and – hence – open to further improvements in the future. The same is true for women's positions as FLI representatives (president, vice-president, secretary or cashier); there still exists some gender inequality in this regard and improvements are considered necessary.

Although some things remain to be improved concerning women's decision-making powers in FLI's, significant and valuable achievements have already been made in the past few years. Despite often rigid and deeply-rooted opinions, beliefs and attitudes, women now have a greater voice in FLI's. For many women, FLI's have provided them with an important means to become more mobile and actively participate in public life. Through their involvement in FLI's women are enabled to participate more in decision-making processes outside the domestic sphere and make their voices heard in the local community. For some women, this has been a first and very important step on the road of becoming true community leaders. This however, will be discussed in more detail in the next sub-section.

3.6.2 The local community: Women's leadership position

Despite the many restrictions faced by women in char areas, some have been able to distinguish themselves as true community leaders over the past few years. The contribution of CDSP-III to this process of female emancipation and empowerment has been great.

The fact that women now play an active role in FLI's has especially proven to be important in this regard. Through FLI's, many women have experienced for the first time in their lives what it means to participate and have an influence in public life. As mentioned in the previous sub-section, for some women their FLI membership has been their first and foremost step on the road of becoming real community leaders. Especially women's participation in WMO's is important, as WMO's have a significant influence on local development activities and – hence – enjoy considerable prestige and respect from the community. As a result, men as well as women generally experience a substantial increase in their status as a result of their WMO membership, and are often approached for help and advice concerning for example the resolution of family or community disputes/conflicts. This is quite remarkable in a society that is heavily characterized by male domination and women's absence or limited voice in public life and community decision-making processes. In Bangladesh, leadership positions are usually reserved for - and occupied by - men. This can be explained by the prevalence of patriarchal social norms and structures, and the existence of the system of purdah. For many women, participating in FLI's

and experiencing an increase in their decision-making powers in the public sphere has made them more aware of their potential as leaders. Furthermore, it often provides them with an important source of inspiration and motivation to further develop and pursue their leadership position in society.

Other factors also help explain women's new-found leadership position. Their increased income-earning power, mobility and status for instance, can enable and inspire women to explore and further develop their leadership qualities. Furthermore, the fact that women now receive training – on various topics – allows them to improve their personal skills and capabilities. This often has important empowering effects. Last but not least, as a result of the abovementioned factors and awareness-raising programs (especially gender trainings), women in Boyer Char have become more conscious of their potential and rights to be community leaders.

Female community leaders in Boyer Char are increasingly invited to attend local shalishes. A shalish can be described as a traditional and informal court of mediation or dispute resolution mechanism. In Bangladesh, legal procedures are slow, expensive and out of reach for the majority of people. Most people – especially in rural areas – therefore seek and rely on the help of the shalish for dispute/conflict resolution. Shalishes deal with very diverse issues, like marital disputes, divorce, abandonment, adultery and crimes such as rape and dowry related violence. They are an important and age-old institution in Bangladeshi society. Sessions are usually male-dominated and conducted by male local government representatives and social leaders, like imams and teachers. Women generally have no – or only very limited – influence on the decisions taken in the shalish. Verdicts are often discriminatory towards female folk, which frequently prevents them from obtaining justice or seeking help from the shalish at all. The fact that female leaders in Boyer Char are increasingly included in shalishes is a hopeful sign of progressing towards a society that is characterized by more gender equality. They are usually asked to provide information on the cases under discussion. However, women are generally not involved in actual decision-making processes in the shalish. This privilege is usually still reserved for men. Nevertheless, their attendance in shalishes is already an important step in the right direction and has given women more prominence in public life and community decision-making processes. Women are also increasingly involved in the work of the UP. An example is Beena (see case study below and Annex III). Women's involvement in the shalish and UP has an important and reinforcing impact on their leadership position in the community.

Being a female community leader is not put aside for everyone. It often requires a very strong, determined and persevering attitude and character, especially in the context of the – for women – often restrictive and adverse environment of the char areas. Furthermore, other factors – such as the cooperation and support of family members – often prove to be very important as well. As a result, only a small group of women has managed to distinguish themselves as true community leaders. Nevertheless, this small group has already brought about and provoked some important and meaningful changes in Boyer Char. It is now for example more acceptable for women to participate in public life and assume leadership positions. Furthermore, these female leaders constitute an important example for other women. They are models of female strength, potential and leadership. Last but not least, it is remarkable to see the motivation and commitment of most female leaders to help and support other women in their communities (see also section 3.10).

It can be concluded that CDSP-III has enabled a small group of women to develop and establish themselves as community leaders. This has proven to have many far-reaching consequences and is of great importance for women folk in general. Women now have more prominence in public life and decision-making processes in the local community. Good examples of female leaders are Zakia and Beena (see case study below).

CASE STUDIES

‘CDSP-III’s contribution to women’s leadership position’

Beena (41) was only 13 years old when she got married and moved into her parents-in-law’s house in Hatiya. Before finishing secondary school, she gave birth to her first son and was forced to drop out of school. Her parents-in-law did no longer deem her education important. In 1997 - when Beena was 29 - her family-in-law lost all their land in Hatiya to the river. Without any possessions, her husband moved to Boyer Char with the intention of building a new life for his family there. Later he was followed by Beena and their children.

Even though Beena did not complete secondary school, she worked as a primary school teacher in Hatiya. She also gave private classes to children in her community. When her husband moved to Boyer Char, Beena started teaching – voluntarily - at a local school there. As she continued to experience a strong desire to finish her secondary education and develop herself intellectually, Beena went back to school when she was around 30 years old. This was possible because she no longer lived with her in-laws and because of her husband’s supportive nature. A few years later she received her SSC, which makes her relatively well-educated for a woman in Boyer Char.

When CDSP-III started in 2005, Beena became the cashier of a WMG, member of the WMA and member of an NGO group. One year ago, she also got selected by the government as a voluntary UP member. Beena is the only female UP member in Boyer Char and her primary duty is to report on the needs of her area. Furthermore, she has made a list of all the elderly/widowed people who are entitled to an allowance by the government and is responsible for drawing up VGF and VGD cards.

Throughout the years, Beena has managed to develop herself into a real community leader. As a teacher and member of a WMG, the WMA and the UP, she has a lot of influence in the community and enjoys a high social status. Beena is not only consulted concerning school matters or matters related to water management and the UP, but also concerning many other issues. She for example plays an important role in the resolution of family and community conflicts/disputes. Furthermore, as a respected community member Beena is often also invited to the local Shalish, which is quite exceptional for a woman. In the Shalish - as well as all other spheres of her life - she is especially concerned with the disadvantaged position of women and aims to use her power and influence to improve their situation. In the future, Beena hopes to further strengthen her leadership position and continue her work for the community.

Another example is **Zakia (31)**. She is not only a very successful entrepreneur (see case studies section 3.1 or Annex I), but due to CDSP-III she also managed to establish herself as an important female community leader. Crucial in this regard is her status as an entrepreneur, as well as her involvement in many community activities.

Zakia is not only a LF for RFLDC, but like Beena also the cashier of her WMG and – hence - member of the WMA. Furthermore, she is the president of her NGO and LCS group, member of the local Palli Samaj and secretary of her SFG. According to Zakia, especially her involvement in the WMG and WMA has increased her social status and improved her leadership position within the

community. She now has an important influence on water resource management and development activities in her locality, and is frequently approached by people – men as well as women – concerning these issues. Furthermore, as a much respected person and member of the Palli Samaj Zakia is often involved as a mediator and advisor in family and community conflicts/disputes. At various occasions, she has also been invited to join the local Shalish and share her knowledge concerning the cases under discussion.

As a woman, Zakia is especially interested in the welfare of women in her community and fights for their empowerment. She tries to sensitize men towards women's rights and needs, and motivates women – especially victims of violence and abuse - to stand up for themselves and take charge of their own lives. As argued by Zakia; “I want to empower and motivate other poor women to become like me”. She aims to inspire these women by setting a strong example herself, this way showing them the strengths, capabilities and importance of women. Even though she leads a very busy life managing her household, businesses and community activities, Zakia always tries to find enough time to help women folk. According to Zakia, her efforts have contributed to a significant decline in violence against women in her community. She also managed to motivate large groups of women to work outside the domestic sphere, in order to improve their position and family's economic situation.

Like Beena, Zakia not only enjoys more respect and prestige in the community, but also in the family sphere. Both women have experienced a significant increase in their decision-making power and mobility, and have become more vocal and aware of their rights. They now speak up to other people - including men - and demand proper treatment and respect. According to Zakia, her position as a prominent female community leader would not have been possible without CDSP-III; “I am intelligent and hardworking, but without CDSP-III I would not have developed into the leader that I am today. We would all have remained the same”. The project has provided her and other women with many opportunities to become empowered, improve their lives and establish themselves as leaders. Zakia feels happy, strong and proud to be a leader. For the future, she aspires to become an even more important community leader, join the UP and – above all - continue her work for the empowerment of women in Boyer Char.

For more detailed information on these and other case studies, see Annex I to III of this report.

3.7 Women's personal autonomy

Men in Bangladesh usually enjoy considerable autonomy, independence and freedom, whereas women are often controlled, dominated or even oppressed by the men in their lives. This has important consequences for women's personal autonomy. They are for example restricted in their mobility and many experience some form of violence by men.

In the next sub-sections, attention will be paid to the impact of CDSP-III on women's mobility and levels of violence against women. Concerning both topics, various aspects will be considered.

3.7.1 Mobility

Due to the country's socio-cultural context, women in Bangladesh are severely restricted in their mobility. As argued in section 3.1.1., an important and decisive factor in this regard is the existence of a system of purdah. Whereas purdah is intended to protect women and maintain

family values, it often also has a detrimental effect on women's mobility and – hence – their personal, social and economic activities outside the domestic sphere. This is particularly true for char areas, which are generally known to be more conservative than many other parts of the country. Women's often extremely limited mobility has far-reaching consequences for all other aspects of their lives, like their decision-making power in the public sphere and participation in the money economy. However, not only Muslim women are restricted in their personal mobility, but also non-Muslim women. This can mainly be explained by the prevailing socio-cultural norms and customs in Bangladesh, which make it very difficult for women to be involved in activities outside the home compound. As argued in sub-section 3.6.1, the latter is usually seen as a threat to family values and considered to be detrimental to women's modesty and their family's social respectability.

CDSP-III has had an important impact on the mobility of women in Boyer Char. Whereas before the start of the project women were hardly seen in public, today it has become increasingly more acceptable for women to participate in life outside the domestic sphere.

Crucial in this regard has been women's involvement in FLI's and NGO groups. Women report that their membership of these groups provides them with valid reasons for leaving their homes and increasingly participating in public life. At the very beginning of the project, it was difficult for many women to convince men – especially husbands – of the importance of letting them join these groups. However, through time male folk has become more conscious and aware of the potential benefits of their wives' participation in FLI's and NGO groups, and – hence – are now more lenient in this regard. Men have also become more lenient towards women working outside the domestic sphere. This can mainly be explained by the income-earning opportunities provided to women by FLI's and NGO's, and the economic benefits that can be derived as a result of this. Another explanation is related to a more general change in society. Through time, social norms have slowly changed and it has become more acceptable in Boyer Char for women to be involved in activities outside the home compound. This has been the result of women's participation in FLI's and NGO groups, as well as their improved overall position – reflected for example in their increased economic value, decision-making powers and status.

It is now more common for women to work in the field than before the start of the project ¹⁴. This has caused a change in the traditional gender division of labor in the char areas. Furthermore, women report to be more mobile with regard to visits to the market, family members and the doctor. Some women even report to no longer be compelled by men to wear a burka. They can now leave the house with a less concealing head cover. It must be noted however, that changes are generally still very limited and not applicable to all women in Boyer Char. Women are for example not likely to work in the field alone or without a man present. In addition, they usually only occasionally go to the market, doctor or relatives and often still need male company and/or permission ¹⁵. Only some women - especially wives of migrants, widows and abandoned women - report to be able to carry out suchlike activities on their own.

¹⁴ It must be emphasized however, that the location of fields is a determining factor in this regard. Because fields are usually located close to the home, women are increasingly allowed to work there. It is often considered to be an extension of the domestic sphere and therefore fairly appropriate for women. Many women report however, that if fields would be located further away from their homes, they would not be allowed to work there.

¹⁵ Unfortunately, many women also report to still not be allowed by men to visit a doctor at all, which can cause serious health problems and put women's lives in danger.

Furthermore, for the majority of women their social network is still restricted to family members and female neighbors. It usually excludes male friends and friends living outside the close proximity of their homes. In a very practical sense mobility was of course facilitated by the construction of roads and bridges. Despite the often limited extent of changes however, they generally still represent crucial achievements and steps forward for women folk in the char areas and are often considered to be important signs of progress.

It is important to emphasize the differences between certain groups of women. As argued before, wives of migrants are usually more mobile than other women. As there is often no adult male present, these women are forced to move beyond the domestic sphere to provide for their family and engage in other important activities in the public sphere. The same is often true for widows and abandoned women. Most of these women enjoy their increased mobility and autonomy. Furthermore, various Hindu women have reported to be more mobile than their Muslim counterparts. According to them, this is because they do not have to maintain purdah, which provides them with somewhat more freedom of movement. This for example came to the fore in their relatively greater participation in LCS's during the initial stages of the project. Only after some time – when local communities had gotten more accustomed to women working in road construction etcetera - did Muslim women became more involved in LCS work. Furthermore, there seems to be quite a remarkable difference between women that are involved in FLI's – especially WMO's - and women that are not. The latter are much less mobile and – hence – usually have a significantly smaller action radius. They are often not allowed to go to the market or visit family members without male company. This again demonstrates the importance of FLI's for women's increased mobility.

3.7.2 Violence against women

Violence against women is undoubtedly one of the worst social ills scouring Bangladeshi society today. The country ranks second highest in the world concerning domestic violence committed by men against women. Millions of women suffer the terrible and devastating consequences of violence on a daily basis and – as a result – endure severe hardship. However, not only women are badly affected by violence, but also their children, families and – ultimately – the society as a whole. Violence against women can take many different forms – for example physical, psychological and/or sexual violence – and can occur in the private as well as public sphere. It is a stark marker of inequality in power relations and has destructive consequences for women's status, gender equality and human rights. Not surprisingly, violence against women constitutes a major impediment to the development of Bangladesh. The country's disturbingly high levels of violence against women are difficult to grasp and give us an idea of the magnitude of the problem facing Bangladeshi women today.

By far one of the most important achievements of CDSP-III for female folk in Boyer Char has been the decline in levels of violence against women. Most women report a significant decrease in physical, psychological and sexual violence and abuse in their community.

Women for instance no longer experience the extreme cruelty inflicted upon them by the Bahini. Before the start of CDSP-III, Bahini members ruled the char areas and terrorized the population. Especially women and young girls endured a lot of hardship, as they were often

victims of rape, assault, kidnapping, torture and even murder. This did not decrease until 2004, when the people of Boyer Char took the law into their own hands and publicly killed 50 to 60 Bahini members in an effort to restore safety in the area. Furthermore, as a result of the overall development of Boyer Char since the start of CDSP-III, the law and order situation improved significantly and Bahini members were subsequently ousted from the area. This considerably contributed to women's safety in the project area.

Women also report a substantial decrease in domestic violence. Whereas before the start of the project most women in Boyer Char experienced some form of violence within the confinements of their homes, today their situation has improved a lot. NGO workers estimate that physical violence has decreased from nearly 100% to around 10%, including dowry-related violence and acid throwing. Psychological violence is estimated to have dropped from almost 100% to 20% ¹⁶. Due to socio-cultural taboos very little is known about sexual violence, but this is also expected to have decreased significantly. Although these estimates are not based on exact data, they give an impression of the significant impact of CDSP-III on levels of violence against women.

Perpetrators in cases of violence against women are usually men; husbands, male relatives and other men. Nevertheless, there also exists a lot of violence between women. As argued in sub-section 3.5.2, mothers-in-law generally possess and exercise more power than other women in the family, creating hierarchies of power between women folk. This often provokes violent behavior of mothers-in-law towards daughters-in-law. The same is true for sisters-in-law, although to a lesser extent ¹⁷.

Reasons for violence against women are diverse. Women's 'unacceptable behavior' is frequently mentioned as an important cause for violence. Unacceptable behavior is often explained to include: not serving men properly or on time ¹⁸, not performing one's duties appropriately or talking back to men or in-laws. It must be emphasized however, that women's behavior is often arbitrarily and unjustly labeled as 'unacceptable' and – hence – misused as a justification for violent behavior. Another important reason for violence against women and girls is unmet dowry demands. When their families do not come up with the dowry demanded by in-laws, women and girls are often at severe risk of being tortured and abused by the family-in-law. This torture and abuse can take on different forms, including acid throwing and murder. Other reasons for violence against women are abound, but will not be further discussed in this sub-section.

The decline in violence against women can be explained by several factors. As argued in section 3.4, important in this regard is women's ownership of land in CDSP-III. Both men and women are aware of the fact that men can be deprived of their share of land in cases of severe violence against women. This has contributed to a decrease in levels of violence experienced by women

¹⁶ The less dramatic drop in levels of psychological violence can be explained by the invisibility of this form of violence and the fact that it is generally considered – both by men and women – to be more acceptable and less harmful than physical violence.

¹⁷ It must be noted that there are also cases known in which mothers-in-law are abused by daughters-in-law. This is quite exceptional however.

¹⁸ As argued by Panna (a thirty year old woman): "Sometimes, when I am working in the house and my hands are dirty with mud, my husband comes home from the field and wants a glass of water. He does not even allow me to wash my hands first, because then he'll say I disobey him and might beat me [...] Women have it very bad".

folk in Boyer Char. Furthermore, women's empowerment and their overall improved position as a result of CDSP-III – reflected for example in their increased economic value, decision-making powers and status – have also contributed to a decline in violence against women. Last but not least, increased awareness among the population is an important factor explaining the decrease in violence. Men and – especially – women are more conscious of women's rights, the detrimental effects of violence against women and the possible legal repercussions in this regard. Women have become more vocal and are less likely to accept violence inflicted upon them.

CDSP-III's achievements concerning the decrease in levels of violence against women are notable considering the fact that it is a multi-sectoral project – dealing with many different and diverse topics – and not exclusively dedicated to combating violence against women. Nevertheless, CDSP-III has brought about important and meaningful changes and enabled many women in Boyer Char to improve their condition and position.

Despite the significant contribution of CDSP-III to the decline of violence against women however, many problems in the project area remain. Large segments of the female population are still afflicted by different forms of violence. This is detrimental to women's autonomy, health, happiness and – ultimately - development. According to the World Bank (2008: 89), women who are victims of violence have worse health and other outcomes than non-victims. Furthermore, the practice of dowry is said to be increasing in Boyer Char - despite concerted efforts to raise awareness among settlers concerning the harmful effects and illegal nature of dowry ¹⁹. This is extremely worrying, as dowry is a form of violence against women/girls in itself and notorious for inducing and provoking high levels of gender inequality and abuse. Worrying is also the fact that violence against women is often still considered to be socially acceptable among the char population. This however, has started to change in recent years (see section 3.9).

CDSP-III, the Government of Bangladesh, NGO's and other development projects in the char areas should take more concerted and firmer action towards combating violence against women. CDSP-III enjoys great authority and respect in its working area and is in a position to enforce a further decrease of this social ill. The policy of depriving perpetrators of extreme violence against women of their land for instance, could be implemented more strictly and on a wider scale. In addition, more legal actions should be undertaken by all parties involved concerning violence against women and the practice of dowry – hereby teaming up with local law enforcement agencies and the UP. This is expected to increase community awareness about the detrimental effects and legal repercussions of these acts and – hence – contribute to a further decline in violence against women and dowry practices.

3.8 Women's social status

Women in Bangladesh are usually characterized by a very low and downgraded social status in comparison to men. This is especially true for women in rural and poor areas, like the chars. Women's downgraded social status can be explained by many different factors, such as their

¹⁹ It must be emphasized however, that there are no exact and official data available to support this statement. Nevertheless, local settlers, NGO workers and TA-team members report an increase in dowry in recent years. They also report that dowry has become gradually more hidden, as communities are now more aware of illegal nature of dowry. Nonetheless, the practice of dowry continues to exist and increase in Boyer Char.

limited access to income-earning opportunities and credit, their lack of education (reflected in high illiteracy rates), their extremely restricted mobility and their lack of ownership of property. Altogether these factors contribute to women's extremely low social status and vulnerable, dependent and disadvantaged position in society. The consequences for women folk are often dire and include the high levels of violence, limited decision-making powers and lack of proper health care discussed in the previous sections.

As mentioned throughout this chapter, CDSP-III has contributed to the improvement of women's social status in Boyer Char - in the family as well as the public sphere. Important in this regard is women's right to Khas land and the fact that they are now put first on the official land title. As land has traditionally been the basis of social status in rural Bangladesh, women's land ownership significantly improves their position and standing in society (see also section 2.2.1 and 3.4)²⁰. Women's increased economic status – reflected in their greater income-earning power and better access to micro-credit – also has a crucial and positive impact on women's social status. Furthermore, the fact that women are increasingly involved in FLI's, NGO groups and – hence – decision-making processes in the public sphere is also important. Especially women's participation in WMO's contributes to their social status. This can be explained by the fact that WMO's have a lot of influence on local development activities and enjoy great prestige and respect in the community. In addition, women's participation in training programs and – consequently – the development of their personal skills also significantly improves their social status. Last but not least, awareness raising efforts have made the people of Boyer Char more conscious of the importance of women for the family and community as a whole, which has created somewhat more respect and appreciation for women folk in general.

Women's increased social status has important consequences for all other aspects of their lives. Attitudes towards women folk have improved and they are treated a bit better, in the domestic sphere – by men and in-laws - as well as in the public sphere. Women are valued more and enjoy somewhat greater decision-making powers and personal autonomy. They are a bit more mobile, experience less violence and some have been able to develop themselves into community leaders. Furthermore, women's work and health care needs are appreciated and valued more. Some women even report that their increased status and improved position has caused men - who divorced or abandoned them in the past – to want to marry them again (see for example case study Hafiza – Annex II).

It can be concluded that due to CDSP-III's gender relevant project interventions, women's downgraded social status has been improved. They now find themselves in a somewhat less vulnerable, dependent and disadvantaged position. Nevertheless, strong gender inequalities still exist and call for continuous and concerted efforts in the future.

²⁰ Women's hopes and expectations of an increased social status as a result of land ownership are frequently expressed during land hearings. As argued by one older lady: "If I get a land title, society must treat me better. People will respect me. They will borrow me money and help me when I'm in need".

3.9 Gender awareness and attitudes

Within the framework of CDSP-III, various efforts are undertaken to increase community awareness concerning gender issues and change prevailing traditional gender attitudes that contribute to high levels of inequality between men and women in the char areas. Important efforts in this regard are the HRLE and Palli Samaj programs of NGO's, gender trainings, court yard meetings, women's desks and the events organized on special occasions like International Women's Day (see sections 2.2.3 and 2.2.4).

Through these efforts, CDSP-III aims to sensitize people concerning women's and girls' disadvantaged position, rights and needs. Important topics are their economic condition, nutritional status, workloads, health care, education, decision-making powers, mobility, ownership of property, dowry, early/multiple marriages and the high levels of violence experienced by women and girls ²¹.

As argued in previous sections, women often strongly depend on men for their survival. This can mainly be explained by the nature of their work, which is predominantly unpaid. Furthermore, women often experience disproportionately high workloads and receive very little appreciation for it. CDSP-III aims to make people – especially men – aware of women's disadvantaged position in this regard. In addition, women's importance for the family and society as a whole is emphasized. Efforts are also directed towards sensitizing people concerning women's needs and rights to work outside the domestic sphere and earn money. They are explained that this will contribute to the survival of the family and make them more prosperous in the future. Last but not least, it is attempted to sensitize men towards the need to help women with their domestic chores, in order to relief their heavy workloads.

With regard to women's and girls' nutritional status, health care and education, people are sensitized towards the injustice of their disadvantaged position in this regard. They are explained that women folk has as much right to food, proper health care and education as male folk. Especially the dire situation and urgent need for better family planning and reproductive health care for women and girls receives a lot of attention. Furthermore, people are sensitized towards the importance for girls to go to school. They are made conscious of the fact that girls have great potential and that their future will be much brighter if they have a chance to study. Efforts are directed towards convincing and encouraging parents to let girls at least finish primary and secondary school.

People are also sensitized towards women's lack of decision-making power, ownership of property and mobility. As far as decision-making powers are concerned, it is emphasized that there exists too much inequality between men and women and that women are unjustly deprived of having a say in decision-making processes that concern and affect them and their families. People are made conscious of the fact that women's significant role in and contribution to the family should be reflected in their influence on decisions - economic as well as non-economic. With regard to women's lack of ownership of property, attempts are made to make people understand the detrimental consequences this has for women folk. Furthermore, CDSP-III's aim of improving women's position by providing them with ownership of land is explained. Women are also motivated to make sure their land is passed on to other women - especially daughters or

²¹ Especially the role and continuous efforts of the gender section of the TA-team and some other concerned staff members are crucial in this regard.

daughters-in-law – in order to protect the benefits of land for future generations of women as well. Last but not least, the negative socio-economic effects of women's limited mobility are discussed in an effort to raise awareness and increase women's participation in public life.

And finally, NGO and CDSP-III staff is involved in raising awareness among the people in Boyer Char concerning the topics of violence against women, dowry and early/multiple marriages. Again, people are made conscious of the devastating and detrimental consequences these issues have for women folk. Women's right to a life free of violence and oppression is discussed and the legal repercussions of using violence are explained. The same is true for dowry and early/multiple marriages. Efforts are made to make people understand that dowry is a form and cause of serious violence against women and should be avoided by society at all times. Parents are urged not to give or demand dowry for the marriage of their children. Furthermore, people are made aware of the detrimental effects of early marriages on girls' health, education, overall well-being and future prospects. Last but not least, women are made conscious that they have the right to divorce their husbands or object to their polygamy, and men are explained that – according to the law – they are obliged to respect their wives' opinion and decision in this regard.

Awareness raising efforts of CDSP-III are said to have contributed to various improvements in women's and girls' position, like the decline in violence and early marriages, better education and health care, and increased opportunities to work outside the domestic sphere. Especially women have become more aware of their disadvantaged position, rights and needs. They are now more vocal and more likely to demand their rights. However, many challenges remain – concerning the abovementioned topics as well as other topics. There for example still exists a lot of inequality regarding women's food intake and workloads. Women continue to be the first ones to be deprived of food in situations of shortage and men usually still fail to help them with their domestic chores. Furthermore, the practice of dowry is said to be increasing in spite of concerted efforts to raise awareness and discourage parents from paying or demanding dowry for their children's marriage.

Most problems concerning awareness raising are related to male folk. Traditional gender attitudes and beliefs often continue to prevail among men and have proven to be very deeply-rooted, rigid and resistant to change. This is shown by the sometimes limited effectiveness of gender trainings. Men often – seemingly deliberately – forget or misinterpret the messages put forward during the training. This can mainly be explained by their lack of interest in the topics discussed and their unwillingness to change their attitudes and behavior. Furthermore, men's often extremely rigid and traditional mind-set is also clearly manifested during group discussions. Violence against women for instance is often still considered to be socially acceptable and an amusing topic. Despite gender trainings, many men still consider themselves to be entitled to use violence against women. Men who claim to have changed and now treat their wives better, frequently show signs that indicate they are not sincere or that their words are not heart-felt. In addition, men that are gender sensitive and for example help their wives with domestic chores are often ridiculed and receive strong social criticism. In many cases, women are still not considered to be equally important human beings. Most of the women fight a lonely one man's battle to improve their condition and position. The most important and difficult challenge they are up against often remains to be men.

Although women are much more susceptible to the messages put forward during gender trainings, court yard meetings, women's desks and other events designed to raise gender awareness, it must be noted that they are often also characterized by certain rigidity in their attitudes and behavior. Many women for example continue to believe that men have the right to use violence against them in certain circumstances, like when they display 'unacceptable behavior'. Furthermore, similar to men they often express that there is no need for them to go outside the home and spend money – even their own earnings – as men will provide for them. This demonstrates the fact that women are often strongly conditioned and inculcated with traditional gender beliefs. It is not unlikely though, that women also feel or are forced to take such a stance in public – for instance as a result of the social pressure to maintain purdah. However, despite the fact that women's attitudes and beliefs show signs of rigidity, it is generally not comparable to the problems encountered with male folk. This is understandable, as women are expected to gain position whereas men are likely to feel their privileged position is under attack. Furthermore, due to trainings women folk are now much more aware of their potential, capabilities and qualities, which make them more confident and raises their self-esteem.

As raising community awareness concerning gender issues and changing prevailing traditional gender attitudes have proven to be extremely difficult and challenging tasks within the context of the char areas, it is important that comparable future initiatives direct even more concerted efforts towards achieving this goal. Especially the sensitization of male folk towards gender issues deserves elaborate attention.

Despite the difficulties that have been encountered however, it must be emphasized that CDSP-III – in close cooperation with NGO's – has managed to start valuable processes of societal change and awareness raising in Boyer Char. It is now for example much more accepted for women to move beyond the confinements of the domestic sphere and participate in public life. They experience less social criticism and negative consequences in this regard. This has significantly decreased women's feelings of anxiety and made their lives a bit easier. Furthermore, they have become more vocal – *also* towards male folk. These are very important signs of progress, especially in the char areas which are generally known to be conservative.

3.10 Solidarity among women

An important effect of the development activities of CDSP-III has been the increased solidarity among women folk in Boyer Char. Especially important in this regard has been women's participation in FLI's, NGO groups and LCS's. As argued in sub-section 3.7.1, many women report that these groups have provided them with valid reasons for leaving their homes and increasingly participating in public life. Furthermore, they have enabled women to meet, unite and establish, strengthen or extend their social networks. This is of great importance for women, as social networks provide them with valuable support and are no longer confined to close relatives and female neighbors, but now also include other women.

Being able to rely on strong social networks and relationships of solidarity has proven to be crucial for women. As argued above, it provides them with valuable and often indispensable

support - especially in situations of hardship. Examples are women's financial difficulties and problems related to the violence they experience. Many women report that they can now rely on the help of other women in cases of food shortages or financial crises. Furthermore, women increasingly resolve problems related to violence collectively. Instances are known in which groups of women have interfered in situations of wife-beating and literally taken "the stick out of the man's hands". They concern themselves with conflict resolution and violence prevention, and report to have discovered the power of collective action.

Women do not only provide each other with practical help, but also with important emotional and psychological support. They consult with each other concerning their problems and exchange advice and feedback. Social networks have proven to be places for learning and provide women with an important outlet for their feelings and thoughts. Furthermore, it enables women to unite themselves in the struggle for more gender inequality in their families and communities. Not surprisingly, LCS members express feelings of sadness and disappointment because LCS work has decreased drastically in recent months and – hence - they are no longer given the opportunity to meet each other on a regular basis.

As argued in sub-section 3.6.2, female leaders often also shown tremendous motivation and commitment to help and support other women in their communities. This solidarity is extremely important considering the fact that women folk often lack protection from male leaders and fail to obtain justice in shalishes or other conflict resolution initiatives.

3.11 Sustainability of the project

When assessing the sustainability of CDSP-III's development interventions and the changes brought about in women's position, several topics are of importance.

First of all: land. As argued in section 3.4, by providing women with an official title to their land and putting their names first on the Khatian, the project aims to increase their power of ownership and improve women's overall condition and position. This is of crucial importance within the context of Bangladesh, where women are generally excluded from ownership of land in their marital home and denied access to their parental property. This puts them in a considerably vulnerable, dependent and disadvantaged position.

CDSP-III's policy of allocating land to women can be characterized as successful, as it has contributed to a significant improvement in their overall condition and position. Women are for instance less likely to be abandoned and enjoy more economic security, status and decision-making power. Furthermore, cases of polygamy and violence against women have significantly decreased as a result of their land ownership.

Unfortunately, the benefits of land seem to be secured for one generation of women only. Most settlers intend to divide their land according to religious laws. In cases of Muslim families, daughters inherit only one-third of their parents' land. In cases of Hindu families, daughters are not entitled to any land at all. Although Muslim women have the right to a share of their parental property, most do not receive or claim any land after their parents' death. This can be explained by the very small size of plots in areas like Boyer Char, which make it more sensible to allocate it to one person only - usually a son. Furthermore, there exists a custom for women to not demand their share of land in order to ensure a warm welcome in their brothers' families in the

future. When Muslim families wish to give an equal or full share of their land to daughters, they have to record this in a testament. The same is true for Hindu families; if they wish to give *any* land to daughters, this has to be registered – otherwise property will automatically be passed on to male relatives, like sons, brothers or cousins. Several settlers have reported that there are families in Boyer Char who would like to pass on half - or all - of their land to daughters. However, most of them are unaware of the legal steps that need to be taken in order to do so, or simply lack the financial means. Illiteracy is also a major problem and obstacle holding people back from legally assuring their daughters' rights to land.

Despite the unlikelihood of the next generation of women in Boyer Char receiving equal or full shares of land, the current generation of women has got a chance to experience the power of land ownership. Furthermore, they have been enabled to improve their condition and position, which is expected to have a continued and positive effect on the next generation of women.

Other topics deemed important when appraising the sustainability of changes in women's position are their gains in decision-making powers and mobility.

As argued in sub-section 3.6.2, CDSP-III has enabled a small group of women to develop and establish themselves as community leaders. Female leaders generally report that they expect their position in the community to largely remain the same upon project termination. This can be explained by the fact that most have obtained their leadership position through their participation in WMO's. As WMO's are formally registered and - hence - will continue to exist after the project, the influence of female community leaders is unlikely to decrease drastically. Other important factors for becoming leaders are women's success as entrepreneurs and their position as school teachers. Both professions enjoy a lot of respect in the community and are unlikely to be heavily affected by the ending of the project. Furthermore, women's determination to continue the development and reinforcement of their leadership position is also quite promising. Most female leaders agree that CDSP-III has made it possible for them to become community leaders and realize that it will be their personal responsibility to protect and further strengthen their position in the future. Their commitment and willpower are expected to enable them to overcome many difficulties as a result of the ending of the project and – hence – independently succeed as community leaders. This is of great importance for women folk in general, as female community leaders can significantly contribute to processes of female emancipation and empowerment in their communities.

With regard to mobility, it is not uncommon for women to express their worries of losing their recently gained freedom of movement. They fear that with the end of the project, FLI's and NGO groups will stop to exist and no longer provide them with valuable reasons/excuses for leaving their homes. They are afraid this will endanger their chances of earning an income, meeting other women and participating in public life. This seems not so likely for female members of WMO's, as WMO's have a rather permanent character and will continue to exist after the project. The same is probably also true for SFGs, as they have long-term benefit sharing agreements with the Forest Department. However, for members of FF's and NGO groups, the future is less sure in this regard. It remains to be seen if and how these groups will continue upon project termination and what the consequences will be for women folk. Nevertheless, as argued in previous sections, it has become generally more acceptable for women in Boyer Char to move beyond the confinement of the domestic sphere and participate in public life. They now

experience less social criticism and negative consequences in this regard. These societal changes are promising and might soften the impact of CDSP-III's termination on women's mobility.

A final topic that deserves attention in the light of this discussion is the sustainability of NGO presence and work in Boyer Char after project termination. It is not yet known if and how NGO's will continue their work in the project area. As NGO activities have proven to be valuable for female empowerment and emancipation, changes are expected to have an important impact on women folk. Especially important in this regard is the provision of micro-credit loans and family planning services to women. The provision of micro-credit loans to women has improved their position in the family and the society as a whole. A decrease of these services might constitute a serious setback for women folk. With regard to family planning services it is important to emphasize that many women carry the responsibility for keeping family size small on their own. As they often do not have enough financial resources to afford contraceptives for extended periods of time, a decrease of family planning services by NGO's will have negative consequences – especially for women's health and overall well-being. It is therefore of crucial importance for the Government of Bangladesh and NGO's to take concerted, serious and long-term interest in the issue and guarantee the sustainability of family planning in Boyer Char.

4. Conclusion

As a multi-agency and multi-sectoral project, CDSP-III has proven to be a very complex and comprehensive development project. It coordinates the activities of multiple government agencies, works together with several NGO's and is dedicated to a wide range of topics. Gender is a prominent cross-cutting theme and – hence – receives ample attention in the project's efforts to bring about valuable and sustainable processes of change and development in Boyer Char.

CDSP-III aims to ensure equal benefits for men and women and fights for the improvement of women's overall condition and position. This is deemed important, as women are among the poorest of the poor and often find themselves in an extremely dependent, disadvantaged and vulnerable position. They lack income-earning opportunities and usually depend on men for the survival of themselves and their families. Furthermore, women in Bangladesh are characterized by a low nutritional status and very high workloads, and are often deprived of proper health care and education. Especially women's reproductive health is dire and puts their lives in serious danger. In addition, women folk is generally excluded from ownership of property – especially land – in their marital home and denied access to their parental property. They usually lack decision-making power – in the private as well as public sphere – and have very little personal autonomy. Women are severely restricted in their mobility and often victims of violence, discrimination and oppression. As a result of the aforementioned factors, women folk is characterized by a downgraded social status in comparison to men folk and often experience severe suffering, misery and hardship in their lives.

It can be concluded that gender inequality in Bangladesh is profound. Compared to other areas of the country, the chars are generally relatively conservative and – hence – characterized by even higher levels of inequality between men and women. These extreme inequalities and women's disadvantaged position constitute an important rationale for CDSP-III's focus on gender issues. Furthermore, gender inequality poses a major impediment to achieving development that is sustainable. For these reasons, CDSP-III aimed to mainstream gender issues and concerns into all project activities and at all levels, and is committed to improving women's overall condition and position.

A core activity and poverty alleviation strategy of CDSP-III is the allocation of Khas land to landless families. It is the first and – up until now – only project in Bangladesh where women's name is being put first on the official land title. This is intended to increase their power of ownership, which is crucial considering the fact that women are usually deprived of land in their marital as well as parental home. As a result of CDSP-III's efforts, the women of Boyer Char now enjoy prominence and recognition concerning their land rights, which is highly exceptional within the context of Bangladesh. Another activity of CDSP-III aimed at improving women's condition and position is their inclusion in FLI's. Furthermore, support is granted to an extensive development program implemented by five local NGO's – headed by BRAC. The NGO's work exclusively with women and direct their efforts towards achieving more gender equality through the empowerment of women. Last but not least, CDSP-III aims at raising community awareness concerning women's disadvantaged position, their rights and needs. Important in this regard are gender trainings, courtyard meetings, women's desks and events on special occasions such as International Woman's Day.

All in all it can be concluded that CDSP-III has been quite successful in reducing gender gaps and achieving a more gender balanced society in the project area. Many women have experienced valuable processes of empowerment, emancipation and – hence – development. Their overall condition and position has improved as a result of the project.

Women are provided with more income-earning opportunities and now have access to saving schemes and micro-credit loans. This has not only improved their living standard and nutritional status, but also increased their economic value to the family. Furthermore, they are now less dependent on men for their survival and the survival of their families. In addition, women and girls also have better access to health care, education and training programs due to the project. Many serious problems related to reproductive health have ceased to exist, as women are now provided with family planning methods and other relevant health care services. Through the various training programs provided by CDSP-III and NGO's, women in Boyer Char have been enabled to explore and further develop their personal skills and abilities. They are therefore better capable of earning a living and maintaining their families. Women's ownership of land also has far-reaching consequences for their lives and well-being. They now experience greater economic security, have somewhat more influence on decisions concerning land and are less likely to become victims of violence. Furthermore, rates of divorce, abandonment and polygamy significantly decreased. Women have also gained some decision-making power in the private and public sphere. They have become more vocal and for example enjoy more influence in FLI's. Important in this regard have been CDSP-III's affirmative actions. The project has also enabled a small group of women to develop and establish themselves as community leaders. These female leaders are increasingly invited to join local shalishes and the UP – which is highly exceptional in the context of Bangladesh – and are of great importance to women folk in general. As a result of their increased decision-making power, land ownership, improved economic status and education, the women of Boyer Char have also experienced a significant increase in their social status. Furthermore, women now enjoy somewhat more personal autonomy, which is reflected in their increased mobility and the decreased levels of violence against women. All in all it can be said that - due to the project's interventions - many women in Boyer Char now find themselves in a less dependent, disadvantaged and vulnerable position than before.

It must be emphasized however, that significant differences can be observed between women in the project area. Some women have become more empowered, emancipated and – hence – developed than others. This is particularly true for female members of FLI's – especially WMO's. They are generally more vocal and have gained more decision-making power and personal autonomy than other women in Boyer Char. Furthermore, they usually enjoy a higher social status and are more aware of their rights. Women that do not participate in FLI's, LCS and NGO groups (which are very few, as NGO's have a nearly 100% coverage in Boyer Char) benefit least from the project. They usually do not experience any significant improvements in their position as women and remain rather unaware of their rights. Sole female heads of household – like widows, abandoned women and wives of migrants – form a special group among the women in Boyer Char. Although – due to the absence of a male head – they are usually more mobile and enjoy more decision-making power in the family, they are often also the most vulnerable segment of the population. CDSP-III and NGO's have therefore paid extra attention to the empowerment of these individuals by including them in FLI's and appointing them for example as community health workers, poultry workers or horticulture nurturers. This

way the project seeks to improve their often dire condition and position – frequently with rather good results.

Despite the fact that CDSP-III has contributed significantly to the improvement of women's overall condition and position, considerable challenges remain with regard to the achievement of gender equality in Boyer Char.

With regard to workloads and income-earning power for instance, much inequality remains between male and female folk. Furthermore, violence against women – although significantly decreased as a result of women's land ownership and overall empowerment – continues to exist, indicating unequal power relations between men and women. In addition, the practice of dowry is said to be increasing and many of the problems regarding women's health care and education remain. There are no literacy trainings for adult women and reproductive health care and family planning services – while significantly improved since the start of the project – still insufficiently meet the needs of the total female population of Boyer Char. Last but not least, traditional gender attitudes – especially among male folk – have proven to be extremely deeply-rooted, rigid and resistant to change. This makes it very difficult to raise gender awareness and stands in the way of achieving satisfactory levels of equality between men and women. As a result, many of the gains experienced by women folk are quite limited. In most cases for example, the improvements in women's decision-making powers and personal autonomy remain rather small. Nevertheless, these seemingly small improvements in women's condition and position are important signs of progress – especially in the context of the conservative char areas - and usually represent great and valuable steps forward for women folk. The start of processes of female empowerment, emancipation and development often provide women folk with great hopes for the future and inspire many to continue their struggle for more gender equality in their families and communities.

Aside from the abovementioned challenges on a field level, some difficulties are also encountered with regard to gender mainstreaming and sensitization in the government agencies and TA-team. Despite the many achievements with regard to gender and the fact that gender issues and concerns have been mainstreamed quite successfully into most project activities on the beneficiaries' level, they are not always sufficiently considered and addressed at higher levels – in spite of the multitude of recommendations provided by CDSP-III's Gender Plan (Mission Report No. 7) in an effort to improve gender mainstreaming. Staff members do not always concern themselves adequately with gender related issues and the topic of gender often does not constitute an (important enough) agenda point. Furthermore, while the participation of female settlers in activities on the field level is largely secured, the great majority (or all) of staff members on higher levels remains to be male. Women are insufficiently involved and can experience difficulties with regard to speaking up in male dominated environments. Furthermore, they are not always actively consulted or seriously listened to by male colleagues. As argued in section 2.1, social attitudes towards women and cultural practices of institutions have proven to be deeply-rooted and rather resistant to change, making processes of successful gender mainstreaming and sensitization difficult.

As gender mainstreaming and sensitization – at all levels - is an important prerequisite for sustainable and equitable development, it is crucial that concerted effort is put into making it

more successful in the future. With respect to the changes in the position of female project beneficiaries, sustainability outcomes are rather mixed. While the benefits of land are for example expected to be secured for one generation of women only, women's new-found leadership position in the community is not expected to change much upon project termination. The impact of the project's ending on women's mobility and the involvement of NGO's in Boyer Char is difficult to predict and therefore remains to be seen.

Overall however, it can be concluded that CDSP-III has made crucial contributions to the empowerment, emancipation and development of women folk in Boyer Char. The project has set in motion valuable processes of change and enabled many women to improve their overall condition and position. This is of critical importance in Bangladesh, where levels of gender inequality are extremely high and women often find themselves in very vulnerable and disadvantaged positions. The changes brought about by CDSP-III are expected to have long-lasting and far-reaching consequences, and will therefore benefit future generations of women and girls as well.

To further improve the position of women in Boyer Char and contribute to more gender equality in the future, the following recommendations should be taken into consideration by all stakeholders involved:

- Further increase women's participation in FLI's and continue efforts to assure their active involvement in these groups.
- Enable and motivate women to assume leadership positions in FLI's, like president or secretary.
- Engage female LCS's more in possible future construction/maintenance works in Boyer Char; this will provide women with a valuable income source and contribute to the improvement of their overall condition and position.
- Explore possibilities to increase women's benefit from micro-credit (that is: preventing micro-credit from solely being used by male folk).
- Better monitor the effective use of micro-credit loans, to prevent women from suffering adverse effects when loans cannot be repaid as a result of failed investments.
- The Government of Bangladesh – together with NGO's and other stakeholders – should take immediate, concerted and committed action to resolve the problems in the educational and health care sector. Extra attention should be paid to female illiteracy and the reproductive health care needs - especially with regard to family planning - of the female population.
- Give more priority to combating violence against women and dowry practices. Involved stakeholders should take more concerted and firmer action towards eradicating these social ills and seek cooperation with established and renowned NGO's that already work in this field. Implement the policy of depriving perpetrators of extreme violence against women of their land stricter and on a wider scale. In addition, take more legal actions against violence and dowry – hereby teaming up with local law enforcement agencies and the UP.
- Ensure NGO involvement in Boyer Char upon project termination, especially with regard to health care, family planning and micro finance.
- More concerted effort must be directed – by *all* stakeholders involved - towards increasing community awareness concerning gender issues and changing prevailing traditional attitudes that induce high levels of gender inequality. Especially the sensitization of male folk

deserves elaborate attention and can be achieved by sensitizing male community leaders and appointing men as community health workers, HRLE-workers and gender trainers.

- Increase efforts to improve gender sensitivity and mainstreaming within the government agencies and TA-team. Especially further gender mainstreaming and the internalization of CDSP-III's experiences on gender in government agencies is crucial. Without sensitization of government staff and programs, it will be more difficult for project achievements to sustain in the future and for gender inequality to be effectively addressed on a national level. In government agencies as well as the TA-team and NGO's, the number of female staff members – also on high positions – should be increased. Furthermore, it is important that high officials become truly committed to fighting gender inequality and staff members who are in close contact with local settlers are sensitive towards women and sincerely concerned with gender issues.
- The Government of Bangladesh should seriously consider adopting the policy of putting women's name first on the Khatian nationwide. In Boyer Char, this recognition of women's land rights has had a remarkable and crucial impact on the improvement of women's often dire condition and position.
- Transparency and accountability have to be improved, especially in land settlement.
- Project management should work to prevent any sort of bribe taking.

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Annex I: Case study Zakia

Zakia: A female entrepreneur and community leader

Zakia (31) moved to Boyer Char in 1999, after her family lost all their land in Ramgati (Lakshmipur) to the river. Her husband, his first wife and their two children already migrated to Boyer Char two years before, but Zakia and her daughter stayed with her parents in Ramgati – out of fear for the Bahini that ruled the char areas at that time. Only after her husband's first wife died during the labor of her third child, did Zakia come to Boyer Char - to take care of her stepchildren and husband. She brought her mother – who then recently became a widow – with her.

Before she migrated to Boyer Char, Zakia worked as an installment collector for an insurance company in Ramgati. Her husband – whom she married at 15 - owned a small shop and sold products such as soap and shampoo. When river erosion processes started, her husband sold all his belongings – including his shop – and used the money (20.000TK) to go to Boyer Char and build a new life for his family there. Zakia took a 10.000TK loan from Grameen Bank and gave this to her husband as financial support during this difficult and uncertain time.

Upon arrival in Boyer Char, Zakia's husband bought a small piece of land from a land grabber. As the area was completely covered with forest, he first had to deforest the plot in order to make it suitable for cultivation. Her husband also started a small grocery shop underneath a tin roof in front of their hut. The Bahini that ruled Boyer Char at that time forced people to comply with their rules and pay large bribes. If people did not obey, they were at risk of becoming victims of rape, kidnapping, torture or even murder. This was also the case for Zakia's family; in order to be able to use their land and be safe from violence and harassment, they had to pay large bribes to the Bahini. Because they often could not afford the large sums of money demanded by them, the family had to resort to local money lenders which charged them high interest rates. The Bahini also demanded bribes in kind from Zakia's family, like 40kg of rice per year. These bribes formed a serious burden on the young family, which was trying hard to build a new existence. The bribe taking did not stop until 2004, when the people of Boyer Char took the law into their own hands and publicly killed 50 to 60 Bahini members in an effort to restore safety in the area.

Since the start of CDSP-III four years ago, much has changed for Zakia and her family – which in the meantime has grown to include 10 members. Not only did they receive an official title to their land and were they therefore no longer forced to pay bribes to land grabbers, but they were also presented with many income-earning opportunities. Zakia – as an enterprising young woman – tried to seize every opportunity given to her, in order to improve her life and that of her family.

She started borrowing money from various NGO's. When CDSP-III was just started, she got selected by HASI to become a nursurer, and received training on horticulture as well as a 5.000TK loan to start her own nursery business. Together with her family she now produces and sells seedlings, with which they earn around 75.000TK per year. After repaying this loan, Zakia obtained three other loans of 3.000TK, 4.000TK and 12.000TK from HASI and Grameen Bank. She invested this money in a new location for and – subsequently – expansion of the family's

grocery shop. With the savings of her nursery and grocery shop, Zakia opened a small restaurant in February 2009. One month later, she obtained a 30,000TK loan from Grameen Bank, which she invested in the expansion of her restaurant business. Except for her last micro credit loan – which is still running – Zakia has repaid all her loans successfully and managed to become a very successful female entrepreneur.

Zakia also has several other sources of income. Through her membership of an NGO group for example, she received free vegetable seeds which she has used to grow homestead crops. She's not only a regular member of the NGO group, but also the president. As the president, Zakia regularly has to attend trainings and receives 100TK per training day. She is also a member of the local Palli Samaj. Every two months she has to attend a meeting, for which she receives 80TK. This amounts to 480TK per year. Her membership in a SFG has not provided her with many benefits so far, as the trees are not mature enough yet. However, she expects to receive fruits, timber and fuel wood in the near future. Her membership of an LCS group – of which she is also the president – brought her some income in the past, when many construction and maintenance work was done in the project area. Zakia recently also became a Local Facilitator (LF) for the RFLDC project of DANIDA. As a LF, she has to attend four days of training (on fisheries, livestock and homestead agriculture) per month and organize Farmers Field Schools (FFS's) to train people in her area on these subjects. The goal of these FFS's is to enable people – men and women - to increase their production and improve their livelihoods. By organizing FFS's, Zakia earns 3000TK per month (36,000TK per year). Last but not least, Zakia's family owns a small fish pond and land for field crops. As the family is too busy with their other businesses and income-earning activities, they lend this land to another family. They provide them with half the inputs (seeds and fertilizer) and receive half the crop production. Zakia's family also owns 12 cows and many poultry birds, which is much more than before the project.

Since the start of CDSP-III, the overall income of Zakia's family has more than tripled and – consequently - their living standard has increased significantly. They now have plenty to eat, live in a better house and have many more possessions, like land and various successful businesses. According to Zakia, she would not have been able to achieve all this without the opportunities provided by the project.

Zakia is not only an example of a very successful entrepreneur, but she also managed to establish herself as an important community leader. Crucial in this regard is her status as an entrepreneur, as well as her involvement in many community activities.

As mentioned before, Zakia is president of an NGO and LCS group, member of the local Palli Samaj, secretary of a SFG and Local Facilitator for RFLDC. Furthermore, she is the cashier of the Tankir Khal – 2 Water Management Group Ltd and member of Boyer Char's Water Management Association (WMA). Especially her involvement in the local WMG and WMA has increased her social status and improved her leadership position within the community. She now has an important influence on the water resource management and development activities in her locality, which has a direct impact on the lives of the people around her. As a result, Zakia is often approached by people – men as well as women – concerning the activities of the WMG and WMA and deals with their questions and problems in this regard. Furthermore, as a much respected person and member of the Palli Samaj she is often involved as a mediator and advisor

in community and family affairs/disputes. At various occasions, she has also been invited to join the local Shalish and share her knowledge concerning the case under discussion.

As a woman, Zakia has a special interest in the women of her community and fights for their empowerment. She tries to sensitize men towards women's rights and needs, and motivates women – especially victims of violence and abuse - to stand up for themselves and take charge of their own lives. As argued by Zakia; “I want to empower and motivate other poor women to become like me”. She aims to inspire these women by setting a strong example herself, this way showing them the strengths, capabilities and importance of women. Even though she leads a very busy life managing her household, businesses and community activities, Zakia always tries to find enough time to help women folk. According to Zakia, her efforts have contributed to a significant decline in violence against women in her community. She also managed to motivate large groups of women to work outside the domestic sphere, in order to improve their family's economic situation.

According to Zakia, her position has improved a lot due to CDSP-III. Not only her economic situation, but also her decision-making power within the family – economic as well as non-economic – has improved a lot. She is one of the few women in her community who manages her household's finances and is the main decision-making body concerning the size and use of micro-credit loans. According to her, this is not only the result of her strong character and perseverance, but also of her husband's understanding and cooperative nature. He has a lot of faith in her as an entrepreneur. Furthermore, Zakia has become more mobile and now actively participates in public life. She has experienced a significant increase in her status and developed herself into a real leader. According to Zakia, this would not have been possible without CDSP-III; “I am intelligent and hardworking, but without CDSP I would not have developed into the leader that I am today. We would all have remained the same”. The project has provided her with many opportunities to improve her life and become more emancipated and empowered. Despite her busy schedule and heavy workloads, Zakia says she is very happy. She feels strong and proud to be a leader.

Zakia aspires to become an even more important community leader in the future. She hopes to one day be a UP member and continue her work for the empowerment of women. Furthermore, she wants to build a brick house, expand her businesses and give her children the best education possible.

Annex II: Case study vulnerable women

Widows and abandoned women:

CDSP-III's contribution to the improvement of their vulnerable livelihoods

The poor char areas of Bangladesh are characterized by relatively high levels of abandonment of women by their husbands. Furthermore, it is not uncommon for women to become widows at a relatively young age as a result of poor health conditions and the absence of law and order. This has also been the case for Boyer Char.

Widows and abandoned women usually face more economic hardship than other women, because of the absence of a male breadwinner. As most women in Bangladesh strongly depend on men for their economic survival, becoming a widow or being abandoned often causes them to slide deeper into poverty or become destitute. With families depending on them for their survival and very few or no economic resources, these women often experience great suffering and adversity. Widows and abandoned women are also known to be more vulnerable to all sorts of exploitation, abuse and discrimination, as there are no husbands present to protect them.

Within CDSP-III, vulnerable and destitute women are often treated as a priority category, f.e by including them in FLI's and appointing them – among other things - as community health workers, poultry workers or horticulture nurserers.

The story of **Zimona (30)** – a mother of four - is characteristic for many widows in Boyer Char. In 2003 – when her youngest daughter was just born - she lost her husband, whom she married when she was only 12 years old. The reasons surrounding his death are still somewhat unclear to Zimona, but it has been said that her husband was beaten to death for political reasons by members of the ruling party at that time – as he was supposedly involved in the opposition. Aside from the emotional hardship, his death also had severe economic consequences for the young family. As her husband was the economic provider of the family and Zimona did not have any sources of income, she could no longer maintain her four children. She therefore sent her 11 year old daughter and 6 year old son to live with her mother and sister in Hatiya. Her two youngest daughters – a baby and 2 year old – stayed with Zimona in Boyer Char. Whereas before her husband's death the family lived a relatively good life and had enough to eat, now Zimona and her two young daughters lived in severe poverty and were facing serious food shortages. Their regular diet consisted of rice with some chillies or salt, as vegetables, fish and meat were simply too costly. Furthermore, many days went by in which the family could not afford to have three meals and were forced to live on only one or two meals. Other basic needs – such as health care – also remained unmet for Zimona and her two daughters. As she had no family members living close by, Zimona almost completely relied on herself to secure the survival of her household. Her two brothers – both living in Dhaka – tried to support her financially, but it was far from enough.

When CDSP-III started in 2005, Zimona became member of a FF, SFG and NGO group (SSUS). As a FF member, she received free seeds, fertilizer and seed drums. As a result her agricultural production increased. However, this increase remained relatively limited because she is not as actively involved in agricultural activities as many other men and women in her community. Nevertheless, she is now better able to feed her family. The benefits from the SFG

have remained small up until today, as the trees are not matured yet. However, in the future this is expected to improve. As an NGO group member, Zimona received a 5.000TK loan, which she used to maintain her house. Furthermore, she became a poultry worker. As a poultry worker she receives 400TK per month and 60TK to cover her transport costs. In addition, she earns 1TK per vaccinated chicken and 50 paisa per vaccinated chick. Besides increasing her opportunities for earning an income, CDSP-III has also helped Zimona in another way. Her family owned a small piece of land - bought by her husband to start a shop – and after becoming a widow, Zimona received threats from local powerful people that they would take it away from her. As these constituted real and serious threats, CDSP-III helped her to sell the land before losing it completely. With this money, Zimona expanded and improved her house. She is currently also in the process of getting an official title to her land.

Even though her situation is still dire and Zimona continues to experience difficulties in meeting her family's most basic needs, her living standard has increased a bit as a result of the project.

The same is true for **Fahema (25)**, a mother of two young daughters. Her life also improved as a result of the project. Her husband abandoned her one year ago. Although this was not the first time – he left her without a trace three times before – Fahema thinks that this time he will not come back. Rumors say he got married to another woman or died. As Fahema and her daughters were already living with her parents and received financial support from them, they did not experience the economic hardship Zimona's family did. Nevertheless, CDSP-III also provided Fahema with various opportunities to improve her life and that of her daughters. She for example became member of an NGO group (SSUS) and obtained various micro-credit loans. These loans were all invested in her father's tea stall, as he is the economic provider of the family. Three years ago, Fahema also received an 18 day training to become a community health worker. This training paid her 600TK and as a community health worker she now earns at least 400TK per month. By selling medicine – provided by the NGO against a very low price – Fahema can further increase her income. Last but not least, Fahema became the secretary of a SFG. Therefore, she received a bicycle and some other necessary items (like a bag, notebooks and pens). Like Zimona, the benefits from the SFG are still limited, but expected to increase in the near future. Fahema also received an official title to her land, which she gave to her father. Although Fahema still economically depends on her father, she now contributes more to the survival of her family, which has improved her position.

Another example is **Hafiza (45)**, mother of a young daughter and two adult sons. She was married twice. Her first husband – the father of her two sons – abandoned Hafiza many years ago and her second husband died in 2002, when their daughter was just born. Like Zimona's husband, he was killed for political reasons. Because her husband used to contribute very little to the family, Hafiza was always the one responsible for the survival of herself and her children. She maintained her family by producing homestead crops and field crops. As a result, not much changed economically after her husband's death. However, due to CDSP-III the family was presented with many new income-earning opportunities.

Hafiza – as a hardworking and persistent woman - seized all opportunities presented to her and managed to significantly increase her family's standard of living. She joined a WMG, FF, SFG and NGO group (SSUS). Her agricultural production more than doubled and – as a result -

the family is now almost completely self-sufficient. She obtained various micro-credit loans, which she used for cultivation purposes, the purchase of cows and the start of a tailoring business for her son. Her son hands over all his earnings to Hafiza and this way also contributes to the maintenance of the family. With the help of the NGO, Hafiza also started a nursery business with which she earns around 50,000TK per year. Furthermore, she owns a fish pond which provides her family with daily fresh fish. Like Zimona and Fahema, Hafiza has not received many benefits from the SFG yet, but believes that this will improve soon.

As a result of the project and Hafiza's hard work, her family now experiences total food security and lives a better and more secure life. She has become a much respected member of the community and experienced a significant increase in her status. Because she's doing so well, her first husband – who abandoned her for another woman – now wants to marry her again. Hafiza is not interested in his proposals however. She is very happy with her life and does not want to get married again. As argued by her: "I am empowered. The power is in my hands now. I have no need of any husband".

The cases of Zimona, Fahema and Hafiza are good examples of the vulnerabilities and difficulties faced by widows and abandoned women in Boyer Char. They also illustrate the importance of CDSP-III for enabling these women to improve and secure their livelihoods. The extent to which this actually happens seems to depend on various factors, of which women's own mind-set and attitude is an important one. Hafiza for example has proven to be a very hardworking woman, keen on utilizing every opportunity to the maximum extent possible. In this respect, she represents many widows and abandoned women in Boyer Char. Zimona and Fahema on the other hand, proved to be less effective in taking charge over their own lives. Especially Zimona is very afraid of social criticism, which holds her back from actively exploring and utilizing the opportunities presented to her. Another influential factor is women's household composition. Having adult children – like Hafiza – often provides women with valuable support and increases their chances of successfully improving their lives.

Annex III: Case study Beena

Beena: The becoming of a community leader

Beena (41) was only 13 years old when she got married and moved into her parents-in-law's house in Hatiya. Before finishing secondary school, she gave birth to her first son and was forced to drop out of school. Her parents-in-law did no longer deem her education important, which was very difficult for Beena to accept as she always loved to study.

In 1997 - when Beena was 29 – her family-in-law lost all their land to the river. Without any possessions, her husband moved to Boyer Char with the intention of building a new life there for himself, his wife and his three children. Because of the bad law and order situation in Boyer Char and the family's poor economic condition, Beena and her children lived the first few years with her brothers in Noakhali, who maintained them. In this period, her husband deforested the little plot he bought – with money of Beena's mother - from land grabbers in Boyer Char and prepared it for cultivation. Unfortunately, he fell sick and could no longer work. This posed a major setback for the family. Beena's brothers helped them through this difficult time by paying her husband's medical bills and providing the family with continuous financial support.

Even though Beena did not complete her secondary school, she worked as a primary school teacher in Hatiya. She earned around 600TK per month and at times received bonuses. Furthermore, she gave private classes to children in her community. In Hatiya, her husband was involved with field crop cultivation. The economic situation of the family was relatively good, until they lost everything to the river and – consequently - became very dependent on Beena's relatives for their survival.

As Beena always very much enjoyed working, she started teaching at a non-registered and non-governmental primary school in Boyer Char when she was still living with her brothers in Noakhali. Even though the job was unpaid, Beena travelled every day between Boyer Char and Noakhali to go to work. As she continued to experience a strong desire to finish her secondary education and develop herself intellectually, she went back to school when she was around 30 years old. This was possible because she no longer lived with her in-laws and their influence on the family's decisions had significantly decreased. Furthermore, Beena's husband was supportive of her decision to go back to school. She received her SSC only two years before her oldest son did. This makes her a relatively well-educated woman in Boyer Char.

When CDSP-III started in 2005, Beena became the cashier of a WMG and member of an NGO group (DUS). As a cashier, she earns 1000TK per year. This was decided voluntarily by the members of her group. Through the NGO group, Beena obtained two micro-credit loans which she used to help set up businesses for her sons and buy a cow which produced offspring. She tries to fulfill her family's needs by producing homestead crops, poultry rearing and cow rearing. As this is far from sufficient and her husband is too sick to work, her sons contribute significantly to the survival of her household with the earnings of their businesses. They hire day laborers to work on their field for the production of field crops.

Even though Beena works hard, she earns very little money. Nevertheless, since the start of the project the family's standard of living has increased significantly and they are no longer depending on Beena's relatives for their survival.

One year ago, Beena also got selected by the government as a UP member. She is the only female UP member in Boyer Char. Her primary duty is to report on the needs of her area. For example, when a road, bridge or mosque needs to be constructed or maintained, Beena informs the UP, which subsequently decides on the issue. Furthermore, Beena is responsible for drawing up VGF and VGD cards for her area. These cards list the people in most need of extra support from the government. The VGF card includes people – both men and women – that are for example disabled, abandoned or widowed. They are entitled to support in the form of 15kg of rice or wheat. The VGD card is drawn up every two years and meant for needy women - usually destitute mothers and pregnant women. They receive 30kg of rice. To select people from her area for the VGD and VGF card, Beena visits them at their homes and analyses their condition and needs. Furthermore, Beena also made a list of all the elderly and widowed people in her area, whom are entitled to an allowance by the government. Even though Beena does not get paid for her activities as an UP member and has many other responsibilities, she enjoys her work a lot.

Throughout the years, Beena has managed to develop herself into a real community leader. As a teacher, UP member and WMG member she has a lot of influence in the community and enjoys a high social status. She is not only consulted concerning school matters or matters related to her role in the UP and WMG, but also concerning many other issues. She for example plays an important role in the resolution of community and family conflicts/disputes. She is a well-respected member of society, which is why her family for example received better treatment from the Bahini when they just arrived in Boyer Char. Because of her status as a teacher and the fact that certain Bahini-members had children in Beena's school at that time, her family did not experience the violence and harassment many other people in Boyer Char did. Nevertheless, they were obliged to pay bribes to the Bahini. As a respected community and UP member, Beena is often also invited to the local Shalish. She is frequently asked to collect and share information on the cases under discussion. The decision-making body of the Shalish – which consists of male local leaders - treats her respectfully and values her opinion. According to Beena, this way she has an influence in the Shalish, which is quite exceptional for a woman. In the Shalish as well as in other spheres of her life, Beena is especially concerned with the disadvantaged position of women and aims to use her power and influence to improve this.

Beena not only enjoys more respect and prestige in the community, but also in the family sphere. Her mother-in-law for example – who now lives in Beena's house - never treated her very well, but has come to respect her more. According to Beena, this is the result of her empowerment and leadership position in the community.

Not surprisingly, Beena has not only experienced an improvement in her leadership position, but also in her economic decision-making power and mobility. She spends a great part of her time outside the domestic sphere and visited place like Dhaka and Khulna as a WMG member, which is quite exceptional for a woman. Furthermore, she has become more vocal and aware of her rights. She now speaks up to other people, including men. When male WMG or UP members do not treat her correctly for example, she raises her voice and demands respect.

According to Beena, her empowerment has been possible because of a number of reasons. Very important has been the support and cooperative nature of her husband. He allowed her to go back to school and take up various community activities. Beena also receives a lot of help from her daughter-in-law, who lives with her. She manages most of the domestic tasks, which makes it possible for Beena to live an active life outside the domestic sphere. Furthermore, Beena believes that her being a Hindu also increased her possibilities of becoming empowered. She argues that Hindu women usually experience greater mobility than Muslim women, as they do not have to maintain purdah. This increases their possibilities of working outside the domestic sphere, gaining economic power and assuming a leadership position. Last but – according to Beena – certainly not least, her strong desire to work outside the domestic sphere and play an active role in society has been very important in determining her success.

Beena expects the improvement of her position to be a sustainable one, as she will continue to be a teacher, UP member and WMG member when CDSP-III ends. According to Beena; “CDSP has made a start. Now it is our responsibility to continue to improve and develop ourselves”.

For the future, Beena hopes to become an even more successful and influential community leader. Furthermore, she wants to continue her work and further her personal development. According to Beena; “I want to keep working. It is the most important thing to me”. Last but not least, she wishes for her family’s economic condition to improve.

Annex IV: Terms of Reference

PROJECT DESCRIPTION, JUSTIFICATION AND TERMS OF REFERENCE FOR A SHORT TERM ASSOCIATE PROFESSIONAL EXPERT ON GENDER ASPECTS

Project description

The Char Development and Settlement Project III is located in the exposed coastal zone of Southeastern Bangladesh. The development objective of the project is to improve the economic situation and living conditions of the population settled in the chars (relatively new lands formed by the deposits of silt carried to the Bay of Bengal by the Ganges-Brahmaputra-Meghna river system). The project purposes are threefold: the promotion of an institutional environment that sustains CDSP type of interventions in char development; accumulation and dissemination of knowledge on the coastal zone; and directly improving the social and economic situation of settlers in the chars.

Main clusters of activities are:

- internalisation in the participating agencies of principles and working methods applied and developed in CDSP
- support to Water Management Organisations in areas where CDSP has been active in the first and second phase
- development of Boyer Char, an area of about 6,600 hectares, which includes settlement of about 8,500 landless households; empolderment by a system of embankments, sluices and drainage channels; construction of internal infrastructure as rural roads, bridges, cyclone shelters, community ponds, deep tube wells; afforestation of the polder and of the foreshore area, plantation of mangroves; promotion of suitable agricultural technology; establishment of field level institutions as Water Management Organisations, Social Forestry Groups and Farmers Forums
- undertaking of feasibility studies for areas where CDSP type of interventions might take place in future.

Gender aspects are not treated as a separate component in the project but are integrated in the project activities as sketched above.

The sponsoring government institution is the Ministry of Water Resources. The project interventions are implemented by six government agencies: Bangladesh Water Development Board (lead agency); Local Government Engineering Department (LGED); Department of Public Health Engineering (DPHE); Department of Agricultural Extension (DAE), Forest Department and the Ministry of Land. Coordination mechanisms exist at national and local level.

Parallel and complementary to the government activities, BRAC (a prominent national NGO) coordinates the work of five local NGOs in Boyer Char. Micro credit, health, education, social forestry, homestead gardening and disaster management are a few of the sectors that the NGOs are involved in. The NGOs have formed groups exclusively consisting of women.

The abovementioned six implementing agencies are assisted by a Technical Assistance team. Except for the Chief Technical Adviser (CTA, present in the project for about four months a year), the TA team consists of Bangladeshi experts and support staff.

The original project period was fixed at 45 months, from 1st October 2005 to 30th June 2009. However, due to delays in some components of the project (infrastructure development and land settlement in particular), the project was extended with 18 months to the end of 2010. The TA-team will however be considerably smaller in the extension period.

Gender aspects in CDSP III

The strategy in CDSP with regard to gender aims basically at ensuring that both women and men participate in planning and implementation of project activities and that both sexes benefit to the same extent from the results accrued by project interventions.

Important elements in the strategy that is followed are:

- participation of women in field level institutions as Water Management Organisations, Social Forestry Groups and Farmers Forums
- involvement of women Labour Contracting Societies (LCSs) in implementation of infrastructural works
- targeting information to women by court yard meetings
- ensuring that both husband and wife sign the title deeds of the land under the land settlement programme.

Project staff, in particular the TA team, was involved by

- assisting in the formation of the WMOs (consisting of about 50% women), SFGs (20-30% women) and FFs (25% women)
- providing training to these field level institutions, including training focusing on gender issues
- providing support with regard to the functioning of these groups, with special attention for the functioning of the women members
- approaching implementing agencies as BWDB and LGED to use the services of women LCSs
- organising a women desk in the project field offices in Boyer Char and organising and conducting the courtyard meetings
- dialogue with the Ministry of Land and the office of the Deputy Commissioner to indeed have both husband and wife sign the title deed, with the signature of the women as first on the document.

The groups formed under the NGO-programme coordinated by BRAC are exclusively women groups. These groups include the Tubewell User Groups, responsible for operation and maintenance of the deep tube wells installed under CDSP III. The NGO activities have thus a significant gender dimension.

Justification input Gender Associate Professional Expert

As mentioned earlier, the project will be completed at the end of 2010. It is the intention to publish Technical Reports on a number of selected topics the end of the project period, apart from an overall Completion Report. Gender is one of the subjects selected for a Technical Report.

The Technical Assistance team will be heavily downsized after 1st July 2009. The Institution and Gender Adviser (IGA) will only have an input of five months in the 18 months extension period. Of the two Gender Field Coordinators (GFC) only one, the one for Boyer Char, will continue. The services of the APE

provide a welcome broadening and strengthening of the team. It will enable the team to indeed collect the required information and do the analytical and reporting work necessary for a Technical Report.

Description of tasks of Associate Professional Expert and methodology

The main aim of the work of the APE is a description of the gender related interventions of CSDP III and an preliminary assessment of the impact of these interventions on the position of women in the project area (Boyer Char). The position of women should be considered in both material (for instance income, access to services) and immaterial sense (status, influence). An impression about the sustainability of the changes in the position of women should ideally form a part of the results of the assignment. The work of the APE should ultimately result in the publication of a Technical Report (in the series of Technical Reports in CDSP III), reflecting the interventions and their actual impact. This Technical Report could be a co-production of the APE with the IGA and the Gender Field Coordinators.

The methodology to be followed should contain the following steps:

- desk study of available project documents and other relevant publications
- field visits to Boyer Char and CDSP I and II areas to become familiar with the project area and the project activities
- interviews with other members of the TA team, with representatives of a selection of the six implementing agencies and of the five NGOs
- make an overview of the gender relevant project interventions
- design of questionnaire for interviews with a sample of female settlers and, to a lesser extent, male settlers
- selection of that sample (which should reflect a fair representation of the whole of the project area and of the field level institutions)
- conducting the interviews
- process the results of the interviews and summarise them in report form
- discussions with TA staff, representatives of government agencies and NGOs, and representatives of WMOs, SFGs and FFs of the results of the interviews
- writing of the draft final report and submission to CTA, TL and DTL
- discussions and writing of final version of Technical Report.

Duration of assignment and supervision

The assignment is for a period of four and a half months, from 1st July to 15th November 2009. About three months of the assignment will be spent in Bangladesh, most of this period in the project area.

The Associate Professional Expert will report to the Chief Technical Adviser when he is in Bangladesh. The CTA will provide the necessary supervision with regard to the methodology and the reporting. In the absence of the CTA, the APE will report to the Team Leader, via the Deputy Team Leader. The Deputy Team Leader will provide guidance with regard to the implementation of the field work.

The draft text for the Technical Report will be submitted on 1st November. The final version is expected to be completed on 15th November.

Noakhali, 8th May, 2009.