BASELINE SURVEY STUDY

PROMOTE WOMEN’S CONTROL OVER INHERIT LAND

Report Prepared: March 2020
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PROMOTE WOMEN’S CONTROL OVER INHERIT LAND

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Report Prepared
March 2020

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# TABLE OF CONTENTS

Executive summary .............................................. 5  
Chapter 1: Introduction ..................................... 7  
   1.1 Context and Project Background ................. 7  
   1.2 Project Results ..................................... 8  
   1.3 Project Outputs .................................... 8  
   1.4 Project Implementation .......................... 8  
Chapter 2: Baseline Framework ......................... 9  
   2.1 Purpose of the baseline ......................... 9  
   2.2 Conceptual framework ......................... 9  
   2.3 Key study questions ............................ 10  
Chapter 3: Study Methodology ......................... 11  
   3.1 Methods .......................................... 11  
   3.2 Study design ..................................... 12  
   3.3 Sampling .......................................... 12  
   3.4 Ethical considerations ......................... 12  
Chapter 4: Key Findings ................................... 13  
Chapter 5: CONCLUSIONS ............................... 28
LIST OF TABLE

Table 1: Household type, headship and size
Table 2: Religion of the households
Table 3: Sex of the respondent household members
Table 4: Age group of the women respondents
Table 5: Status and type of disability in respondent households
Table 6: Marital status of the women respondents
Table 7: Education status of the women respondents
Table 8: Profession of women respondents
Table 9: Cultivable land size
Table 10: Status of savings practices of the women respondents
Table 11: Income status of the women respondents
Table 12: Vulnerability to disaster of the women respondents
Table 13: Land literacy of the women respondents
Table 14: Land related documentation
Table 15: Proper share of land
Table 16: Valuable share of land
Table 17: Barriers to accessing valuable land portion
Table 18: Barriers to accessing right land share
Table 19: Initiatives for land ownership claims
Table 20: Land related disputes
Table 21: Access to services
Table 22: Voice and decisions by women respondents
Table 23: Women’s organization
ACKNOWLEDGEMENT

It is my great privilege to be selected to conduct this baseline study for the project titled ‘Promote Women’s Control over Inherit Land’, funded by a reputed development partner Women’s Fund Asia, who is supporting the cause of the women’s land rights in Rampal Upazila, Bagerhat district in southern Bangladesh. It will also remain an invaluable piece of work for me as I also personally believe in the issue of women’s land rights that can help advance their socio-economic-political empowerment to challenge gender inequality and power imbalances.

The study would not have been possible without constant support, cooperation and guidance from few individuals and the organization.

Firstly, I would like to thank Badabon Sangho for giving me the opportunity to conduct this study. I am immensely grateful to Lipi Rahman, Executive Director of Badabaon Sangho for her overall supervision, guidance and coordination during the entire study. Moreover, the logistics support was very useful to carry out the study.

I must also acknowledge the efforts of Laila Khatun, Gayatri Biswas and Nurun Nahar for data collection and (M&E Officer...) for data screening. My sincere thanks are also due to all staff at Rampal project office who extended their sincere support during my stay at the field.

I am grateful to the local government officials from Rampal Upazila for providing time from their busy schedule and sharing valuable insights for the study.

Last but not the least, I would like to appreciate and acknowledge the priceless support and spontaneous participation of the household women respondents, FGD participants, community members and all the women in the project location without which this study would not have been possible. Lastly, my sincere gratitude to all the mentioned valuable individual, not limited to, to complete the study successfully.
EXECUTIVE SUMMARY

Badabon Sangho, a women's rights and women-led organization works with women on land rights in Bagerhat district of southern Bangladesh. They initiated this project ‘Promote women’s control over inherit land’ aiming at improved women awareness on landownership, succession process and ownership documentation, and better gender sensitive attitudes and practices of Union Parishad (UP) and land officials towards women’s land rights. The project expects to reach out to 330 women landowners organized under 10 groups, two UPs and 18 land officials.

This baseline study was commissioned to outsource to a consultant to conduct it. The purpose is to benchmark the situation at the project initiation so as to measure achievements at the project end. Based on the project results framework, a conceptual frame for the study was developed. Two core component and few study questions formed the basis – (a) level of women’s basic knowledge on land ownership procedures and documentation, and (b) attitude and practices of service providers and male counterparts in women’s families. Three methods were employed – questionnaire survey with randomly sampled 60 women respondents in Rampal and Mongla Upazilas, three Focus Group Discussion (FGDs) with women and men community members, and six Key Informant Interviews (KIs) with UP and Officials from Union Land Office and ALC Land office. In addition to the general demographic questions, the topical questions were organized under five domains – (i) Asset, savings, income and vulnerabilities, (ii) Land literacy and documentation, (iii) Land ownership claims and disputes, (iv) Access to service provisions, (v) Voice and decision making, and finally (vi) Women’s organization and agency building.

Demographic characteristics

Most of the respondent HHs are nuclear (62%) and male headed (78%), having 3-4 member size (45%). They all were from Bengali ethnic origin. Of the total 235 family members in those 60 respondent HHs, women (39%) constitute the largest. The women respondents equally (40% each) represented 36-49 years and 50-64 years age group. 6 HHs have a family member with disability, 5 of whom are mentally disabled. 73% of the women respondents are married followed by a large portion as widow (18%). Two categories of respondents represent most - 27% studied up to Grade 5 and 23% can sign only, which implies that low education rate could be one of the reasons for poor land literacy and access to services. 87% women respondents are housewives/homemakers as their first profession while four respondents cited tailoring as their second profession.

Asset, savings, income and vulnerabilities

These parameters indicate the financial capital or capacity of a household and can contribute to their economic resilience in a crisis. Two third of the respondents have no cultivable land, while a sixth owns cultivable land between 2-4 acres – both at two opposite extremes in land ownership stratum. Only 43% women respondents have saving practices while the remaining others mentioned that they would save too if there were no financial hardship. Of those with savings practices, 33% mentioned children education followed by 26% citing treatment as priority areas for spending the savings. In terms of income level, 53% HHs has a monthly income in the range of BDT 500-2000 and 38% in the range of BDT 2000-5000. When it comes to monthly income, the highest 52% earn between BDT 5000-12000 range followed by BDT 12,000-30,000. The annual HH income stands highest (43%) in the range of BDT 30,000-50000. The majority of the HHs earn from daily/monthly wages (37%) followed by income from fish gher (28%). 95% of the HHs have experienced any or multiple disasters in last five years, cyclone hitting the most (68%) followed by salinity (24%) given that it is in coastal region with close proximity to the sea.

Land literacy and documentation

Given that women’s land literacy are critical to claim land ownership, especially knowledge on five important land process and documentations, as high as 82% women know their land area/size but only 58% know their land boundaries. 70% women know about their land registration document but only 50% and 43%
women know land record and land map/plan respectively. The underlying reasons as to why women lack land literacy, they mentioned that preservation of land registration and record are considered as men’s task. 14 women are found to have no understanding of land boundaries and 8 out of 11 respondents found it difficult to understand land registration and land record. It implies that underlying gender barriers inhibit women to have more knowledge on land issues and documentation.

In terms of land related documentation and papers, 55% have land registration and 63% have land record while only 33% have mutation, 43% have land map and 45% have land ledger. 55% have tax receipt, 58% have inheritance copy and only 3% have succession certificate.

**Land ownership claims and disputes**

Nearly two-thirds of the women don’t receive the right share of entitled land. Among many reasons, one that mostly came out is that their brother didn’t let them inherit. 69% respondents (Ref. Table 16) mentioned that their brothers get the most valuable portion of the land. 77% think(Ref Table 17) that they were not given the most valuable part of the land for being women. As to why they didn’t take control of their inherited land or pursue ownership procedures, 39% women mentioned that they didn’t want to create problem with relatives and 36% mentioned about their lack of power (Ref Table 18). In terms of initiatives taken to claim their land, 33% (Ref Table 19) relied on negotiation with family members, both of which implies that they didn’t want to ruin their relationship with their family in the pursuit of their land right. Only 43% have some sort of land related disputes, which are mostly with their parental relatives (38%) and brothers (31%). 50% disputes are running more than five years (Ref Table 20).

**Access to services**

62%, 80% and 92% A significant percentage of women are found to not have reached out to and accessed services from local authorities in pursuit of their land claims or ownership – 62% for Union Land Office, 80% for AC Land Office and 92% for Union Parishad respectively. 72% and 60% women mentioned that they don’t know the location of Union Land Office and AC Land Office respectively. 31% women considered it a hassle to go to AC Land office. Only 5 women mentioned to have received support from UP office.

**Voice and Decision Making**

In terms of decision making at the family level, husband and wife jointly take decisions in 48% cases. 80% women said that their opinions were sought, 83% women provided opinions while 62% said that their opinions when given were valued and 67% women feel comfortable or confident to provide opinions. 65% women provided opinions on land distribution.

**Women’s organization and Agency building**

73% women are associated with any women organizations, social or microfinance groups, mostly for last one year. 18% have been associated even for more than four years and above.

As a whole, women still lack land literacy and documentation, while duty bearers are not adequately sensitive enough that women reach out to them for support. Gendered norms, practices and beliefs still inhibit women’s access to land rights. Women’s holistic empowerment – social, political and economic – is the key for women to be able to claim their land rights.
CHAPTER 1: INTRODUCTION

1.1 : Context and Project Background

In Bangladesh more than 80 percent people live in the villages and 70 percent of this population depend on agriculture for their life and livelihoods. Under the Muslim Law, the wife (or wives taken together) get one-eighth if there is child, and one fourth if there be no child from the estate of her husband, though the husband gets exactly double. Mother gets from the estate of her sons one-sixth when there is child of her son or when there are two or more brothers or sisters or one brother and one sister of her son, and one third when there is no child and not more than one brother or sister of her son. On the other hand, the father gets from the estate of his son one-sixth if there be child of his son and in the absence of any child of his son, he gets the entire residue after satisfying other sharers claim, and so on and so forth. It is significant that the Quran has provided that daughter, mother and wife would under all circumstances be entitled to some share in the inheritance and are not liable to exclusion from inheritance, but they are not treated at par with their male counterparts, i.e. son, father and husband and to this extent rules of inheritance isn’t equal. As a result of this unequal share of land, different power dynamics often come into play in the family level relationship. It is reported that huge number of women become landowners through getting inheritance lands. The attitude of family male members towards women landowners isn’t equal. Women experience violation while they ask for ownership.

On the other hand, land grabbing by large business and private sector entities and vested groups continues unabated. Few years ago government started to establish a power plant (called Bangladesh-India Friendship Power Company Ltd) which is huge public investment on land in Mongla under Bagerhat district of Bangladesh (2nd Seaport). Targeting the power plant, about 109 private companies also invested in land and established their manufacturing factories and plant particularly LPG4 landing station. In addition, water and soil of this area (near the Bay of Bengal) have been adversely affected by the huge saline intrusion, water logging, cyclone and storm resulting from the climate change. Private landowners are selling their lands to private investors through land brokers. State land and water-bodies which were the only income sources for men and women are grabbed by investors. During the public and private land transfer, women, especially widowed, single and disabled women are often expelled from their inherited lands by their in-laws, brothers, other successors and land brokers. In worst case scenario, they are also subjected to torture, rape, beating and false crime cases. There are instances where women cried all night requesting to let them return to in-laws house with their children but to no avail.

Badabon Sangho - a women’s rights and women-led organization - has been working to mobilize, organize and educate women on land literacy in Rampal Upazila of Bagerhat district at the southern Bangladesh. Because women inherit less than their male counterparts as per inheritance law, often don’t even receive their share due to social, legal and institutional barriers and overall are denied of their right to land, BS is working for securing women’s land rights.

Badabon Sangho has designed this project titled ‘Promote women’s control over inherited lands’ in order to address the following specific problems related to land.

- Women who are entitled to inherited land are not aware of land literacy. Also they don’t have any organization or platform to learn, share and organize collective actions.

- Community’s patriarchal attitude that women don’t require land ownership. Because of this, Union Parishad as the local elected bodies are not sensitive to women’s right to land, and rather issue fake succession certificates, local land offices are not sensitive too and influenced by male land owners while the wider communities, particularly men and boys are also not adequately aware of women’s rights to land inheritance and assets.
1.2: Project Results

The project intends to achieve the following two results:

- Women landowner would have improved awareness on landownership, succession process and ownership documentation.
- Local elected bodies of Union Parishad and land officials will have become more sensitive regarding women’s land rights.

1.3: Project Outputs

The project expects to deliver four key outputs that would contribute to the above two results:

1. A total of 10 women organisations are formed and facilitated 50 courtyard sessions
2. A total of 330 women received training in 12 batches
3. A total of 26 local elected bodies of two union Parishads are oriented and supported women landowners.
4. A total of 18 land officials are supportive towards women landowners.

1.4: Project Implementation

The project expects to reach a total of 330 household level women landowners, especially widow, single mother, never married, divorcee, persons with disabilities, elderly and religious minorities in 3 unions - Rajnagar, Hurka and Burirdanga - under Rampal upazila, Bagerhat district.
CHAPTER 2: BASELINE FRAMEWORK

2.1: Purpose of the baseline

Badabon Sangho is considering the baseline survey as a benchmark of starting the project that will assist to measure the project output after the end of the project. The baseline survey will mainly focus on (i) collecting and analysing pre-intervention data that describe the state of project goals and objectives, and (ii) snapshot of indicators at a time.

More specifically, the objectives of this baseline are

- To explore overall socio-economic condition of the beneficiaries, i.e. women landowners
- To describe the status of assets, i.e. land of the targeted beneficiaries in the project areas
- To assess the degree of awareness on land literacy, accountancy, documentation issues of the beneficiaries and their families and relevant stakeholders
- To make a snapshot of the accountability, role and sensitiveness of the local land administration officials, local elected bodies and private male landowners
- Make a scenario of target beneficiaries in the project area and assess the degree of the risk they might involve in
- Explore suggestions of influential stakeholders, relevant service providers and government agencies and their perception on this project
- Highlight the need of the project participants and their expectation from the project
- Identify key opportunities, constraints and development initiative needs for promoting rights of the beneficiaries

2.2: Conceptual framework

Based on the result chain and the study objectives above, the baseline study will have two key focus:

- **Basic knowledge of targeted women** about their landownership. The study will aim to determine their level and sources of knowledge and literacy on the administrative and legal provisions and procedures of land ownership. It will also assess whether the women landowners/entitled to land own land related documents and have reached out to the relevant local authorities for land related services and support.

- **Attitude of their male counterparts of family and duty bearers**, particularly the local elected bodies (LEBs) including Union Parishad and land officials, towards women’s landownership. This study will aim to understand the commonly perceived benefits and barriers of women’s land rights and the gendered practices.

The human rights based framework, feminist concepts and gender-transformative approach continue to reaffirm that the overarching patriarchal system and the underlying power dynamics have long advantaged the male counterparts to exercise full control over the productive assets including land, leaving women disempowered and disenfranchised to not gain access to land or even control when they own it. In order to better understand this household level dynamics that supplements the above key focus, the survey with the targeted households will explore - (a) productive asset level including documentations, (b) income and expenditure status, and (c) level of voice and decision making including access barriers to services and properties/assets. Besides, the household survey will also identify the usual socio-demographic profile of the targeted households.
2.3: Key study questions

Based on the conceptual framework of the study, here are few key research questions for example:

- How much do the women know about the legal provisions if any for them to own land and the corresponding administrative procedures for their land ownership?
- To the best of their knowledge, what are the government and non-government services are available to support for women’s land ownership and land rights?
- To what extent do the women feel comfortable to seek those services from the local elected bodies and land officials and satisfied with the level of support from them?
- Do the male members in the families accept or recognize that the women have a right to land? Do the women receive adequate support from their male counterparts in completing the administrative procedures for their land ownership?
- Do the women landowners feel adequately empowered that they can voice, influence decisions and claim control over their land?

It was however further refined and modified after discussion with Badabon Sangho to keep in line with the baseline objective and project activities.
CHAPTER 3: STUDY METHODOLOGY

3.1: Methods

The present baseline study adopted a two-step methodology. The first component consisted of a desk review of literature, primarily documents related to both the organization and the project to grow greater understanding of the organization vision-mission and project purpose. Also, several other external documents related to the core theme of women’s land rights were reviewed to gain deeper insights on this issue so that appropriate indicators, research questions and tools can be designed for the survey.

The next step of the baseline study was to collect field level, employing a mix of qualitative and quantitative methods. For the quantitative part, structured household survey was conducted with the targeted sample households. For qualitative part, the study used two methods - FGDs and KII. Three FGDs were conducted – two with the targeted women beneficiaries and the other had a mix of women and their spouse. Also, two Key Informant Interviews (KII) were conducted with local Union Parishad representative and Union land official in the project area. The KII respondents were jointly determined by Badabon Sangho and the consulting team.

The study was conducted in four phases as follows:

A. Inception Phase

The inception phase mainly constituted desk review, i.e. review of project documents as well as literature on women’s land rights. Based on the desk review and input from Badabon Sangho, the study tools were initially designed and later finalized together with Badabon Sangho. Also, the detailed field visit and data collection plan were finalized and jointly agreed upon.

B. Data Collection Phase

In the second phase following the tool finalization, the enumerators were identified and oriented on the tools by the consultant. Subsequently, the team consisting of the enumerators and the consultant visited the field. The enumerators conducted the HH survey under close supervision of the consultant. The consultant conducted the FGDs and KII. The consultant setup a quality assurance process checking the data for any errors and gave feedback as necessary.

C. Data Analysis Phase

In the 3rd phase subsequent to data collection, the data entry templates were developed in simple worksheets and the field data were entered there. The consultant analysed and interpreted the data in the worksheets through generating tables, charts etc. for use in the reports.

D. Reporting Phase

Based on various level of data analyses and interpretations, the baseline report was initially drafted for submission, later finalized after incorporating feedback from the Badabon Sangho and got final endorsement.
3.2: Study design

The study was based on well planned survey questionnaire with the staff of the Badabon in the 2 union for 5 days uninterruptedly. The consultant initially drafted the survey instruments for feedback from the Executive Director of Badabon Sangho and her team with a 1.5 week turnaround time and incorporated their feedback for the final draft. Then field test was done for 2 days with the respondents, feedback was accumulated and accordingly, survey sheet was finalized for data collection. 3 women enumerators were identified which was a strength to build rapport in the field for a quality data collection in the field. The consultant herself conducted the qualitative part using FGD and KII.

3.3: Sampling

To ensure a representative sample size for quantitative data collection, the probabilistic sampling approach was used in this study. It was reported in the TOR that the project covers a total of 330 households in the project area. These 330 households constituted the sampling frame for this study. However, at first, we used the following formula which is used for calculating the sample of unknown population.

\[ n = \frac{z^2 pq}{e^2} \]

Where,
\[ z = 1.75 \text{ at } 92\% \text{ confidence interval} \]
\[ p = \text{Expected value of the indicator} = 0.50 \]
\[ q = (1-p) = 0.50 \]
\[ e = \text{Margin of error} = 0.08 \]

So, \( n = \frac{1.75^2 \times 0.50 \times 0.50}{0.08^2} = 119.62 \)

As the population size was known later, we used the following formula for determining the sample of this study finally, considering finite population correction (FPC).

\[ n = \frac{n_0 N}{n_0 + (N-1)} \times \text{Deff} \]

Where,
\[ n_0 = \text{sample of unknown population} = 119 \]
\[ N = \text{Population size of the study of interest} \]
\[ \text{Deff} = \text{Design effect} = 1.1 \]

\[ n = \frac{96 \times 2006}{96 + (2006-1)} \times 1.1 \]
\[ = 95 \]

The estimated sample was rounded to 95; Out of total 330 targeted women HHs, 60 were identified as sample size through simple random sampling in consultation with Badabon Sangho.

3.4: Ethical considerations

Given that land ownership itself is a sensitive and often contentious issue, and moreover women’s land rights is gendered, the baseline study took into consideration the contextual sensitivities during both tool design and data collection from the women. Also, an informed consent was taken before each interview.
CHAPTER 4: KEY FINDINGS

This chapter presents demographic characteristics and the key findings on the key relevant areas as laid out in the conceptual framework above and in line with the project results frame.

4.1: Demographic characteristics

This section will present the demographic profile and characteristics of the women respondents in terms of their age, marital status, household situation, education status and profession.

4.1.1: Household type, headship and size

Overall, most of the HHs are nuclear (62%) and male headed (78%). In terms of HH size, the majority (45%) falls within the category of 3-4 member family followed by 28% HHs with 5-6 member family size.

<table>
<thead>
<tr>
<th>Background characteristics</th>
<th># of respondents</th>
<th>% of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Household type</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nuclear</td>
<td>37</td>
<td>62%</td>
</tr>
<tr>
<td>Joint/Extended</td>
<td>23</td>
<td>38%</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
<td>100%</td>
</tr>
<tr>
<td>Household headship</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Women headed</td>
<td>13</td>
<td>22%</td>
</tr>
<tr>
<td>Men headed</td>
<td>47</td>
<td>78%</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
<td>100%</td>
</tr>
<tr>
<td>Household size</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1-2 Member</td>
<td>12</td>
<td>20%</td>
</tr>
<tr>
<td>3-4 members</td>
<td>27</td>
<td>45%</td>
</tr>
<tr>
<td>5-6 members</td>
<td>17</td>
<td>28%</td>
</tr>
<tr>
<td>7 member and above</td>
<td>4</td>
<td>7%</td>
</tr>
<tr>
<td>Total</td>
<td>235</td>
<td>100%</td>
</tr>
</tbody>
</table>

4.1.2: Religion and ethnicity

All the respondent HHs were exclusively from Bengali ethnic origin, not a single HH was found from any ethnic communities.

<table>
<thead>
<tr>
<th>Religion</th>
<th># of respondents</th>
<th>% of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Muslim</td>
<td>41</td>
<td>68%</td>
</tr>
<tr>
<td>Hindu</td>
<td>19</td>
<td>32%</td>
</tr>
<tr>
<td>Christian</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Buddhist</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Others</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
<td>100%</td>
</tr>
</tbody>
</table>

4.1.3: Household members’ characteristics

This section explains the characteristics of HH members by sex, age group and if there is any person with disability in the family.
4.1.3.1: Sex of the respondent HH members

The total number of family members of 60 respondent HHS stand at 235 of which 39% are women, 34% are men and 27% children.

<table>
<thead>
<tr>
<th>Sex of HH members</th>
<th># of respondents</th>
<th>% of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women</td>
<td>92</td>
<td>39%</td>
</tr>
<tr>
<td>Men</td>
<td>79</td>
<td>34%</td>
</tr>
<tr>
<td>Children</td>
<td>64</td>
<td>27%</td>
</tr>
<tr>
<td>Total</td>
<td>235</td>
<td>100%</td>
</tr>
</tbody>
</table>

4.1.3.2: Age group of the respondent HH members

In terms of age group, the highest number (40%) falls between the age range of 36-49 (middle-aged) years and 50-64 (elderly) years.

<table>
<thead>
<tr>
<th>Age of women respondents</th>
<th># of respondents</th>
<th>% of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>25-35</td>
<td>10</td>
<td>17%</td>
</tr>
<tr>
<td>36-49</td>
<td>24</td>
<td>40%</td>
</tr>
<tr>
<td>50-64</td>
<td>24</td>
<td>40%</td>
</tr>
<tr>
<td>65 &amp; above</td>
<td>2</td>
<td>3%</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
<td>100%</td>
</tr>
</tbody>
</table>

4.1.3.3: Status and type of disability of the respondent HH members

Of the total 60 respondent HHS, 6 HHS (10%) have a member who has disability. 5 of them have mental disability while the other one has visual impairment. By number it seems not too high but in reality 10% is not negligible.

<table>
<thead>
<tr>
<th>Disability</th>
<th># of respondents</th>
<th>% of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Status of disability (any HH member with disability)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>HH with disabled person</td>
<td>6</td>
<td>10%</td>
</tr>
<tr>
<td>HH without disabled person</td>
<td>54</td>
<td>90%</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
<td>100%</td>
</tr>
<tr>
<td>Type of disability</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Visual impairment</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Mental disability</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>6</td>
<td></td>
</tr>
</tbody>
</table>

4.1.4: Socioeconomic status of the women respondents

Following the household level characteristics earlier, this section describes the socio-economic status of women respondents in terms of their marital, education and professional status.
4.1.4.1: Marital status of the women respondents

Among the total 60 women respondents, 44 women (73%) are married followed by 11 women (18%) are widow.

<table>
<thead>
<tr>
<th>Marital status</th>
<th># of respondents</th>
<th>% of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Divorced</td>
<td>3</td>
<td>5%</td>
</tr>
<tr>
<td>Married</td>
<td>44</td>
<td>73%</td>
</tr>
<tr>
<td>Unmarried</td>
<td>2</td>
<td>3%</td>
</tr>
<tr>
<td>Widow</td>
<td>11</td>
<td>18%</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
<td>100%</td>
</tr>
</tbody>
</table>

4.1.4.2: Education status of the women respondents

The education status of the women respondents resemble the overall country situation in Bangladesh where women are significantly disadvantaged due to their access barrier and gender norms and practices which results in dropout as they enter into secondary level. The following table on the education status also shows that the highest 16 women (27%) studied up to Grade 5 while the second category is those who can sign only (23%). As the respondents of the survey mostly middle aged, the access of education was too limited and expensive for the lower income level family at their young age. Along with this girls-education was not at all priority for the family at that period.

<table>
<thead>
<tr>
<th>Education status</th>
<th># of respondents</th>
<th>% of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to Grade 5</td>
<td>16</td>
<td>27%</td>
</tr>
<tr>
<td>Grade 5 passed</td>
<td>9</td>
<td>15%</td>
</tr>
<tr>
<td>Grade 8 passed</td>
<td>9</td>
<td>15%</td>
</tr>
<tr>
<td>SSC</td>
<td>8</td>
<td>13%</td>
</tr>
<tr>
<td>Bachelor</td>
<td>1</td>
<td>2%</td>
</tr>
<tr>
<td>Masters</td>
<td>1</td>
<td>2%</td>
</tr>
<tr>
<td>Sign only</td>
<td>14</td>
<td>23%</td>
</tr>
<tr>
<td>Can read and Write</td>
<td>1</td>
<td>2%</td>
</tr>
<tr>
<td>Cannot read and write at all</td>
<td>1</td>
<td>2%</td>
</tr>
<tr>
<td>Total</td>
<td>59</td>
<td>100%</td>
</tr>
</tbody>
</table>

The low education rate of these women have direct implications on their land ownership. As many haven’t studied up to higher level, they are less literate, cannot access necessary information or feel reluctant to understand the land ownership procedures and documentation. This education disparity also disempowers them, limiting their confidence to claim their land rights, demand their inheritance land as per entitlement, fight for their due share and voice out strongly in key decisions including decisions related to land inheritance, distribution and allocation.
4.1.4.3: Professional status of the women respondents

Most of the women respondents (87%) cited housewife as their first profession. The other notable professions women were engaged in include livestock rearing, farm and off-farm daily labour, fishing due to their close proximity to the sea and Gher culture to produce fish mainly Shrimp, domestic worker, and small business/entrepreneurship and tailoring. Only 8 women have identified a secondary profession, mostly tailoring. If women had their own land, they could also use it as an important means of production to generate income. Women mobility in the community level is much flexible in both the Union than other conservative part of the country.

Table 8: Profession of women respondents
# and % of distribution of women respondents by primary and secondary profession

<table>
<thead>
<tr>
<th>Categories of profession</th>
<th># of respondents</th>
<th>% of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Primary profession</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Housewife</td>
<td>52</td>
<td>87%</td>
</tr>
<tr>
<td>Livestock rearing</td>
<td>1</td>
<td>2%</td>
</tr>
<tr>
<td>Agriculture wage labor</td>
<td>1</td>
<td>2%</td>
</tr>
<tr>
<td>Non-agriculture wage labor</td>
<td>1</td>
<td>2%</td>
</tr>
<tr>
<td>Fisher folk/fishergirls</td>
<td>1</td>
<td>2%</td>
</tr>
<tr>
<td>Domestic worker</td>
<td>1</td>
<td>2%</td>
</tr>
<tr>
<td>Small businesswomen/entrepreneur</td>
<td>1</td>
<td>2%</td>
</tr>
<tr>
<td>Tailor</td>
<td>2</td>
<td>3%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>60</td>
<td>100%</td>
</tr>
<tr>
<td><strong>Secondary profession</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Housewife</td>
<td>1</td>
<td>13%</td>
</tr>
<tr>
<td>Non-agriculture wage labor</td>
<td>1</td>
<td>13%</td>
</tr>
<tr>
<td>Fisher folk/fishergirls</td>
<td>1</td>
<td>13%</td>
</tr>
<tr>
<td>Small businesswomen/entrepreneur</td>
<td>1</td>
<td>13%</td>
</tr>
<tr>
<td>Tailor</td>
<td>4</td>
<td>50%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>8</td>
<td>100%</td>
</tr>
</tbody>
</table>

4.2: Asset, Savings, Income and Vulnerabilities

This section describes the economic situation of the women respondents through measuring the level of their assets, income and savings. It can help paint a picture of their financial capital as a critical supplement to their economic resilience. Given that the project location is coastal in nature, close to the Bay of Bengal, they are highly vulnerable to recurring disasters which tend to have impact on their economic security and therefore, the study tried to investigate their level of disaster vulnerability and how it may have impacted their livelihood.
4.2.1: Status of assets of the women respondents

Ownership of productive assets, such as cultivable land, is a critical indicator for household economic security. The respondents were asked about the size of their cultivable land if any, either in the unit of acre, decimal (shotangsho) or katha. Above two third of the respondents are found to have no cultivable land or, while a sixth owns cultivable land between 2-4 acres – both at two opposite extremes of the land ownership stratum.

Table 9: Cultivable land size
# and % of distribution of respondent HHs by size of their cultivable land in the units of acre, decimal and katha

<table>
<thead>
<tr>
<th>Land size</th>
<th># of respondents</th>
<th>% of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acre</td>
<td></td>
<td></td>
</tr>
<tr>
<td>0</td>
<td>44</td>
<td>73%</td>
</tr>
<tr>
<td>0.5-1</td>
<td>6</td>
<td>10%</td>
</tr>
<tr>
<td>1.5-2</td>
<td>6</td>
<td>10%</td>
</tr>
<tr>
<td>2.5 and above</td>
<td>4</td>
<td>7%</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
<td>100%</td>
</tr>
<tr>
<td>Decimal (Shotok/shotangsho)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>0</td>
<td>57</td>
<td>95%</td>
</tr>
<tr>
<td>Up to 5</td>
<td>2</td>
<td>3%</td>
</tr>
<tr>
<td>Above 5</td>
<td>1</td>
<td>2%</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
<td>100%</td>
</tr>
<tr>
<td>Katha</td>
<td></td>
<td></td>
</tr>
<tr>
<td>0</td>
<td>39</td>
<td>65%</td>
</tr>
<tr>
<td>0.5-4</td>
<td>4</td>
<td>7%</td>
</tr>
<tr>
<td>5-10</td>
<td>4</td>
<td>7%</td>
</tr>
<tr>
<td>11-20</td>
<td>10</td>
<td>17%</td>
</tr>
<tr>
<td>21 and above</td>
<td>3</td>
<td>5%</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
<td>100%</td>
</tr>
</tbody>
</table>

4.2.2: Status of savings practices of the women respondents

Savings is a positive practice by any household to prepare for both crisis management and future investment. Land is considered a profitable asset because of its exponential growth of market value over the period and hence seen as a symbol of power who owns land. Therefore the measure ‘Proportion of women with savings practice’ is significant to understand the proportion of women with savings practice and whether they plan to spend it for purchasing land as future investment for household economic security.

However, the savings practice by women is still gendered in a sense that women have very little or no control whatsoever over decision about the use of savings, let alone spending it for land purchase or claims of inherited land.

Only 26 women (43%) out of total 60 women respondents are found to have savings practices while the remaining majority (57%) don’t.

Table 10: Status of savings practices of the women respondents
# and % of distribution of women respondents by their saving practices

<table>
<thead>
<tr>
<th>Savings practices</th>
<th># of respondents</th>
<th>% of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women with savings practices</td>
<td>26</td>
<td>43%</td>
</tr>
<tr>
<td>Women with no savings practices</td>
<td>34</td>
<td>57%</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
<td>100%</td>
</tr>
</tbody>
</table>

The women respondents said that they would like to have savings but cannot save due to financial hardship. When asked about their savings planning i.e. where they plan to invest the savings for, they prioritized children’s education most (33%) followed by treatment (26%); land purchase stands fourth (13%) in their priority list [Chart 1]. Here the interesting mind set of the society now-a-days changed from property...
purchase rather to educated children; which the parents mostly believe that it will be a power to minimize the economic gap in future by having educated children and earn enough to purchase land for their own.

**4.2.3: Income level of the women respondents**

Income level of the women is an important indicator to understand their economic situation. The indicator was measured against monthly and half-yearly income of the women as well as the annual income of the household.

Only 3% of the women remain in the upper economic quintile with a monthly income in the range of BDT 10,000 and above, which is 5% for half-yearly income in the range of BDT 30,000 and above. Conversely, the bulk of women fall in the lowest quintile with 53% women in the monthly income range of BDT 500-2000 and 52% women earn in the range of BDT 5,000-12,000 in six-month time. For annual household income, the majority (43%) falls in the mid-range with an annual income between BDT 30,000-50,000 followed by 27% earn between BDT 50,000-100,00 while only 5% household earns the highest above BDT 100,000. The following data indicate that the daily labourer of the locality is higher than the business man or the small entrepreneur. At the same time annual income range focused that majority belong to the lower mid-income family.

<table>
<thead>
<tr>
<th>Income range (BDT)</th>
<th># of respondents</th>
<th>% of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>500-2000</td>
<td>32</td>
<td>53%</td>
</tr>
<tr>
<td>2000-5000</td>
<td>23</td>
<td>38%</td>
</tr>
<tr>
<td>5000-10,000</td>
<td>3</td>
<td>5%</td>
</tr>
<tr>
<td>10,000 and above</td>
<td>2</td>
<td>3%</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
<td>100%</td>
</tr>
<tr>
<td>Half-yearly income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5000-12,000</td>
<td>31</td>
<td>52%</td>
</tr>
<tr>
<td>12,000-30,000</td>
<td>26</td>
<td>43%</td>
</tr>
<tr>
<td>30,000 and above</td>
<td>3</td>
<td>5%</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
<td>100%</td>
</tr>
<tr>
<td>HH annual income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10,000-20,000</td>
<td>6</td>
<td>10%</td>
</tr>
<tr>
<td>20,000-30,000</td>
<td>9</td>
<td>15%</td>
</tr>
<tr>
<td>30,000-50,000</td>
<td>26</td>
<td>43%</td>
</tr>
<tr>
<td>50,000-100,000</td>
<td>16</td>
<td>27%</td>
</tr>
<tr>
<td>Above 100,000</td>
<td>3</td>
<td>5%</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
<td>100%</td>
</tr>
</tbody>
</table>
When asked about the main sources of household income, daily/monthly wage came out as the largest source (37%) followed by income from fish gher (28%) and then income from land (13%).

4.2.4: Vulnerability to disaster

Since the project location Rampal upazilaunder Bagerhat district fall in the coastal belt, it is prone to recurring disasters which was further testified by the responses. As high as 57 HHs (95%) were affected by any disasters in last five years, many affected by multiple disasters. Regarding the type of disasters they experienced, it is quite obvious because of their proximity to the Bay that cyclone/storm hit them most (68%) followed by salinity (24%). 39 HHs (65%) had land affected by disasters, damaging mostly crop and fishpond as well as their homesteads.

<table>
<thead>
<tr>
<th>Disasters</th>
<th># of respondents</th>
<th>% of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>HHs affected by disasters</td>
<td>57</td>
<td>95%</td>
</tr>
<tr>
<td>Extended</td>
<td>3</td>
<td>55%</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
<td>100%</td>
</tr>
<tr>
<td><strong>Most-hit disasters</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cyclone/Storm</td>
<td>56</td>
<td>68%</td>
</tr>
<tr>
<td>Flood/Water inundation</td>
<td>6</td>
<td>7%</td>
</tr>
<tr>
<td>Salinity</td>
<td>20</td>
<td>24%</td>
</tr>
<tr>
<td>Total</td>
<td>84</td>
<td>100%</td>
</tr>
</tbody>
</table>
4.3: Land literacy and documentation

4.3.1: Level of land literacy of the women respondents

In terms of women’s limited access to and control over their inherited land, one of the main reasons has been their low literacy on land ownership i.e. limited or lack of knowledge on key land matters and documentation. Therefore, one of the two main project results is about improving women’s on land ownership. Accordingly, the baseline study intends to measure ‘Number of women respondents who have or haven’t knowledge on land size/area, land boundary, land registration, land record and land plan, all five being critical components for land ownership and claims.

<table>
<thead>
<tr>
<th>Table 13: Land literacy of the women respondents</th>
<th># and % of distribution of women respondents by their knowledge on land</th>
</tr>
</thead>
<tbody>
<tr>
<td>Land related matters/papers</td>
<td># of respondents</td>
</tr>
<tr>
<td>Knowledge on land area/size</td>
<td></td>
</tr>
<tr>
<td>Know</td>
<td>49</td>
</tr>
<tr>
<td>Don’t know</td>
<td>11</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
</tr>
<tr>
<td>Knowledge on land boundary</td>
<td></td>
</tr>
<tr>
<td>Know</td>
<td>35</td>
</tr>
<tr>
<td>Don’t know</td>
<td>25</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
</tr>
<tr>
<td>Knowledge on land registration</td>
<td></td>
</tr>
<tr>
<td>Know</td>
<td>42</td>
</tr>
<tr>
<td>Don’t know</td>
<td>18</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
</tr>
<tr>
<td>Knowledge on land record</td>
<td></td>
</tr>
<tr>
<td>Know</td>
<td>30</td>
</tr>
<tr>
<td>Don’t know</td>
<td>30</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
</tr>
<tr>
<td>Knowledge on land map/plan</td>
<td></td>
</tr>
<tr>
<td>Know</td>
<td>26</td>
</tr>
<tr>
<td>Don’t know</td>
<td>34</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
</tr>
</tbody>
</table>

4.3.2: Reasons of women’s low land-literate

Given that a large number of women don’t have adequate knowledge on their land area, land boundary, land registration and land record and land map , they were asked about the reasons of not knowing or not understanding about each of these four key land issues or documents which are so critical for the women to own and claim land.

The most prominent reasons as to why they are not adequately aware are quite astounding as they point to the fact that underlying gender issues still play as inhibiting factor or barriers, for example, women’s limited participation in decisions, stereotyping about the role of women and men.

Nearly 50% of the women respondents who lack knowledge about the procedures and documentation of land registration and records consider it a men’s task and that women are not supposed to preserve land related documents - both of which tend to perpetuate the gender stereotypes. 14 women don’t understand land boundaries while 8 and 11 women respondents respectively found it difficult to understand land registration and land record.

4.3.3: Level of land related documentation of the women respondents

Another important factor that inhibits women land ownership is lack of documentation or preservation of land related documents. They were given a list of 7-8 key important documents necessary for land ownership or succession and asked which they have or haven’t.
## Table 14: Land related documentation

<table>
<thead>
<tr>
<th>Land documentation</th>
<th># of respondents</th>
<th>% of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Land registration</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Have</td>
<td>33</td>
<td>55%</td>
</tr>
<tr>
<td>Haven’t</td>
<td>27</td>
<td>45%</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
<td>100%</td>
</tr>
<tr>
<td><strong>Mutation</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Have</td>
<td>20</td>
<td>33%</td>
</tr>
<tr>
<td>Haven’t</td>
<td>40</td>
<td>67%</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
<td>100%</td>
</tr>
<tr>
<td><strong>Land record</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Have</td>
<td>38</td>
<td>63%</td>
</tr>
<tr>
<td>Haven’t</td>
<td>22</td>
<td>37%</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
<td>100%</td>
</tr>
<tr>
<td><strong>Land map</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Have</td>
<td>26</td>
<td>43%</td>
</tr>
<tr>
<td>Haven’t</td>
<td>34</td>
<td>57%</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
<td>100%</td>
</tr>
<tr>
<td><strong>Land ledger</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Have</td>
<td>27</td>
<td>45%</td>
</tr>
<tr>
<td>Haven’t</td>
<td>33</td>
<td>55%</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
<td>100%</td>
</tr>
<tr>
<td><strong>Tax receipt</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Have</td>
<td>33</td>
<td>55%</td>
</tr>
<tr>
<td>Haven’t</td>
<td>27</td>
<td>45%</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
<td>100%</td>
</tr>
<tr>
<td><strong>Inheritance copy</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Have</td>
<td>35</td>
<td>58%</td>
</tr>
<tr>
<td>Haven’t</td>
<td>25</td>
<td>42%</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
<td>100%</td>
</tr>
<tr>
<td><strong>Succession certificate</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Have</td>
<td>02</td>
<td>03%</td>
</tr>
<tr>
<td>Haven’t</td>
<td>58</td>
<td>97%</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
<td>100%</td>
</tr>
</tbody>
</table>
4.4: Land ownership claims and disputes

This section explains about women’s land claims as to whether they receive their proper share and what barriers they face in accessing their land. It is widely known in Bangladesh context that women claiming land is not at all easy because of strong challenges and pushbacks posed by the family, community and society, and finally often end up in land related disputes.

4.4.1: Land ownership claims

4.4.1.1: Share of land

A very important indicator on women’s land ownership is to assess the status of their land claims. The study measured whether the women received the right share of the inherited land they are entitled to.

Table 15: Proper share of land
# and % of distribution of women respondents by right inheritance share of land

<table>
<thead>
<tr>
<th>Land ownership</th>
<th># of respondents</th>
<th>% of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Right share of land</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>22</td>
<td>37%</td>
</tr>
<tr>
<td>No</td>
<td>37</td>
<td>62%</td>
</tr>
<tr>
<td>Don’t know/didn’t respond</td>
<td>1</td>
<td>1%</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
<td>100%</td>
</tr>
</tbody>
</table>

4.4.1.2: Reasons for not getting right share

As per the table above, since nearly two-thirds of the women didn’t receive the right share of their entitled land, it was necessary to understand the reasons behind this deprivation.

As to why they were deprived of their entitled inherited land, 13 women mentioned that they did not even claim their share where 9 women said that their brothers didn’t let them inherit. It points to deep-rooted patriarchy that the male counterparts including the brothers create the barrier for women to get their due share of land.

4.4.1.3: Valuable share of land

After knowing whether the women receive their due share, it was also important to know who among the family members received the most valuable land portion. It is found that brothers (69%) received the most valuable portion of the land. Only 11% women claimed to have received the valuable land portion.

Table 16: Valuable share of land
# and % of distribution of women respondents by valuable portion of land ownership

<table>
<thead>
<tr>
<th>Land ownership</th>
<th># of respondents</th>
<th>% of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valuable portion of land</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brother/s</td>
<td>42</td>
<td>69%</td>
</tr>
<tr>
<td>Sister/s</td>
<td>6</td>
<td>10%</td>
</tr>
<tr>
<td>Mother</td>
<td>3</td>
<td>5%</td>
</tr>
<tr>
<td>Step Siblings</td>
<td>1</td>
<td>2%</td>
</tr>
<tr>
<td>Self</td>
<td>7</td>
<td>11%</td>
</tr>
<tr>
<td>All</td>
<td>1</td>
<td>2%</td>
</tr>
<tr>
<td>Others</td>
<td>1</td>
<td>2%</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
<td>100.00%</td>
</tr>
</tbody>
</table>

4.4.1.4: Reasons for not getting valuable land portion

Women were asked why, they think, they didn’t receive the valuable portion of the land. The majority women (77%) think that they were deprived only because they are women. Only a few (9%) cited religious custom/law as the reason which they probably referring to is Shariah law of inheritance, while the same
percentage of women (9%) cited some other reasons, for example, their father executed will for his land, etc.

<table>
<thead>
<tr>
<th>Table 17: Barriers to accessing valuable land portion</th>
<th># and % of distribution of women respondents by reasons for access barriers to valuable land portion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Land ownership</td>
<td># of respondents</td>
</tr>
<tr>
<td>For being women</td>
<td>34</td>
</tr>
<tr>
<td>Religious custom/law</td>
<td>4</td>
</tr>
<tr>
<td>Didn’t claim by herself</td>
<td>2</td>
</tr>
<tr>
<td>Others</td>
<td>4</td>
</tr>
<tr>
<td>Total</td>
<td>44</td>
</tr>
</tbody>
</table>

**4.4.1.5: Reasons for not taking control or ownership of the land**

The women were asked why they have or have not been able to take control and ownership of their inherited share of land. The top two reasons cited by the women respectively are that they don’t want to create problem with siblings (specially brothers) and relatives for land and that they lack power to claim and fight for their share.

<table>
<thead>
<tr>
<th>Table 18: Barriers to accessing right land share</th>
<th># and % of distribution of women respondents by reasons for access barriers to right land shared</th>
</tr>
</thead>
<tbody>
<tr>
<td>Land ownership</td>
<td># of respondents</td>
</tr>
<tr>
<td>Lack of power</td>
<td>16</td>
</tr>
<tr>
<td>Not to create problem with relatives</td>
<td>17</td>
</tr>
<tr>
<td>Lack of influential/active people</td>
<td>1</td>
</tr>
<tr>
<td>Don’t know what to Do</td>
<td>4</td>
</tr>
<tr>
<td>Didn’t pursue</td>
<td>4</td>
</tr>
<tr>
<td>Others</td>
<td>2</td>
</tr>
<tr>
<td>Grand Total</td>
<td>44</td>
</tr>
</tbody>
</table>

**4.4.1.6: Initiatives on land claims**

Given the deprivations identified above that inhibited women to take ownership of their inherited land, the women were asked if they have taken any initiatives to reverse that trend. Women seem to prefer negotiating with their family members as the first initiative while 20% have not even taken any initiative.

<table>
<thead>
<tr>
<th>Table 19: Initiatives for land ownership claims</th>
<th># and % of distribution of women respondents by initiatives taken for land claims</th>
</tr>
</thead>
<tbody>
<tr>
<td>Land ownership</td>
<td># of respondents</td>
</tr>
<tr>
<td>File a case</td>
<td>6</td>
</tr>
<tr>
<td>Collect the inheritance document</td>
<td>9</td>
</tr>
<tr>
<td>Negotiate with the family members</td>
<td>17</td>
</tr>
<tr>
<td>Informed village-court</td>
<td>8</td>
</tr>
<tr>
<td>Informed Women member of UP</td>
<td>0</td>
</tr>
<tr>
<td>Informed UNO</td>
<td>1</td>
</tr>
<tr>
<td>Others</td>
<td>10</td>
</tr>
<tr>
<td>Total</td>
<td>51</td>
</tr>
</tbody>
</table>
4.4.2: Land related disputes

Land disputes are quite common in patriarchy based society as like in Bangladesh; as because there are always vested groups even within close family members or relatives who might have interest in the land the women are entitled to.

26 women respondents (43%) mentioned that they have ongoing disputes regarding their land ownership. The majority of the disputes are with their paternal relatives (38%) and brothers (31%). The land disputes usually take longer with 46% disputes going on for 2-5 years about 50% disputes running for more than 5 years. Social stigma as because of women’s always prioritize family-honour of their own family- most hold back not to claim their own property from their siblings, specially brothers. As per Muslim religion law (Sha- riah law), sisters/daughters inherit half portion of the property (of their brother). Majority of the respondent wishes they will received the property from their brothers during their life time, but no courage to ask for their own share.

<table>
<thead>
<tr>
<th>Land disputes</th>
<th># of respondents</th>
<th>% of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prevalence of land disputes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>26</td>
<td>43%</td>
</tr>
<tr>
<td>No</td>
<td>34</td>
<td>57%</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
<td>100%</td>
</tr>
</tbody>
</table>

| With whom the disputes on            |                  |                 |
| Brother/s                            | 9                | 31%             |
| Sister/s                             | 1                | 3%              |
| Paternal relatives                   | 11               | 38%             |
| Maternal relatives                   | 2                | 7%              |
| Brother/Sister in-laws               | 2                | 7%              |
| Neighbors                            | 3                | 10%             |
| Others                               | 1                | 3%              |
| Total                                | 29               | 100%            |

| How long                             |                  |                 |
| 6 months                             | 0                | 0%              |
| 1 year                               | 1                | 4%              |
| 2-5 years                            | 12               | 46%             |
| Above 5 years                        | 13               | 50%             |
| Total                                | 26               | 100%            |
4.5: Access to services

The most relevant and important stakeholders on land at the local level are Union Land office, AC Land Office and Union Parishad as the local elected representative. One of the important project results was to enhance the sensitiveness of these local duty-bearers towards women and responsiveness to support them in land ownership processes. That’s why, the baseline study intended to look into whether women have easy access to these important service points and whether the women feel comfortable and confident with knowledge/information to reach out to them for accessing their service and support.

4.5.1: Access to different service provisions

Since a large number of women don’t have adequate knowledge on land issues or have necessary documentations, the women were asked if they visited Union Land Office or AC Land office for mutation service. 23 women (38%) were found to have visited Union Land office and only 12 women (20%) have visited AC Land office.

Table 21: Access to services
# and % of distribution of respondent HHs by level of access to various land-related services

<table>
<thead>
<tr>
<th>Service access</th>
<th># of respondents</th>
<th>% of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Union Land Office</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>23</td>
<td>38%</td>
</tr>
<tr>
<td>No</td>
<td>37</td>
<td>62%</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
<td>100%</td>
</tr>
<tr>
<td>AC Land Office</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>12</td>
<td>20%</td>
</tr>
<tr>
<td>No</td>
<td>48</td>
<td>80%</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
<td>100%</td>
</tr>
<tr>
<td>Union Parishad office</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>5</td>
<td>8%</td>
</tr>
<tr>
<td>No</td>
<td>55</td>
<td>92%</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
<td>100%</td>
</tr>
</tbody>
</table>

4.5.2: Reasons for not accessing services

Since most women are not reaching out to Union Land office and AC Land offices despite the fact that they are the most important service providers for land, they were asked as to why they don’t prefer to go to those offices. 28 women (72%) and 31 women (60%) respectively mentioned that they don’t know the location of Union Land Office and AC Land office. 16 women (31%) found it a hassle to go to AC Land office, which implies that the offices are yet to become responsive and women-friendly enough that the women will proactively reach out to them for support. Only 5 women (8%) are found to have received support from UP office in their land claims and ownership. When asked if the women have received assistance from any agencies for resolving their land disputes, only 8 women mentioned Union Parishad and 4 talked about Union Land office, both of which is an extremely low figure. This clearly indicates that the interface between service providers such as Union Land Office, AC Land Office and UP and service users, which is women landowners in this case, has not been strongly established. Social stigma and lack of confidence on land rights issue hold them not to move forward for their own sake.

4.6: Voice and decision making

In addition to the indicators discussed before in relation to women’s land literacy and accessibility to and responsiveness of the key services related to women’s land rights, another important indicator is women’s participation in key family decisions including on land issue. Women empowerment including their active and meaningful participation in decision making is key to challenging gender barriers.

Women participation becomes meaningful only when they equally contribute and influence like her male counterparts in decision making process, when the women enjoy adequate space and opportunity and also
she feels confident and comfortable to provide opinions and when their opinions are given due importance and adequately reflected in final decisions. These basic parameters of participation are equally true in land related decisions too.

Therefore, the study tried to investigate the level of women’s voice in decision making. 29 women (48%) mentioned that the husband and wife jointly take and have equal influence on key family decisions which is certainly a positive step towards gender equity. The women were asked if their opinions are sought, if they provide opinions and if their opinions are adequately valued, 48 women (80%) answered positive that their opinions are sought, 50 women (83%) confirmed that they provide opinions when sought and 37 women (62%) said that their opinions are adequately valued and given due importance. 40 women (67%) are found to be confident and comfortable to provide opinions.

When it comes to land related decisions, 39 women (71%) mentioned that the decisions about their inheritance land are mainly taken by husband/father, followed by sons (11%), which implies that it is the men who have most influence on decisions regarding women’s land inheritance. 39 women (65%) however mentioned that they have voice in decisions about land distribution and allocation.

### Table 22: Voice and decisions by women respondents

<table>
<thead>
<tr>
<th>Voice and decision levels</th>
<th># of respondents</th>
<th>% of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Key family decisions</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Husband alone</td>
<td>9</td>
<td>15%</td>
</tr>
<tr>
<td>Wife alone</td>
<td>10</td>
<td>17%</td>
</tr>
<tr>
<td>Husband and wife jointly</td>
<td>29</td>
<td>48%</td>
</tr>
<tr>
<td>Son/daughter</td>
<td>2</td>
<td>3%</td>
</tr>
<tr>
<td>In-laws</td>
<td>1</td>
<td>2%</td>
</tr>
<tr>
<td>All together</td>
<td>9</td>
<td>15%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>60</strong></td>
<td><strong>100%</strong></td>
</tr>
<tr>
<td><strong>Seeking women’s opinions</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>48</td>
<td>80%</td>
</tr>
<tr>
<td>No</td>
<td>12</td>
<td>20%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>60</strong></td>
<td><strong>100%</strong></td>
</tr>
<tr>
<td><strong>Women providing opinions</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>50</td>
<td>83%</td>
</tr>
<tr>
<td>No</td>
<td>10</td>
<td>17%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>60</strong></td>
<td><strong>100%</strong></td>
</tr>
<tr>
<td><strong>Valuing women’s opinions</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>37</td>
<td>62%</td>
</tr>
<tr>
<td>No</td>
<td>23</td>
<td>38%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>60</strong></td>
<td><strong>100%</strong></td>
</tr>
<tr>
<td><strong>Women feeling confident to provide opinions</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>40</td>
<td>67%</td>
</tr>
<tr>
<td>No</td>
<td>20</td>
<td>33%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>60</strong></td>
<td><strong>100%</strong></td>
</tr>
<tr>
<td><strong>Women providing opinions on land distribution/ allocation</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>39</td>
<td>65%</td>
</tr>
<tr>
<td>No</td>
<td>21</td>
<td>35%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>60</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>
4.7: Women’s Organization and agency building

One of the key elements of women empowerment is the capability to organize and take collective actions. The women were asked if they belong to any community/social groups or organization and the duration of the involvement. 44 women (73%) have been involved in any group or organization, mostly in the women rights groups or microfinance groups of the NGOs. Mostly they involved with NGO like BRAC, NABOLOK, HEED, World Vision, Micro-credit Organizations, Badabon and some others too. Women found to join Samity to preserve their savings at their door access. Besides now-a-days the trend in the women community of the village notably pinned that women feel empowered to be a member of such non-profit organizations; which they accepted for their social mobility/and self-education/information from such groups and the service provider.

Table 23: Women’s organization
# and % of distribution of respondent HHs by type, headship and size

<table>
<thead>
<tr>
<th></th>
<th># of respondents</th>
<th>% of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Membership</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>44</td>
<td>73%</td>
</tr>
<tr>
<td>No</td>
<td>16</td>
<td>27%</td>
</tr>
<tr>
<td>Total</td>
<td>60</td>
<td>100%</td>
</tr>
<tr>
<td>Duration</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1-year</td>
<td>32</td>
<td>73%</td>
</tr>
<tr>
<td>2-years</td>
<td>4</td>
<td>9%</td>
</tr>
<tr>
<td>4-years and above</td>
<td>8</td>
<td>18%</td>
</tr>
<tr>
<td>Total</td>
<td>44</td>
<td>100%</td>
</tr>
</tbody>
</table>
CHAPTER 5: CONCLUSIONS

Keeping the key project results in mind – (i) women’s land literacy which include their level of knowledge about the overall procedures on land ownership, claims and documentations, (ii) level of sensitiveness and responsiveness of land related officials at local level as well as of the male counterparts in the family to understand the access barriers, the study findings point to some key issues which are important to note as follows:

- Gendered norms and practices are the key inhibiting factors for women to realize their land rights and access necessary services. This holds true in both public and private space.

- On public sphere, the public service providers seem to lack in extend adequate support to women land owners along the ownership processes and procedures. Women themselves also feel reluctant, less confident and less comfortable to proactively reach out to and seek support from the local duty bearers. It implies that there is still an apparent need for improving mutual reliance between service providers and users.

- On private domain, male counterparts in family, mainly the husband, father and even sons for single mothers are the key decision makers on land issues compared to other family issues when women are consulted more. It implies that land is still thought to be a male issue. Due to deep-rooted patriarchal mindset, women also continue to believe that they don’t need to learn about land procedures and documentation. Neither do they find adequate space and opportunity to voice on and influence land decisions, even in case of their own land inheritance.

- Women empowerment still lack to a great extent. They need economic empowerment so that they have necessary capacity and opportunities to earn on their own, contribute to family economy and have more control on the decisions about the spending of the earnings. Many have savings practices and the savings are mostly used for the family.

- Women also need to be politically empowered so that they can voice and influence in all key decisions of the family including on their inheritance land. It was found that they tend to keep silent fearing risks that it might ruin the family relationship. It implies that women value relationship over their own right and assets.

- Women’s involvement in different NGO, social or microfinance groups have also been useful for the women to organize themselves and might create opportunities in future to take collective actions.

- Land literacy has also been a huge gap for the women. The general notion is that the land procedures are complex and women feel reluctant to get into those procedural complexities, thus depriving them from realizing their own right to land. Also, they feel reluctant to understand the documentation issues and preserve them.

Given the above issues, it seems that Badabon Sangho which has the core mission of promoting women’s land rights need to address the core gender barriers at both family and institution level through building women capability and empowerment, making the family members aware about women rights and their equal role in decision making, sensitizing relevant duty bearers about how they can be more gender-sensitive and responsive in their land related service provisions to the women landowners and finally women need to be capable to deal with the asset of their own and knowledge of keeping and dealing in private and public institution.

It is imperative to understand and recognize that women’s rights to land and property is central to their economic and social empowerment. As the key drivers of economic growth, women must gain access and control over land. It not only empowers them to take decisions on effective land use but also allows them greater bargaining power and economic opportunities. It also creates pathways for their political empowerment to challenge gender norms, beliefs and practices rooted in patriarchy.
Project Location:
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Website: www.badabonsangho.org