Nickname

Aklima

Age

45

Gender

Female

When did you take your first loan?

Almost for five years.

What purpose did you use your first loan amount?

I took my loan for my husband's business and he used all the money for his business purpose.

How many siblings you have?

We are five siblings. Two brothers and three sisters.

During your stay at your parents' house, what work activities you saw your parents' were doing?

No. my parents had different work responsibilities at home and outside. My mother never been outside. My father was a *Rikswa* puller. He mainly earned for us. My mother took care of household duties. She cooks, cleans yards, prepare food, manage children and elders of the family from home. Household works are assigned for my mother.

Tell us about your education/schooling.

We sisters never been to schools. My brothers went to school. They completed high school education. My father doesn't like girls to study and go to schools.

During your stay at your parents' house, whom you see dominant in household decision-making practices, between your parents?

Mostly my father. He was the family head and main earning person for our family, he supposed to take decisions. My mother only suggested him if anything needed for her household management. Such as grocery items, menu for meals.

How have you and your brother(s) been nurtured by your parents at your household, about work activities and household-decision making practices?

I always followed my mother. She also nurtured her girls to be like her, work like her and develop working skills like girls what is needed for girls to manage household. We stayed at home, helped my mother in her household works. My brothers were suggested to go outside and work like my father when they were able to work outside. One of my brothers started driving and another one started being carpenter and small-scale business in local market.

About household need or emergency, whom you see your parents rely on among their children? Moreover, why is that?

My second brother. My parents were mostly relying on him. In terms of decisions or suggestion we sister never participated, but my brothers had their say on household issues. My second brother was recognized as wise, so we listened to his thought.

How about they (res parents) consider their daughter to take charge in an emergency, such as going to market an emergency basis?

No. My parents never allowed us to visit market. I have father and two brothers, why should I visit market? They managed or purchased if anything needed for home.

Tell us about your childhood recreational activities. Do they similar or different than boys?

When we were very young (4-7 years of age) we had mixed peer groups. But as we started getting old (after age of 7) both boys and girls started to split and play separate. Moreover, boys were playing sports those are more physical, played in open spaces. But we girls must not play games those have physical contact with boys, that's a shame. in addition, we had movement restriction. Our family allowed us to play at home yard or nearby our house. We can not just go and play in the village playground. Village people have negative comments on girls stying outside and playing with boys at open playground.

Did you take part in the boys' sports or play with boys?

I told you, in my very early childhood. But as we grow up, we are taught to play separate and stay separate. We are restricted to visit open spaces like boys (laugh).

On your perception and understanding why do you think sports were different for boys and girls at your childhood? Why girls' sports contain many constraints or restrictions?

I think this is tradition. We always see boys having more fun at outside, and girls to remain at home. This is the practice from generations. I heard the same from my mother as well.

Why do you think your mother had no support from men (e.g., father, brother) about her household works?

Listen. When they were child, I saw my brothers playing at the playground, staying most of the time out of home. They just came home for meal and sleep. They even took their shower at village ponds or river (laugh). If you don't see them at home, how would you ask for their help. When they grow young, they started working outside for money. We girls stayed at home, we helped my mother. You will find rare families where men help at household works (laugh).

Did you or your sister(s)/mother ever felt angry with your brother(s)/father for not assisting sisters/mothers at household works? Did you ever felt that men must help women with household works?

Yes, we did (laugh). We complained to our mother that they did not do any help to our works at home. Mother laughed and told us, they are boys and our works are assigned for girls. They will work outside when they will be old enough to work, they will bring money to the family. This is how it works, she told us.

She also told us that we sisters will leave this house and will be staying with my husband at his house. Hence, we must learn household works more prudently than complaining about my brothers. My brothers need not to learn household works, as their wife will be doing these for them when they will get married.

Tell us about you and your brothers'/sisters dress types.

Yes, we had separate kind of dresses.

Have you ever felt to dress like men/women? What problem did you/your sister face men's dress as being a girl/boy?

No. we see all the girls in the village wearing dresses like us. This is normal and traditional. If tried to be expectation by wearing male dresses, people would have fun over my appearance (laugh).

Who decided your/your sister's marital decisions? Did you have any say over your marriage?

My parents. Particularly my father.

Who decided your/your sister's marital decisions? Did your brother have any say over their marriage?

My father has the final say over their marriage. But my father asked my brothers if they had any choices.

At what age you got married?

I was only 13 that time.

In general, at what age your brother(s) got married?

They were close 20 years of age when they got married.

With whom your parents live now?

My father died long before, my mother stays with my second brother.

Over whom parents depend on at their old age? Moreover, why is that?

They entirely depended on my brothers. Daughters can't be old age dependency. They themselves depend on their husbands (laugh).

At your current household, who takes responsibilities of household works?

Me, myself.

Do you get any support from any other members of your family about your household works?

Yes, husband and children help me if I ask for their support.

Who is/are in charge of your household decisions? Why is he/she in-charge of household decisions?

I take decisions about household works and my husband decides about major household needs and financial needs. Women are not capable of doing many things, hence we must rely on our husbands.

Do you find yourself in any restriction from your household? If yes, the what type, tell us.

For example, they can't visit any places any time or don't have economic solvency. Therefore, you must depend on your husband.

Tell us about your children's' education.

We allowed my children to continue their study. My one son is an engineer, and daughter is studying in medical. Another son stooped from class five. He doesn't like study.

What types of sports do you provide/ed your children as their recreational activities? Are those similar to your childhood or you changed your preferences?

No. They play separate. My daughter played with her girl peer and my sons played with other boys at open field. My husband doesn't like girls to play outside or with boys, so I kept her playing inside family yard.

If you changed/did not change your perception what is your opinion in support? Don't you think sports selection for girls is isolating putting a restriction on them?

No. I don't feel like that. This is how everyone is doing in the community. Why to let girls to be like boys, they have their own kind of sports and space to play. Both types of sports must be different. Because boys and girls are different.

Who took/will take your children's marital decision?

For son, we will discuss with them and then will decide what is best for them. They are getting married, and they are adult as well, so, their decisions are important.

Did/Will you allow your daughter to decide her marriage preference as like your son?

If she has her own choice and that suits with us and our family then we will allow her to marry him, otherwise not.

Do you/your wife attend microloan meetings with lending MFIs?

Yes, sometimes. But I am not able to join maximum meetings.

With whom your parents live now?

I complete all my works first and then take permission from my husband that I am going to the meeting. If in case I can't complete all my works, I try to leave the meeting as early as possible and manage everything before my husband comes.

When you/your wife attend a loan meeting, how you/who manage your household duties?

No. I always prioritized my household works first. I know managing my household duties if first and then everything else. My husband also thinks alike. Hence, I manage my works first.

Did you face any issues/problems regarding your loan meeting and household works' management/or other problem such as debt?

We all manage our household works first. If there any issues at home, no women will share this to the meeting or members or to MFI's staff. This will bring no solution rather humiliate her in front of other.

Did you hear any issues/problems regarding loan meeting and household works' management from your fellow group members?

No. I have not heard. If a woman complains about her husband, others can't bring a solution of that. Her husband may get more furious to hear her wife complaining about him. He may generate more tension at home. Community people will also have negative comments both on her and her husband. It will bring shame for the family into the community. However, it is wife's task to complete her household duties first and then join meetings. If she doesn't complete household works and husband got angry with that, I think this is normal for a man to get furious. A woman must learn how to manage house and husband.

Do you think sharing household problems in the meeting/to group members/MFIs staffs will solve the issue for recipients as you are part of extensive social networking now?

They let us know before.

How you get informed about any loan meeting?

No.

Do you open/need to open any bank account against your loan?

From three MFIs. CSS, ASA, *Krishi Unnoyon.*

From which MFIs you took loan so far?

No, they just need their money back. I timely repay my loans.

Do you face any problems if you continue with multiple MFIs at the same time?

Yes. I improved my financial condition from taking microloan. I hand over this loan to my husband and he invests in business. The return he gets are helping my family to become financially solvent. My son and daughter got education and we have better economic situation than before.

Do you think microloans improved your situation or came directly to your benefit, improvement of position at your household?

Yes, I collect the money as it is given to women and hand over the money to my husband. The loan recovery officers contact me for repayment. My husband always left the instalment to me, hence I never had problems with loan repayment.

Do MFIs investigate or know that if women are not investing the money and have no control over the money? If yes, how they react?

No (laugh). I am not good at accounting. My responsibility is to bring the loan money and give it to him. That's it. I have no interest on investigating accounting. This is my husband's responsibility to manage family's financial need. His is a man. If I need something, I tell her, and he brings that for me. Accounting and income are for men, should not be women's area of interest I believe.

2.

Nickname

Halima Begum

Age

43

Gender

Female

How many siblings you have?

We are seven brothers and sisters.

What is your chronology?

I am third among them.

Your brother's chronology?

One is older than me and one is younger.

What about your children?

I have one daughter and one son.

What purpose did you use your first loan amount?

I used my first loan for poultry farming and in our fish farm (*gher)*. I can't remember the name of the MFI from whom I took my loan. My sister in law brings that money for me. The NGO is named something with CS.

Is that CSS?

Probably yes, it is CSS.

How you knew about MFIs?

I have never been there. My sister in law took me to a neighbour's house and I admitted from there.

Do you/your wife attend microloan meetings with lending MFIs?

I don't see any meeting or maybe nobody asked me to join any meeting if there any. My sister in law collects my instalment and return the money to the MFI. Moreover, I am so busy with my family works for whole day that I wouldn't be able to join meetings if even they ask me to join.

What household responsibilities you complete regularly?

There are a lot. Apart from cooking, cleaning or taking care of family member, I had to wake up early in the morning to feed the poultry in our farm. I need to provide their drinking water. After that I need to feed the cattle and bring them out of their hut. I am the only person who takes care of domestic duties/works of my family.

Even though, you never sit in any MFI's group meeting?

I don't remember any.

During your stay at your parents' house, what work activities you saw your parents' were doing?

We were poor. My father worked in other's land and earns money for family need. He also collects sweet water/juice from date trees. My mother also worked for cigarette (*biri*) factory, but she worked at home. Sometimes we also helped my mother in rolling cigarette.

Who takes that cigarette to the factory when it is done?

The factory was not far from our home, and many other neighbourhood women also did the same job as my mother. My mother took that to the factory and sometimes we also helped her to the factory.

Who spend time on household work activities?

My mother did all the household works, who else will do (smile). My father worked outside, bring money and food for us, he must not do household works (smile). My mother did our household works.

Did anyone help your mother doing her household works?

No. if there is no cattle or poultry, household works are not hard jobs. A woman can handle these smoothly. Moreover, my father did all the hard work outside. He went far to collect date tree's juice and provide labour. It was not wise to ask him to help again at home.

Tell us about your education/schooling.

I told you, we were very poor. We had very tough time and we struggled a lot. My family was not able to afford our education.

During your childhood, did you experience any mobility restrictions for boys/girls?

There was restriction for girls, but my brothers faced less of those restrictions. I remember my parents always told me to stay home and behave politely. They feared my marriage. A girl with a hostile community perception (*ovodro meye*) always faces difficulties during the marriage. Such as, if a groom's family queries about a girl and her family, and if the neighbours or the community show a negative perception of them, the marriage proceeding would immediately stop. Most parents with daughters fear this. I also fear this over my daughter's marriage. Therefore, I strictly monitor and control her mobility. It is easy to find a bride for a groom who may have a negative perception from the community; however, it is difficult for a stigmatised girl to have any kind of groom.

Did you argued/perceive girl's freedom of movement like boys?

No, we never argued. Sometimes we worked at our uncle's house. They were solvent family, we worked there in return of food. That was all about our movement, for girls.

Tell us about you and your brothers'/sisters dress types.

In our time we don't see verities of fashion like nowadays. We girls have different dresses and fashion than the boys. My parents never allowed us dress like boys or my brothers to dress like girls. They were very cautious to differentiate girls and boys.

Have you ever felt to dress like men/women? What problem did you/your sister face men's dress as being a girl/boy?

(Smile), no we never thought of it.

Tell us about your childhood recreational activities. Do they similar or different than boys?

Yes, we had different sports for boys and girls. We girls played with dolls, hide and seek, *kitkit and so on.* These sports were mainly played within the household boundary.

Boys mostly played outside of house yard. They played sports such as football, cricket, marble, *dangguli,* and so on. These are played in village playing grounds.

Did you take part in the boys' sports or play with boys?

Why we would play boys' sports? We are not boys. Can we girls play boys' sports? (smile). No, we cannot. We must play separate. In addition, our parents and guardians of the community forbid us from playing with boys.

Who decided your/your sister's marital decisions? Did you have any say over your marriage?

Entirely my parents took my marital decision. But they had pressure from the neighbour as well. Local neighbours and elderly people always told them when they will arrange my marriage, I am getting older day by day.

Who decided your/your sister's marital decisions? Did your brother have any say over their marriage?

No. we were poor. Whatever my parents decided for me I agreed.

My brothers had full participation in their marital decisions. They chose their own bride as well. But as we were girls, less emphasis on our consent regarding marriage were provided in village.

Do you ask your husband about accounting/investment of your borrowed money, if he is the person who is using the loan?

As we were poor, my parents didn't provide any restriction on our movement in terms of working in neighbours house. We worked there as maid and bring some rice of money for our family. But those families where we worked was in nearby neighbourhood of our house.

With whom your parents live now?

My parents were staying with his two sons.

Over whom parents depend on at their old age? Moreover, why is that?

Why would they expect to stay with their daughters (smile)? They had their sons still alive, and anyone must count on their sons if they are alive. They won't come and live with us as their sons are there for them.

Listen. In our community girls are not for parents when they are married. Before married, parents' house are daughters but after marriage she has her husbands house. I live in my husband's house. My husband is not my parent's son. Why would he look after my parents? Does anyone go to other's son by leaving own son's house? Nobody would do that in our society. Even if may parents treated badly from their sons, they would not come here to live with another people's son. That is such as shame for any parents in our community.

At your current household, who takes responsibilities of household works?

My husband is little bit of *Ay-Damra/Ayd-Guji* (Dumb/less cleaver). My father is law used to maintain him in work. He worked at the field and took care of our cattle in grazing field. After my

father in law became old, we used to rent our cows to other people's land for their ploughing. I used to do the accounting for the rent of our cows. I told him how much he will get from other people, and he took those cows to them and brought the money for us.

Do you feel tired or feeling of underprivileged of doing all these works?

Most of the morning I need to wake up early and go to poultry firm, clean poultry's water tub and provide their drinking water. Then my son measures the medicine for those poultry in their food and I provide the food for them, carry the water as well. Then I bring out the cattle from their hut and provide food. Then start cleaning our yard, cooking utensils, dirty dishes. Then I start cooking. After I am done with my cooking, I go and start collecting milk from our cows. For rest of my days, works like these continue.

Even if I get tired, what else to do. These are my work and I need to complete every day. Men are working hard outside and earning money for their family. We women must support them. Nobody else will do these works for us.

Why you prefer to take part in unpaid household works? You may have earned if you provided the same labour hours at paid works?

Oh, No. I don't ever think that way. I think no women consider their household work as not their duties. Yes, I may not earn, I may feel tired, but this is my family. As a woman if I don't do all these works then who else will do that? If all the women go to work like men, then who will maintain household works. Somebody needs to take care of domestic duties. I think these domestic works are assigned for woman. I saw my mother and grandmother doing the same, I do the same and my daughter will do the same. We do not need money for this.

Do you get any support from any other members of your family about your household works?

My husband goes outside to work. My son is busy with other works. My daughter used to help be before she got married. But now she doesn't (laugh). If she comes to visit us, she even doesn't wash her plate. She says, *"If I need to clean my dishes here in your house, then why would I visit you?"* (smile).

Who is/are in charge of your household decisions? Why is he/she in-charge of household decisions?

Nowadays, my son takes major decisions. Decisions such as buying/selling cattle, poultry, expensive items for the family, my son takes decision. Now he is old enough to take decisions for our family. As, his father is a dumb person, my son in law took those decisions previously, now my son takes. If anything, happen/needed, buying medicine, water, battery, all my son does.

How you define the ideal wife and ideal husbands? What are their responsibilities to the household and its members?

Daughters lives in her husband's house. I depend on my son. I may have expectations from my daughter as well, but my son is with me, lives with me and will be staying with me. Hence, I have more expectation from him. I don't think to depend more on others if I have son.

What dresses your household prefer and provide to your children?

My father in law brings dresses for them during their childhood. My son's expectations were more in compare to my daughter and we provided him more than my daughter. My son and daughter had different types of dresses and sports selection. I taught them to play separately. My son played with his male friends and my daughter played with her female peers.

what measure you take to discipline your children?

Well, I am very satisfied with my son and I rarely needed to be harsh with him. I had issues with my daughter as she crossed household boundary in many purposes. I was harsh with her and sometime slapped her for not listening to me and going outside.

Why you were harsh on her if she went outside? What was the problem with that?

Come on, she is a girl. She can not move out like boys. If she stays outside for long and goes frequently people will say many bad things about her. Why would I take that risk to hear many negative stories about my daughter?

Moreover, females are born to serve at home and stay within the household territory. A respected family must not allow to go out frequent and for long, unless they have poverty and earning issues. If a boy goes out, stay long nobody will say bad things about him. But if a girl does the same as a boy, many negative comments her family must face in our village.

Who took/will take your children's marital decision? Will you provide equal chances for both?

We arranged our daughter's marriage. And we told our son to let us know if he has any choices or preference. If he has any, then his guardians (uncles, grandfather) will proceed on that.

If you hand over the money to your husbands'/sons and if he has control over loan money, how do you repay the instalment? With whom the MFIs communicate for loan recovery?

It comes from my husband's income and sons' poultry farm and other business he does.

Don’t you ever go outside unless you need to withdraw loan money?

No. Even I went once to withdraw my loan money. My sister in law bring the money to my home. I never go outside of my house.

How do you see existing men and women gender relations and their practices? Do you perceive to change the relationship equally for women?

I strongly believe, whatever we practice in our community is so far so good. No need to change a lot. For example, men will visit market and bring necessary goods/products/items needed for his family and member. In our community, women will not visit marketplaces. If any family does not have sons, that is a different issue. But if you have male at your home, then why would you prefer a girl to go out. Market is proper for men only. I think like this everything we practice and nurture our boys and girls are quite fine and we must not attempt to change these.

I remember, once my son was working out of home, and my husband was not at home as well. I needed to go out side and visit market to buy necessary things. You won’t believe me how my shy I was, and I felt ashamed to be there at market. Many unknown men and know person were staring at me. I felt so shy. Then I told these experiences to my son. He was so stressed and told me I never need to go out at market anymore. He won’t work outside any longer. Instead, he started his poultry farm and other business what he can control and manage from staying at home. I never been in market since then (smile of joy).

3

Nickname

Islam Zoddar

Age

60

Gender

Male

How many siblings you have?

We are 3 brothers and two sisters.

During your stay at your parents' house, what work activities you saw your parents' were doing?

My father worked outside, mostly in swamp areas. He also did cultivation of crops. On the other hand, my mother mostly worked inside the house. She did cook, cleaning, maintain interior of the house and so on. My father never did any of the household chores what my mother did. These are not men's work, so why would my father do this? He asked to recruit another woman if my mother fails to do all these household works by herself.

Tell us about your childhood recreational activities. Do they similar or different than boys?

When we were very young, we played together, together means boys and girls. However, when we get older, we started playing separately. Girls used to play inside/nearby household areas, and sports such as *kitkit, mala tuli, iching biching* and so on. These are mainly girls' kind of sports (smile).

We, boys, used to play in big yards, local playing grounds, in swamp of ponds. We used to move different places to play football, cricket, *dangguli, kabadi,* and so on. Girls could play in swamp (when it is dry) or big grounds (in the far end corner) if it is nearby their houses.

Tell us about you and your brothers'/sisters dress types.

Oh, yes (smile), there must be differences between girls and boys. We can't wear dresses like girls. My sisters use to dress like *shaya, kamij, payjama,* frock and so on.

We used to wear *lungi, genji*, t-shirt, pants and so on.

Have you ever felt to dress like men/women? What problem did you/your sister face men's dress as being a girl/boy?

What (neglecting gesture)? Oh my god, why would they do that. They are girls, they have different dresses. Do they want to be boys by wearing dresses like boys?

During your childhood, did you experience any mobility restrictions for boys/girls?

Usually, when I went outside of home, I seldom took consent from my parents. I am a guy, we can take care of our self, we don't need consent to go out. However, sometimes we informed our parents if we travelled a bit of distance places from our home, such as if we went to play at other villages or far.

But my sisters couldn't go anywhere without my parent's consent. Mostly they need to seek permission from mother, if she allowed them then they can go outside (for playing, visiting neighbour's house), but not to travel distance places without company. If they are not allowed to go outside, they must stay at home without argument.

Did you argued/perceive girl's freedom of movement like boys?

No, No, No. Why girls should go outside like boys? Boys can go outside, this is very normal and natural. There is no problem with that because boys must do different work outside and meet different people there. But why girls? They don't have any work outside or people to meet there. Then why they need to go outside like boys, no parents will allow their girls to move like boys.

Expectations from daughters and sons?

My son was a bit sick since his childhood. It took about 15/16 years for him to recover and start working outside. But I have waited and expected him to work outside when he will be able to do. And my daughter, she helped her mother in household activities before she got married. I always encouraged my daughter to learn household chores and activities what she needs to learn for in-law's family.

Why your expectations are different for girls than boys?

I prohibit girls to go outside for many reasons. They have security concern if they go out. They also have security threat from boys. If girls go out, they may face bullying of sexual harassment from boys, which is a concern for family's dignity. For this reason, it is better for them not to go out alone. Because, no one can assure that a girl would not face bullying, teasing or a boy may not throw a stone or wooden stick to a girl, if she does not response to his bad intentions or protest it. Therefore, I prefer girls to stay at home instead of travelling outside.

As a husbands' how do you evaluate your wive's microfinance

It is difficult for me to do any major work for myself (i.e. investments, household construction, repairing, purchasing costly product) if the amount is huge. Therefore, I asked my wife to take loan and fulfil our need and then we can repay the money in instalments. Such as you see that water pump (indicating finger to the water pump), I purchase this from loan money and still repaying in instalments. My wife's loan

proved handy for our household and family. I used many of the loan to repair our house and then paid in instalments.

Do you/your wife attend microloan meetings with lending MFIs?

No, she does not need to attend any meeting. She is very old microcredit member and she has good repaying history. I heard that other women must attend these meetings, my wife needs not to go there. If there an emergency, then my wife may go there but it happens once or twice in years. Usually loan officers come and collet the instalment from my house.

As a husband do you have any issue with if the loan officers are men?

If you (male officer) come to my house for a week or more, I will understand you, your character and nature. If you are good or bad. Your personality will be revealed very quickly if you communicate me. I can understand people quickly (proud smile). If I found you good person then I will permit my woman to meet you, otherwise I will not let her deal with you.

Did you face any issues/problems regarding your loan meeting and household works' management/or other problem such as debt?

Listen, to me family and its responsibility must get priority to a woman. Meeting or sitting must come later, and not before family duties. She must complete her family/household duties such as cooking, preparing food, cleaning, caring children and so on. If she can manage all these then she may think about attending meeting by taking husband's permission. But she must not stay there for long, if it continues for long time. In case of emergency, if she couldn't finish household works, she may go there, just attend for minutes and then come back home and do all her incomplete works before it is too late. This is very simple, she must complete her household works, if she does not do that, who will complete these works? Her household works must get priorities.

How do you evaluate men's violation of women if women attend the meeting and could not complete their daily household works?

Listen to me, a woman in good character or bad character identified by her activities, personalities and if she listens or not listens to her husband. All these comes from her family teaching. If her parents taught her to respect and obey husband, she would never violate husband's will and there will be no fight between them. In cases where there is fight between husband and wife, I strongly accuse the woman/wife. Her husband commanding her to complete household duties first, then she should not violate his decision and must avoid attending loan meeting. If her husband says that you can go to the meeting but after you complete all your household works/duties, if you can't manage all these, you cannot attend there. This is rules, and husband's orders are rules. She must not violate husband's order. Why she would do that? This is not right to disobey husband's order.

What activities are you teaching your son and daughter?

Listen young man, look at my daughter, when she was young, before marriage, I took all her responsibilities of food, cloths, living and other needs. I supported her. But she is now married. She does not need me. She may come to my house, will stay for few days and then will leave for her In-law's house again. I have no such need of her, but how she must maintain her in-law's house, I taught her during her staying at my family.

On the other hand, my son stays with me, he earns for my family and will get married soon. Her wife will come and support my wife in household works, that would be a great help for us. I control my son till now. In old life I will be dependent on my son, and this is obvious for our society.

Hence, I must teach my daughter those activities and duties which she needs to maintain at her husband's house. Thus, she could make them (in-laws) happy and stay fine with them. And, as we depend on our son, we must teach him those activities from where he can earn and maintain financial need of the family.

How you define the ideal wife and ideal husbands? What are their responsibilities to the household and its members?

Ideal wife:

She must follow her husband's will and decisions, never to argue. She also needs to maintain her children since childhood and teach them the manner for future life. She must not visit other's house by crossing household threshold without husband's consent. She must not involve in casual gossiping with neighbour or unknown person. These are rules for her to obey. Such as, if my son gets married, his wife must do household chores, cooking, preparing food, cleaning and so on. If she has done all her work, she can take rest, but she must not visit other's/neighbour's house without letting us know. Her duties are not visiting out of household arena, rather looking after family member's need.

Ideal Husband:

He must ensure family member's financial support. He must work outside and fulfil household needs. When he comes from work, he will take food prepared by his wife and then take rest. This is his regular duty. Working outside from morning to evening and then come back home and take rest.

As a husband, why you prefer your wife the unpaid household works? She may have earned if she provided the same labour hours at paid works?

No, No, No. Why she needs money? She does not need money then why she needs to go outside and earn?

Listen, earning is for men, not for women. Even if a woman needs money, she can do poultry raring, livestock raring, small-scale gardening and so on at home. She can do anything at home if she desperately needs money. But before doing these she must seek husband's permission. She must not go outside for work. No need.

How do you evaluate women's market activities if she is engaged in income-generating activities?

Why a woman needs to visit market? People can buy from her household. Markets are for men, not for women. She must not go to market in any situation. If necessary, to take her product in market, her husband

or son can do that. Men can seel product in market. I see no reason to let a woman visit market in any purpose.

How do you evaluate microloans for your family? Does the program help?

If I say microloan is useful, then yes it gives us some money at a time to fulfil our immediate crisis or need. Which we may struggle to arrange at a time. But they are not doing this for free. They (MFIs) are making profit out of it. They put pressure to recover the loan by scheduled time. Sometimes, they tempt us to repay the loan quickly so that they will sanction more higher amount of loan. But these are just lying to us. When they have the money recovered, they don't listen to us and never pays a higher loan amount. Sometimes, we lend money from others to repay the current loan to get a higher amount of loan. But this is nothing but a loss, when they reject us to consider for a new loan (sad face), and we fall into larger debt.

4.

She only allowed female assistant to take the interview and Her Husband only permits her if a female interviewer takes the interview

Nickname

Khadiza Begum

Age

48

Gender

Female

How many children you have?

I have two children. My daughter studies in class nine. My son is elder, but he stopped studying due to poverty. Now he is looking for a job to support our family.

Do you want to continue your daughter's study further?

Yes, I want that. Moreover, my daughter is more brilliant student compare to her brother. Therefore, I want her to keep studying as long as I can afford.

When did you take your first loan?

That was a long time ago I took my first loan. It was about twenty (20) years back as I remember. That time we had extreme poverty context in our family. My husband couldn't afford for our subsistence and he had many debts. So, I took the first loan from BRDB to handle immediate crisis of my husband.

What purpose did you use your first loan amount?

First loan I used to repay my husband's debt and support my family's financial crisis.

What purpose did you use your last loan amount?

Last loan I took to purchase an electric battery for my husband's electric van. My husband told me to take the loan thus I took it.

At your current household, who takes responsibilities of household works?

(Loud Smile), who else would do. I do all these household works.

Do you feel men also may involve in household works?

If we have guests from outside, and I have more working load than a regular day, my husband generally helps, otherwise not. However, I also don't allow him to do all these woman's work at home. He works outside, I maintain household works. This is how our family functions. It doesn't look good if my husband does household works. Village people also may laugh at my husband if they know that he does household works. His occasional support is ok, but I do not want his support regularly. Moreover, he is working hard to feed us and fulfil our needs. He is doing his responsibility by working outside and earning for the family. I must maintain mine, support him by managing domestic duties.

Who spend time on household work activities?

My mother did all these household works. She had some maid (usually female) who helped her in these works.

How many siblings you have?

We are five siblings. Three brother and two sisters.

During your stay at your parents' house, what work activities you saw your parents' were doing?

My father had a government job and my mother was housewife. My mother used to stay at home, maintains household duties and never went outside of home without my father. My father has strong restriction on her outgoing of household boundary.

At your experienced based perception why the restrictions were imposed on women?

I believe every female should maintain *purdah* system. But if you work outside you won't be able to maintain *purdah* system properly. Therefore, female should stay at home, where she can maintain her *purdah* properly. Moreover, women are not capable of doing heavy, hard and labour some work like men.

I feel it is difficult to maintain and complete all the household works for women, then how they would be doing more heavy and hard work like men. Women must maintain domestic works like cooking, yard cleaning, cloth cleaning of family members, taking care of kids and son on. And I think after completing all these daylong works, women have no time to think about paid work or going outside to work like men.

Do you feel men also may involve in household works?

(Confused look), I guess men are born to work outside and women are born to support him by doing all the household works. I don't see any reason for a man to work at home no matter how much pressure these works bring to a woman. Men can help them occasionally, but never to expect them to do these regularly. I don't find this good. I always forbid my husband to do household works even if he wants to help me sometimes. It can disturb their dignity and honour being a man and doing female works.

At what age you got married?

I was studying in class five. Probably I was 12/13 years old when my parents made me to marry my husband.

In general, at what age your brother(s) got married?

No, No, No. They also married at their young age but not like mine. They mostly married after 17/18 years of their age.

What consequence (if any) you have in your life for your early marriage?

Yes, both my parents and husband's family stopped me from studying further.

What was your parents' role in this consequence of marriage?

My father has a philosophy. He believed that if girls' study more there is a possibility of loosing *purdah*. If girls do not maintain *purdah*, people will say many things about their family and parents teaching system. This is a shame for the dignity of the girl's family. Hence, my father wanted their daughter to get married as quick as possible and send them at husband's house. If they belong to husband's authority, parents may face less responsibilities and risk from daughter which would harm their family's dignity. Therefore, to ensure *purdah* system, my father stopped my study and decides my marriage.

How do you see your education and your daughter's education?

Because, I couldn't study more although I wanted to. Today I see and face financial crisis in my family. If I could complete my Secondary level (class 10) at least, I may have been able to tuition 5/6 school going children at my home. It could bring some money to support my family even staying under the *purdah* system.

Hence, I want my daughter to study more so that she may have this support what I don't have. Therefore, I am letting her to do the both, studying further as well as maintaining the *purdah* system. This would be good for her. Women can work by maintaining *purdah* system. The holy Quran and Hadith of almighty Allah also permit girls to work by maintaining *purdah.*

Tell us about your childhood recreational activities. Do they similar or different than boys?

We girls played with rope jump, dolls, cooking utensils and so on. Boys used to play in village playing ground. At the age of 5/6 I also played few games with boys. But that was very occasional. But later, my family suggested not play with boys. Moreover, I got married at very young age, hence before my family puts strong restrictions on playing or communicating with boys, I was in my husband's house (loud laughter). I believe if my marriage did not happen at that age, my family may have put restriction on crossing household threshold (laughter), maybe they stopped me from moving out of my staying room as well (loud laughter).

On your perception and understanding why do you think sports were different for boys and girls at your childhood? Why girls' sports contain many constraints or restrictions?

Purdah, the only reason I understand. If we talk, communicate, move or paly with other boys, we won't be able to maintain *purdah* system. Elders from the community and society also think like that.

Why your expectations are different for girls than boys?

No brother, I don't restrict my daughter to talk or communicate with other boys. I think this is not possible to always put an eye on your daughter in modern time. But men and women are different, aren't they? Do you see women works like men in construction works? women are weak to do hard works. same way, men are bad at doing domestic works. This is the difference. They are different and must understand that their works are different. Moreover, women's dignity or respect is vulnerable. She must protect her from being abused.

A man can do bad things and flee from the community. Or a man with bad character (teasing/harasser) may be ashamed by the community, but still he can move freely. However, a woman who is teased also get negative reaction from the community. People blame her for providing an opportunity to the teaser to tease her. This is sad but reality. Therefore, I am so worried about my daughter. I know that If my daughter wants, she can establish contact with other boys easily. She has mobile phone. However, I teach her to maintain at least her *purdah.* She can communicate with other people (talking or communicating in specific) or with boys, but she must not make issue in community. I don't want people say negative words about my family because of my daughter. She listens to my urge.

Who decided your/your sister's marital decisions? Did you have any say over your marriage?

I never knew anything regarding my marriage. One fine afternoon I came to know that today I will get married. My consent was a far distance thing to think about. My sister also married in the same process as mine. We feared our father a lot. If she said pack your staffs, we had to do that, no objections or questions were allowed.

Over whom parents depend on at their old age? Moreover, why is that?

Obviously, my brothers. They take care of them. They stay with them. We girls are staying at other's house (husband's house). They can't depend on us.

Over whom you rely on at your old age?

My son is a bit sick and weak to work, thus I may need to rely on my daughter (loud laughter). But she will leave my house one day. I still hope I can rely on her at my old age but naturally we must rely on our sons. Even if my son doesn't want or if we have no alternatives, we must rely on my son, no other options. Because, parents have no other place to go other than son's house.

Who is/are in charge of your household decisions? Why is he/she in-charge of household decisions?

I take few and he takes many. My husband does all the financial dealings and spending.

did you ever question or ask financial information from your husband?

Why should I do that? He earns for us and spends for us. If I need anything, I ask him, and he fulfils my need, if he has the ability.

Do you get any support from any other members of your family about your household works?

Mainly my daughter helps me in completing household works. My son does sometimes, but very occasionally. I also not insist or expect him to help me in household works, because he stays outside mostly when I need. My daughter stays at home; hence she helps me if I need.

What types of sports do you provide/ed your children as their recreational activities? Are those similar to your childhood or you changed your preferences?

My son born as premature baby (because I go married and pregnant at very young age), so he had many illnesses during his childhood. He mostly styed at home and rarely goes to play with others. My daughter played with other kids (both boys and girls) until she crosses class five (10/11 years of age). But when she entered at class six, I stopped and limit her playing with others, specially with boys. She is getting older, and when she crosses 11/12 years she must not play with boys. It will harm her *purdah* maintenance. Moreover, many people from the community will say many things if she plays with boys after 12 years of her age. It harms family dignity and harms *purdah and Iman.*

Whose purpose the loan served mostly?

My husband takes all the financial decisions. He also decides when to take loans and in what purpose to use the money. I just bring the money for him from MFIs.

Who takes financial decisions at home? And why?

I believe, husband should do all the financial dealings and decision making. We girls should maintain home and brought up our children properly. My husband does the earning, feeds us, provides us with cloths and other needs, hence, he must take all the financial decisions.

Do you/your wife attend microloan meetings with lending MFIs?

No, I never joined such meetings.

Do you face problems/queries from MFIs if you do not attend a meeting regularly?

No. When I joined MFIs, I provide a condition that I won't go in front of any male loan officers. Male officers use to conduct loan meetings. If they had female officers, I may have joined these meetings. But unfortunately, they don't have. They agreed on my condition that I need not attend their meetings. If they disagreed, I obviously not joined them. My husband takes my loan book, he withdraws the loan amount and repays the instalment as well.

Do MFIs ever ask you to participate in any training/workshops on gender equality, children's equal nurturing or women' right and so on?

No. I don't remember anything like these. They only provide money and checks about the instalments provided or not.

5.

Nickname

Parul

Age

32

Gender

Female

When did you take your first loan?

Almost 10 years ago. I remember I took the loan after the birth of my first child.

From which MFIs you took loan so far?

I took my first loan from ASA *samiti*. Then my husband had an accident and I stopped taking loan for one year. After one year I started taking loan again. Now I take loan from Grameen Bank.

What purpose did you use your first loan amount?

I took that loan to buy a gold ornament for me. But I did not do that at the end. I handed that money to one of my relatives. He repaid me with interest.

What purpose did you use your last loan amount?

We purchased a cow, repair my cattle hut and invested in fish cultivation at our pond.

Whose purpose the loan served mostly?

Both me and my husband decide if we need loan.

In most cases, my husband's need comes first. Few days back my husband went under a surgery; and needed about two lac BDT. Some of my relatives helped us to arrange the money but that was not enough. We had no other option but to lend. My husband told me to arrange the remaining money from MFIs, and I took a loan from the MFIs. Although I had to tell them other purpose than husbands' treatment. They may not sanction my loan if I would tell them about husbands' surgery. They always concern about their loan recovery. To their perception, lending in treatment purpose to poor people like us is always risky.

How many siblings you have?

We are four siblings.

During your stay at your parents' house, what work activities you saw your parents' were doing?

My father had raw-material's business. He generally worked outside at the market. He was the earning person for our family.

My mother was a housewife. She did cook for us, took care of our livestock, did sewing, cleaning yards and house, maintained need of us and elders of our family.

Did anyone help your mother doing her household works?

No. My father was busy with his business. Moreover, he doesn't like men to work women's household works.

Did you or your sister(s)/mother ever felt angry with your brother(s)/father for not assisting sisters/mothers at household works? Did you ever felt that men must help women with household works?

No. My mother never complained, and we never had seen my father helping my mother at all. Sometimes, we sisters helped my mother but never seen my brothers doing or helping at household works. My mother also never asked help from male member of the family.

What about grocery or shopping from market?

This part is done by my father. He brings grocery of any product my mother needs for the family. I never seen my mother crossing our household threshold. We girls also restricted to move outside of home. Whatever is needed we asked our father and he brought that for us.

Tell us about your childhood recreational activities. Do they similar or different than boys?

We girls were not allowed to leave our home boundary. We played sports that could be played nearby our houses. We had sports such as hide and seek, *seven brothers and one sister*, *pata pata* and so on.

Boys generally played at open playing ground. They went to village playing ground and played cricket, football, *ha-du-du* like sports.

Did you take part in the boys' sports or play with boys?

We were not allowed to play with boys and leave our home boundary.

On your perception and understanding why do you think sports were different for boys and girls at your childhood? Why girls' sports contain many constraints or restrictions?

Our parents and community people do not like boys and girls having in same peer group. They forbid us to play with boys or move places where boys stayed. Sometimes, boys came to see what sports we are playing but we asked them to leave immediately. If anyone sees, we girls had face interrogation from our parents or elder relatives. Sometimes I feel like what is wrong if we play together, and again when I thought about community practice and tradition then I realized this is right. We must play separate.

What is community practices on boys and girl's freedom and mobility?

Boys to stay free, move distance places and play sports in open playing ground. And girls to remain at home and play with other girls.

During your childhood, did you experience any mobility restrictions for boys/girls?

Yes

Our parents didn't allow us (girls) to travel neighbour's house and watch television. However, boys had that freedom. I saw my brothers traveling to neighbour's house and watched television.

My parents also forbid us to talk unknown person. As long we went to school, they strictly told us that when we go to school, we must attend classes only and return home. Not to go anywhere or talk to other boys. Otherwise they will stop our schooling. They don't want people from my village say bad things about our (girls) character. They also forbid us not to fight with anyone or play with other boys from our school or village.

Do they have these restrictions for boys as well?

No. They are boys. They don't have any restrictions and also, they don't care restrictions.

Who decided your/your sister's marital decisions? Did you have any say over your marriage?

My parents.

Girls had no say over our marriage. What their family decide is their will. I even didn't know who my groom was? (laugh).

Who decided your/your sister's marital decisions? Did your brother have any say over their marriage?

My parents, specially my father had rights over their children's marital decisions, but they asked my brother's consent and priority over their bridal choices. We sisters had no say over our marriage, but I don't want to practice the same over our daughters. I will ask my daughter before deciding her partner.

With whom your parents live now?

Firstly, they depend on their sons. If sons deny then they may depend on their daughter.

Over whom parents depend on at their old age? Moreover, why is that?

We daughters live in another person's house. We don't find ourselves entitle to say this family as 'my home', rather we say, 'husbands home'. We have husbands and we are dependent on him. But my brothers had their own house, and they are the main man in their family. My parents will rely more on their sons instead of relying on sons-in-law. My grandparents also stayed with my father and uncle, so do my Parents stay with their sons.

At your current household, who takes responsibilities of household works?

Initially after my marriage, my husband worked outside, and I took care of household works. But in recent time, my husband had to go through many medication processes, therefore, I also go and work outside.

Do you get any support from any other members of your family about your household works?

Nowadays, he helps.

Expectations from daughters and sons?

There are many dream I do out of them. If we can financially afford, we want both my children to keep studying. I enrolled my daughter at *Madrasa* and my son is studying at school. I want my son's graduation and then look for a job.

Why your expectations are different for girls than boys?

Daughter will get married. To have a good proposal for her, we must maintain her *purdah* practice. In Madrasa she will learn religious lesson and will have less chances to mix up with other boys. People will consider her as a good girl with religious knowledge.

Son will be with us and if he gets good education, he can get a good job. If he earns good, our bad days will be over. Therefore, I want my son to keep studying and get a good job.

If you changed/did not change your perception what is your opinion in support? Don't you think sports selection for girls is isolating putting a restriction on them?

I won't let my daughter get married at young age like me. And I will delay my son's marriage until he gets a good job.

What activities are you teaching your son and daughter?

I am teaching my girl all the household works. I want her to know everything a girl does at home. It will help her after her marriage.

I want my son to concentrate on study. He must not care about household works.

Why you teach different activities for daughter and son?

As I understood, boys and girls are different. They have different identity, personality and responsibilities. Therefore, they had different work responsibilities assigned by the community. I won't teach my son to learn cooking, because he doesn't need that. His wife will do that for him. I emphasise that girls must look after their family and boys must go outside, work there and earn for the family.

Tell us about you and your brothers'/sisters dress types.

For girls, we had three pieces, frock. For boys they had shits, pants.

Have you ever felt to dress like men/women? What problem did you/your sister face men's dress as being a girl/boy?

No. We never seen that, but today's girls wear boys' dresses (laugh). It looks very odds.

What dresses your household prefer and provide to your children?

I provide separate dresses for my son and daughter. I don't want to mix them up. I strictly told my daughter not to wear dresses like boys. I will never allow boys or girls altering each other's dresses if I have control over them. They are different, they must have different dresses.

Do you prefer exchanging/sharing standard dress code for children?

People will make fun, will throw negative comments. Suppose, my daughter wears a shirt like boys, ten people from the community will react negatively, laugh at or will be using bully. I won't let her wear dresses that humiliates her in the community.

what measure you take to discipline your children?

Yes, I take them under my control. If they not listen to me, I punish them. Sometimes, I slap them. But I rarely need to punish them. They mostly listen to me.

Over whom you rely on at your old age?

I have two children. I can rely on both of them. But if I see this practically, I can only rely on my son. Daughter will get married and she will be staying at husband's house. At my old age, she might be interested to take my responsibilities, but her husband and husband's family may deny. She won't be able to take my responsibility if that happens. But, whatever happen, I can stay with my son. He will be with me; therefore, I have more dependency on him.

Do you/your wife attend microloan meetings with lending MFIs?

Yes, I must join loan meetings.

When you/your wife attend a loan meeting, how you/who manage your household duties?

If I need to attend loan meeting, I manage all my household works before I go there.

Did you face any issues/problems regarding your loan meeting and household works' management/or other problem such as debt?

If can't finish all my household works, then I try to come as early as possible and do rest of my works.

But mostly, I always try completing my works before attending the meeting. To manage time, even if I need to wake up very early in the morning, I do that. I never let my husbands to see I am providing more priority on MFIs' meeting that household works. Thus, we had no fight over this issue. I think if a microfinance borrower woman is careful about her domestic duties, then she must not have a fight about this with her husband. However, husbands also need to keep patience. He must not forget that his wife is joining the program for family's benefit.

Did community perception is negative at your going outside and attending meetings? How do you address that?

Yes. Many people say many negative words against us. Specially men from our village and women who are not part of the program. They talk about our movement to MFIs office or meetings. Also, negative reaction on dealing with loan officers/staff who are men. They find and blame us for violating *purdah* system in the village. But I think *purdah* minor, because majority of us have clothes covering our bodies. They mainly point at our movement across the household boundary and dealing with money.

But I have no option. I need the money for my family, and I am honest on my purpose. My husband also knows what I am up to. He supports me. Hence, I don't care what other says.

Do you involve in market activities about loan investment's output?

No. My husband does the market dealings if we decide to sell anything. I think taking part in microfinance is ok for me, as the MFIs' are not providing direct loan to my husband.

But I also do not support women's market dealings. Market places are not for women. Men must do the selling part. I do not think majority of the women feel good if they had to bring and sell product at market with other men.

Did you hear any issues/problems regarding loan meeting and household works' management from your fellow group members?

Yes. Some of my group mates have this issues and problem at home. Their husbands' fight over their participation in meeting and not managing domestic works timely. I sometime blame the women as well. When they know there is a meeting, then they must manage their works at home. No reason to left reason behind for your husband to yell or shout at you.

How do you evaluate men's violation of women if women attend the meeting and could not complete their daily household works?

I think women must complete the household works first. This is their priority. I do, other women do the same. We must not deny our household duties for any other reason. But Still, husbands also need to keep patience.

Do you think sharing household problems in the meeting/to group members/MFIs staffs will solve the issue for recipients as you are part of extensive social networking now?

Yes. Sometimes, they come and try to explain their husband.

6.

Nickname

Sayera

Age

42

Gender

Female

When did you take your first loan?

It was after one year of my marriage. I remember it will be the year of 1990s.

What purpose did you use your first loan amount?

I took my first loan from BRAC and I handed to one of my community/religious brothers for his business.

What about your current loan?

Now I am taking loan from ASA and Grameen Bank.

What purpose did you use your last loan amount?

I used rest of my loans for my need or my family purpose.

Whose purpose the loan served mostly?

I took loan mainly for my husband's business or need. So, he decides those loans. He is the household head, so he always has greater influence on decisions. However, I also decide and take loan in purpose of my children's medical treatment.

Mainly my husband and son repaid the instalments. But I also work outside as day labour. I get some money from that and sometimes, I repaid the instalments as well.

During your stay at your parents' house, what work activities you saw your parents' were doing?

I saw my father working in the ponds or river, he was a fisherman. We had poverty (sad look) and therefore, my mother also worked as day labourer or housemaid to other's house. Many times, we siblings also were angry that my parents were not able to feed us properly and we went to work at neighbour's house to get some food.

if both worked outside, who took care of household works?

That was mother's responsibility. She managed all the household works when she returns from work or before going out for work. My father never did any of the household works, these are not male's work you know. And I never seen my mother asked him to help her in household works. He was working outside, fishing in the river and returned home when he was done and took rest.

During your childhood, did you experience any mobility restrictions for boys/girls?

Yes. We had to take permission of my parents. Specially we sisters had restrictions over movement outside of home boundary. We never visited anywhere without my mother's consent.

Did you take part in the boys' sports or play with boys?

No. we had restriction over playing with boys. We girls played together.

On your perception and understanding why do you think sports were different for boys and girls at your childhood? Why girls' sports contain many constraints or restrictions?

One of the reasons was my father. He was very strict and angry. He stopped us from visiting even places where boys are playing. If he ever heard that we went places where boys used to play or stay, he slapped us, punished us and even stopped our daily meals, or let us not enter our house (laugh). He strictly follows *purdah* system and Islamic ethics. He told us that girls must not come in front of boys and shall not play with them.

Another reason was location of boys' sports. They used to play in big playing grounds or in open spaces. Mostly in village playing ground. But our sports are mostly played in home yard or nearby our houses. So, we did not and need not to visit village playing grounds to play there.

You told us about your father's restriction and punishment. Do you think that was proper?

I consider my father's punishment right. As being poor, we must listen to our parent's expectation. We must not do anything that humiliates them from outside community.

What is community practices on boys and girl's freedom and mobility?

If we don't listen to them and go outside, people will say many negative things about me and my family. People will tell my father bad things about me. They will blame my father not to have control over children and misguiding girls from maintaining *purdah* system.

How many children you have?

I have one son and a daughter.

At your current household, who takes responsibilities of household works?

I do both. I work outside as well as I need to manage my household duties. Like my mother (laugh).

What your husband does?

He was a van puller before, now he does nothing.

What household responsibilities you complete regularly?

Those works women need to do at home. Such as cooking, cleaning, preparing food, feeding livestock, poultry at home, taking care of husband and children and so on.

Do you get any support from any other members of your family about your household works?

He works sometimes. Some minor works. sometimes, if I come late due to my work, he does minor cooking such as cooking rice or egg fry (smile).

What dresses your household prefer and provide to your children?

Why it would be similar. They are boys and girls. They must have separate dresses. I provided them separate dresses. No one in the community will appreciate boys wearing female dresses or girls wearing male dresses.

What types of sports do you provide/ed your children as their recreational activities? Are those similar to your childhood or you changed your preferences?

My so is disabled to walk. So, he can not visit playing ground to play with other boys. And I don't let my daughter go out side to play. We are poor. We only have family dignity. I don't want anyone says any bad things about my daughter and my family. She is good at home.

What activities are you teaching your son and daughter?

My daughter obviously. I taught her each and everything a girl needs to know for her in law's house. My daughter can take care of 50 guests smoothly. She will face no problem at her husband's house, I am confident about that.

Why you teach different activities for daughter and son?

Listen. She will go out or not, work out or not, her husband will decide. Until she got married, I did not allow her going out or working outside. If her husband has consent over her working outside, she may go. Otherwise, she must stay at home. I always tell her that never get disobedient to your husband.

Who took/will take your children's marital decision?

Me and my husband took decision about my daughter's marriage. But it did not go right (sad expression).

We decided our daughter's marriage and let her know that we choose her groom. She got married and stayed in her husband's house. Later we came to know that the husband is addicted, and he also tortures my daughter. Therefore, one day my daughter fled from his house and divorced him. Later, she hot married with another guy of her choice. She is staying happy now.

(she was not interested to allow me to ask more questions about this)

How do you see existing men and women gender relations and their practices? Do you perceive to change the relationship equally for women?

Yes. And this is obvious. Boys works outside, earns money for family, take responsibilities of parents and therefore we depend more on sons, and prioritized them. We saw this why since our childhood.

But what are the problems for girls, if they want or go outside to work?

I think before we go outside and work, we must know what works there for girls are and if they can do that. Girls have less skill and they can not work heavy jobs like boys. There are few job opportunities for girls and safety/security is another concern.

You work outside, don't you work with men? Do you feel insecure?

No. I work with women. I don't work with men. If I had to work with men, then I may not go and work there. I can only work with men if my husband is also working there with me.

Do you/your wife attend microloan meetings with lending MFIs?

Yes. They have rules to attend meeting, but I don't go there. I send my loan instalment to another person who is member of same MFI, same group.

Did you face any issues/problems regarding your loan meeting and household works' management/or other problem such as debt?

Yes. When we had debt and we were not able to repay, the MFI's officers came and behave roughly to recover their money. My husband felt ashamed in front of outsiders who came at home and insulting us. He was angry with me for the loan money and MFI's officers. He was furious of why they came home and insult us.

But you took loan for the family and husband. They why he is furious?

(laugh) Men must release their pressure somewhere, and best place to do that is to insult his wife/daughter or his female subordinate. He blamed me that why I was not able to convince the loan officer not to come at my home, or I will pay later. My husband doesn't understand why I couldn't convince loan officers not to insult my husband coming at my home. This insult of my husband in his own yard puts his community respect and dignity at risk. People will talk that

outsiders came at home and ashamed him because of her wife’s loan. Although he understand why I failed to repay, he also consider his respect among the villagers.

7.

Nickname

Shiuly Begum

Age

36

Gender

Female

How many children you have?

One son and one daughter I have.

How many siblings you have?

Were six in number.

What is your number among your siblings?

I am younger among my sisters, but I have a younger brother after me.

When did you take your first loan?

I am taking microloan for almost 13 years and above.

From which MFIs you took loan so far?

Mostly I take loans from ASA, however many times I have taken loan from BRAC as well.

Do you face any problems if you continue with multiple MFIs at the same time?

No. I never faced any objection from any MFIs regarding this. They only seek for timely repayment. They look at my economic condition and loan book record. I have satisfactory loan record and thus they issue loan for me without any question.

What purpose did you use your first loan amount?

Yes, I remember. I took the loan for my sister in law's treatment purpose. She had to go for a surgery, and we had no money. At that time the MFIs lend no more than 4000/5000 BDT, but now you can maximize the limit as much as you want if you had good loan repayment record.

Whose purpose the loan served mostly?

I used in many purposes. I bought cow, invested in *Gher*, invested in poultry business and so on. I never had any loss record by investing loan money.

Who decides about your loan taking and uses purpose?

Me and my husband both decide about loan taking and uses. But mostly I have priority of influence on loan decisions.

Who controls the accounting of loan money?

Mainly I decide these issues. My husband always helps me according to my need and decision. Though he had electric van and he works outside.

During your stay at your parents' house, what work activities you saw your parents' were doing?

When I was young, I saw my father was sick and had to stay in bed. I saw my elder brothers taking responsibilities of the family. They worked outside and earned money for the family. I never did any work at home. I used to go school.

Who spend time on household work activities?

My mother, brother's wife. They took care of family works.

Did anyone help your mother doing her household works?

No. I told you that my brothers were busy outside, and they worked outside of home. One of them was doing business at market and another was in the school. They had no time to help in family works.

Tell us about you and your brothers'/sisters dress types.

We, girls, wear *kamij*, *salowar* like dresses. Boys had shirt-pants. We had different dresses.

Have you ever felt to dress like men/women? What problem did you/your sister face men's dress as being a girl/boy?

(Little smile) No. But one of my brothers (second in number) bought t-shirt for me what I remember wear when I was very young (5/6 years old). It is harsh that people from the village talks badly and complains if girls wear t-shirts, they consider these dresses are not made for girls. Most of the family didn't provide t-shirt to their girls because of the negative community attitude. However, I never cared that, also not my brother. My uncles and cousins had complained on my t-shirt wearing. However, I never listened to them.

Tell us about your childhood recreational activities. Do they similar or different than boys?

I played with boys. We played many sports together. We had a peer group that combines both boys and girls when we were kid (until 10/11 years of our age). When we were in class 6/7 boys started playing football/cricket, and they don't allow us to play with them. They told us that these sports are for men. Our school authorities also forbid us to play with boys at that age. Instead, they encourage us to participate in dance and singing. They told us open spaces are for boys.

On your perception and understanding why do you think sports were different for boys and girls at your childhood? Why girls' sports contain many constraints or restrictions?

I think everyone emphasise community sentiment. They live in a community and abide by community norms. People fear community objection. Community people had negative attitude on boys and girls staying together, playing together, dress alike, hang out together or nurtured alike. They consider boys and girls are different, hence must be nurtured differently. Nobody from the community takes normally if a family remain open minded about girls. And every family protect their family dignity and fears public gossips about their family members. I remember, once I went outside with boys to watch television at neighbour's house, my mother was so furious and punished me with harsh talks and slapped.

What is community practices on boys and girl's freedom and mobility?

No. if my brothers went outside, they never had such experience like we girls had. Nobody in the family gets furious about them. They had freedom to go out. But family had negative expression on female's freedom of movement. Why would girls go out? I remember my elder sister got punished many times because of watching television at the neighbours' house. She had to cross public pathways to reach there. My uncle and other villagers always complained about her mobility in public places. As a consequence, my sister received both physical and oral punishment from my parents several times.

Who decided your/your sister's marital decisions? Did you have any say over your marriage?

My parents and brothers took our (sisters) marital decisions. My brothers themselves and parents took brothers marital decisions.

At what age you got married?

Me and most of my sisters got married at our age of 15/16 years.

In general, at what age your brother(s) got married?

My brothers got married between their 22-25 years of age.

Over whom parents depend on at their old age? Moreover, why is that?

Obviously, brothers. Son takes responsibilities and traditionally parent's responsibilities are assigned on sons. We sisters live in other man's (husband) house. We have no option to take responsibilities of our parents as we don't have our own houses. We, girls, largely depends on our husbands and sons at old age.

Who is/are in charge of your household decisions? Why is he/she in-charge of household decisions?

We both (me and my husband) have control over our family. But I take decisions about our family more than my husband. He earns, provide his earning to me, and I told him how to deal with our family and need. But still if my husband wants to do something, he discusses with me and then takes decision.

What about family decisions?

Any decision we take, me and my husband talk with each other. I try to convince him if I find something good for us. He relies on me, and agree. He also informs me if he wants to do something or take any decision.

What household responsibilities you complete regularly?

Mostly I do. These are women's work. I do cook, clean dishes, clean yard and so on. But I must admit that he helps me if I ask for his support.

Expectations from daughters and sons?

Both my children studies in *madrasa* (Islamic education institutions). I want to them to complete their graduation first and then to get married.

I want my daughter to get married after she is graduated from *madrasa.* And I want my son to choose *imamati (mosque prayer person)* profession when he graduates from *madrasa*

Do you get any support from any other members of your family about your household works?

My daughter mostly helps, and she suppose to help. Why would my son do that? These are female type works. Boys would never agree to do household works.

Why you teach different activities for daughter and son?

Listen, these works girls need to know for their future life. They must learn these works and do which would help them maintaining family life at husband's house. Boys are born to ensure and take care of family responsibilities and future.

what measure you take to discipline your children?

I try to control them verbally as much as possible. But when I can't control my anger, I physically punish them when they are young. But girls are soft in nature and they must not punish physically. I try to minimize physical punishment such as slapping, beating to my daughter.

What types of sports do you provide/ed your children as their recreational activities? Are those similar to your childhood or you changed your preferences?

Regarding sports my daughter and son plays combinedly. Both have peer groups where both sexes are present. I try not to segregate them from playing together. I don't care people's negative talk/attitude in terms of combine sports. I want my children to be modern.

Who took/will take your children's marital decision?

For both, if they listen to me then I will choose their bride and groom. Otherwise, they can decide whatever they want, I won't mind. Whatever decision they find suitable for them I will support them.

What age you would prefer for their marriage?

For my daughter 18 will be good and for son above 20 I will consider.

What would make/made women as a crucial household-decision maker? What are the factors behind?

I strongly believe that, my self-dependency is one of the reasons. However, our networking is important as well. I agree than self-dependency is important but if you do not have social support from peer groups you may not help one another.

We have an informal peer group here consisting woman like me, who are confident and self-sufficient. This group also help us to be confident. Our group tries to help each other in terms of women's freedom of choices and decision-making rights. We also help other girls in our neighbourhood to resist early marriage and support their marital decision-making choices. We encourage children's decision-making rights. Although there are families who still posses' old thoughts and tradition and who do not want their girls to provide freedom such as marital decision-making rights, but we try to convince them. Our group works in favour of our community strength.

Do you/your wife attend microloan meetings with lending MFIs?

Yes. Sometimes in someone's house, sometimes, in NGO's office for official meeting.

Do you need permission from husbands to attend meetings?

Yes, sure. I never go anywhere without informing my husband. Even if it is very emergency, I must inform him via phone. I inform each detail such as the location, reason and when I will come

back. I never want any miscommunication or fight to happen because of this. Hence, I always inform him.

When you/your wife attend a loan meeting, how you/who manage your household duties?

Both of us try to support each other. In most cases, I try to complete all my household works before attending meetings. If I can't, my husband never shows negative attitude to that. He tries to manage those incomplete works in my absence, when he returns. Because I attend meeting for my family's wellbeing and prosper. We both keeps happiness and prosper of our life.

Did community perception is negative at your going outside and attending meetings? How do you address that?

Yes, I have experienced this problem.

Would you explain please?

Well, it comes mostly from the community. Most of the MFI's staff/officers are men. Many people say why women would work with men. It will hamper our religion and we won't be Muslim. MFI's work to convert Muslims into Christians. It will also violets *purdah* system practiced in our community.

How do you react to these?

I don't care what people said about my work and MFI's engagement. I go there for my own need and my family prosper, I must not listen to people's talk.

But do you know anyone who stopped taking loans for these community pressure?

Yes. I know 2/3 women who stopped attending MFIs and taking loans because of community and family pressure.

Moreover, many families don't allow their women to attend MFI's meeting. They have objection of woman's meeting attendance if they go there without completing household works. In cases where they came late from the meeting family quarrel starts immediately.

My neighbour faces this problem at home. Her husband is not a good person. He fights with her wife if she fails to complete household works before attending meeting or come late from the meeting. She needs to manage all her family works before attending MFI's meeting. Sometimes we inform the NGO's officer regarding her problem and they try to let her go as early as possible.

In what areas you invest you loan money?

In cattle, dairy and poultry business.

Do you involve in market activities about loan investment's output?

My husband takes decision of when to sell what product, and he also carry products in market. He bargains there and decide prices in market. He understands market dealings better than me.

Why don't you control market dealings, as you are investing and taking care of loan products?

Well, I don't see this is wise for women to go and deal market. Market is a place for men, women dealing and bargaining there doesn't look good. I keep accounting of our selling and finance from home, but I don't deal market, selling or pricing. These are men's job.

Do you think sharing household problems in the meeting/to group members/MFIs staffs will solve the issue for recipients as you are part of extensive social networking now?

No. I haven't seen this type of action. They only provide loan to us, they do not deal family quarrel. Moreover, we try not to let them understand our family problems, even if we have. This would be humiliating if someone outside of our family comes to solve our family problems.

How do you see existing men and women gender relations and their practices? Do you perceive to change the relationship equally for women?

I believe in modern time, everyone is equal. So, a boy and girl must get equal chances and opportunities. We must not keep our girl's captive in household territory. However, the change must be provided with the need. No access of changes is well accepted. In name of women's freedom, we must not let them do men's works. Such as dealing markets are for men, and women must not go there and intervene men's territory. Similarly, there are many works those are assigned for women, which men are incapable of doing and must to take charge. I believe, freedom must be provided but that must have a control line as well. Anything extraordinary is not good for both men and women.

8. [She took her husband's consent first and we also needed to take his husband's consent for audio recording and interview.

Nickname

Taslima Begum

Age

42

Gender

Female

When did you take your first loan?

I am taking microcredit for last 4/5 years.

What purpose did you use your first loan amount?

I used this money for my husband's cultivation of *hari* (sublease land). He used this for paddy cultivation.

What purpose did you use your last loan amount?

Most of my loans are used in husband's cultivation.

Do you have your parents alive?

No, my mother died.

How many siblings you have?

We are five brothers as sisters. I am elder of all. We are four sisters and one brother. My brother works in a highway bus.

During your stay at your parents' house, what work activities you saw your parents' were doing?

My father was a farmer. He does cultivation. He was totally involved with farming and outside work.

And what about your mother?

My mother was housewife and she completely involved with household works.

What kind of household works?

Household works such as maintaining children, cooking, cleaning yards, dirty cloths and dishes and so on. In addition, we had some livestock at home. She also took care of those at home. This way two of them maintained our family, my father managing the outer world and my mother managing our home.

Tell us about you and your brothers'/sisters dress types.

Yes, dresses at that time was not such fashionable like nowadays. We girls had frock type dresses and boys had shirts, pants, t-shirts types.

Have you ever felt to dress like men/women? What problem did you/your sister face men's dress as being a girl/boy?

No, we never had that question in mind. We thought the separate set dresses given to boys and girls is normal. We also didn't see other girls or boys wearing each other's dresses.

Tell us about your childhood recreational activities. Do they similar or different than boys?

Yes, we girls played with girls and we had different kind for us. My brother and other boys played cricket, football at big playing ground mostly. However, we have played with boys when we were very young and sports those are played nearby home-yard. Sometimes, we played to accompany younger kids. But in general boys and girls played separately.

On your perception and understanding why do you think sports were different for boys and girls at your childhood? Why girls' sports contain many constraints or restrictions?

During our childhood, we were taught to play separately. This categories of sports for boys and girls were carried form generations. Now a days, boys and girls are growing up together and sometimes play together (neglecting gesture), but that did not happen during our time. (with very negative gesture about her opinion) they are mixing together like a peel less banana. We had no option like today's girl. We had one set dresses for marriage. We had *ghoti* pant (three-quarter skirt like), frock and we had to wear these. These are identification of girls. Todays girls are like disco girls (eyebrow squizzing). I have two daughters, I never let them practice like these disco girls and I have very proud that my daughter listened to me.

Who decided your/your sister's marital decisions? Did you have any say over your marriage?

My parents arranged my marriage. They decided everything. We are woman, whatever our parents will decide we must follow that. Doesn't matter if our husbands are lame or blind, we must follow parent's choice. We all decided grooms for my two daughters, and they had no say on our decision regarding their marriage. Wherever, and whenever we pushed them to any direction, they went that way without questioning us.

Over whom parents depend on at their old age? Moreover, why is that?

It is obvious that they have more dependency on their sons. It is same today and was the same previously as well. We are four sisters, we are married and stay in others (husbands) house. We are dependent on our husbands. So, my parents can't rely on us as we have nothing to serve them. They depend on their sons and my brothers take care of them. If my parents ever ask for our company, we go and visit them there.

At what age you got married?

We had too early marriage. We married about 12/13 years of our age. My parents want their girls to get married early.

Why is that?

This is the trend. Probably parents' want their girl to marry early before it is too late. Women after 20/25 years of age get difficulties in marriage. They had less preference men for marriage. Also, people may talk negative, or girl may involve in any relationship to other men if late in marriage. Parents won't take that risk. They want their daughter to get married before people start talking about their age or character.

In general, at what age your brother(s) got married?

My brothers got married at about 22/23 years of age.

At your current household, who takes responsibilities of household works?

It is like my parents' experiences. I do all the household activities/works and my husband does the out side works. I maintain my house.

Do you get any support from any other members of your family about your household works?

I can't expect help from a man helping me in household works such as my husband. Why he would do such female works at home. We must not expect him to do all these works being a man. He helps with some heavy works sometimes. He is preparing cattle food and I am happy for that. Men must not involve in household works; these works are for women.

Do you feel men also may involve in household works?

It looks odd. It doesn't go with their character. They are men and they must work outside and earn money for family. People will have fun if men involve in female works at home.

Who is/are in charge of your household decisions? Why is he/she in-charge of household decisions?

My husband does the grocery or shopping we need regularly. I decide the cooking item and meal for a day. I ask him to buy necessary food item for meal and he bought that from the market.

What activities are you teaching your son and daughter?

I teach my daughters all the household works, and all the female works they need to manage at husband's house. They helped me in my household works when they were with me. Sometimes I ask my son to help in minor need, but that is very rare. Moreover, he doesn't like to involve these female works at home and I also try to avoid involving him as much as possible. My son goes to school, and I want him to concentrate on study.

How do you see your education and your daughter's education?

Both of my girls studied till class seven (7).

How far you want your son to keep studying?

I told him, no matter what problems we face financially, you keep concentrating your study. You keep doing your study as far as you want and pursue your dream. We will support you from your back. We want him to complete higher education, but we are afraid that he might not. Because, boys are difficult to control. They are boys and they may not listen to his parents when he grows up. My two daughters were very obedient in this regard. They listened to us.

You said, your daughters were obedient. Then why you didn't continue them to study further?

We are poor. My daughters are from poor family. Our priority is to make sure their marriage as quick as possible. They could involve in affair or romantic relation if they continue studying further, and we always had that tension. If they do that people will say many bad things not only about my daughters but also about our family. Our family honour will be in risk if these situations happen because of our daughter's activities in further study. We are poor people, we have no power, we can not fight people in our community, we can't protest if they have negative attitude and rumours/stories about us. Therefore, this is better to let my daughter get married as early possible, and that is greater in importance than continuing their study further. Though, sometimes I feel it is good to educate your daughter higher, but I am very happy with their marital decision I took. They are happy in their husband's family. Their parents in laws liked them when they met my daughters first time, and we also liked they're in laws. We informed our daughters that we want them to marry here (groom's family), and they never questioned us. I am proud of my daughters.

Expectations from daughters and sons?

I would prefer and ask girls to do household works such as cooking, cleaning. Learn managing household works and its member. This will help her in her husband's house. He parents in law and husband will be happy that my daughter knows how to manage house.

For boys, they better take the cattle at grazing field and do the shopping. When he is old, he may go outside and work there, earn for the family.

Why your expectations are different for girls than boys?

Why girls should ask for shopping and outside works. They must not have that courage to deny what they are forbidden to do. My daughter never had that courage to ask me that they want to do male's work. Listen, shopping, visiting markets of working in the fields are generally for boys/men. Girls must continue doing what they are described to do by the society. They must concentrate on household works, not outside. I always fear hearing any negative comments from villagers about my family. Thus, I keep my daughter inside the home. I remember my mother did the same. She never allowed me or my sisters to move outside alone.

My daughter never goes to market. If necessary, they take their husband with them. They never think about going outside of home alone. Girls must follow this manner, and this manner brings their respect from the community. I am very proud of my daughters, everyone says they are well-mannered.

Over whom you rely on at your old age?

My son is here, and he will stay with me. I have no other option but to depend on my son. I must not depend on my daughters, they are living in other's house (husband's house). If someone takes care that will be my son, if not, still that will be my son.

Did/Will you allow your daughter to decide her marriage preference as like your son?

If my son decides her partner, nothing we can do (smile with sorrow). We will become sad probably, but we can't force a man over his marriage. This is his life, his family, and his responsibility to manage and feed his wife. He can decide.

If your daughter did the same?

No, No. we had control over girls. My two daughters married the person we select for them. Because we nurtured them under control since their childhood. The way you nurture them up, put family manners and control on them, they will grow and accept family decisions that way.

My daughters never went outside without my permission, the way I controlled them. They still listen to me and her father. I can't assure you about my son, but my other daughter will never go against our decision. She will marry the man we will be selecting for her.

How do you evaluate microloans for your family? Does the program help?

Yes. It helped me to support my family financially. I bought cows, used money for cultivation. My husband takes care of those. We also help him.

Do you involve in market activities about loan investment's output?

We all may have a discussion, but the final decision comes from my father in law. He is the head of our house. He decides what good for us.

Do you involve in market activities about loan investment's output?

My husband takes those products to the market and he decides the prices.

Don't you consider you to handle market dealings and pricing while these came from your loan money?

Listen, this may happen to other families, not here (very neglecting gesture on the option I asked). We are not like those women who visits market. My husband takes these products to the market and he sells. I think this is the proper way. Men must deal market and finance.

You took your microcredit after marriage?

Yes

Do you/your wife attend microloan meetings with lending MFIs?

yes

When you/your wife attend a loan meeting, how you/who manage your household duties?

Either I finish all my work before the meeting or do manage after coming from it.

Did you face any issues/problems regarding your loan meeting and household works' management/or other problem such as debt?

No. My husband is a cool man. He is not hot tempered. In emergency, If I'd do the work after coming from the meeting, I inform my husband that not to worry, I will manage everything after coming from the meeting. He never fights on this issue.

Do you think sharing household problems in the meeting/to group members/MFIs staffs will solve the issue for recipients as you are part of extensive social networking now?

Yes, sometimes from the meeting we came to know that some members had family quarrels. If the staffs of MFI hear, sometimes they try to mitigate. But it can go negative sometimes. I think a woman must not bring her family problem to other men initially. It may hurt her husband's dignity in front of other people. Moreover, majority cases the fight goes for women not completing household works or attending meeting without informing her husband. I suggest, in this cases woman is responsible. Why she joins meeting without informing her husband, and she must not leave her domestic duties by any means. She must paly responsible role at home.

How do you see existing men and women gender relations and their practices? Do you perceive to change the relationship equally for women?

Yes, there might be slight changes we need. We need to respect women more. However, I still don't consider major changes such as women visiting market and dealing market activities in the name of freedom are not good manners. This kind of changes will bring more problems in the society. We must remember that marketplaces are for men.

9.

Nickname

Amena Begum

Age

35

Gender

Female

When did you take your first loan?

Almost 10 years ago.

From which MFIs you took loan so far?

I took my first loan from ASA *shomiti* and my last loan from CSS.

What purpose did you use your first loan amount?

We used my first loan for my husband's *Gher* (fish cultivation).

What purpose did you use your last loan amount?

My husband also has sawmill and wood's business. I took the money for his investments.

Whose purpose the loan served mostly?

It depends on my husband. He is the household head. He decides and tells me to take a loan for his need. If he decides then I take the loan for him. I do not use it for my own purpose.

How many siblings you have?

We are 4 sisters and one brother.

During your stay at your parents' house, what work activities you saw your parents' were doing?

My father worked outside and earned for my family. He was the only earning person for the family. My mother supported my father by maintaining family duties. She works at home such as prepared food for us, cleans yards and inside of the house, cleaning cloths, taking care of us, and all other necessary task for a woman at home.

Did anyone help your mother doing her household works?

Yes, sometimes she was tired, but she never complained. She tried to complete all her work by herself. If needed, we, daughters helped her to complete her household duties.

Why do you think your mother had no support from men (e.g., father, brother) about her household works?

No, (Smile). My father was engaged in outside works. We never seen him doing household works. My mother also never asked him to help her, she was not that kind of woman who expects a man to do household works. Moreover, my father also disliked men to do women's work at home.

My father told my mother many times that "if you need money, or any necessary things (e.g. items, resources, food, cloths), he is the man who will bring this for the family. And my mother must take care and manage the family. She must concentrate on that".

Tell us about you and your brothers'/sisters dress types.

We had different dresses for boys and girls.

Have you ever felt to dress like men/women? What problem did you/your sister face men's dress as being a girl/boy?

(silent few seconds) . . During that time, we wear dresses those are given by parents and assigned for boys and girls. We never had that option to think different.

Tell us about your childhood recreational activities. Do they similar or different than boys?

I used to play with friends who almost have my similar age.

Did you take part in the boys' sports or play with boys?

(Surprising look), off course girls. We never had peer groups with boys.

Why you didn't have boys in your peer group?

My parents have restriction on communicating boys. The strictly forbidden us to meet, greet or play with boys. When we grow older, my parents stopped our movement outside of household boundary. We used play or hang out inside our home.

At what age you got married?

I was 16 when I got married.

At your current household, who takes responsibilities of household works?

Yes. It was like my parents. My husband works outside, earns for the family, and I maintain the home. My husband leaves the house at morning and comes back late evening. I worked at home for all day long. I do

all the household chores before my husband arrives at home. He returns home, takes his meal and takes rest.

What household responsibilities you complete regularly?

(Smile), those are many. I woke up early in morning and prepare food before my husband leaves home for work. I prepare and serve food for all the family members. Then I prepare my children and look after them time to time, such as feeding, make them bath, providing clean dresses. Then I have more household works such as cleaning the house yard, cleaning inside, and many other necessary works those continues until my husband returns. (silent few seconds) You know these works are not fixed, and you cannot tell what comes next.

Do you feel tired or feeling of underprivileged of doing all these works?

Yes (stressed look). I get tired many times, but what to do. These are my works. Sometimes my mother and sister (they live in nearby neighbourhood) help me if I ask for.

Do you feel men also may involve in household works?

No, No, No (Smile). My husband never helped me in single household task. He, himself comes home as tired from his outside works. I should not bother him asking help on my works. When he is at home, I try to support him releasing his mental or physical pressure. He works hard and earn, to feed us and to ensure a better future for my children. It is not wise for a wife to bother him as expect his help in female works.

How many children you have?

I have three children. One son and two daughters.

What dresses your household prefer and provide to your children?

There is not much differences I make. Because I don't find any major changes necessary.

I provide female dresses to my daughters and male dresses to my son. Girls are girls, I must not provide them male dresses or my son female dresses. That looks odd.

What types of sports do you provide/ed your children as their recreational activities? Are those similar to your childhood or you changed your preferences?

For sports, my daughters' paly girls' sports such as *malatuli*, dolls, *kitkit* and so on. They are not boys; hence they must not play bat-ball like boys, or travel playing grounds like boys.

How would you perceive your son's freedom of movement? What level you will allow him to enjoy freedom?

(Big smile on face) I will allow my son as the way he wants to develop his personality and career. He can play the sports he wants. He is a boy you know, it is not problem for him like girls. He can go to the playing ground, make friends, keep doing study and go to school. But we need to be cautious that he may not have any bad peer in his group. I will not stop him communicating girls, he is a boy, this will not bring any problem for him. But I prefer him to have boys in his friend list.

Why you teach different activities for daughter and son?

Girls must be kept under *purdah system.* They must not go upfront of family yard to other boys. We have afraid of almighty Allah. They can spend time in home, nearby household boundary, but not in playing grounds where boys play. It will disrupt their *purdah* system. Today or tomorrow they will leave for husband's house. It will be difficult to find a good groom if the girl does not maintain *purdah* and community has negative attitude to her. Therefore, I don't want my daughter to play like son or go out of our home.

(Disturbing look and silence for few seconds) __ Look brother, nowadays, this is tough time for religious sentiment and its survival. If we visit village road, market or town, it is very difficult to maintain *islam.* The way some of the modern girl's dress, move and deals males in name of freedom, it hampers our religious belief, sentiment and *purdah* for girls. I don't like this and don't want my daughter to be like them.

Why you consider these works more important for girls?

Because, girls are born to maintain household works, home and family. These types of works are for them from generation to generation. These are not assigned for boys in our community, society or in practice.

Expectations from daughters and sons?

If my daughter wants to keep study, I will try to support her as much as possible. Job depends on her fortune; I cannot decide that. Otherwise, I will make her marry with a good groom. But I wish my daughter to complete SSC and HSC. Then she may leave for her in-law's house. When she gets married, we have no say or right on her. If her husband/parents in law wants her to continue study or get a job, she may do, otherwise keep concentrating on being a good housewife.

What about your son?

Relying over son is obvious choice I assume. He will be with us, so I want him to study further.

Listen brother, I cannot equally think for my daughter. As per as *Islami Sariah* parents must make their daughter get married at 12 years of age. But we see people keeping their daughter without marriage till 30/35 years of age (angry statement). This is absurd, totally absurd and violation of *Sariah law.* But, we don't have any laws like this for boys. I will keep him studying as far as possible, then wish him to get a good job or business. I will encourage him and support him whatever he does.

Who decided your/your sister's marital decisions? Did you have any say over your marriage?

No. My parents decided my groom and told me that he will be my husband. They never took my consent or discussed with me.

Who took/will take your children's marital decision?

I must talk to them when their marital issue comes. We may choose someone for them but can not impose. This is not an era where I can impose my children's marital decision on them.

Did/Will you allow your daughter to decide her marriage preference as like your son?

My daughter will not do that. Even if she does, she must choose someone whom we can accept. Otherwise, we will not accept her relation.

For son, the same rule applies. He may choose someone whom we can accept. If in case he chooses someone we don't like, we may not have any option but to accept. After all he a man, we do not have any option to lose my son (sad facial expression).

Why you prefer to take part in unpaid household works? You may have earned if you provided the same labour hours at paid works?

(Indifferent look) I have no other choices. Do you think any man will do these household works? No, they will not. Hence, it is better not to expect anything from men for these household works. These are female works, counted and lasts from generations. I do not expect money/payment in return, but also can't deny these female works, these are my duties, duties for women in their household.

Do you expect your daughter to carry the same duties of household works? Or you want her to get self-dependent?

It is good to be self-dependent. If you are self-dependent, then you need not to depend on others. If my daughter can be self-dependent, I will be happy, however, still she must do all her household works at in-law's house. These are her duties as well.

What activities are you teaching your son and daughter?

As she born as a girl, she needs to learn all these household works, we, the women, need to know these works. Otherwise, what she will do at her husband's family? She has duties there to carry on, duty to care her husband and in-laws. Duties to maintain family and conduct household works. I try to teach everything those are necessary for her to live happily in husband's house.

Will you teach these household works to you son, when he will grow up?

If he wants to learn, then why not? It is good if you know few of your household works, and that may come handy to handle different situation. But these works are not as necessary for boys as it is for girls. My son will not do these works at home, as we expect her wife to conduct these. So, these household works are more important for girls.

Because, girls are born to maintain household works, home and family. These types of works are for them from generation to generation. These are not assigned for boys in our community, society or in practice.

During your childhood, did you experience any mobility restrictions for boys/girls?

During my childhood, yes, sometimes I went outside without informing my parents. But for very short visit and occasionally. I had to hide when I went out and return before my parents realize that I am not at home. For girls it was not allowed to go outside alone of our home boundary. If we go outside, we must take permission and must take any male company with us.

What was their reaction if you went outside without their consent?

If they can trace/catch me that I went outside without permission, they yelled at me, shouts high and sometimes even physically punished me. For us, girls, it was forbidden to go outside without permission.

Do you find yourself in any restriction from your household? If yes, the what type, tell us.

No, No, No (fearful gesture). We girls never stayed outside even in day lights. After sunsets, we cannot even think of it. It was strictly prohibited from my parents', as well as now my husband strictly forbade me.

Did you argued/perceive girl's freedom of movement like boys?

For my daughter, I strongly follow the same way I was nurtured. I believe this practice is good for girls. Going outside or staying outside is not a big deal for boys. Because, boys do not have safety concern or people's say if they remain outside. But must concern about the safety and honour of our girls. If girls remain outside, we remain worried until their return at home. Who knows what will happen to them outside? Somebody (bad boys/men) may do something, or say something, or may face any sexual assault/teasing. Hence, good solution is keeping them safe at home and not face any of these.

If boys go out and stay, there is minimum chance of anyone doing the same what might happen to a girl. he is a boy; he can stay outside. People would not gossip about him. I can easily send him to markets or shops for many purposes. I also can depend on him if he stays outside. He can protect himself.

Moreover, if a girl walks with a boy, community people say bad things and assault the girl, there is no dishonour of the boys in any aspect. Nobody will say bad words about the boy and his family, but people will talk negatively about the girl and her family's nurturing. Therefore, I do not prefer to hear anything bad about my girl and my family.

Do you/your wife attend microloan meetings with lending MFIs?

No. Mostly manager comes at home to collect money. If there is any important meeting, they inform me early, but very rare indeed.

When you/your wife attend a loan meeting, how you/who manage your household duties?

Mostly, I try to complete all my works before I attend any meeting. But if in case I can't complete, I complete it after coming back from the meeting.

Who controls the accounting of loan money?

No, I take the loan for my husband. He maintains all the accounting. He just gives me the instalment amount to pay, and I pay. I never involve any accounting of family earning or expenditure, my husband does.

How do you evaluate women's market activities if she is engaged in income-generating activities?

I believe, women's self-dependency is good but that must have a limit as well. Women must not enjoy this much freedom to involve market dealings of visiting market. She can do selling or buying at home, but not to visit marketplaces. Markets are for men and they must involve in market activities.

Do MFIs ever ask you to participate in any training/workshops on gender equality, children's equal nurturing or women' right and so on?

No, I have never experienced any training or workshops on these issues.

How do you see existing men and women gender relations and their practices? Do you perceive to change the relationship equally for women?

I think the way we are nurtured and keep having male female relations, few areas can be improved in terms of equity, such as education, employment. However, nothing overwhelming would be good by name of women's right. We must grow our son like the existing nurturing process and let them be son. No matter how much freedom we talk about, women must learn those duties and activities that women are doing for generations. They must learn household duties and take care of their husbands and children. There is no other alternative by skipping these areas of women's work. By name of women's right or freedom, women must not forget their family responsibilities to become or act like men.

10.

Nickname

Nur jahan

Age

48

Gender

Female

When did you take your first loan?

Almost 20 years back from now.

What purpose did you use your first loan amount?

I used my first loan for repairing my house. It was 2000 BDT in amount.

From which MFIs you took loan so far?

I took my first loan from BRAC. I am taking my loan from 5 MFIs now. These are ASA, BRAC, CSS, South Bongo, and Sakti.

Do you face any problems if you continue with multiple MFIs at the same time?

No. I repay my instalment properly. No MFI has any problem with that.

How many siblings you have?

We are 9 brothers and sister altogether. I am number 4 of my 5 sisters.

In general, at what age your brother(s) got married?

Only my elder brother got married at 20 years of his age and all other brothers got married after 20.

At what age you got married?

I was 15/16 that time.

Who decided your/your sister's marital decisions? Did you have any say over your marriage?

My parents decided my groom and marriage. At that time, we girls have no provision to talk about marriage or decide about marriage. Parents always want their daughter's good; I don't see daughters to think much about marital decision of their own.

But have you chosen your groom?

No, we girls do not have that provision.

Who decided your/your sister's marital decisions? Did your brother have any say over their marriage?

For them my parents decided their marriage as well. But my parents gave them the option to choose the bride. Firstly, my parents told them about girls if they agree then my parents went for weeding.

Why is this decision being different for you and your brother?

This is community practice and norms of girl's marriage. Girls have less decision/choices over their marriage, boys usually decide their partner.

During your stay at your parents' house, what work activities you saw your parents' were doing?

I always saw my father busy with farming. He went out early in the morning and do his cultivation. My mother managed household works. She was busy with preparing food for members, cleaning yards, cleaning dirty dishes/cloths, managing family member's need and caring the elders (father in laws).

Did anyone help your mother doing her household works?

No. I never seen any male person in our family doing household works. my father was busy at field, and he only takes rest when he returned home. I saw my mother helping him to have relaxation when he comes home. Such as massaging his body, carrying food/water to him and so on.

If my mother needs any help for her household works, she asked her daughters. We sisters helped her.

Tell us about your childhood recreational activities. Do they similar or different than boys?

We girls played within house yard, or maximum nearby home boundary. My brothers were playing outside, in big playing ground. They were older than us, and they forbid us to go out and play outside of our home. We were restricted to visit play ground where boys usually play.

At your current household, who takes responsibilities of household works?

I do all the female works at home. I cook, prepare, food, make our yard clean, clean dishes and cloths, take care about children, look after my parent's in laws need.

And your husband? What he does?

He works outside. He is a van puller.

How many children you have?

I have 5 children. 2 sons and 3 daughters.

What dresses your household prefer and provide to your children?

I provide three pieces, frock to my daughters. Shirts, pants, *lungi* to my sons. These typical practice in our village. Different dresses assigned for girls and boys.

Why are these practices different for children?

This is the way we learned, and we see this practice over the community. Boys wearing girl's dress would look funny, isn't it? (laugh)

What types of sports do you provide/ed your children as their recreational activities? Are those similar to your childhood or you changed your preferences?

I don't allow my girls to go out and play. By sons go out and play in the playing ground. Girls' sports are played within the home boundary.

Why don't you allow your girls to play outside? You are not doing the same for your boys?

Come one, this is quite normal. Ask other parents in our community, who let their daughter to move out freely. Girls need not to visit outside for playing. They are getting old and if they go out, they hang out with other boys. People will say many negative things about them. They may involve in romantic affair. If they do that it will be a disgrace for our family. Hence, I don't let my daughter to go outside. They safe and sound at home.

Who is/are in charge of your household decisions? Why is he/she in-charge of household decisions?

Mainly I deicide about my family needs. My husband is a dumb person. He is not wise to decide or maintain family needs. He just earns and bring money for our family. I manage the accounting, shopping and grocery needs. I manage family members need.

So, you go outside and do the shopping as well?

No. I did not say that. I decide and manage what is needed for our family. Whatever we need form the market I asked my husband or son; they go there and buy it from the market. I won't visit market. Market is men's place.

Whose purpose the loan served mostly?

I used my loan money for repairing our home, repaying family debt, managing family needs.

No investment in productive works?

No.

Then how you repay your loan money? You do not have any income if I understood correct?

My husband earns from van pulling. We repay our loan from that money.

Did you face any issues/problems regarding your loan meeting and household works' management/or other problem such as debt?

No. I have good repayment record. I never missed any of the instalment. I never experienced such problems regarding repaying. I try to repay timely, however, sometimes I need to loan from other MFIs or person to maintain regular repayment record. Otherwise, I see the loan officer comes to another member's house and insult them for failed instalment. I fear the same if I fail to repay properly. I must not allow outsider to come and insult me and my husband in front of others.

Do you/your wife attend microloan meetings with lending MFIs?

Yes. I attend MFI's meeting.

Do you need permission from husbands to attend meetings?

When I go there, I asked my house lord (husband) and take his consent.

Do you get any support from any other members of your family about your household works?

No. my husband is not that type. He may starve but never will take his meal from the kitchen or prepare it. He doesn't like men to do women's work.

Do MFIs ever ask you to participate in any training/workshops on gender equality, children's equal nurturing or women' right and so on?

Yes. Once I had training opportunity from BRAC regarding how to improve family financial solvency and need of children's education.

How do you see existing men and women gender relations and their practices? Do you perceive to change the relationship equally for women?

Listen. We are women. Why do we need to go out? Our place is at home. If boys do any bad thing outside, people will take normally, as they are men. Men can be rough and tough. They can do mistakes. But, if a girl goes out and try to behave the same way as a boy, people will put stigma on her. Community will have negative attitude on her. And a stigmatized girl faces problem during her marriage. People doesn't want to make marital decision with a stigmatized girl. Hence, we girls are put under scrutiny and restriction from home. I personally support women to stay at home, and I don't like boys and girls to remain in the same peer group.

Nickname

Momena begum (Sahosh Gram)

Age

40

Gender

Female

When did you take your first loan?

Almost 10 years ago, that time my husband was alive.

What purpose did you use your first loan amount?

For small-scale farming near my household yard.

What about the other loans?

I went under debt when my husband died, I took loan to repay those debt. One of my loans I used for my daughter's marriage, and some I used to purchase cattle for business.

What purpose did you use your last loan amount?

I took my last loan last year. I purchased paddy for business and bought straw to feed my cows. One portion of that loan I handed to my son and told him to repay his debt to others.

From which MFIs you took loan so far?

I took my first loan from BRDB and I took my last loan from CSS.

Who is/are in charge of your household decisions? Why is he/she in-charge of household decisions?

In my family after my husband's death I am the head, and I take major/minor decisions. Such as doing grocery, selling milk, and other necessary purchase for the family, I take decision. However, nowadays, my son also takes part in decision making. He is growing old and now he takes part in major decisions such as purchasing costly items for the family. In his father's absence he will take over charge of the family.

How many children you have?

I have one son and one daughter.

At what age you got married?

I was 16 when I got married.

How many siblings you have?

We are 8 brothers and sisters. I am the eldest among all. We are 5 sisters and 3 brothers.

During your stay at your parents' house, what work activities you saw your parents' were doing?

My father used to make fish food and me and my mother also helped him. My mother helped my father after completing all his household duties. Sometimes we also helped my mother in her works at home.

What kind of household duties you refer to?

Household duties such as cooking, cleaning, feeding livestock, taking care of children and so on.

Did anyone help your mother doing her household works?

My father never helped my mother in her household works (smile). We sisters only helped her if we had time, I never seen my brothers also doing household works in my life.

Tell us about your childhood recreational activities. Do they similar or different than boys?

In our early childhood, we played together with boys. But we girls mainly played with dolls, *kit kit*, hide and seek and so on. But we grow up at our age of 8-10 we had little chance of spending time on sports. We also separate us from playing with boys. We, sisters, played inside our home, not even with our brothers. We also took care of our young brothers. We, sisters, played in our mango garden beside our home.

During your childhood, did you experience any mobility restrictions for boys/girls?

We girls were not allowed to go outside of our home. I saw my brother could visit outside of our home, but we girls were restricted to move out.

Why is that? Why girls are forbidden?

We were afraid of our guardians at home and community people. They forbid us to go out. It was not secure for us, for girls, to move outside and people may talk negatively about us. That time it was Khan's era, not Hasina's (current prime minister) era.

Who decided your/your sister's marital decisions? Did you have any say over your marriage?

My parents, entirely my parents took my marital decision. I even don't understand about marriage that time.

Who decided your/your sister's marital decisions? Did your brother have any say over their marriage?

They married according their will and choice. Boys have more priority over their marital decisions.

At your current household, who takes responsibilities of household works?

My husband was day labourer and did small-scale of farming. He stays out and worked outside. I used to work at home. I clean house yard, clean dirty utensils and dishes, do cooking and preparing food, take care of family members and so on.

Do you feel tired or feeling of underprivileged of doing all these works?

What can I do if I get tired? These are female works and I must complete this. Sometimes I got help from my sister in laws.

Why you prefer to take part in unpaid household works? You may have earned if you provided the same labour hours at paid works?

My husband has joint family, and we have many members. This is also my family and as being wife, I must carry my household duties. None will come and complete these works. These are considered and treated as female works from generation, we saw that and learned this way. So, women must adjust themselves with these domestic works. I remember my husband used slang and even slapped me for cooking issue. He was unhappy with my cooking style. But still these are my duties to cook well for my family, for my husband. He was harsh but later he loved me.

What types of sports do you provide/ed your children as their recreational activities? Are those similar to your childhood or you changed your preferences?

I allowed my son to play outside of home, in the village playing ground. He played football, *ha-du-du* at big playing ground. I allowed my girls to play nearby house yard. They played with dolls, cooking utensils, *kit kit* and so on. I never allowed my daughters to play with boys or play like boys.

Who took/will take your children's marital decision?

My daughter choose her groom herself but took our consent as well. We, two family, sit together and talk and then arranged their marriage.

What age you allowed your daughter's marriage?

She was 18.

At what age your son got married?

He was 22/23 when he got married.

Tell us about your children's' education.

My daughter studied up to class 5 and son up to class 6. My husband was sick, and we had poverty, hence we couldn't afford my children's study.

Over whom you rely on at your old age?

I rely on my son. Daughter lives in other man's (husband) house. She has her own family and children to take care. But my son lives with me, this is his house and his family. I belong to his family. Son's house means my house. Son takes responsibilities of parents, so I rely mostly on my son.

Why you teach different activities for daughter and son?

I taught my daughter all the household works assigned for female. Such as, she is expert of cooking verities food, cleaning cloths softly, cleaning cooking utensils and dirty dishes, cleaning yards and house, taking care of family members and so on. She can handle entire household work that a woman supposed to manage at husband's house.

I preferred my son to work outside like other men. Moreover, some other need of the household such as doing grocery, shopping, carrying heavy items and so son, I encouraged him to do all these. He now works outside and earns money for my family.

Why your expectations are different for girls than boys?

These are norms, these are tradition that has been carried from generations. I think this is right. Market dealings like works must be done my men and women must manage their family.

Do you/your wife attend microloan meetings with lending MFIs?

No. I don't need to attend MFI's meeting frequently. Those who collects money or female group leaders join meetings. I attend sometimes.

When you/your wife attend a loan meeting, how you/who manage your household duties?

I complete all my household works first and then I go and attend meeting, if I need to join meetings. I think all the women who joins meeting must complete their household responsibilities first and then to join meetings.

Do MFIs ever ask you to participate in any training/workshops on gender equality, children's equal nurturing or women' right and so on?

No. I never experienced such training programs on gender issues. They only provide loans and collect money each week.

How you define the ideal wife and ideal husbands? What are their responsibilities to the household and its members?

I will call the ideal wife who takes care of her family responsibilities, manage all her domestic works and duties timely, and properly. Such as cooking timely and providing food properly to each family member, taking care of cattle and poultry at home. She must love her work and does these works time, properly and regularly.

What about ideal husband?

Ideal husband must take responsibility of home and family. He will be the main man and main earning person for the family. He will work at the field, will do farming, shopping, grocery for the family need. He will arrange money for family member for their minor and major needs, he also may provide cash in hand to his family members. He must take these responsibilities.

How do you see existing men and women gender relations and their practices? Do you perceive to change the relationship equally for women?

I think the way we are nurturing our children is proper. This is normal that boys will wear boys' dresses and girls will wear their types. Why would they wear same dresses? Girls wearing boy's clothes, or the opposite is rather abnormal. Physically, mentally or socially, they are recognized different. We can't deny that, and we must not forget that. Boys shall involve in boys' sports and with other boys. Girls must play separate and they have their own sports' types. I strongly support boys and girls have separate dresses and sports while they have been nurtured.

Their mobility is also different. Girls must not go outside without any company. It is not secure for her. A boy may tease or something wrong may happen. It will harm her as well as her family. Girls shall learn household works and get perfection in domestic activities. Boy's shall seek for job and take family responsibility. They are born to take responsibility of their family. And therefore, we must prepare our children to take separate responsible role both in home and at outside.

12.

Nickname

Rohima

Age

38

Gender

Female

When did you take your first loan?

Almost 15 years back. In 2005 I remember.

What purpose did you use your first loan amount?

I was in debt. I repaid my debt from my first loan.

What purpose did you use your last loan amount?

Currently I am taking loan from 4 MFIs at a time.

Do you face any problems if you continue with multiple MFIs at the same time?

No. if you repay properly, no MFI cares from how many you are taking loans. They only need their money back securely.

Sometimes, I take loan from one MFI to repay another. This is the way to secure family dignity. Otherwise, they come home and use bad words in front of neighbours. I fear them and their pressing way of loan recovery.

Have you experienced any problems or pressure given by MFI's staff if you fail to repay instalment properly?

Yes. If you fail to repay your loan, they come home and humiliate you in front of other people. This why people take loans from many other MFIs to repay. If people from the community see you getting humiliated for loan, that is such a shame for the family.

Whose purpose the loan served mostly?

I purchased a cow and I sell milk in the market. Sometimes, I go to the market by myself to sell, but mostly I have an assistant (relative) who takes the milk to the market and sell for me.

How many siblings you have?

We are four siblings.

During your stay at your parents' house, what work activities you saw your parents' were doing?

When I was very young my father died. Later my mother abandoned us and married another guy. My elder brother and grandparents took care of us.

So, who managed household works and who worked outside?

My brother worked outside, and my grandfather is also a farmer, he works outside as well. We sisters took care of household works with my grandmother.

Did anyone help your mother doing her household works?

No. They are busy at outside works. They worked in the market, cultivation field, took cattle in the grazing land. I don't remember any male member does any of the household works.

Tell us about your childhood recreational activities. Do they similar or different than boys?

We girls have separate sports. We mostly played those games that could be played in home, at home yard or within the home boundary. We played *ludu*, dolls marriage, cooking-feeding, cooking utensils and so on.

My brothers or other boys never played this type of sports. They have their games those are mostly played in open ground. They went to village playing ground and played football, *dangguli*, *sat chara*, cricket, kabadi and son on.

On your perception and understanding why do you think sports were different for boys and girls at your childhood? Why girls' sports contain many constraints or restrictions?

We have restrictions from the community, family and from elders. By elder brother got angry if we go outside of our home boundary. He doesn't allow us to stand beside the road nearby our house, restricted us from colleting water from the pond or pump if presence of boys nearby. He strictly forbids us to talk with boys or hangout with them in any purpo se. We feared our elder brother. He, sometimes, punished us physically if we do not listen to him.

During your childhood, did you experience any mobility restrictions for boys/girls?

In our childhood, we depend on our elder brother or male member of the family. We have no freedom of choices that time. As we had no self-dependency and we feared family members, I thought this is probably the right way to nurture. Moreover, people from the village always

consider girls to remain home and boys to roam outside. People had negative comments on girls, if they moved out. So, I thought it was good for girls to stay at home, and not to provide other people any opportunity to comment bad. But after my marriage, and when I see other girls are doing many things, I consider little more freedom may be provided to girls. I am not supporting them to move around like boys, or stay overnight at outside, but these over-restrictions are not good as well. Girls should have more freedom of movement and speech at home.

What is community practices on boys and girl's freedom and mobility?

I think girls can go outside and work there. Although there are many obstacles she needs to face.

What types of obstacles?

Listen. If a girl goes outside and work there, people from the community have negative attitude on her. Men uses slang, bad comments or sexually explicit words on her. She may face several sexually harassment regarding her work and physical appearances. And if these happen to a girl before her marriage, it is always difficult to arrange her marriage and find a good groom's family for her.

How do you see women's movement right, taking part in politics or economic decisions?

No. I think we should fight. Listen brother, in our community mostly a girl goes to work outside when she has poverty. I have seen many girls started working because of poverty and quit working when she has some economic solvency. When she had money for her family, her family does not want her to work anymore, because the family fears community tension on her working outside. But I think this is not the way to quit what a girl can do profoundly.

Then what you propose? What a girl can do to fight against the community sentiment and even her family pressure?

I think girl must involve in politics. That might be local to national link. I can see myself, I am involved in politics, I know many people from the political party and local administration. I am secretary of my local union's female *awami league* (current ruling party).

What would make/made women as a crucial household-decision maker? What are the factors behind?

If a woman involves in local politics, she knows many people who are exercising power. She meets people from the administration, she will have many networking surrounding her. And when she is involved in politics, people from the community may talk negatively in her absence, but people will fear to humiliate her or throw negative comments in front of her. Her family also will not feel pressure from the community. I think politics is a good solution where a woman must involve for her own rights.

At your current household, who takes responsibilities of household works?

Mostly, I do all the household chores, and I mange family member's need at home. My husband goes to wetland for fishing and he also pulls *Rikswa* occasionally. But he helps me sometime cleaning cattle hut or taking our cattle to grazing land.

Do you find yourself in any restriction from your household? If yes, the what type, tell us.

I think I went through very though life since my childhood. I struggled with poverty. Whatever you see around we did this from nothing. In this journey, I learned many things and took many decisions against the community sentiment. Such as involving in politics. I think it made me strong as a personality and I like to enjoy freedom of expression. I do not want to be dependent on someone. I want to enjoy my freedom and ensure my financial solvency as well. My financial security, political affiliation and self-dependency help me to enjoy my decision-making choices and freedom of movement.

How many children you have?

Two. One girl and one boy.

Who decided your/your sister's marital decisions? Did you have any say over your marriage?

No. my elder brother decided all. At that time, I had no chances to talk about my marital decision or choices. I had no other option but to marry.

Who took/will take your children's marital decision?

I will not impose any decision on them. Mostly in our community boys take part in their marital decisions. Mostly girls are excluded from their participation of marital choices. I will not force my children. If the decide and choose their own bride and groom, I have no objection. But I wish they will let me take part in their marital decision. Otherwise, its up them and their decisions.

What types of sports do you provide/ed your children as their recreational activities? Are those similar to your childhood or you changed your preferences?

My daughter is very calm person. She does not go outside of our home. She stays at home and play here. But my son rarely stays at home. He goes to village ground and play there with other boys.

How do you see your education and your daughter's education?

I am ready to support them if they want to keep studying. If they want to complete graduation, I will try my level best to support them. Even if I need to work at another people's house, I will do that for them. I can see myself and compare my struggle because of not having education enough. I don't want my children to be less educated like me. I want them study further.

what measure you take to discipline your children?

Yes. I punish them strictly if they not listen to me. My daughter is a cool girl, I need not punish her physically, but I hit my son if he doesn't listen to me.

Do you/your wife attend microloan meetings with lending MFIs?

Yes, I do.

Where you need to attend meetings?

In group leader's house or in MFI's local office.

When you/your wife attend a loan meeting, how you/who manage your household duties?

In most cases, I complete my household duties before I attend MFI's meeting. But if I can't finish timely, I inform my husband. Sometimes, he finishes if he is used with the task (e.g. feeding cattle), otherwise, I complete after I return from the meeting.

Do MFIs ever ask you to participate in any training/workshops on gender equality, children's equal nurturing or women' right and so on?

No. I had training from them on livestock production and fish cultivation.

13.

[This interview possesses many pause and break. The interviewee has many emotional experiences and talks about her struggle, her experiences regarding her husband who left her. Me and my research assistant has to console her many times and take back to the interview after exchanging many friendly conversation talks. Although she was very friendly and wanted us to complete her interview, we offered her cancelling the interview if she doesn't feel comfortable. But she supported us till the end**]**

Nickname

Rehena

Age

42

Gender

Female

When did you take your first loan?

Fifteen years ago.

From which MFIs you took loan so far?

From BRAC.

What purpose did you use your last loan amount?

Last year. I took that loan from BRAC. I used my last loan repair our house.

What purpose did you use your first loan amount?

I took my first loan for husband's business purpose.

Who controls the accounting of loan money?

Me myself repay my loan amount.

From what source you repay your loan amount?

I go to the nearest town regularly. I worked there and earn money from my work. Moreover, my son also works here in village. His father abandoned/left us. So, we, take care of us.

How many siblings you have?

We are five in number.

During your stay at your parents' house, what work activities you saw your parents' were doing?

No, they have different works assigned for them. I saw my father working in the field. He was a farmer. My mother entirely took care of household duties. She did cook, cleaning yard, dirty dishes, and managing family member's need at home.

Tell us about your childhood recreational activities. Do they similar or different than boys?

We played *kit kit,* row jump, dolls marriage and other sports those played in small spaces and within household boundary. Boys sports were different. They played in open playing ground.

What was boys' sports?

They played open playing ground and physical games such as *ha-du-du,* cricket, football and so on.

Did you take part in the boys' sports or play with boys?

No, we had restriction from family and schools. I was studying in *Aliya Madrasa*; my teachers were angry and physically punished us if they see us playing in open ground or with boys. In addition, my parents were also conservative about my movement outside of household boundary. They never allow girls to leave household boundary and play in open spaces.

But don't you have desire to go out and play there in big ground?

Yes, I wanted to play in open ground, but I feared my parents and teachers. I never wanted to get physically punished by them because of leaving household threshold.

Did anyone help your mother doing her household works?

No. My mother worked alone. There was some maid whose support she took if needed. But I never have seen my father touched any of the household works.

At what age you got married?

I was 16-17 when I got married.

Who decided your/your sister's marital decisions? Did you have any say over your marriage?

My father decided my marriage. I have no option to choose or decide.

Who decided your/your sister's marital decisions? Did your brother have any say over their marriage?

Yes, my father decided my brother's marriage as well. But my brothers had say over choosing their bride.

How many children you have?

I have two son and a daughter.

At your current household, who takes responsibilities of household works?

Who else? Me (laugh).

You told me that you went to the nearest town to work. Who takes care of your household works if you go to the town?

I go the town after finishing my household works. The rest of my works I do when I return form my work. I also do my shopping and marketing necessary for my family.

What types of sports do you provide/ed your children as their recreational activities? Are those similar to your childhood or you changed your preferences?

I allowed my sons to play boys' sports and my daughter girls' sports. My sons mostly play at open ground of village playing ground. My daughter plays at home yard.

What dresses your household prefer and provide to your children?

Yes. I provide female dress to my daughter and male dress to my sons. Girls need to maintain their *purdah,* boys don't. They have differences of dresses. I would not provide dresses without *purdah* to my daughters. People from the village will comment negatively if a girl doesn't maintain her *purdah.* I am a woman without husband, I don't want village people say bad words about me.

How people's negative comment related to your widowhood/divorcee situation?

I am not a widow, neither a divorcee. My husband just left me. Women like me merely gets people sympathy, rather they blame me for not being able to hold my husband. Moreover, people don't

consider positively of my going out to cities and work there. But I have no other choices. I am already in outsider like situation in my community. Moreover, if I don't maintain my daughter's *purdah*, it will be worst. They will blame me for not only crossing household boundary, but also for allowing my daughter to break the norm of *purdah.*

Who took/will take your children's marital decision?

I decided my daughter's marriage. I choose her groom and took information about his family. My daughter has no say over my decision.

What about your son?

I wish to bring a beautiful bride for my sons. But who knows, they are boys. If they listen to me then I will bring their brides (smile at face).

How do you see existing men and women gender relations and their practices? Do you perceive to change the relationship equally for women?

Yes. I think this is proper way to nurture your boys and girls. Girls must not have more freedom of movement like boys.

But you are working outside, moving freely. Then why do you oppose girl's freedom of movement and choices?

Listen. My context is different. My husband left me and my children (weeping). I need to take care of my family, my children. Therefore, I need to go out and work in the town. I must feed my children. Although people have many negatives saying over female's working outside in our community. But as I have no other option than working outside, people say less, and I have no option to care about their talks. I must ensure food for me and my family. People will not feed us for lifelong.

Sometimes I feel like I am waiting for my son to become a man, start earning and I will stop going out to works. When my son takes charge of my family, I will remain at my home and will do household works only.

When your sons will be able to take care of family responsibilities and will start earning, you won't go to work outside?

Obviously not. I don't like women to work outside, they do not have good environment outside to work with dignity and safety. Many people come with negative approaches and abusive

acts/proposal in working areas (sad look in face). When my sons will be earning, I will stop working outside.

So, you are saying that if you had a male person earning at your family, you won't go out to work?

Yes. If my husband doesn't leave me, if he stayed with me, I would have tolerated my hunger. I may have eaten once or twice in a day, but I would have never gone to the town to work (weeping). Female person must face many obstacles to work with men.

Do you/your wife attend microloan meetings with lending MFIs?

No. every week they come and take money from me. That's it.

Do you involve in market activities about loan investment's output?

I have small scale poultry business at my home. In addition, I got a cow from BRAC to rare up and they also provide 1 kg lentils every week to bear the expenses of the cow food. When I had that cow old enough to sell, my brothers helped me to sell the cow at market. They took there and sell that cow there.

Did you argued/perceive girl's freedom of movement like boys?

See brother, boys can go out freely and nobody will complain from the community. Nobody will sound negatively or use abusive action against a boy. But for a girl, outside is not as safe as for boys. People will make fun, say negative comments and possibilities of sexual harassment is also there. Therefore, we prefer not our girls to go outside and we remain at tension.

What activities are you teaching your son and daughter?

I teach my daughter all the household works she needs to do at her husband's house. My son does not nee to learn all these, his wife will do these when he gets married. I don't think boys must concentrate on household works. Their working areas are outside of home, they must concentrate there instead of learning household works.

14.

Nickname

Safiya begum

Age

43

Gender

Female

When did you take your first loan?

Approximately 18 years back, I took my first loan. I took it from BRDB.

What purpose did you use your last loan amount?

I took my last loan from BRAC. My son was sick, and I needed money for his immediate treatment.

What purpose did you use your first loan amount?

Yes, I remember. I used my first loan to pay my son's tuition. I used my last loan in different purposes. My son's treatment was one and I also used that loan money for my house repairing.

Whose purpose the loan served mostly?

No, I was not the decision maker. In both cases my son decided and asked me to take the loan for him.

If you hand over the money to your husbands'/sons and if he has control over loan money, how do you repay the instalment? With whom the MFIs communicate for loan recovery?

My son. He repaid all the loan amount.

How many siblings you have?

We are five sisters and two brothers.

During your stay at your parents' house, what work activities you saw your parents' were doing?

I saw my mother working entirely at home. She was the house manager in one sense. She does all the household works necessary for the family. My mother did all the cleaning needed (i.e. cloths, dirty utensils), cooking. She also did home-based work on paddy and jute storing at home yard.

My father mainly worked outside. He was a farmer; he did cultivate rice and jute. I never see my father or brother were ever asked or helped my mother in her household works. Sometimes, we the sisters helped my mother.

Tell us about your childhood recreational activities. Do they similar or different than boys?

We had different sports for boys and girls. However, sometimes we played together when we were very young. We played sports such as chair sitting, dolls marriage, ice and water, running and hiding. Boys have big yard's sports such as football, *kabadi*, bat ball and so on.

Did you take part in the boys' sports or play with boys?

See, boys are playing in the village playing ground and sports such as football, *ha-du-du (kabadi)*. These sports are played outside of home arenas and need more muscle and power to play. We girls can not play muscle games like boys, moreover, our family and community also have negative reaction on girls playing boys' sports. Elders of our house never allowed us to go in the playing ground and play there, even then stopped us from visiting village ground to enjoy sports as we grew old. The consider open ground and power sports are for boys, not for girls.

Tell us about you and your brothers'/sisters dress types.

We sisters had different dresses. We wear dresses such as *kamij*, *orna*, *pajama* or three pieces. My brothers had dresses like pants, t-shirt, *lungi*.

During your childhood, did you experience any mobility restrictions for boys/girls?

You know these village areas are early riser and early they went to bed. We never have that freedom to move outside, specially the girls. We were forbidden to go out without informing or getting permission of my household's guardians. About staying out after evening (scary look), we dared not to think of it. However, I have seen my brothers went out more frequent then us, and as they grew up, they were skipped from taking permission of our parents. Even I saw them staying out after evening.

Did you argued/perceive girl's freedom of movement like boys?

I think we girls are more vulnerable and insecure at outside. My parents always scared of people talking anything about their girls. It would be shameful for the family and disgraceful for girl's honour. Moreover, this is the tradition probably. It says open areas are for boys.

At what age you got married?

I got married at my age of 15.

Who decided your/your sister's marital decisions? Did you have any say over your marriage?

No (smile). We female doesn't have choices that time. I was only informed. My mother decided my groom. I was young and had no idea about marriage or family life. One day my mother told me that they have decided my groom and within few days my marital ceremony will happen (laughed loud).

Who decided your/your sister's marital decisions? Did your brother have any say over their marriage?

No, no. They married after 20 or more years of their age. They had full consent and choices regarding their bridal selection and marriage.

How many children you have?

I have a son and a daughter.

Tell us about your children's' education.

My son completed his master's degree and my daughter dropped out after her Secondary School Certificate results. I wanted her to carry her education further, however, due to poverty I had to stop her education. I was not able to afford education for both. I chose my son to carry on. And I immediately arranged marriage for my daughter after I stopped her education.

What types of sports do you provide/ed your children as their recreational activities? Are those similar to your childhood or you changed your preferences?

My son played with his friends. He played football, cricket outside of home. Mainly in village playground. I allowed her to play there.

My daughter played with her friends (female) sports such as row jump, hide and seek, dolls and so on. She used to play inside the house or in her friends' house. I did not allow her to play village ground.

What is community practices on boys and girl's freedom and mobility?

Listen. In rural areas we don't have much freedom of movement for girls. It does not look good. People from the community will say many bad things if my daughter go outside alone. Elders in the village will say negative things regarding her parents and family nurturing. These words and negative attitude are shameful for any family. I don't want to hear these about my daughter and family. I never let her go outside without us and never allowed her stay even nearby home's boundary when the sun is setting.

Yes, sometimes I allowed my son to stay out at the evening. Sometimes I need to send her to the shops or other places. However, I cannot send my girls to any places as I have my husband and son in family.

Who took/will take your children's marital decision?

My daughter is married. Me and my husband choose his groom and then let her know. But we did not force her. After we had her consent we proceed.

My son is still unmarried. We want him to settle first then will decide his marriage. I think he will have more decision-making power over his marriage. He is educated and earning as well. We will take his decision and choice and then will assist him marrying.

Expectations from daughters and sons?

This is very clear that my daughter is not mine anymore. She lives in my son in law's house and she has a family there. We do not and better not expect anything from her.

Other hand, we invested on my son. Grew him up, educated him and now he is earning as well. We expect him to take responsibilities of us. I think we do not have alternative option other than depending our son. We depend on him.

Do you/your wife attend microloan meetings with lending MFIs?

Yes. Sometimes I need to attend meetings.

When you/your wife attend a loan meeting, how you/who manage your household duties?

I complete my household works first and then attend the meeting. However, if in case I couldn't complete all my works I talked with my husband that I will finish it after I return from my meeting. We never had any quarrel over this. I believe one must complete her household work first and then attend meetings.

Why you teach different activities for daughter and son?

For parents both my children are equal. I wish good for both. However, in rural areas, sometimes it is not possible to treat them equally. We live in a community and community sentiment is important. If I practice boys like things for my daughter many people will say many negative words and that will be a shame for our family. Particularly for girls, there are many restrictions from the community that we need to maintain.

How you define the ideal wife and ideal husbands? What are their responsibilities to the household and its members?

And ideal husband must take all the responsibilities of the family and its member's need. Doing grocery for family, maintain wife's and children's need and doing all the earning works outside is the sole responsibility of him.

An ideal wife must be very supportive to her husband. She must be her helping hand in good time as well as in crisis. She must wake up early and complete her prayer, then clean the yard and house, start cooking and provide meal to her family members in proper time, clean the dirty dishes and utensils and keep doing all other household works for day long. She must take care of her children as well. A good wife must not fight with her husband, she must obey her husband.

What activities are you teaching your son and daughter?

I think girls must learn household works. They need to be expert on cooking, maintain household clean, caring elders and other family members. I taught my daughter these as well, so that she can perfectly do these in the husband's house.

I don’t see any reason for boys to be expert like girls at household works. They must go outside, work there and earn for the family. They will do shopping and grocery for the family. They must take responsibilities of family expenses, basic needs. We must not expect girls to take family responsibilities like boys.

Do MFIs ever ask you to participate in any training/workshops on gender equality, children’s equal nurturing or women’ right and so on?

I had attended one workshops on family planning. One son and one daughter are good for a happy family, they explained us about it. They also encouraged us to send our children to school.

15.

Nickname

Morjina Begam

Age

39

Gender

Female

When did you take your first loan?

I remember I took my first loan during 2004/2005.

From which MFIs you took loan so far?

I took my first loan from CSS Bangladesh.

I took my last loan from BRAC, but I also take loan from ASA at the same time.

How many siblings you have?

We are 5 siblings. 3 sisters and 2 brothers. I am the younger among my sisters.

How many children you have?

One son and one daughter I have.

Tell us about your children's' education.

My daughter studies in class 8 and my son studies at class 7.

During your stay at your parents' house, what work activities you saw your parents' were doing?

My mother did all the household works such as cooking, cleaning, taking care of us, preparing food for us and other household duties. My father was farmer, he worked at the field, and was a day labourer. He was the only earning person at our family.

Did anyone help your mother doing her household works?

No, no. My mother herself did her works at home. My father doesn't know anything about cooking, cleaning or other housework's. Sometimes me and my sisters or grandmother helped my mother. My father never did any of the household works. He mainly involved in outside works and earning.

Tell us about your childhood recreational activities. Do they similar or different than boys?

We, girls re generally involved in playing near our yards. We played sports such as *dori laf, kit kit,* hide and seek.

Boys are involved in playing sports at big grounds. The played football, cricket, badminton and so on. They mainly played in village playing ground. We never went to play at village playing ground. We were instructed to play nearby our house or in the home yard.

Tell us about you and your brothers'/sisters dress types.

We had dresses different for boys and girls. We, girls had three pieces, skirts and *pajama.* Boys had shirts, pants.

At what age you got married?

I remember I was studying at class 8 when I got married. It was during 2001.

Who decided your/your sister's marital decisions? Did you have any say over your marriage?

Entirely my parent's decision. They selected and decided my groom and informed me before my marriage.

Who decided your/your sister's marital decisions? Did your brother have any say over their marriage?

My parents did the same. They chose and decided my brother's bride as well. My brothers al got married at younger age.

At your current household, who takes responsibilities of household works?

That was like my father's house. I was involved in household works such as cooking, cleaning, taking care of poultry and cattle. I still do the same. My husband is involved in fishing business, farming and outside works. He mainly does the income related works.

Do you feel tired or feeling of underprivileged of doing all these works?

Yes, I get tired sometimes, but what option do I have. These are my works and my duties, I must do these. I ask my daughter sometimes to help, sometime my son also helps me.

Tell us about your children's' education.

I want my daughter to study further. If she does well in SSC exam, then I will try to continue her study. If she wants to get a job, I won't have any objection. For son, if he wishes to continue his study, I will support him as he wants.

What types of sports do you provide/ed your children as their recreational activities? Are those similar to your childhood or you changed your preferences?

Yes, I separated sports choices for my daughter. This is how it works for boys and girls. They must play separate and separate sports would be in their choice list. My daughter plays sports such as *kitkit,* row jump, hide and seek and so on. I must say sports, those are for girls must be played nearby our houses.

My son played with other boys and he has friends from other villages. Sometimes, he also visits other villages to play football or cricket. Mostly he plays football, cricket and badminton in village playing ground.

Why your expectations are different for girls than boys?

I strongly believe household works are for women, I saw it since my childhood and other women also do the same. Girls must work inside of their home. I don't like woman work outside of their home or visit places where men used to visit. (surprising gesture) Tell me why girls need to work outside?

Income activities are for men, and income related works are conducted mostly outside of home. Boys must do these outside works. I feel bad for those girls who went outside and work for income if they have male guardians in family who can earn. Such a shame.

Who is/are in charge of your household decisions? Why is he/she in-charge of household decisions?

I can say about my family. Whatever is needed for my family, my husband borrows. I tell him if there is something missing or we need. He brings that for us. If in case, he has no time I can buy from nearest shops after taking his permission to go out. Sometimes I visit market with my husband and buy things those are needed for my family. However, I never ever buy anything for our family without my husband's permission.

What purpose did you use your first loan amount?

I took my first loan for my husband's business (*gher*) and farming purpose.

What purpose did you use your last loan amount?

From my last loan we bought a cow for our family.

If you hand over the money to your husbands'/sons and if he has control over loan money, how do you repay the instalment? With whom the MFIs communicate for loan recovery?

No, I just borrow the money for him, my husband repays the money. I have no earning; how would I repay (smiling face).

No, we have not faced any problem yet with the repayment. We repay timely.

Do you/your wife attend microloan meetings with lending MFIs?

Yes. We are a group, and all the member attend meetings arranged from our MFIs.

When you/your wife attend a loan meeting, how you/who manage your household duties?

When we have meeting, I finish all my household works before our meeting time. I think every woman must do the same. They must complete their household works first and then attend the meeting. No one wants to face trouble or harassment from husband if she doesn't complete her family works timely.

Do MFIs ever ask you to participate in any training/workshops on gender equality, children's equal nurturing or women' right and so on?

Yes. They have some workshops on family planning and how to be happy in conjugal life. How to educate our children, they also trained us that.

Did/Will you allow your daughter to decide her marriage preference as like your son?

I will decide my daughter's marriage few years later. If she continues study, then she may marry after she finishes. For son, I will wait him until he gets a job and started earning. Then I will allow him his marriage. But I will take their consent and choices regarding groom and bride.

How you define the ideal wife and ideal husbands? What are their responsibilities to the household and its members?

To be an ideal wife, I understand that they must be very serious, concern and careful about her family. She must do all her household works timely, properly and carefully. Such as cooking and

preparing meal timely, take care of children and elders properly, and she must be obedient to her husband. Overall, it may take morning till evening to complete all these duties, but she must not place any objection to her household duties.

To be an ideal husband, a man must be able to fulfil all the needs of his family members. He must go outside and work hard to income properly. He must bare all the expenses of family members, also take care of other member's need and opinion.

How do you evaluate women's market activities if she is engaged in income-generating activities?

My husband does the shopping and grocery. I don't like and go to markets.

I don't like that. I think woman are not for market, they must maintain their privacy and *purdah.* They are better to stay at home, markets are for men.

16.

Nickname

Nasima Begum

Age

44

Gender

Female

When did you take your first loan?

My first loan I take for my cousin.

When it was?

30-35 years ago.

When you started taking loan for your own purpose?

Approximately 7-8 years ago.

In what purpose you used that loan?

I need that money for my daughter's marriage.

What purpose did you use your first loan amount?

I was afraid if I can repay the loan properly or not.

How was that story of first loan taking? Would you tell us?

That time my daughter was young, and my cousin bought a warm cloth for my daughter. We were very poor and couldn't afford to buy many things we need. My cousin asked me once that would I take a microloan for him, he will repay the money. My husband was also afraid to take loan for our family. Hence, we took the loan for my cousin. He repaid the loan properly.

What purpose did you use your last loan amount?

I used my other loans for *gher*.

Whose purpose the loan served mostly?

Me, my husband and my son together.

If you hand over the money to your husbands'/sons and if he has control over loan money, how do you repay the instalment? With whom the MFIs communicate for loan recovery?

My son was van puller, he earned money. It was about 6-7 years ago. My elder son struggled a lot. Sometimes, he was able to earn money we need, someday he was not able. (crying) I can't forget those bad days in our life. It was difficult for us to repay the loan, however, we managed to repay somehow. We are having better life now.

From which MFIs you took loan so far?

From BRAC.

Do you take loans only from BRAC?

Previously I took loans from many MFIs, but now I only take loans from two MFIs. Today I must repay the instalment of 30000 BDT loan I took from one MFI. In addition, I have another loan from BRAC about 40000 BDT. I have only 4 instalments left for BRAC.

Do you want to take more loans further?

Yes, I want. I want to repair our house and hence I need money for that. But I am afraid to take further loan. Nowadays, we don't have good financial condition, hence I am not sure if I would go for further loan.

Did you face any issues/problems regarding your loan meeting and household works' management/or other problem such as debt?

Yes. Once during Eid occasion, we were not been able to repay one instalment. They came two days before Eid and behave very harshly with me and my family. I wear a *shari* from *jakat* (religious donation for poor people), they thought that I am lying about financial situation. They indicated how am I wearing a new *shari* if we don't have money and was very rude with us. I still remember that day. Therefore, my sons tell me not to take loan if we can't afford to repay.

How many siblings you have?

We are seven. I am the youngest.

During your stay at your parents' house, what work activities you saw your parents' were doing?

I can't remember my father's face. He died when I was so young.

Who takes care of your family then?

My elder brother was taking care of our family. He had bamboo business and farming as well.

What about your mother?

My mother worked at other's house as a maid. She also had to manage and maintain household works of our family. She went through tough time.

How many children you have?

We, sisters, helped my mother to manage household works. My brother worked outside, they had no option to work at home. They were busy at earning outside. We sisters also worked at neighbour's house as maid.

Tell us about you and your brothers'/sisters dress types.

That time we sister had *shaya* and *kamij*. Brothers had *lungi*, t-shirts. We had different dresses.

Have you ever felt to dress like men/women? What problem did you/your sister face men's dress as being a girl/boy?

Yes, we had. We were poor. We needed dress. Sometimes, my mother collection donation cloths for us. We had boys' shirts and we wear that. But only those dress that covers most of our body (smile).

Did you see community people's reaction on that? Wearing male dresses?

Yes. We had experienced community people's fun that being girls we wear boy's dresses. But what would we do? we were poor. We told them my mother provided us these dresses.

Tell us about your childhood recreational activities. Do they similar or different than boys?

We had different sports for girls. We played hide and seek, *chara tola* and so on. Boys played *dangguli*, football. when we were young, we played with boys but as we grow old, boys start playing in big grounds and open spaces far from home.

Have you seen your parents restricting you from playing with boys?

We have not faced such restriction from parents. I think I had more freedom in my house compare to husband's house (smile).

What is community practices on boys and girl's freedom and mobility?

Yes, village people react negatively if they see girls in the street. They defame on girl's character who moves outside like boys. My mother told us to stay at home. She was very strict on this and warned us that she won't tolerate our freedom if villagers complain my attitude or movement as indecent. We never been disobedient to my mother. We stayed home mostly.

If you ever tried to go out at the evening?

No. we had restriction of not to go out after sun set. Sometimes, we went outside with other girls to watch television at closest neighbour's house, and my mother punished us several time for this.

Why such restriction for girls, not for boys?

I think the community tradition and acceptance level are different for boys. People consider men as brave, and they can protect themselves. Community people don't like girls to move freely. It is also a reflection of maintaining *purdah* for girls. Girls supposed to hide themselves from stranger and outsider of their family. However, staying outside after sun set is also not secure for a girl. People say bad comments or sexually assault a girl if she goes outside frequently, and when it is dark, the risk is maximum.

Who decided your/your sister's marital decisions? Did you have any say over your marriage?

My mother, uncle and elder brother decided my groom, talked with my groom's family and at the day of my marriage they let me know that I must get married today (laugh). They never asked my will or consent.

At what age you got married?

14-15 years.

Who decided your/your sister's marital decisions? Did your brother have any say over their marriage?

No. It does not go that way for boys. My brothers choose their bride or had consent before marital decision. My mother can't deny brother's choice. They are boys, they have more priority and control in family.

In general, at what age your brother(s) got married?

20 and above years I assume.

What about the marital age of other sisters?

Same as mine. 14-15 years.

How many children you have?

3 children. 2 son and one daughter.

At your current household, who takes responsibilities of household works?

I do all the household works and male family members work outside.

What household responsibilities you complete regularly?

I woke up early in the morning, complete my prayer first. Then I clean my house and yards, clean cooking place, then I start cooking for morning. When other member woke up, I prepare and provide them food. Then prepare food for our cattle. Then I start preparing foo d for lunch hour cooking. This way I have many more works come across for daylong.

Do you take your cattle at grazing field?

No. I don't go outside of my house. My husband or son take our cattle at field. I only take care of household works.

What dresses your household prefer and provide to your children?

I provided different dresses for boys and girls. Female dresses for girls and male dresses for boys.

What types of sports do you provide/ed your children as their recreational activities? Are those similar to your childhood or you changed your preferences?

My daughter usually played around our home. She played indoor games such as *ludu*, hide and seek, row jump.

Did you allowed your girls played with boys?

No. My husband doesn't like girls to hang out or play with boys.

What about boys' sports?

My sons played sports that mostly conducted in big play grounds. My young son like to play *ha-du-du*, and he is a good player of that. He visits distance villages to play *ha-du-du*. Even he went to play *ha-du-du* at night-based village tournament.

Who took/will take your children's marital decision?

She was in class nine. Age would be 14-15 years.

At what age you prefer for your son's marriage?

They are at the age of 23-24, still they are not married. We didn't decide yet.

Who decided daughter's marriage?

Me and my husband. My husband's family saw my daughter and they proposed us about her for their son. Then my husband took information about my son in law and his family and we agreed to marry our daughter to him.

How about son's marriage? Who will decide?

Our sons said they would go after the girl their parents choose for them. But still I told them if they have any choices, they can tell us. But my husband told them if my sons marry someone without his consent, he will not be happy, but he may still allow her as daughter is law. My sons are good in manner. They said their will not do anything that hurts their parents. They will marry the bride their parents choose.

Do you ask your husband about accounting/investment of your borrowed money, if he is the person who is using the loan?

No. we don't allow girls to go out at night. We have playing ground in front of our house, but we still don't allow them to go there. Our family doesn't allow women to go out of household threshold.

Why don't you allow them to move freely?

Listen. We live in a community. Many people say many things if girls go out. We don't allow girls to go out because we are afraid of people negative talks. It may humiliate our family and husband to other people at the community. Moreover, another reason is security. Women are not safe outside. Somebody may something or throw something at her. It may hurt her and put our family dignity under question. We are afraid of our family dignity.

Do you feel tired or feeling of underprivileged of doing all these works?

I think if girls work at home and become skilled at household works, she will live happily at husband's house. They will not treat her negatively with negative words. I am blessed by almighty Allah that my daughter is very happy with her husband and family down there. We never heard any complain about disobeying her parents in laws or husband.

How do you see women's movement right, taking part in politics or economic decisions?

I don't feel I am not free. I am free at my home, I am not captive. We brought up and learned life like this. I saw my mother and other women also having this same tradition. I don't feel bad about this. We grew up under my mother's control and I did the same to my daughter.

Do you involve in market activities about loan investment's output?

I used it for my daughter's marriage. Then my husband and son used other loans for farming and *gher*. My husband and so do the marketing parts. I never asked them, or they also don't seek for my advises about investments, production or marketing products. I think they oversee family's finance, therefore, whatever they do and decide is good for our family. My duty is to mage household works, not visiting the market.

Do you/your wife attend microloan meetings with lending MFIs?

They (MFI's staffs) told me to join meetings but I don't go. I told you, I don't go outside of my house. My husband doesn't want me to go outside of my house.

Do you face problems/queries from MFIs if you do not attend a meeting regularly?

No. They never forced me. Moreover, I heard many husbands and wife have fights over joining the meeting and overlooking household works. I am obedient to my husband, and therefore, I am happy, and no problems appear in my house regarding MFI's meeting.

How do you evaluate women's market activities if she is engaged in income-generating activities?

My husband and my sons.

Do you wish to visit markets?

No, I don't go. Many other women go and visit market but me and my sister in law don't go there. Our husbands don't like us visiting markets.

But do you think that women must not visit market?

Yes. I think women must not visit market. Market is a place for men.

How you define the ideal wife and ideal husbands? What are their responsibilities to the household and its members?

An ideal wife must always think about family's prosper. She also needs to take care of family members and make them happy. She must support her husband and other family members to improve economic condition of the family.

And what responsibilities an ideal husband must take?

He must take care of his wife's need and fulfil those. He must earn and fulfil family member's need. But if he is unable to fulfil all the needs of the family, we wife must not pressurize him.

Expectations from daughters and sons?

They will work outside and earn money for the family.

What if girls go out, work and earn for the family?

No. This is not right that girls would go out and earn. They must stay at home and take care of household duties. Boys are there to work and bring money for home.

Why you prefer to take part in unpaid household works? You may have earned if you provided the same labour hours at paid works?

No. I think other way. This is my family, my home. I am working for my family. If I work hard and properly, my husband and children will be happy.

So, you think that women must stay at home and work at home. What is your opinion/perception those women who are working outside and earning money?

They are destroying the social harmony. They are destroying the rules. They are getting disobedient to their husbands and bringing fights at home. This is not good. They should take care of household, outside works are for men.

17. [we had to shorten the interview as she leaves for her relative's house]

Nickname

Parvin

Age

40

Gender

Female

When did you take your first loan?

I took my first loan about 20 years ago; I took it from BRDB.

From which MFIs you took loan so far?

I take loan from CSS,

What purpose did you use your last loan amount?

I took this loan for my son, he used this in his business.

How many siblings you have?

We are 7 siblings. 4 brothers and 3 sisters.

During your stay at your parents' house, what work activities you saw your parents' were doing?

I have seen my mother engaged in household chores and caring family members. She was cooking, cleaning dishes, preparing food, cleaning cow's hut and yard.

I saw my father working outside. He was a day labourer. He went out of house very early in the morning and returns at night.

Tell us about your childhood recreational activities. Do they similar or different than boys?

When we were young, we sisters and brothers played hide and seek at our home. We sisters also played with dolls and cooking utensils at our home. When we grow old my brothers mostly played outside in village playing yards. We girls were restricted to move out. As we grow old our parents told us not play with boys and not to go outside of our household boundary.

Tell us about you and your brothers'/sisters dress types.

We girls had polyester's pants and frocks. Brothers had pant and t-shirts.

At what age you got married?

I got married about 25 years from now. I was very young that time.

Who decided your/your sister's marital decisions? Did you have any say over your marriage?

That time I was very young, my parents decided and choose my groom. We girls don't have practice to overrule family decisions.

Who decided your/your sister's marital decisions? Did your brother have any say over their marriage?

My brothers got married when they were adult. They did not get married at young age like us.

What was their marital choices?

My parents also decided their marriage and choose their bride.

At your current household, who takes responsibilities of household works?

This is similar like all other girls (smile). Nothing new, I do cook, prepare food, cleaning yard, dishes, taking care of children and other works those are necessary for family.

What about your husband?

He works outside. He is a man, where else he will work (laugh). He is a van puller, he does his work outside.

Do you get any support from any other members of your family about your household works?

Sometimes, when I get sick, my husband cooked for us. Now we have our sister in law. She does all these household works. My husband does not do any household works now.

Do you feel men also may involve in household works?

Listen, girls are for home, they look good at household works. They are expected to maintain and manage home; therefore, they must stay and work at home. And men's duties are to earn and bring money home. They are expected to work outside. Therefore, since their childhood men can stay out, visit outside. They paly outside at young age and works outside at old age.

How many children you have?

Two son and a daughter.

What dresses your household prefer and provide to your children?

What types of dresses (surprising look and answer)? Obviously female dresses to girls and male dresses to boys. This is how it is provided to boys and girls in our community.

What types of sports do you provide/ed your children as their recreational activities? Are those similar to your childhood or you changed your preferences?

Yes, that is the tradition, you know. Girls' territory of movement is not allowed crossing their home boundary. Village people do not send their girls to play outside, or to play with other boys. We played with girls when we were young, and I also prefer my daughter to play like us. I allow her playing with girls and girl's type of sports. If she plays outside or with other boys, who knows, she be get assaulted. This will be defamed on her character. Girls with defame gets difficulties during their marriage.

However, boys will be boys. They can move anywhere in the village. I saw my brother playing in village playing ground, sometime crossing village boundary as well. My son also plays in our village playing ground. He is a boy; he can take care of himself.

Did you argued/perceive girl's freedom of movement like boys?

Yes. My girls have grown up. If they go outside or anyone from the community sees them outside, they may spread indecent stories on them. I fear people's talk over my girls. It also defames my family; hence, I do not allow them to go out or play outside of home.

What activities are you teaching your son and daughter?

I only teach my girls to learn household works. Those works a girl needs to learn from home, I am teaching her everything. Works such as cooking, sewing, cleaning, preparing food and so on.

How do you evaluate women's market activities if she is engaged in income-generating activities?

No. I have my son and husband. I don't visit market. My son of husband will go and buy what I need, why would I go there. Girls must not visit market. Those women, who have male person at home, they must not visit marketplace.

How do you see your education and your daughter's education?

I wanted my daughter to study in *Madrasa* (religious academy) but her brother wants her to study in university. If she can get admission there and if we afford then we will continue her study.

Who took/will take your children's marital decision?

I want her to get married as early as possible, may be after she has done SSC exam. But if she keeps continuing study and do well, then may be after HSC or Bachelor.

Who will take decision of your daughter's marriage?

Obviously, I will take my daughter's marital decision (strong commanding voice). If I don't like the groom or his family, I will not let my daughter marry.

Over whom you rely on at your old age?

I believe girls have more responsibilities for parents. My mother came to us, three of her daughters, leaving her sons. Although traditionally I depend more on my son, but girls are softer in heart and thinks more about their parents. But I must depend on my sons, they will be here with me, stay with me. Daughter will leave for his husband's house.

Why your expectations are different for girls than boys?

Listen. I don't like girls to behave like boys. I don't like them going outside and work there. I will not allow my daughter to go outside and work there. Why girls need to go out. They are not boys. Men are there, it is their space, they must go there and engage in works or income generating activities. If women want, they work still staying within the household boundary. No need to go out.

How do you see women's movement right, taking part in politics or economic decisions?

No, no, no. I disagree. Women must not involve in politics. What will they do in politics? involve in movement, meetings, riots? No need to engage in politics for women.

Do you/your wife attend microloan meetings with lending MFIs?

No. I do not need to attend meetings. They come and takes money from me and take signature as well.

18.

Nickname

Momena Begum: Dumuria

Age

41

Gender

Female

When did you take your first loan?

I took my first loan about 25 years ago.

What purpose did you use your first loan amount?

I took the loan for my husband. He bought 10/12 trees and small amount of cultivable land. My husband repaid the loan by instalment.

What was the first FMI you took your loan from?

I can't remember the name. It was long time ago. I only remember, they provided some trees with my loan (smile).

From which MFIs you took loan so far?

Now, I took loan only from ASA *shomity*. My husband bought a van for him from my last loan.

If you hand over the money to your husbands'/sons and if he has control over loan money, how do you repay the instalment? With whom the MFIs communicate for loan recovery?

My husband earns and repay my loan instalment.

Whose purpose the loan served mostly?

Me and my husband both discuss and decide about loan. Mainly my husband tells me when he needs credit, then I take the loan for him. It used to be provided by my name as the MFI's are lending to females only, but my husband uses and repays the instalment.

Did you face any issues/problems regarding your loan meeting and household works' management/or other problem such as debt?

No, I haven't faced any problems or any negative behaviour from my husband regarding loan repayment. He always repays the loan amount timely.

(Silent moments), we eat or not, we repay our loan timely. We are goof clients of MFIs.

How many siblings you have?

We are four siblings. I am 2nd of them. My brother is elder and two more brother after my serial.

During your stay at your parents' house, what work activities you saw your parents' were doing?

My father suffered in acidic problem, he was not able to work hard or work for long. Nevertheless, he works in other's land (*kishan)*. We were very poor, therefore, my mother worked at other houses (housemaid) in nearby neighbourhood to earn some money for our subsistence.

if both worked outside, who took care of household works?

My mother, who else. She finishes her household works before leaving for her work outside of after coming back from there.

Did anyone help your mother doing her household works?

Mostly my mother did all the household works, father worked outside as much as possible. However, as we were poor, me and my elder brother sometime helped my mother in many ways. Such as my elder brother took care of me when I was a kid and I took care of my two-younger brother at their childhood. My father also helped in household works, but very occasionally.

Tell us about you and your brothers'/sisters dress types.

At that time, we were poor, and we didn't have any fashion sense. We wear, whatever provided by our parents. But those dresses are different for boys and girls. My parents never allowed us to wear male dresses.

Have you ever felt to dress like men/women? What problem did you/your sister face men's dress as being a girl/boy?

No (Large smile). Female dresses are for females, this distinguishes them from male. Why to wear male dresses? We are not male.

Tell us about your childhood recreational activities. Do they similar or different than boys?

No, we had different sports for boys and girls. We had sports those mostly played nearby household yards such as hide and seek, *chara khela, kitkit* and so on. However, there were boys' sports that played mostly in open ground or playing ground such as *marbel,* football, bicycle race and so on.

On your perception and understanding why do you think sports were different for boys and girls at your childhood? Why girls' sports contain many constraints or restrictions?

I think freedom level for boys and girls are different. Hence, types of sports are also different. Lack of freedom and security of girls separates them from playing outside and with boys.

Did you take part in the boys' sports or play with boys?

No, No (smiling face). We played with other girls. I also believe that girls should not play with boys and they must have separate sports. Me and my female cousins played together. Moreover, my parents were very cautious about our sports and communication with other people. They forbid us to contact boys for sports or other purposes.

At what age you got married?

At my age of 15.

Who decided your/your sister's marital decisions? Did you have any say over your marriage?

My parents and elders of my family.

Did they ask you or took your consent?

No (smile), they didn't ask me about my will, they just informed me that I have to marry someone. I was not even at that age to understand anything about marriage or family life. If they took my consent or I understood marriage, I may not have agreed on my marriage with my husband (smile).

Who decided your/your sister's marital decisions? Did your brother have any say over their marriage?

No, no, no. They are boys, you know. They took their own marital decision and had full control over their bridal selection.

At your current household, who takes responsibilities of household works?

My husband was a van puller, he worked outside since I came here. Still he works outside. My mother in law and sister in law also worked outside, as we had poverty, therefore they also helped my husband to keep solvency of the family.

However, I was the only person who worked all day at home. My area is to complete all the household chores and look after my children.

What household responsibilities you complete regularly?

Nowadays, I woke up early, clean our yard, clean all the dirty utensils, then start cooking. When I am done with my cooking, I start other works such as feeding the livestock and poultry we have, take the cattle to the nearest grazing field, collecting milk from our cow, let them have drinking water and so on. It takes all day almost of my every regular day.

How many children you have?

I have one son and one daughter. My son is elder, and he got married at his age of 18. My daughter is younger of the two and she is also married. She married at her age of 21.

Tell us about your children's' education.

No, I was poor, and my economic situation was even worse 10/15 years back. My son couldn't continue his education due to poverty. He stopped from class eight. However, my daughter is continuing her study. She is doing her bachelor.

What dresses your household prefer and provide to your children?

My husband brought dresses for my children, specially for my son. I tried to collect or make dresses for my daughter. They have different dresses off course. We had poverty so we couldn't afford new dresses for both of my children. Although my daughter wanted to be dressed good and do use makeup box/cosmetics, we couldn't able to provide her those. We provide pants, t-shirts to my son and *kamij* to my daughter.

What types of sports do you provide/ed your children as their recreational activities? Are those similar to your childhood or you changed your preferences?

In terms of sports, my daughter never played, or we allowed her to play with other boys. They are girls, they must stay nearby/within the household boundary, they must not travel far like boys in purpose of play. My son did that, he played with other boys in village playing ground.

Who took/will take your children's marital decision?

For both cases, we took decision of their marriage. My son married according to our choice, he has no other choices. However, (smile in face) my daughter has a choice over his groom. She liked a boy and let us know, then both families communicated to decide their marriage. You know, she is studying at her bachelor level, this is normal to have her choices over marriage.

What activities are you teaching your son and daughter?

I always cared my daughter and tell her to learn everything needed for her in-law's house. I teacher her cooking, cleaning, taking care of elders and maintaining interior of the house. However, as boy's works outside and earns money, I taught and encourage my son to develop skills in hard works. He works outside now.

Do you/your wife attend microloan meetings with lending MFIs?

Not really. I remember I went at MFI's meeting very rare in my life, may be once or twice. Moreover, how can I attend regularly, I have many works at home to complete. I can not go there without completing my household duties. I have feed our poultry, and cattle's time to time, need to cook for my family and look after my family members. These are many works for a day; hence I don't prefer to attend meetings and create chaos to my household works. The MFI's also aware of my problems, they never pressurized.

Do you need permission from husbands to attend meetings?

Is it possible for a woman to go out without husband's consent? I need to inform him and take permission. Although my husband is not rude person, he is very nice guy, but I still ask him if I go out.

How do you see existing men and women gender relations and their practices? Do you perceive to change the relationship equally for women?

I believe the differences we practice identifying and treat boys and girls, are all good. Much changes are not good for a family and community. Such as we live in a community where women do not visit marketplaces, if in case they don't have male person to purchase their need from market. But if they have male person at home why woman would go out of their home, such as for market. Similarly, women have many works to do at their home, why they would expect or ask their male counterpart to do those household works, these are for female, assigned for woman.

Me and my daughter visit market or shops, if my son is not at home and we don't have any other option otherwise not. However, I also believe that woman must get educated and become self-dependent. If they are educated and self-dependent, then they may have the chances to visit distance places and move freely.

Expectations from daughters and sons?

My daughter would be living at her in-law's house, so I don't have much expectation from her. If my son in law provide her the access and permission, then she might be able to do something for us. But we don't expect anything.

But I depend on my son, he is our only survival option for future. I may expect many things from my daughter, but my son is our ultimate choice as old age. Because, he will be living with me and take care of my need at old age. For mother like us, we can only depend on our son in our community.

19. [Interviewed by my female research assistant. Interviewee was not comfortable with male interviewer]

Nickname

Romisa

Age

33

Gender

Female

From which MFIs you took loan so far?

From Ad-din.

When you took your last loan?

I took my last loan from last *Ramadan* month.

What was the amount?

15000 BDT.

What purpose did you use your last loan amount?

I took that loan for my husband. He heeds that money to buy fertilizer for his *gher*.

Whose purpose the loan served mostly?

My husband. He mainly decides and use the loan money. But once I purchased one gold chain from the loan amount, taking consent of my husband.

If you hand over the money to your husbands'/sons and if he has control over loan money, how do you repay the instalment? With whom the MFIs communicate for loan recovery?

My husband. I have no income. How can I repay? (smile)

How many siblings you have?

We are four siblings.

During your stay at your parents' house, what work activities you saw your parents' were doing?

Not that much. They tried to equally treat us all, but my brother got more attention in compare to we sisters. My brother was only male child and youngest among us, hence he got more importance from all the family members.

At what age you got married?

At my age of 13/14. I was studying in class seven that time.

Who decided your/your sister's marital decisions? Did you have any say over your marriage?

No. we girls don't have voice over our parents. Whatever they decide we must follow. My parents choose my groom and told me about my marriage. I had quit my study and get married.

Who decided your/your sister's marital decisions? Did your brother have any say over their marriage?

Yes. We all have early marriage.

What about your brother? Does he got married early?

No. my brother got married at older age than us. He started working and earning then he got married.

Why do you think this age differences for your and your brothers' marriage?

Listen. They are boys, they have more freedom, they work, they earn, they provide food to female members of the family. They have their own decisions and they can influence decisions in family. But we are girls, we are dependent on men. My father took care of my subsistence and then my husband. Therefore, we rarely had a chance to take part in decision making such as marriage.

At your current household, who takes responsibilities of household works?

I do all my household duties. From morning to sunset, there are many domestic works I need to do. Such as cooking, cleaning yard, providing food to family members, cleaning dirty dishes feeding cattle. I try to complete all my household duties properly so that no one can complain on my domestic responsibility.

Do you get any support from any other members of your family about your household works?

Yes. Sometimes, he helps me in heavy works, such as he carries water, clean cloths of my children. But mainly I do all the household works.

Do you work outside and earn like your husband?

No. my husband is the only earner. I do not work outside. Sometimes, I visit the *gher* areas to collect vegetables and fruits from the *gher ayil (*bank/side).

Have you seen your mother working outside and earned?

No. my mother never went outside of our home boundary. She was a religious woman and my father also doesn't like woman visiting outside areas. I saw my mother always staying at our home.

Tell us about you and your brothers'/sisters dress types.

I wear pants at my very young age. My sisters also wear male pants at their young age. But when we grow old, we never wear male dresses.

What dresses your household prefer and provide to your children?

I always differentiated my girls from boys. My son had male dresses and daughter had female dresses.

Why do you make these differences of dresses between children?

This is traditional practice in our village. If you do the opposite, people will laugh at them. Does it look good boys or girls wearing each other's dress? (laugh)

Tell us about your childhood recreational activities. Do they similar or different than boys?

No. We never played with other boys. Sometimes, we had indoor sports such as *ludu* with my brother or male cousins.

If you changed/did not change your perception what is your opinion in support? Don't you think sports selection for girls is isolating putting a restriction on them?

Sometimes, I also think that this is not right. We must not make differentiation between children. But this is how our community runs. Moreover, my husband has more preference over his son in compare to her girls. He believes that son carries the blood line of the dynasty, earns and takes care of parents at their old age. Hence, he keeps providing priorities to his son.

Who took/will take your children's marital decision?

Not before 25. He must settle his job and ensure a good financial condition for the family before he gets married.

What about your daughter? At what age you prefer her marriage?

I will not let my daughter marry at an early age like me. I will until she turns 18.

Did you argued/perceive girl's freedom of movement like boys?

To some extent we must change our attitude to girl's movement. Such as we must allow them to visit schools or colleges. But allowing like boys is not a good way to deal them. They must not go out at any time or visit places where men stay, such as market place.

Who is/are in charge of your household decisions? Why is he/she in-charge of household decisions?

I mainly take decision about home. Such as household works and need are taken care by me, so I decide in these areas. My husband also doesn't interfere about household relevant decisions.

My husband decides about financial matter, land, property, agriculture, *gher*, and so on. Matters related to outside areas or economic dealings; my husband decides those.

How do you see women's movement right, taking part in politics or economic decisions?

I agree on this issue. If women get involved in political parties, she may have more privilege than those who do not involve. I also involved myself in politics little extent. I attend meetings and take part in political activities here in my village. But I take consent from my husband.

Over whom parents depend on at their old age? Moreover, why is that?

They rely on their son. We girls got married and stay in husband's house. They can't rely on us. We are dependent on our husband. But my brother stays with them. He earns and take care of my parent's need.

Over whom you rely on at your old age?

I think I rely both on my daughter and son. They are both my children and I believe they will look after us when we are not young. But my husband relies more on my son. My daughter will get married and leave us, but our son will stay with us.

20 [Interviewed by my female research assistant. Informant had objection to be interviewed by a male person]

Nickname

Nazma Begum

Age

45

Gender

female

When did you take your first loan?

I took my first loan at 1997.

And when you took your last loan?

It was 2017 I took my last loan.

What purpose did you use your last loan amount?

I used my loan money in many purposes. I invested in livestock, poultry, house repairing and so on.

Whose purpose the loan served mostly?

My husband mainly uses the money, I just take the loan from MFIs. I never decided myself to withdraw any loan from MFIs. When he needs money, he tells me, and I collect loan money for him.

If you hand over the money to your husbands'/sons and if he has control over loan money, how do you repay the instalment? With whom the MFIs communicate for loan recovery?

My husband repays the money. He left the instalment to me and I go and repay the instalment to the loan office or the loan officer collects it from my house.

At your current household, who takes responsibilities of household works?

I mainly take care of household works. All the household works are my responsibility.

Do you get any support from any other members of your family about your household works?

My husband mainly works outside, and he stays at home seldom. He sometimes helps me in my work but very occasionally. My daughter helps me, but my son never does any of the household works.

During your stay at your parents' house, what work activities you saw your parents' were doing?

My father was a farmer and he worked mostly outside. He only comes at home for food and to take rest. My mother did all the household duties assigned for her at home. I saw her doing cooking, cleaning yards, collecting water, cleaning cloths, and all the other necessary works at her household.

Did anyone help your mother doing her household works?

My father worked at the field all day long. He never got time to help my mother. Moreover, those works my mother has done are women's work, my sisters helped her. My father only took rest when he returned home.

Tell us about you and your brothers'/sisters dress types.

No. We girls had dresses such as three-pieces, *salowar kamij*, frocks. Boys had shirts, pants, *lungi, genji.* We always have different dresses than boys.

Have you ever felt to dress like men/women? What problem did you/your sister face men's dress as being a girl/boy?

We saw this practice in our entire village. My parents also experienced the same. Boys and girls were treated differently by tradition.

What dresses your household prefer and provide to your children?

I did the same. I provided three-pieces, *salowar kamij,* frocks to my daughter. My son has shirts, pants, *lungi, genji.*

Do you prefer exchanging/sharing standard dress code for children?

No. This is the practice here. Boys must have dresses those are different from girls. I never provided any male dresses to my daughter. It doesn't look good to dress you girls like boys. They are different personalities and they must be dressed up separate. This is how we learned and our community practice here.

Who is/are in charge of your household decisions? Why is he/she in-charge of household decisions?

Regarding household works and needs, I decide. My husband decides major issues of our family such as budgeting, buying products. He also discusses with me in issues such as children's education, marriage, buying property and so on. But he takes the final decision.

During your stay at your parents' house, whom you see dominant in household decision-making practices, between your parents?

Mainly my father was the family head and he took major decisions. Sometimes, he discussed with my mother, but major decisions were made by my father.

Who decided your/your sister's marital decisions? Did you have any say over your marriage?

I think my age was 13 at that time and I have no idea about what marriage and married life is. My father was the matchmaker, he chooses and decided my groom. They never asked my opinion, but I think every parent decides good of their children. I got married in very young age, before all my brothers.

Tell us about your children's' education.

My daughter studied till class eight. And my son studied up to class five. My daughter wanted to study more, but I was not able to afford her study. She dropped out at class eight.

Is that the only reason you stopped her study?

No. We had community fears of my daughter's going outside for school as well. If she gets involved into a relation with other boy, or make friendship with boys, we feared that.

What is community practices on boys and girl's freedom and mobility?

You know community people reacts if girls go outside and stay there for long. If she had a relationship or friendship with boys, community will circulate negative rumours and talks about my daughter. It will stigmatize her. People will say bad comments to us about my family. More importantly, she will face problem during her marriage and to get a good groom. None likes to engage with a stigmatized girl. I think this one of the reasons why people did not take risk to study her daughter at higher level and try to arrange her marriage as early as possible. We also didn't want to take that risk, so we stooped my daughter's study.

Is this the reason why you limit your daughter's movement outside?

Yes. My daughter is growing in age. If I let her go outside, she may meet and greet with boys and people will spread many bad stories about her. I prohibit her to move outside and communicate or play with other boys. It is better to keep her inside; it will keep them safe.

Do you do the same to your son?

No. It is true I don't allow him to stay long at outside, but I also not restrict him like my daughter. He is a boy; he can stay outside. People will not gossip about him. I also send him to markets and shops in many purposes. But there are many boys who plays card/do gambling at marketplace. Me and my husband strictly monitor him not to engage in such activities.

what measure you take to discipline your children?

Yes, I do. If they don't listen to me, I punish them.

Who took/will take your children's marital decision?

She is married (smile). She was 14 when she got married.

Why so early marriage of your daughter?

Listen brother. Village areas are very tough for girls. She grows quickly and community people talks many things about her if we delay her marriage. Moreover, risk of affair with other boys are there. We are poor people. We do not have money, but we try to preserve our family pride as much as possible. We don't want community people say bad comments about my daughter and us. Once my daughter gets stigmatized, we will face problem to arrange her marriage. We do not have that option to take risk. It is not difficult for boys to grow old and get married late. Nobody will say anything about boys. But for girls, we had to decide and arrange their marriage as early as possible.

Over whom you rely on at your old age?

Always son. Daughter left our home and stays at other man's (husband) house. Even if she wants to take care of us, she will have her own children, own life and own family to take care of. She had to care about them. But our son stays with us and will be staying with us. He will get job, and income for our family. Her bride will take care of us at old age. Son is our one and only home in life.

What activities are you teaching your son and daughter?

I taught my daughter all the household works she needs to care of. I taught her cooking, cleaning yards and cloths, preparing food, feeding poultry and cattle, and other works she needs to take care at her husband's house.

For son, we encouraged him to go outside and work there. He is supposed to bring money for family.

Why you prefer to take part in unpaid household works? You may have earned if you provided the same labour hours at paid works?

(Smile at her face) I think it starts from the morning and ends at night when other members of the family go to sleep. You can't set a standard time of women's household works.

But you do not earn for these works? If you worked outside, you would have earned?

This is tradition. You can't deny these works by referring to its payment fault. No women deny these works at home. This is my family, and I need to take care of my family's work. Nobody else will do that for me. My husband is working outside, and he is working hard for his family. I must not ask for remuneration for household works. I am supporting our family by working here.

How do you see women's movement right, taking part in politics or economic decisions?

This is bad manner for woman to engage in politics. They must to go outside to join meeting or mass movement with other men. This is not their work. Moreover, we Muslim women are forbidden to involve in politics. Women's leadership are forbidden by our religion.

Tell us about your childhood recreational activities. Do they similar or different than boys?

During our young age, we boys and girls played together. But when we got old, we started separating us from boys. We were recommended to stay separate from boys by our parents and elders. We started growing old and our freedom of movement also started close to household boundary. We played sports such as *kit kit*, hide and seek, with dolls, *kanamachi* and so on. These sports were played within or nearby home boundary. We never played boys' sports. They played in open playing ground. We sisters even stopped playing with our brothers with our age growing up.

What types of sports do you provide/ed your children as their recreational activities? Are those similar to your childhood or you changed your preferences?

My son played sports such as cricket, football. my daughter played girls' sports such as *kanamachi*, *kit kit*, and so on. In her early age, I allowed my daughter to play with boys, but I forbid her as she grows old. I encouraged my son to play with other boys and my daughter to stay at home and play with other girls. We restricted our girls to go outside of home boundary.

21

Nickname

Salma Khatun

Age

30

Gender

Female

When did you take your first loan?

In 2008, I remember.

When you took your last loan?

In 2019, 1st week of January.

What purpose did you use your first loan amount?

My husband has cattle business. We rare up cows from young age. Then we sell that to market. We used the loan money for that purpose.

Who decides to take a loan and its uses?

We both decide. Me and my husband decide together regarding the need of our family. Even we decide together when to sell a cow to the market.

What purpose did you use your last loan amount?

We invested that money in our *Gher*.

If you hand over the money to your husbands'/sons and if he has control over loan money, how do you repay the instalment? With whom the MFIs communicate for loan recovery?

My husband repays the instalment. He gives the money to me weekly and I repay the instalment to the MFIs.

Do you/your wife attend microloan meetings with lending MFIs?

The meeting usually took place at my neighbour's house. I don't attend regularly. I just keep repaying the instalment weekly.

From which MFIs you took loan so far?

From *Prodipon.*

How many siblings you have?

We are 4 siblings. Three sisters and one brother.

At what age you got married?

I don't remember the age. I just remember I was studying at class five that time.

Who decided your/your sister's marital decisions? Did you have any say over your marriage?

No. My maternal uncles took decision about my marriage. My father was sick, and we had poverty that time. Therefore, all my daughter got early marriage like me. I wanted to study further, but my family was not able to afford my education cost. Hence, they decided my marriage at an early stage.

During your childhood, did you experience any mobility restrictions for boys/girls?

We girls have restriction over our free movement. We were told to stay at home. My family told us not to interact with boys and leave household threshold. They kept us inside our home. I remember my mother dictated my sisters and I stay at home. She was very strict and warned us that she would not tolerate our freedom if villagers complained about our behaviour and mobility. We also feared that villagers might label us impolite (*ovodro meye*) if they saw us outside. Hence, we were always obedient to my mother. Most of the time, we stayed at home. Likewise, I also guide my daughters. Parents must be able to handle their daughters carefully. We are poor people. We do not want people to insult my family or our daughter(s).

Did you argued/perceive girl's freedom of movement like boys?

When they were very young, I did not put much restriction over them. But as they grow old, I stopped my girls to go outside and interact with boys. However, my sons go outside if they have urgency or for family purpose. Women must maintain their *Purdah*. This comes from *Sariah* (Islami religious rules), and women must support this. This rule aims to safeguard women's honour (*izzat)* and shame (*lojja)*. They are not allowed to visit outside like men. Women disobeying the norms of mobility and risk their *Purdah* are treated by community people as impolite *(ovodro)*. Moreover, their frequent visit outside violates their Purdah and allows bad people to abuse them.

what measure you take to discipline your children?

If they don't listen to me then I punish them.

Did you experience punishment during your childhood?

Yes. Sometimes. When we didn't listen to my mother, she punished us physically.

Who took/will take your children's marital decision?

We arranged my daughter marriage. We choose the groom and then took my daughter's consent. After she agrees we proceed further.

Why did you arrange your daughter's marriage so early? You are planning your son's marriage not that early?

For son, he will take his decisions. Parents have less control over son's decision. They are man, they take their own decisions. We will assist him to find a beautiful bride. But she will be the person who will decide finally.

We are poor people. We are not financially solvent. Because of poverty I arranged my daughter's marriage. We couldn't afford her dresses, food, books. Hence, we decided her early marriage.

Expectations from daughters and sons?

I have all my expectations from my son. My daughter lives in her husband's house. She is bound to take care of them and obey what her husband wants. But my son is with me and will be staying with us. He will take care of us and carry our old age responsibilities.

Do you need permission from husbands to attend meetings?

No. I can go outside alone. I don't need permission from my husband.

How do you see women's movement right, taking part in politics or economic decisions?

I don't see any reason for women to involve in politics. I deem a woman's responsibility is to manage home, conduct household duties, take care of children and listen to her husband. There is no reason for them to involve in politics. Moreover, from religious context we, women, are not allowed to involve politics. Islam forbids woman's political affiliation. Politics are for men.

How many children you have?

I have two children. One son and one daughter. My son is studying in *HefjoKhana (religious academy)* and my daughter study in *Koumi Madrasa.*

Tell us about your children's' education.

I will try to support my son if he wants to study. I will support him from my last blood. My daughter got married, her father in laws bare his education expenses.

At your current household, who takes responsibilities of household works?

Mostly I do. However, I am physically sick so sometimes I can't do any of the work. My husband is a good man. He supports me at that time. He does cook, cleaning and any other household works when I got sick. I am so happy and proud for him. If we had men like him in every family, women would have had a very good family life in Bangladesh. He never had any complain against me.

During your stay at your parents' house, what work activities you saw your parents' were doing?

My father worked at outside. He never worked at home. My mother maintained all the household works for the family. If my mother got tired, we, sisters helped her sometimes.

Do you get any support from any other members of your family about your household works?

Yes, sometimes (laugh). My daughter helped me more than my son. My son helps me very occasionally.

How do you evaluate women's market activities if she is engaged in income-generating activities?

No. I only visit neighbours house if needed. But I don't go to market places. My husband doesn't like my presence in those places where male people stay. If I need anything I ask2 him and he brings that for me from the market.

Did you take part in the boys' sports or play with boys?

No. we played separately.

On your perception and understanding why do you think sports were different for boys and girls at your childhood? Why girls' sports contain many constraints or restrictions?

Elders from the community and family does not like boys and girls playing together. And the practice was not there in village community, so we girls also doesn't feel comfortable to play with boys.

What types of sports do you provide/ed your children as their recreational activities? Are those similar to your childhood or you changed your preferences?

My daughter played with her brother. But she was not allowed to play with other boys. She stayed at home boundary and play with her female friend here.

If you changed/did not change your perception what is your opinion in support? Don't you think sports selection for girls is isolating putting a restriction on them?

It is not common practice in village to play with boys. Moreover, boys' sports are played outside. Girls must not visit open areas. Community people have negative attitude on girls going outside of home. It distracts her *purdah system and* not safe for them. Bad people may abuse her in the street. It may cause her from having a good proposal from a good groom's family.

She felt sick and we had to stop our conversation right here. We thanked her and left her house. This interview was taken by my female research assistant as the woman asked a female to take her interview.

22.

Nickname

Akhter

Age

46

Gender

Male

When did you take your first loan?

Almost 10 years ago.

What purpose did you use your first loan amount?

One of my family members was sick, and we had no money in hand. So, we went for the loan.

Do your wife still takes loan?

Yes. She takes loan for me.

Whose purpose the loan served mostly?

I use the money; therefore, I repay the instalment from my income.

How many siblings you have?

We are nine. My serial is five. We were eight brothers and one sister.

During your stay at your parents' house, what work activities you saw your parents' were doing?

My father had cattle business. My mother worked at home. My father mostly stayed outside, and he only returns home to take rest. My mother had the responsibility to complete all the household chores.

Did anyone help your mother doing her household works?

No. My mother took care of all her household works. sometimes, we brothers helped her in heavy works, such as unloading water tank, collecting water from the village ponds/pump. Most of the time I helped my mother in her works (smile in his face).

Tell us about your childhood recreational activities. Do they similar or different than boys?

We brothers played in open field. Our sports types demanded big yards and space all around. We went to the village playing ground to play there. we played sports like *kabadi,* football, *gollachut, dariya-banda.* These sports were physical as well, you need to have strength playing these. Girls' sports are lighter and less physical in tasks. They do not have that physical strength as well to play boys' sports properly. I see my sister and other girls were playing within the home yard. They were forbidden to go outside and play like boys.

On your perception and understanding why do you think sports were different for boys and girls at your childhood? Why girls' sports contain many constraints or restrictions?

Nature and types of their sports don't need big playing grounds like us. Moreover, the practice was not usual for girls to play like boys. They play inside the home yard. Community people also comment negative if they see any girl spending time outside of home or playing outside of household boundary. Our parents stopped girls to go outside, therefore, people may not have negative impression on them.

How many children you have?

I have two children. My daughter is older among the two. She is 14 years of old. We are poor and we can't afford her study. We found a good groom for her and therefore we arranged her marriage last year.

What types of sports do you provide/ed your children as their recreational activities? Are those similar to your childhood or you changed your preferences?

I never let my daughter roam outside of my home boundary. Whatever she played, played within the house yard. My son in studying in *madrasa.* He also lives at their hostel. However, when he comes, he goes and play in the village playing ground. I don't stop him going and playing at the open field.

Why is this differentiation for boys and girls?

We taught like this, see people doing the same around us. This is tradition for boys and girls. Moreover, I safe my daughter and my family honour from community bullies/negative comments, keeping her within the household threshold.

At your current household, who takes responsibilities of household works?

My wife does.

Do you feel men also may involve in household works?

My wife gets sick time to time. When she gets sick, I help her completing all the household works. We are poor, thus we can't afford maid to help us. therefore, when she gets sick, I am the only person remain to help her. But when she is fine, she does everything.

I think men should help his wife in household works, if she gets sick. Otherwise, household works are women's responsibilities. Man has other things to do outside of home. He works outside to feed his family. Women must manage household works as long as they are not sick or some serious crisis appears.

Do you/your wife attend microloan meetings with lending MFIs?

If the loan meeting takes place near/within our community, my wife does go there. But she takes my permission first.

When you/your wife attend a loan meeting, how you/who manage your household duties?

She does that before attending the meeting. She has to complete all her works first and then to attend meetings.

Do you need permission from husbands to attend meetings?

She informs me before that she has a meeting and she needs to attend that. I tell her to complete all the works at home and then attending the meeting. She never goes anywhere without informing me.

Did you face any issues/problems regarding your loan meeting and household works' management/or other problem such as debt?

Yes, sometimes she lefts some incomplete works at home due to meeting's participation. However, she completes these works when she returns. It can happen you know; I do not bother all the time. She is a person, and she tries her best, and I am happy for that.

How do you evaluate women's market activities if she is engaged in income-generating activities?

I simply do not like women to deal market or work for money. This is not their responsibility. Men must earn and women must take care of household responsibilities.

I remember, once we had to go through very tough time. We had lack of money and food. My wife proposed me if she would start doing small scale business/work or not? I forbidden her to think

about this anymore. I told her that “you need not to go outside of home or think about income as long as I am alive.”

Did/Will you allow your daughter to decide her marriage preference as like your son?

What decision girls will take regarding her marriage. She doesn’t know this world. I decided her marriage and let her know when and whom to marriage.

Does she ever oppose your decision?

No. why would she opposed to my decision. She depends on me, and father will not take any decision worst of her daughter’s fate.

Who took/will take your children's marital decision?

He is still studying. Let him finish his study and start a job first. Then we will decide about his marriage as well.

Will you take his consent that time?

Yes. I will arrange his marriage but will take his decision as well. He is a boy; he may have his own say or choice over his marriage.

Over whom you rely on at your old age?

My son. My daughter is staying at her husband’s house. Son will stay with us. By tradition we boys take responsibilities of our parents during their old age.

How do you see women’s movement right, taking part in politics or economic decisions?

Whatever emergency happen, she must inform me first. She can’t solve problems alone; she must inform me first. I believe a woman must obey/respect her husband and let him know her every step. Men must not allow her wife going outside of home without informing them.

There are many women who are getting involved in local/national politics. Do you find this important for women’s benefit?

Politics is not for woman. They must not involve in politics. Men, who are interested, can involve and participate in politics. But this is not the field for women. I don’t like women taking part in any kind of politics.

Did you face any issues/problems regarding your loan meeting and household works' management/or other problem such as debt?

No really. I always try to repay timely. Even if I need to take another loan to repay current instalment, I do that.

How do you evaluate women's participation in financial dealings?

No, I don't support that.

Why you don't support?

Why they need to earn. Her husband is earning. If she does not have any earnable male person at home, that is different. Otherwise, she must take care of her household duties.

There are many women, who earns and bares expenses of the family as well. How would you evaluate them or their husbands?

I would not consider those man and man, who consumes his wife's income. This type of people are different types, and they are such a shame for whole men's population.

Tell me, why men will depend on women? Why they will live on their wife's income? This is shameful.

I know few of them in our village, we don't hangout with them or like to spend time with them. We try to avoid them. We laugh at them, and we men do not respect them. But still they do not change their habit. They are such a shame for us.

As a husband, why you prefer your wife the unpaid household works? She may have earned if she provided the same labour hours at paid works?

Yes, woman can go to work outside, if she has a favourable working environment. She may go and engage in those job if her husband permits her. But there is no such job for them where they can comfortably work. Men will tease her, people may through negative comments, or sexually assault her. I deem, women's responsibilities are more serious at her family and household works. She must maintain that first. If she can manage her family properly, then she may join works to women friendly environment taking her husband's/male member's consent.

How you define the ideal wife and ideal husbands? What are their responsibilities to the household and its members?

And ideal wife must take care of her family responsibilities, obey her husband's will, serve her husband and never goes against husband's decisions. She must prepare food timely, feed children and husband properly and provide physical and emotional support to her family member.

And how would you evaluate an ideal husband with his responsibilities?

An Ideal husband must bare all the expenses of his family member. He must earn, fulfil all the needs of his wife and children. He also may help his wife when she is sick or have trouble with her household loads.

23

Nickname

Dolu Cacha

Age

60

Gender

Male

How many siblings you have?

We were 7 siblings. Three sisters and four brothers.

When did you take your first loan?

Almost 30 years ago.

What purpose did you use your first loan amount?

No. I told her to take the loan. I needed money and I told her to take that loan for me.

From whom she took that loan?

That was long time ago, I can't remember.

What purpose did you use your last loan amount?

Yes. She takes loan for me.

From which MFIs you took loan so far?

She takes loan from CSS.

During your stay at your parents' house, what work activities you saw your parents' were doing?

My father was a farmer, he worked in the field. I saw him going to the field very early in the morning and then came back home for breakfast. After having breakfast, he went to the field again. His lunch was taken to the field by my mother or any other family member. He retuned home at the evening.

My mother generally took care of all the household works. She cooked and prepared food for all the family members three times a day. She also cleaned house and yards, dirty cloths and dishes. She also took care of her children and elder members of the family, such as my grandparents.

Did anyone help your mother doing her household works?

No. My mother never worked in the field. Woman doesn't do cultivation or work in the field. It looks very odd. My mother only worked at house. Sometimes, we saw her getting tired of all the daylong works. We, her children, sometimes helped her. Mostly my sisters helped her in household works. I saw my father also assisting her in some works, but I never seen my father doing any work such as cooking or cleaning. These are female works and my mother/sisters/grandmother did those works.

Tell us about your childhood recreational activities. Do they similar or different than boys?

We boys had different sports. We played in the open playing ground of our village. We played football, *ha-du-du,* hide and seek and son on.

Did your sister asked to go outside and play?

My sisters had sports such as *kitkit, mala tuli, ludo, dolls.* Their sports mainly played within home yard.

No. They were forbidden to move out of home boundary. My parents strictly monitor their home presence.

On your perception and understanding why do you think sports were different for boys and girls at your childhood? Why girls' sports contain many constraints or restrictions?

This is usual practice. This is tradition. Our parents taught this. We also see separate sports for boys and girls in our community. Our tradition gives respect to women and expect them to stay at home. People of the community also have negative impression of girls' moving outside and playing in front of others.

I also think girls are physically weak and not clever enough to take part in boys' sports. They cannot play sports like ours. We have sports that need strength and wisdom. Do you think girls can fight a boy in body contact-based sports? They are soft in mind and good at caring. I think therefore they are encouraged to playing at home yard with dolls and utensils.

Tell us about you and your brothers'/sisters dress types.

We boys had pants, shirts, *lungi.*

I saw girls wearing dresses such as three pieces, frock.

Have you ever felt to dress like men/women? What problem did you/your sister face men's dress as being a girl/boy?

No. Never. This is such a shame for boys to wear girls' dresses. Village people would laugh at us. Girls also need to manage their *purdah.* Therefore, they can't dress like us. We don't need to manage strict *purdah* like them.

Why don't men need to maintain *purdah* like women?

I think the *Sariah law* didn't say *purdah* for men. *Purdah* is for women.

What is community practices on boys and girl's freedom and mobility?

If girls go outside, many people said many negative words on their character. They consider them as impudent or indecent girls. In addition, there might be security concern for girls if they stay outside or move there. Therefore, my parents did not allow my sisters to go outside.

But what about you boys? You moved freely?

We are boys. People will not say negative comments on our character if we go outside. However, my parents told us to come back home before night. They also do not allow our late night staying outside. So, we have freedom than our sister, but not like staying overnight without parent's consent.

What about your children? How you nurture them? Do you allow both to move freely?

No. I told my son to work outside and my daughter (when she stayed with us) stay at home, help her mother in household works. As being a man, my son needs to go outside. I must not put restriction on him. He is earning from outside. However, my daughter works at home with her mother. She doesn't need to go out like my son.

At your experienced based perception why the restrictions were imposed on women?

The same reason as I told you earlier. Girls don't look decent if stay outside. People do bad talks about them and consider them as impolite. I don't want my daughter to be considered as impolite. This is such a shame for me as her father.

What types of sports do you provide/ed your children as their recreational activities? Are those similar to your childhood or you changed your preferences?

My son played football, *ha-du-du,* cricket in village playing ground. My daughter played with other girls at home or neighbour's home. She studied in *madrasa;* she is married now.

Who took/will take your children's marital decision?

She was 20-22 when she got married.

Why your expectations are different for girls than boys?

We are afraid of *somaj* (community). People throw many bad comments on girls who go outside. Any problem can happen, like teasing or harassment. Hence, I don't allow my daughter to go outside.

If you hand over the money to your husbands'/sons and if he has control over loan money, how do you repay the instalment? With whom the MFIs communicate for loan recovery?

Me and my son repay the instalment. Both me and my son work outside, and we are earning members of the family. We repay loans.

At your current household, who takes responsibilities of household works?

My wife. Like my mother, my wife takes care of everything and all the household works. She is responsible to mange our domestic duties at home.

Why you teach different activities for daughter and son?

No. No way. Household works are for women. They are assigned for this. Why my son would do that. His wife will take responsibilities of household works when he gets married. He needs to concentrate on working outside and earning for the family. This is his responsibility.

How do you evaluate women's market activities if she is engaged in income-generating activities?

She has poultry, but few in numbers. We use the product for family consumption. If we have extras, then we sell.

I don't appreciate women going outside and working there. They also must avoid market dealings. They can take loan and invest in areas that can be taken care from home. But they must not go outside or involve in market dealings. Husband holds the shopping bag and wife paying the bills, does it look good? Whoever found this normal, I feel pity for them. This is such a shame for those men who allows their women to take control over them. I don't like this.

How do you see women's movement right, taking part in politics or economic decisions?

Tell me, what purpose women will serve for us and the community by involving political parties. Do they have that authority or power to go somewhere and threaten others? They don't. Suppose, if there is any problem appear in our community or for my family, I am the man, I can confront that, I can put my body in front of rivals. My wife will be staying at my back, and she supposed to be there. She doesn't have voice, physical power like me to face situation. Tell me, what purpose my wife will serve if she involves in politics? Nothing, just nothing.

How do you see existing men and women gender relations and their practices? Do you perceive to change the relationship equally for women?

Boys will be like boys and girls are like girls. The process we nurture out children is proper, and I strongly support the way we are differentiating our boys from girls.

Why do you think this way?

Listen, if girls and boy's hangout together, it doesn't look good. People will say negative words on them. Even I will do the same for other girls who talks, walks and plays with boys. This is not right. I don't like this. They must stay separate. Girls are not made to freely move like boys.

How you define the ideal wife and ideal husbands? What are their responsibilities to the household and its members?

Very simple.

An ideal wife must be caring, will listen to my every decision, prepare my food timely and deliver it to me, will take care of my physical and emotional needs.

An ideal husband must manage income and maintain needs of his family members. An ideal husband must be able to maintain a family that his woman doesn't need to go outside (for work) to fulfil her needs.

24

Nickname

Rozina Apa

Age

36

Gender

Female

When did you take your first loan?

Almost 13-14 years ago.

From which MFIs you took loan so far?

I took my first loan from ASA and last loan from Bureau Bangladesh.

What purpose did you use your first loan amount?

I took it for my husband, he bought an irrigation pump for his cultivation purpose.

What purpose did you use your last loan amount?

My husband uses it. He uses it in his agricultural investments and small-scale business purpose.

If you hand over the money to your husbands'/sons and if he has control over loan money, how do you repay the instalment? With whom the MFIs communicate for loan recovery?

My husband repays the money. He arranges the instalment, but I do the accounting of loan repayment.

During your stay at your parents' house, what work activities you saw your parents' were doing?

I saw my father working at the *gher*, and my mother doing the household care works assigned for women at household. Care works such as cooking, cleaning yards, washing dishes, collecting water, preparing food and so on. She maintained all the household duties, but we saw our father helping her if there was an arrangement of big party, or invitation for many people at our house.

Tell us about your childhood recreational activities. Do they similar or different than boys?

At our childhood, we girls use to play at our nearest place to home. Mostly home yard or backyard. We played sports such as hide and seek, *Gollasut,* row jump, dolls' marriage, cooking and feeding and so on. Sometimes, very occasionally, we played at the school playing ground, because the school was situated nearby our house.

Boys have sports those are played in big ground and needed many people. Such as football, *ha-du-du,* cricket and son on. These sports are physical as well, you need strength and power enough to play. They also visited the away ground of the nearest village play tournament.

During your childhood, did you experience any mobility restrictions for boys/girls?

Yes, we do have restriction s for girls. We are not allowed like the boys. Among my sisters I studied till class seven, and for school and education purpose, my parents infrequently but allowed me to visit places such as schools, teacher's residence, library and so on. But my sisters were forbidden to go out. In general, we do not have that access to visit like my brothers. They are male, unlike female, visiting outside is a common practice for them.

What about visiting outside at night in purpose or in an emergency?

No. my family never allowed girls to visit outside after the sun set. This is considered as evil practice for girls. People said that supernatural souls/spirit (*jin*) will attack girls if they remain outside after sunset. Moreover, community people consider girls staying outside as indecent behaviour.

Boys were allowed a late return at home, but it is totally unaccepted behaviour for girls. We never had this practice; it remains the same for our community nowadays. I also not allow this to my daughter(s).

What is community practices on boys and girl's freedom and mobility?

The community consider women's movement like boys as indecent behaviour. Community believe is that girls must be kept inside of home. If they need to go out, they may move with their parents or with any other male guardians. However, staying outside at night is very unacceptable for girls. Girls must maintain *purdah,* and their frequent visit outside put their *purdah* maintenance at risk. Those who disobey these treated as impudent. Our tradition teaches us to normalize outside roaming for boys, not for girls. An impudent girl to the community suffers problems during her marriage. To get a qualified groom a girl must not behave impudent to the community. If people grow negative perception of a girl or of her family, village people behave negatively to both the girl and her family.

At what age you got married?

I got married at very young age. My age would be 13-14 years I assume.

In general, at what age your brother(s) got married?

They married after they had job and good financial condition. My other sisters also had married at older age than me.

Who decided your/your sister's marital decisions? Did you have any say over your marriage?

There was some extraneous condition responsible for that. I went to school and I had to cross long way to reach my school. My school was in distance place. I face negative comments and harassment from roadside boys while attending my schools. People complain my parents that why to send me in school as bad boys are taking chance to tease me while traveling to the school. My parents got insecure and they arranged my early marriage by stooping my school going. I was dropped out of the school because of those boys and my marriage.

I was very young, and I have no idea about marriage. My parents took all my decision since childhood, they decided my groom and arranged my marriage. I have no participation on that.

Who decided your/your sister's marital decisions? Did your brother have any say over their marriage?

Yes. My parents took their consent before arranging or selecting their bride. They are boys you know; they have authority over their own decisions like marriage.

At your current household, who takes responsibilities of household works?

My husband works at the *gher*, agricultural field. He is a farmer. I generally maintain domestic works those are assigned for females. In addition, I do small scale sewing at home.

Do you involve in market activities about loan investment's output?

We both discuss and decide. But many times, I leave the decision over my husband. I have confident on his decisions. I tell him, do whatever you feel good for us.

Did your husband leave any major decision over you the way you trust him in decision making?

(Laughter). He is a man and decision maker of our family. I must inform him whatever I intend to do.

Who took/will take your children's marital decision?

I will not allow my daughter to marry such an early age like I had. I will wait for her to grow adult enough. I will not repeat the same mistake that happened in my life. I want her to continue studying as long as she wants. Same goes for my son.

What types of sports do you provide/ed your children as their recreational activities? Are those similar to your childhood or you changed your preferences?

My son likes playing football, cricket, badminton. He plays at the playing ground. My daughter also plays football. She played football at school level. I allow her playing at school level, because teachers are monitoring there. Nowadays, we can trust on our girls, they are no lesser than boys.

How do you see women's movement right, taking part in politics or economic decisions?

I think that for serving the society and country, women may involve in politics. They may involve in local and national politics and take part in political decisions. But for family harmony and husband's happiness, they must listen to their husband/father depending of context.

Do you/your wife attend microloan meetings with lending MFIs?

No. I do not attend MFI's meeting regularly.

How you define the ideal wife and ideal husbands? What are their responsibilities to the household and its members?

Ideal wife: to me, she must stand with her husband in good time and bad time. Help her husband in her works. Never fight or argue with her husband and maintain household works properly and timely.

Ideal Husband: He must maintain the living expense and need of the family members. He must take care of wife's need and give her some money for her small-scale expenses. Bare expense of children's need. Do not fight or physically punish her wife.

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Nickname

Lipi Bala

Age

48

Gender

Female

When did you take your first loan?

Almost 30 years ago.

From which MFIs you took loan so far?

If I remember it was either BRAC or ASA.

CSS, last year.

What purpose did you use your first loan amount?

I used my first loan for my husband's business.

What purpose did you use your last loan amount?

That loan we used for my son's *gher*. He had to pay the rent of his *gher*.

Whose purpose the loan served mostly?

No. I just take the loan and provide the total amount to my husband or son. They maintain the accounting of my loan money. They decide where to use and in what purpose the loan money to spend. They also take care of the repayment of instalment.

How many siblings you have?

We are 12 siblings. Four of them are brothers and eight of them are sisters.

During your stay at your parents' house, what work activities you saw your parents' were doing?

My mother mainly worked at home. She manages all the household duties. She worked from cooking to managing our domestic animals such as cow, hen, duck and so on. My father was a businessman and he stayed outside, worked outside.

Why do you think your mother had no support from men (e.g., father, brother) about her household works?

No. He stayed outside and worked there. He comes home only to take rest and have meals.

Did anyone help your mother doing her household works?

It was us, the sisters. These are female works and my mother seeks help from her daughters.

Tell us about your childhood recreational activities. Do they similar or different than boys?

When we were young kid, we played with my brothers. We played sports such as hide and seek, *kitkit*. But when we grow up, we were forbidden to go outside of our home as well as to play with boys. We used to play at our yards or nearby ground of our household threshold with other girls. We never went to the big playing ground where other boys usually played.

My brothers played football, *dugdugi*, cricket and other sports at the village playing ground.

During your childhood, did you experience any mobility restrictions for boys/girls?

We were restricted to visit outside even in daylight. When it is dark, we never ever thing about going outside. I saw my brothers visiting outside at night, or they return late as well. Sometimes, my parents yell them if they come back late at night, but it was not that restriction type imposition over my brothers what was strict restriction over our (girls) mobility and movement.

What is community practices on boys and girl's freedom and mobility?

I think it was not secured for girls to stay outside. People says bad things, bad boys may tease or assault physically, and rural elders also don't like women travelling outside. You can say it was men's zone to spend time and move freely.

At your current household, who takes responsibilities of household works?

My husband is a construction worker, he spends most of his time doing outside work. I mostly do all the household works such as cooking, preparing food for domestic animals, taking care of my children, cleaning and washing.

Did you argued/perceive girl's freedom of movement like boys?

I like my daughter to stay under my command. I can control her. Unlike my son, I can expect her to listen to me and stay at home. Sons are desperate, they listen less to their mother. They are naturally outgoing and stay less at home. But I maintain my daughter's mobility and control her movement. I restrict her doing activities which other people of the village will treat negatively.

Why your expectations are different for girls than boys?

It is better to control girls. So that people may not say negative words against girls, and she may not face difficulties to get a good groom. We live in a society, and we must acknowledge its rules and people's perception/sentiment.

Do you get any support from any other members of your family about your household works?

My daughter, who else. My son or husband will never help me in female works at home (laugh).

Why you prefer to take part in unpaid household works? You may have earned if you provided the same labour hours at paid works?

To my opinion, men and women has different spaces. Market place is a space for men, women must avoid doing any business deal there. Similarly, kitchen is a space for women, and they must not expect men to come and spend time there. If a man does help in kitchen works, that is positive and extra support for a woman, but she must not expect men to spend time at kitchen.

How do you evaluate women's participation in financial dealings?

Yes, I took the loan but most cases husband use that money for majority female loanees. Husband has the responsibility to manage finance and family needs. Women are not responsible to maintain family expenses. It is men's duty. My husband deals with all the money. I do all the household duties I am assigned to help my husband.

Do you have any earnings or saving?

Yes. I save some money from household expenses. And I have some chickens and ducks, I sell their eggs from home. That brings little amount of money for me.

Do you use your earning for family expenses? Or do you think women may also share family expenses?

For example, my husband doesn't have money currently. I may purchase goods for family, which needs small amount of money. I give that money to my husband and ask him to buy that product from market. But eventually I believe it is husband's duty to manage what is needed for the family. He must arrange money for family expenses. He is the man and our family depend on him.

How do you see women's movement right, taking part in politics or economic decisions?

No. I don't like women to take part in politics. This part is not suitable for them. It doesn't look good to involve political meetings or movements.

How you define the ideal wife and ideal husbands? What are their responsibilities to the household and its members?

She must maintain all her household works. She must take care of children properly at home. She must do cooking and prepare food for family member just in time. She must take care of husband's parents, elders and relatives. And she must listen to her husband's words.

And how do you evaluate an ideal husband?

He must carry all the financial need of the family. He must work outside and earn for the family. He must fulfil family member's needs.

How do you see existing men and women gender relations and their practices? Do you perceive to change the relationship equally for women?

Men are household head, they have earnings, and they have accounting knowledge as well. As they are the sole owner for the family, they are the leader of the family, therefore, they must take control of financial dealings.

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Nickname

Lokkhi Bagchi

Age

50

Gender

Female

When did you take your first loan?

Almost for 30 years.

When you took your last loan?

In 2018. Currently I am carrying this loan.

What purpose did you use your first loan amount?

I took that loan due to our poverty situation. We had joint family and we had many expenses. To maintain financial need of the family, I took loan and provided to my husband to spend for family purpose.

Whose purpose the loan served mostly?

My husband and my son. They earn and work outside. They also repay my loan instalment.

In your perception, why is microfinance given to women, not directly to men?

Yes, the loan is given to women, and it is supposed to used my women, but most cases women took it for their men. Men are responsible for family finance and need. Therefore, they took over women's loan.

MFIs formally provide the loan to women because of women's mobility limitation, vulnerable dignity and easy to reach them at their home. MFIs' staffs can catch them at home and collect money from them. In case of failed repayment, the MFIs' staffs can assault women easily compared to men. Women's vulnerable social dignity and position let the MFIs to pressurize them more. It is difficult to reach men and bargain with them, but easy to pressurize the women for recovering the loan money.

Do you know the vision of microfinance program?

Yes. Women have no money. Taking microcredit may help them taking part in income generating activities. Such as raring poultry, cattle, sewing, small scale business. Which may bring solvency to a woman.

Do MFIs investigate or know that if women are not investing the money and have no control over the money? If yes, how they react?

No. they know men are using the money. MFIs are only strict about recovering their loan. They don't care other aspect.

At your current household, who takes responsibilities of household works?

I do.

Do you get any support from any other members of your family about your household works?

Sometimes I get help from my husband, but very rare case. When I am sick or unable to work and if he is at home, he helps me in domestic works. Otherwise, I do all my household works.

However, my daughter in law is my regular support. She and I conduct all our household works together.

Who decided your/your sister's marital decisions? Did you have any say over your marriage?

I got married at my age of 12/13. My parents decided my marriage. I had no say over any of my marital decisions. My parents choose groom for my marriage.

Did you argued/perceive girl's freedom of movement like boys?

We girls had minimum freedom of movement from our parents. We rarely went out of household boundary. I am not doing the same way to my daughter. Although I told them (daughter) not to do or move anyway in the street that would come negatively in eyes of community people. I allowed my daughter to study in school like her brother. But also cared that they may return home after school timely. Her brother may stay and play in school's playing ground, or roam around local market. But I told my daughter to return home after school is over. People don't like girls staying outside of home for long. I don't like people say bad things about my daughter.

Do MFIs ever ask you to participate in any training/workshops on gender equality, children's equal nurturing or women' right and so on?

No, not in these issues. However, they trained us about women's economic freedom and solvency. They trained how a woman can financially get solvent in her family by involving in income generating activities.

Why you teach different activities for daughter and son?

(Laugh). We adore our daughter more than our son. She doesn't work at our home a lot. But we teach her all the household works. She needs these learnings for her future life in husband's house. We trained her up in a way that nobody can complain in her husband's house. She learns many household duties by watching me in my family.

Between your children, whom you taught household works?

My daughter. She knows most of the household works.

Do your son do or know any of the household works?

My sons help sometimes, like is father. If he is free and at home. They help me by carrying drinking water from pump. Sometimes, they do small-scale cooking as well. But in general, they are ignoring these works at home. They have many works to do outside. They also finds embarrassing doing female works for long time.

How do you evaluate women's market activities if she is engaged in income-generating activities?

Very seldom. In case I have no other option but to visit market, I go and return as quickly as possible. Sometimes, I and my daughter in law go to market to buy female cloths.

Why you have such obligation to visit market?

If a woman goes in market, neighbours and community people took this negatively. Markets are considered as men's place. Women must not visit there. Respected people from the community complain a woman's husband if she visits market. They blame him that "what do you do? Why your wife came to market? You must let her stay home and take care of what she needs from market. We must not allow women in market". This is very shameful for a husband and dishonour for a family.

Who controls the accounting of loan money?

My husband and son.

Whose purpose the loan served mostly?

They bought livestock and used in *gher* purpose.

Do you ask your husband about accounting/investment of your borrowed money, if he is the person who is using the loan?

I only know when they sell product or the price. But they never discuss with me. I never know the accounting as well. I only know that much what they let me know. Or settling someone's debt or MFI's instalment. They give me money and tell me that pay this money to that person or pay the weekly instalment of MFIs from this money. I only know that and follow their instructions.

Do you involve in market activities about loan investment's output?

I have a *gher* in my name. but my son and husband take care of all the dealings regarding the *gher*. They harvest crops or cultivate shrimp. I just know the *gher* is in my name, but how and what has been produced there, I have no Idea. Sometimes I go there to collect vegetables for our family. However, my husband and son sell the product in the market. They only provide me money to repay the loan. Or if I need money for personal use, I ask them for that. For me, I think this is not important to know what they produce their or sell in market. As long as I am good with my household management and no problem arrives here, as a woman, I must leave economic matter to our males. Money is men's matter. Women must not intensely involve in financial matters.

Nickname

Beauty Bagchi

Age

36

Gender

Female

When did you take your first loan?

Almost eight years ago.

From which MFIs you took loan so far?

BRAC

What purpose did you use your first loan amount?

My husband used if for farming. He had paddy cultivation plot. He invested there.

What purpose did you use your last loan amount?

I took my last loan this year. I took it from BRAC, and my husband use it in many purposes. He used some of the money for crops production, some for repairing our house, and he bought an electric van.

If you hand over the money to your husbands'/sons and if he has control over loan money, how do you repay the instalment? With whom the MFIs communicate for loan recovery?

My husband, who else? I only take the loan for him, as the money is disbursed to woman. He invests and has earning from the investment. He gives me money to repay the instalment.

In your perception, why is microfinance given to women, not directly to men?

The MFI's staffs know very well that the loans are used by men. They provide the loan to woman because women are easily found at home. Women's mobility is vulnerable in community and they can't run away from home. They have children whom they can't leave. Men can run away or hide for days, what women can't. Moreover, women have vulnerable dignity and prestige level in

community. If outsider comes and assaults a woman for debt, community people will blame the woman for bringing such situation for her family.

Therefore, it easy to collect money from woman by pressurizing them. Due to their vulnerable dignity, women fear harsh behaviour from MFIs' staffs in case of a failed repayment.

Men also fear their family dignity. If loan officer comes and behave rude at their home yard for a failed repayment, it is shame for a family honour. Therefore, men may not risk family honour, and repay the loan money to save wife's dignity, family's dignity.

Who controls the accounting of loan money?

My husband.

At your current household, who takes responsibilities of household works?

Me, my mother in law I am responsible to manage the household works.

Do you get any support from any other members of your family about your household works?

Occasionally. If I get sick, then he helps me the areas where he can assist. Such as collecting drinking water, cleaning yard or washing clothes.

Who decided your/your sister's marital decisions? Did you have any say over your marriage?

No. my parents decided my marital decision. I saw my husband first time after marriage. I was studying at class five, and I have no idea about what marriage is.

How many children you have?

I have two children.

What types of sports do you provide/ed your children as their recreational activities? Are those similar to your childhood or you changed your preferences?

My daughter has separate peer group and sports type compare to my son. She plays with dolls, cooking utensils, baby feeding and so on. She mainly plays with her female peers at our home yard/backyard or neighbour's home yard/backyard.

My son plays at the village ground. He plays football, *kabadi* with other boys. Sometimes he plays in the village pond for hours. He is a good football player. Sometimes he goes to other villages to play in hire.

If you changed/did not change your perception what is your opinion in support? Don't you think sports selection for girls is isolating putting a restriction on them?

Girls must stay at home and play here. Outside sports are for boys. This is tradition here in our society.

Do you go outside?

Merely. I do not travel outside without valid reason.

Do you/your wife attend microloan meetings with lending MFIs?

Yes. I go. This meeting I need to attend as I am taking loan. My husband knows it and I seek permission from him each time I attend meeting.

When you/your wife attend a loan meeting, how you/who manage your household duties?

I usually complete all my works before attending the meeting. In case I have some work left, my mother in law take care of it.

Did you face any issues/problems regarding your loan meeting and household works' management/or other problem such as debt?

Not really. I told you, I finish every work before I attend the meeting. The money I am bringing is for my husband, he knows that I need to attend meetings. Moreover, I am very concern about completing my works. my husband may get angry if he finds that I did not complete my household works. Therefore, I complete all my works. I am afraid to hear any bad comment from my husband.

Do MFIs ever ask you to participate in any training/workshops on gender equality, children's equal nurturing or women' right and so on?

Not from the MFIs. Once I attend one program from BRDB where they talked about equal rights for children, scholarships and need of educating children.

Why you prefer to take part in unpaid household works? You may have earned if you provided the same labour hours at paid works?

(Laughter). Why a woman would be paid for her household works. This is her responsibility.

Do you think microloans improved your situation or came directly to your benefit, improvement of position at your household?

My husband is benefiting from it. My family is having higher financial growth now from it. I remain the same, what I was, before taking the loan.

As men are controlling loan, do you think they must get included in loan giving process formally?

I think that it should be. See, we women are not using the money, but we are legally liable to pay. We stay at home and we have no earning. Most of the credit has been used by our husbands. They earn, they invest as well as they repay. Therefore, this is good option to provide loan directly to them.

Do you involve in market activities about loan investment's output?

No. all are done by my husband. We women never visit marketplace. Therefore, we won't be able to sell product in market. My husband instructs me where to pay and how to pay in family expenses. I just follow his command. Sometimes I ask money from him, if I need to buy something.

How do you evaluate women's market activities if she is engaged in income-generating activities?

Nobody likes it in our community. It is forbidden for women to visit market. No women in our region visit market. If people find any woman in market, other people insult her husband or father in law for letting the woman visit in market.

How do you see existing men and women gender relations and their practices? Do you perceive to change the relationship equally for women?

This is tradition. We nurture this tradition from centuries or more. I saw my mother doing the same and so do I. my daughter will be doing the same in her husband's house. Even if we work outside, we must manage our home and complete all the household works. Household works are priority for any woman. These household responsibilities are inherited for us.

Over whom you rely on at your old age?

My son. I cannot rely on daughter. She will get married and will have another life in her in law's house. That is not her house, she will be dependent on her husband. If my son is law is a good person, he may allow my daughter to take care of us, but we can't expect that. But my son will be staying with us. This is practice over generation that son is the last line for parents at old age. Even if my son hurt us, or care us less, we must stay with him. He is our last line of shelter.

Nickname

Lipika Roy

Age

35

Gender

female

When did you take your first loan?

15 years back.

What purpose did you use your first loan amount?

I used that loan for cultivation, vegetable gardening.

Whose purpose the loan served mostly?

Me and my husband both decided to take that loan

From which MFIs you took loan so far?

From ASA samiti.

Last year. I took that from *Swapno Bohumukhi Somobay Samity*.

What purpose did you use your last loan amount?

For *gher* purpose/shrimp cultivation. In addition, I used that money to repair boundary of my *gher*, temporary hut in our *gher*.

As men are controlling loan, do you think they must get included in loan giving process formally?

My husband decides. When he needs money, he asked me to take loans from MFIs. Loans are formally given to women, therefore, I had to collect it for my husband.

I agree with that idea of including men in formal process. I Because if they are the one who is using the money then why do we formally collecting the money for them. Most of the women don't have any control over the loan money, or participation in its use or investment. However, women are legally responsible to repay. Overall, the pressure goes more over women than men for each failed repayment of instalment. I think the MFIs may directly provide the loan to men, as they also know that men are using the money.

Do you know the vision of microfinance program?

Yes. It is designed to increase women's socio-economic condition. Women may invest loan money and run economic activities, which will bring economic solvency to her and improve her socio-economic condition in family and in community.

Do you think microloans improved your situation or came directly to your benefit, improvement of position at your household?

Not personally I see any changes of my status or position at my home. But I can see my family has benefited from the loan. My husband invested the money in agriculture and in business. My family income has also increased because of these investments. We have two *gher* now, and we run our family's need better than before. My husband can afford money for those need previously we can't. We have financial solvency in our family. I consider my family's financial improvement and my husband's economic solvency as my improvement my solvency. I am not outsider of my family (smile).

Do you ask your husband about accounting/investment of your borrowed money, if he is the person who is using the loan?

I don't agree with that. She must inform and take permission of her husband, if she wants to use the loan money. Most cases, husband deals with the money, and therefore, wife must not take loan without his consent.

Do MFIs ever ask you to participate in any training/workshops on gender equality, children's equal nurturing or women' right and so on?

No. We have experienced training but not on these issues. They trained us about the proper utilization of the loan money. They also trained us about how we can earn more from our loan's investment and how we must regularly repay our loan to qualify as a trusted loanee. This will help us to get a higher loan next time.

Did you hear any issues/problems regarding loan meeting and household works' management from your fellow group members?

I heard they react rude and use bad words at home yards to a person who failed to repay loan properly. Few of my neighbour's had issue with loan repayment. They had debt and couldn't repay the money timely. The field staff came and pressurize the women to repay as soon as possible. Sometimes, the MFI staffs use slang words and captures property in as mortgage. The MFIs' return the property when the client repays the loan/instalment.

Do MFIs investigate or know that if women are not investing the money and have no control over the money? If yes, how they react?

No. I never experienced.

The truth is that, they only provide loan to women and expect timely return with profit. They know that the money is used my men, however they have no problem with that. They rarely come and ask us who used the money, or why women are not using the money. If they come, they see if the money is being invested or not. They know that they have higher possibility of getting timely return if the money is invested rather than used in family consumption. They discourage family consumption-based use of the money. However, what purpose we use the money doesn't bother them until we repay the instalment timely. They only serious about loanees' loan repayment records.

Sometimes, they come and ask where we invested our money. But It has no relation with repayment system. They only care about repayment properly. Doesn't matter if we invest of consume the money.

In your perception, why is microfinance given to women, not directly to men?

This has a simple logic. You cannot track down men the way you want. Men are authoritative in community and hold powerful personality than women. Men rarely stay at home, as they work outside. In crisis they may hide from their home or go away from village in case they are not able to repay the loan.

But for women, their mobility is not fluid like men. Women can't just leave their home like men do. A woman with children can't run away like a man. She stays at home. Moreover, women are traditionally not allowed to leave household threshold, and her husband will also get ashamed if her wife had to leave home because of debt.

I think here lies the advantage of MFIs to invest on women. The MFIs take this advantage and they provide loan to women. Women are easily trackable; they can come home and find women at home. It is easier for MFIs to collect or recover the money from female loanees.

Do you/your wife attend microloan meetings with lending MFIs?

Yes, sometimes I need to attend group meetings.

At your current household, who takes responsibilities of household works?

Me, who else will do. I complete each household works before I leave for the meeting. I take help of my daughter sometimes.

What household responsibilities you complete regularly?

I mainly maintain my home. Works such as cooking, cleaning, collecting water, taking care of children, feeding household's livestock and so on. My husband took the financial responsibilities. He works outside and earns for home. He does cultivation and other small-scale business.

Do you get any support from any other members of your family about your household works?

Mostly my daughter helps me. My husband only helps if I am sick and unable to do some of the household works. My son also helps her father if I get sick.

How many children you have?

One son and a daughter.

How do you see your education and your daughter's education?

No. If my daughter get education and have a job, she may not to live a life like me. Same goes to my daughter in law. If they are employed and have money, they may have house maid for their help. If they are not educated, they may have the same household load as I am having in my life (smile).

During your stay at your parents' house, what work activities you saw your parents' were doing?

Same as me and my husband. My mother took control of household works and my father worked outside and earned for the family.

My mother taught me all the household works, which I am teaching my daughter now.

What types of sports do you provide/ed your children as their recreational activities? Are those similar to your childhood or you changed your preferences?

No. my son has male friends and my daughter has female friends. My son mostly plays at the village playing ground. He plays football, *kabadi*. My daughter plays at our yards or at neighbour's yards with other girls. She plays with dolls, hide and seek, and so on. She is not encouraged to go distance places from home.

Did you argued/perceive girl's freedom of movement like boys?

We strongly nurture our tradition. Our forefathers had this tradition of differentiating boys and girls. Nowadays, girls have more freedom than we had in our past. But still, we must not practice anything that are perceived negative in our community.

What is community practices on boys and girl's freedom and mobility?

Our community doesn't like girls to roam like boys, spend hours outside like boys, or move across household boundaries. People say bad things about her, who goes out of home boundary. Moreover, it is not safe for girls to stay outside. She may face harassment, teasing or sexual assault outside.

Boys are expected to have more freedom, they can go anywhere, any place at any time. He doesn't have that risk to have teasing, sexual assault or harassment. People may not say bad things about a boy who does bad things such as teasing a girl. But the girl who got teased will have community pressure for being outside and let the boys throws bad comments on her. This community is so strange.

Boys are physically powerful, and they can torture a girl outside. A girl is not physically powerful to fightback. Our social system nurture girls to stay at home to avoid such negative experiences at outside. Therefore, we restrict and limit our girl's mobility outside.

29.

Nickname

Nomita Dey

Age

30

Gender

Female

When did you take your first loan?

Almost 4 years ago.

From which MFIs you took loan so far?

From Grameen Bank.

What about your last loan?

I took my last loan from BRAC and for last three years I am continuously taking loan from Grameen and BRAC.

What purpose did you use your first loan amount?

I opened a grocery shop near my house from my first loan. My husband and I monitor the shop.

What purpose did you use your last loan amount?

We used our last loan in small business and *gher*. My husband mainly used the money.

Whose purpose the loan served mostly?

Both me and my husband decides about the loan. Mainly my husband uses the money and monitors the accounting. I just borrow money for him.

If you hand over the money to your husbands'/sons and if he has control over loan money, how do you repay the instalment? With whom the MFIs communicate for loan recovery?

My husband provides me the amount to repay the MFIs. I receive the money from him and went to the MFIs to repay instalments.

Have you ever faced any problems regarding repaying the loan?

No. my husband is regular in repaying money. He never creates problems to repay the instalment.

Who controls the accounting of loan money?

Yes. I also take part in deciding loan money use. Although my husband takes care of the business and accounting, but I also maintain a separate accounting of mine.

In your perception, why is microfinance given to women, not directly to men?

I think the MFIs will not take the risk to lend those men. Women always stay at home, they mostly had to take care of children and family responsibilities at home. Hence, they rarely left home or can hide from the MFI's staff. Those MFIs formally involved women's husbands as evidence of the loan. Men stay out of home for work, and other purpose. It is difficult for the MFI's staff to communicate them, or men can escape the loan by hiding from his home. I think therefore MFIs are not providing loans directly to men, although they knew that men are using the money. Women are sophisticated and traditionally remains within the household boundary. It is easy to collect loan amount from women.

Do you know, the vision of why microcredit provided to women in Bangladesh?

Yes, I know. The MFI's staff told us that they provide loans to women so that they can be financially solvent and use the money in economic activities. Women may invest the money in small business, can buy sewing machine or other purpose to make their earing.

How do you evaluate microloans for your family? Does the program help?

Yes, I see. Women are involving themselves in household poetry farms, cattle raring, sewing business. It provides several women earning and greater socio-economic position in our community.

How do you evaluate women's participation in financial dealings?

I think this is critical. If a woman has poor economic condition of her family, she may go outside and earn there. Otherwise, I do not support her outward mobilities. When you overcome your poverty, you have family solvency, you need to work outside anymore. People will not see them in god manner. Women are not allowed to go outside and work like men, in our society. Even her husband may also prevent her to go outside and work there, once they had better family economic condition.

How many siblings you have?

We are five siblings.

During your stay at your parents' house, what work activities you saw your parents' were doing?

My father was a farmer, he worked outside at the field. My mother worked at home. She completes all the household duties at home. All the family responsibilities such as cooking, cleaning, preparing food, collecting water and so on are conducted by my mother.

Tell us about your childhood recreational activities. Do they similar or different than boys?

We played together with boys at our early stage. Such as running, hide and seek.

Did you take part in the boys' sports or play with boys?

No. At our growing stage we played with girls and our playing location was nearby our house yards or neighbours house. Boys played football, cricket at village playing ground. We were not allowed to play or visit there.

What types of sports do you provide/ed your children as their recreational activities? Are those similar to your childhood or you changed your preferences?

I allow my daughter and son to play together. They go to playing ground and play there. my daughter plays football, cricket with other girls at school. There are people who don't like girls' playing boys' sports, but parents like us have positive view on those, nowadays.

At your current household, who takes responsibilities of household works?

I do the most. I start cooking at morning, then prepare food to feed my husband and children, then clean dishes and yards. I also take food to the field, for my husband, where he works. I come back and clean all the dirty dishes, cloths and yards later.

Do you get any support from any other members of your family about your household works?

Yes. He helps me. When I am sick or unable to work, he takes care of our household works. he cooks, cleans and collects water for us. We rarely had an issue or quarrel regarding household works.

Do you/your wife attend microloan meetings with lending MFIs?

Yes, three times in a month I need to attend meetings.

When you/your wife attend a loan meeting, how you/who manage your household duties?

I complete all my works before attending MFI's meetings.

Do MFIs ever ask you to participate in any training/workshops on gender equality, children's equal nurturing or women' right and so on?

Yes, sometimes. We had trainings on women's development issues such as how we can improve our financial condition by taking microcredit loans, business training, sewing training, and so on. The MFIs also trained us about planning proper loan repayment.

Do MFIs investigate or know that if women are not investing the money and have no control over the money? If yes, how they react?

No. They only care about proper loan repayment. If we repay our instalment timely and properly, they do not come and see where we invest or who invest in what purpose of the given amount.

Who decided your/your sister's marital decisions? Did you have any say over your marriage?

No. I came to know about my marriage after it has been arranged. I was only 12 when my marriage was arranged. I had no say over my marital decision, or groom's choice.

Who decided your/your sister's marital decisions? Did your brother have any say over their marriage?

Yes. They completely had their control over their marriage. They are boys, they always had participation over their marital choices and decisions.

Did/Will you allow your daughter to decide her marriage preference as like your son?

I want her to keep studying, and then decide about her marriage. I don't want my daughter to marry at an early age like me. We will look for a good family and groom for her marriage when she grows to adult.

And what about your son?

We want our son to study the level he wants. We also will decide about his marriage, if he allows us to take part in his marital decisions (smile).

Over whom you rely on at your old age?

I depend on my son. Our son will be staying with us at our old age, daughter will leave us after he marriage. Therefore, we had no option but to rely on our son.

Do you think microloans improved your situation or came directly to your benefit, improvement of position at your household?

Not really. I don't see my position or status changes much. My husband still decides and take control over our family, nevertheless, I take part with him. But I don't see any significant change of my personal position because of taking microloans.

How do you see existing men and women gender relations and their practices? Do you perceive to change the relationship equally for women?

I think this is our society, which is completely male dominated. The law, tradition, culture, everything goes in favour of men. Even if men do bad things, society never see that much negatively to them as they react to women. Women remain under control within the household and outside of household. The everyday practice and traditions also put men in control over women.

30.

Nickname

Sumitra Rani

Age

32

Gender

Female

When did you take your first loan?

6 years ago, I started taking microcredit.

From which MFIs you took loan so far?

From BRAC, BRDB.

What purpose did you use your first loan amount?

To pay rent for our *gher*. We paid our landlord for using their land.

What purpose did you use your last loan amount?

My husband bought a machine van. We rent it for income purpose.

Whose purpose the loan served mostly?

I can take my loan decisions. Sometimes, I take permission from my husband and sometimes I inform him after taking a loan. I take his consent regarding where I may invest the money.

In your perception, why is microfinance given to women, not directly to men?

I think women are available at home anytime, and they are obliged to stay at home. Therefore, MFIs take women to disburse loans. Men may hide, or deny repaying loan money, however, women are vulnerable and easy to pressurise recovering the loan amount. Although MFIs take husband as an evidence of his wife taking loan.

It is easy to recover loan from women.

Why they need husbands if they are not paying him the loan?

Your husband is your mortgage (laughter). MFIs do not provide loan to divorcee or son, so far in my community. They target women having husbands to disburse loan amount.

But do you know the vision why microcredit was targeted for women?

Yes. It is given to women; therefore, they can turn themselves as financially solvent and productive person. They can invest in small-scale business, sewing, farming and so on. They can earn from these areas of investment.

So, as the money is mostly used by men, do you perceive MFIs should also formally include men in microcredit programs?

I think yes. They must include husband in this loan disbursement and recovery process. It will increase husband's responsibility more. At this moment, I am legally responsible to repay, and the MFIs come and collect the money from me. It is good that my husband provides the money and I haven't faced any problem. But if he denies then the MFI will behave rudely with me.

Moreover, the money is mostly used by husbands. Therefore, they must be included in legal repayment process. If they do that it will be good for a woman who takes loan. Both will be responsible; both will understand the urgency of repaying loan timely.

How do you evaluate microloans for your family? Does the program help?

Listen brother, this loan is given to women but mainly men use it. Husbands/son/brother/father use the money in their own business or investment areas. However, I consider this as useful for women. Because whoever is investing, ultimately it is bringing money to the family and family is getting financial solvency. If family gets economic return from microcredit investment, one way it is gain for women as well. Because she is also a member of the family.

However, there are many women who also get involved in small-scale investment and earn from those investments.

How many children you have?

I have one son and one daughter.

What types of sports do you provide/ed your children as their recreational activities? Are those similar to your childhood or you changed your preferences?

I allowed my son to play at village playing ground. Sometimes he plays at the local ponds or river. He plays football, cricket, *kabadi and so on.*

My daughter mainly plays at our home yard or backyard. She plays cooking, with dolls, *mala tuli* and so on. Nowadays she also plays game in mobile phone.

Don't you allow her playing outside areas, or sports like boys?

No. she must not play like boys. Boys have sports with body contact, and they need to have energy to play sports such as football, *kabadi.* I won't allow my girls to play these sports with boys, she also doesn't have physical strength like boys. She is a girl. People will have harsh comments on

her if she plays with boys. In our community girls are staying at home when she is growing up. My daughter plays here, at our home boundary.

Moreover, the villagers consider a girl impolite *(ovodro)* if she goes beyond her home. People start complaining about her parenting as indecent. People also may hesitate to communicate [with] that family further. Some may also restrict their children to communicate [with] that impolite girl *(ovodro meye)* or the family. They idealise that their children may also become impolite (ovodro) if they communicate with that girl or her family. This is such a shame for the family in a village community.

Tell us about your childhood recreational activities. Do they similar or different than boys?

Like my children. When we were very young (4-5 years of age), we played dolls with male pears. But as we have grown up, we avoided boys and we keep playing within household boundaries. I think girls don't need freedom of movement like boys do. By tradition, girls neither participate in sports like boys nor are they need to go beyond home for paid labour. All their domestic responsibilities were conducted in-home, and sports were played inside-home. Nevertheless, in the necessity, men, for example, fathers or adult brothers, could bring whatever girls needed from outside. Therefore, girls better stay at home safe and sound. Remembering my childhood, I was nurtured this way, and I like to encourage my daughter(s) in the same way.

What is community practices on boys and girl's freedom and mobility?

You know, as they grow up old, girls have changes in their physical appearances and figure. We do not think girls are fit to play physical sports such as football like boys. It may create their physical problem. Therefore, our parents forbid us, and we forbid our daughters. Moreover, people from the community have negative attitude on girls who stay outside and participate in boys' sports. They consider those girls as tomboy and these girls find it difficult to have a good marriage proposal. Nobody wants to marry a girl who behave like boys, play with boys and have movement outside like boys. They face difficulties during their marital age. People have negative perception on them.

How do you evaluate women's participation in financial dealings?

If a woman has financial problems in family, she has no option but to go and work outside. But if she or her family can fulfil their basic needs, she must not go outside and work again. It depends on situation. It is better to work within the household boundary, if income activities are available there. such as doing small-scale poultry farm or sewing.

Otherwise, I don't see any reason for women to go outside and work like man or with man, if her family can afford her needs. The community also sees that way. People have many negative comments and perception against a woman who works outside. Husbands also are blamed if his wife works outside. This is such a shame for the dignity of a family.

How many siblings you have?

We are four siblings.

Over whom parents depend on at their old age? Moreover, why is that?

As per tradition, my brothers are responsible to take care of my parents at old age. My parents also stay with my brothers. Sometimes, they come to visit me, but mainly my brothers take responsibilities of them.

Why the tradition put boys in responsible position for parent's care?

Girls have no home. We married and came here in my husband's house. This are my in-law's house and properties. How would I take care of my parents? I am depended on my husband, he feeds me. If I had my own house and income, I may have thought about taking care of my parents. Moreover, in Hinduism, parents are not allowed to have meal or even drink in daughter's husband's house.

Over whom you rely on at your old age?

Obviously, my son. He is responsible to take care of us. This is the tradition we have from centuries.

Do you think microloans improved your situation or came directly to your benefit, improvement of position at your household?

Microcredit is benefiting my husband, and family. I don't see any personal changes of my status or position in family. But family is improving its financial condition by microcredit investment.

Who controls the accounting of loan money?

Me and my husband. We both take decision where to invest our money, my husband mainly execute the investment in field level. We both have conversation of selling product, but he takes it to the market and decides the pricing.

Do you involve in market activities about loan investment's output?

Market is not an accepted place for women, specially in purpose of selling product. A woman selling product in front of many other men in market is considered disrespectful for woman's family dignity. People perceive that family without honour, who send their women at market. I think women are good at home, their duties are to mange home activities.

Do MFIs investigate or know that if women are not investing the money and have no control over the money? If yes, how they react?

Sometimes they come and take notes of where we used the money. They come door to door and take information from us. They tell us to utilize the money properly, but no such pressure given that we women must use the money. They care about their repayment first. They want the money

to be properly used so that they can have their timely return form it. They ask if we have benefit of the money, and if we need further loans or not.

31.

Nickname

Anik Dada

Age

40

Gender

Male

When did you take your first loan?

Almost 9/10 years back. Since then she is a regular microcredit loanee.

Whose purpose the loan served mostly?

She does not use the loan. I mainly use the loan. The MFIs provide loan only toe women here, therefore we collect the money through our female partner. We use it in our business or agriculture.

Do MFIs investigate or know that if women are not investing the money and have no control over the money? If yes, how they react?

Listen brother, they know very well what purpose women use the loan and who is investing these monies. They (MFIs) do not want to provide loan directly to male people, because it then will be a risky investment for them. Male people rarely stay at home, because they are engaged in outside works such as farming, business, day labourer, shrimp cultivation and so on. But if they provide membership to women, they can easily find them or track them at their home. Women are not leaving their household like men. Moreover, it is always easy to pressurise women for collecting due money. Fighting against men is difficult for MFI's staff regarding loan repayment. Women fears assault and harassment MFI's staff does in front of neighbours and at her home yard if the loanee fails to repay a single instalment. Fear of harassment for women force them to collect instalment from her husband or from any other sources (might be taking loan from others) to repay the MFI's staff.

In your perception, why is microfinance given to women, not directly to men?

Well, I said this will be a risky choice for MFIs. If they provide loan to men, most of the cases MFI's staff must return empty hand whenever they come to collect the instalment. Moreover, women counterpart of the male loanees will say they are not legally responsible to repay husband's loan. Because it is her husband who took the loan, not she. Wives will tell the staffs to ask her husband for instalment, not to bother them anymore.

But if women are given loans, MFI's staff can press those women for repayment. They will tell female loanees that you took money from our office, and you are legally responsible to repay the loan, therefore, you must repay our loan. Otherwise, they will assault her or harass her in front of the community.

How many siblings you have?

We had 6 brothers and 2 sisters.

Tell us about your childhood recreational activities. Do they similar or different than boys?

We had many sports. We brothers use to play at the village playing ground. We played football, cricket, *kabadi* and so on. On the contrary, my sisters have sports payed inside home boundary. The played with dolls, cooking utensils, hide and seek, ice and water and so on. They were restricted to go outside and play outside like us.

What types of sports do you provide/ed your children as their recreational activities? Are those similar to your childhood or you changed your preferences?

Well, I am very open to my children. I allow my son to go outside and play there. He goes in the playing ground to play with other boys. He is a good athlete. My daughter mainly stays at home. She plays here with her other female peers.

If you changed/did not change your perception what is your opinion in support? Don't you think sports selection for girls is isolating putting a restriction on them?

I think our community is not ready yet to allow girl going outside and play there. we have seen these since our childhood and still my village have this same practice. I am afraid of people's talk and negative comment on my family if I allow my daughter to go outside.

What is community practices on boys and girl's freedom and mobility?

My brother, it might be different for cities. Girls can move more freely over there. but here in our village, we do not allow our girl to play outside of their home boundary. It goes same to me as well. If I see someone's daughter roaming outside and playing there, it might create some sort of odd feeling within me. We are not used to with this practice. Girls stying outside and playing in open areas create disturbance among us. This is not a common practice (tradition) and anything that comes against common practices considered as unexpected to us. If this happens then I may blame the girl and her family for not taking care of her and not nurturing her with well manner. I think the same goes to my daughter and other people. We keep our daughter inside.

How do you see women's movement right, taking part in politics or economic decisions?

She doesn't go outside without reason. She goes to the MFIs for meeting or collecting money. Otherwise, she doesn't go outside. She asks me if she needed anything from outside and I arrange that for her. I told you, women visiting outside without any serious need/crisis is not a common practice in our community. Even if a woman visits outside, she takes permission from the head male (e.g. husband, father, father in law) of the family.

During your stay at your parents' house, what work activities you saw your parents' were doing?

My mother was a housewife like many other women at my village. My father worked outside and mostly returned late at night, or to take meal from home. My mother prepare food for our family member. She also took care of the household chores such as cleaning, watering garden, feeding cattle at home, collecting water and so on. My father was the earning person and he earned to maintain all the family member's need.

Did you argued/perceive girl's freedom of movement like boys?

I think men are the earning person and have responsibilities of family finance. Therefore, they need to work outside. Because you can not earn money by sitting at home. But you still have many works at home such as cooking, cleaning. Women are to assist men to manage these household works. a family is a unit of cooperation. Women are cooperating their husband by managing family duties.

As a husband, why you prefer your wife the unpaid household works? She may have earned if she provided the same labour hours at paid works?

Yes, they can. Nowadays, we see many women working outside at office and court, as well as involved in many other jobs. But this scenario you may find in cities. In village it is still not common in practice. But many times, village women also work outside to earn some money for her poor family. If your family needs extra money then wife may go outside and work, otherwise solvent family never allow their women to go outside and work among men.

So, you think financial crisis is one of the reasons that pushes women to work outside?

I think so. But those women also face many critics from the community people. In village areas, women from the poor families go outside and work to earn. It is a shame for the family and for her husband. If the husband has no other option but need some extra income, then he might allow her wife to work. But when the husband has enough income to raise and feed, he must stop his wife to work outside. Because people will assault and shame her husband that he continues his wife to work outside, although he has enough earning to feed them.

Do you get any support from any other members of your family about your household works?

Most of the time I work outside and stay there. Hence, I not available to help her at home. But when I am at home, if she asks then I try to help her.

How do you evaluate women's market activities if she is engaged in income-generating activities?

I do most of the marketing for home. This is not good to send women at market. Market place is full of men and people will through bad comment on her and people will assault me for sending my wife at market. Many times, young boys also through bad comments, do teasing and intend sexual assault on women who visit market areas. I prefer to keep my women at home unless there is a crisis.

But when she goes to take loan amount from MFI's office, does it bother you?

Listen brother, visiting market and visiting MFI's office is different. Although people also comment negative to those women who takes loan from MFIs, but I need money. She goes there and collect money that I need for our family.

Don't you think all these male dominance over female put them backward and left them behind of men?

Listen brother, we live in a male dominated society, I must admit that as well as my wife needs to recognize that. This is where I grew up and my wife has been nurtured. Since our birth and childhood, we see this as traditions and adapt this male dominated culture. This is true for both me and my wife. You can't deny that. This is a hypocrisy that nowadays, we talk about women's freedom, equal rights and so on. But the truth is that none of us believe that or even practice that. If you ask women, you may find them they are ok with this system as well.

Do MFIs ever ask you to participate in any training/workshops on gender equality, children's equal nurturing or women' right and so on?

I know she attended many of the meeting regarding women's right and economic wellbeing.

How do you evaluate these training programs?

I find these useless. They are training those who are victim of the male domination. They are not training us, who needs to understand what equal rights are for women (laugh) are. Many times, my wife never share any of the training issues with me. I assume she fears to inform me what negative were told about male practices and domination (laughter). I think this is the truth. Most of the women are not able to share the training topic with their husbands. It might be suggesting radical changes that women fear to share with their husbands.

Then why not MFIs are offering those training to male, or male female as couple? They can train family together? What do you think?

They don’t ask men for training to avoid problems. This is my assumption. It is easy to manage women in the training and keep them complete the sessions without much questions. Men will ask questions, may not stay that long and it is not possible to force men staying until the session ends. They only ask men to sign one behalf of her wife while collecting loan as an evidence that her wife has taken the loan. They need to women, not men (laugh).

32. **(Name will be confidential): His wife takes loan about 25 years from the present day.**

Nickname

Samad Mridha

Age

54

Gender

Male

How many siblings you have?

We are 2 brothers and 2 sisters.

During your stay at your parents' house, what work activities you saw your parents' were doing?

My father was a farmer, he worked at the field. He also did fishing in the river. My mother mostly worked inside of our house. She did cook, cleaning, and managing needs of family members. My father doesn't' like doing any of the household works and he believed men must not do female works at home. If women of our house are not able to manage all the household works, they can hire other women as maid.

Tell us about your childhood recreational activities. Do they similar or different than boys?

We boys played together during our childhood; we did not play with girls. Our parents told us to play separate, otherwise people will say bad things. When we grow older, we started playing at the village playing ground. Girls were not allowed to come and play there.

Girls used to play inside/nearby our house, and the played sports such as *kitkit, mala tuli, iching biching* and so on.

We travelled distance places to play football, cricket, *dangguli, kabadi,* and so on. Sometimes little girls came and play in swamp (when it is dry during summer) or big grounds (in the far end corner) if their houses are nearby.

We also played in village pond; however, it is restricted when girls are taking bath there. Generally, girls came with their mother or any elder women, and take bath when no men is nearby the pond.

Tell us about you and your brothers'/sisters dress types.

Surely, we had men's dresses, there must be differences between girls and boys. We can't wear girl's dresses. My sisters dressed in *shaya, kamij, payjama,* frock and so on, these are designed for female. It covered their body and kept their purdah.

We boys wear *lungi, genji,* t-shirt, pants and so on. We have shorts in our dress list as well.

Have you ever felt to dress like men/women? What problem did you/your sister face men's dress as being a girl/boy?

No way (surprised look)! I mean, why would they do that. They are girls, they have defined dresses. We don't wear their dresses then why they would? Parents will not also allow them even to demand men's dresses. Do they want to be boys?

During your childhood, did you experience any mobility restrictions for boys/girls?

Usually, during my adulthood, I went outside of home, without seeking permission. May be just informing mother, sometimes without informing. I am a boy; I don't need permission to go outside. I can take care of myself.

But this must not be same for my sisters. They must seek parent's consent if they really need to go outside. Mostly they took permission from mother, as my father worked outside. If my mother allowed heer then my sister may go outside. But that must be nearby places, not distance areas. If she goes distant places, my father or we brother would have accompanied her. Girls must not move alone. They are not safe outside, and they can't move freely like boys.

Did you argued/perceive girl's freedom of movement like boys?

I mean why they compare themselves with boys. And purpose they will serve by travelling like boys? We go outside, sit in the field or visit market, sometimes we carry product from market. All girls need is at their home, and they also work at home. My father or mother will not ask my sister to do the grocery from market. We are there for this. Girls can go and visit neighbour's house at best. Nothing more than that we allow.

If a girl goes outside alone, a teaser may harass her. I will blame that girl more than the culprit. I consider that she has provided a chance to the harasser to take advantage of her mobility. I believe community people would also blame the girl for visiting beyond home without an adult [male] guardian. My question is to the girl, why do you need to travel alone in men's space? I would consider that girl impolite (*ovodro meye*). Furthermore, I would accuse her family of being irresponsible and their improper parenting allowed the girl to go beyond the home.

What activities are you teaching your son and daughter?

My son helped me in the field when I am doing cultivation. He also looks after the cattle at the field. He buys necessary items for our family from the market, in my absence. He is a strong boy, and when he grows up, he will work outside like me.

My daughter mostly helped her mother in household activities when she was with us. I always wanted my daughter to learn household chores and activities. Because she will do these to her husband's house. I am happy that her in-laws are very happy for her. She can handle 30/40 peoples cooking in one hand. She is very sharp in household works.

Why your expectations are different for girls than boys?

I don't like girls' movement outside for many reasons. One is security concern. They may have security threat from boys. If girls go out, boys may tease her or bully her, which is a concern for family's dignity. It is difficult to find groom for a girl who is teased or move outside freely like boys.

For this reason, it is better to keep them inside. Because, we do not want our girl face bullying or teasing. Moreover, a boy may throw a stone, wooden stick or paper to a girl, if she does not response to boy's teasing, or if she protests. A fight between a boy and girl will bring nothing bad for a boy, but the girls will lose dignity in community. People will say, this girl had a fight with a boy in open place. I won't allow a girl lose dignity, instead, she better stays at home.

As a husbands' how do you evaluate your wive's microfinance

We are poor household. We also do not have savings. Wy try to loan money and do the household construction, repairs from the loan money. I also need money to invest in farming, the loan money helps me there. I cannot take loan, because the loan is given to women. Therefore, my wife takes loan for me, I would say, for us.

But you don't like women's mobility outside, but you are allowing your wife to go outside for loans. Why?

I still not allow my wife to travel outside. She just goes for loan meetings (if compulsory) or withdraw money. They move in a group from here. there are other women who also microloan borrower. I need the money; therefore, I allow her to travel to the MFIs. Otherwise she stays here at home.

Do you/your wife attend microloan meetings with lending MFIs?

She does not attend all the meeting. She is an old microcredit member and has good repaying record.

Other women attend these meetings regularly, but my wife goes occasionally, only If there an emergency. The loan officers come and collet the instalment from my house.

How do you evaluate women's participation in financial dealings?

What they would contribute to the family? What women can do? Do they go outside like us, or work in the field or do market dealings? Money is not for women to deal with. If they have earning, they will start fighting with husbands. They must not think themselves equal to husbands. We see some women doing business, we are ashamed of their husbands. Nobody respects their husbands. Men must have authority over women at home.

Moreover, if women work with the loan money then who will take care of household works? Can they deal the market or people like men? Ask them, ask my wife, she won't go for that (laugh).

When you/your wife attend a loan meeting, how you/who manage your household duties?

No doubt, wherever you go, you must complete your household responsibility as priority. Meeting or sitting must not come before family duties. My wife completes her family/household duties such as cooking, preparing food, cleaning before she goes for any meetings. She may adjust her schedule, sometimes she may wake up early and manage all her household works and then to go for the meeting.

In emergency, if she failed to finish her household works, she may join the meeting for minutes and then come back home early to do rest of her works.

Did you hear any issues/problems regarding loan meeting and household works' management from your fellow group members?

I believe a woman's good character relies on her activities, personalities and if she listens to her husband or not? What is important? Attending meeting or listening to husband's order? I think husband's order is more important.

If a woman had good teaching from her parents she must respect and obey her husband, she would never violate husband's will. If she follows husband's will then there will be no fight between them. As simple it is. If there is a fight, you must accuse the woman. She is not listening and obeying her husband thus the fight occurs.

I perceive like, if your husband doesn't like your meeting participation, or joining meeting without completing household works, then you must not disobey your husband. I heard some women talking so loud with their husbands, I feel sorry for their husbands to have disobedient wife like those.

How do you see existing men and women gender relations and their practices? Do you perceive to change the relationship equally for women?

I am a father, see what I do. I earn, fulfil needs of my children and my wife. I work outside and my wife works at home. If I do not earn then my family will starve and suffer. I think this is the sole responsibility of men. They are like the fuel of the house. In this run, my wife assists me by handling home duties and caring, raring children. So, this is important for her to manage house and teach her daughter to learn all the household works like her mother. Similarly, my daughter and son see their father doing all the hard works outside and bringing money to fulfil their needs. They will do the same at their adulthood. My son will work outside, and my daughter will help her husband from home.

This is the rule, and this is how a family run. I must teach my children to carry the same nature and works skills to their future life.

How you define the ideal wife and ideal husbands? What are their responsibilities to the household and its members?

Ideal wife:

This is easy and simple. Do your household works, obey your husband, listen to your husband before taking any decision regarding yourself or your family. Must not fight with their husband and take care of children.

Ideal Husband:

He must earn and work outside. Bring necessary items or product needed for the family. Take rest at home after coming from outside works.

As a husband, why you prefer your wife the unpaid household works? She may have earned if she provided the same labour hours at paid works?

This is their work. Why they need money for doing own household works. Do I ask money from them when I feed them?

Yes, they may earn money from outside if they work outside, but how much? They can't work strongly like men. We men work harder and earn twice more than that of a woman. And who will do the household works for us? Men will not do that? This is not their assigned works.

This is funny, women are asking payment for their household works (laughter).

But she (women) is also day-long labourer? Doesn't she?

Yes, but this is their duty. We feed them, provide cloth to them and earn money for them. These are our duties. Earning is for men, not for women.

If a woman seriously needs money, she can earn from home. Such as by poultry raring, livestock raring, small-scale gardening. She can do anything at home by having husband's consent if she desperately needs money. For money, she needs not to work outside of home.

How do you evaluate women's market activities if she is engaged in income-generating activities?

Woman needs not to visit market. Markets are for men, not for women. Her husband/son can sell the product at market, or people may come home to buy. Women visiting a market is not a good idea, people will talk negatively about her.

How do you evaluate microloans for your family? Does the program help?

Microloans are useful for our family, specially for me when I invest in business. I have profit from it, and we used the profit for various purpose. But this does not have to change everything in my house.

This is a business for MFIs, who seeks profit and regular instalments from the loanees. They provide the money to women because it is easy to re-capture the loan from the women. Sometimes, we have debt because of microloans. But the staff gets angry if they do not get the instalment timely. I feel so angry with my wife if any men (MFI's staff) come and shout at our yard. Sometimes it brings misery for us as well.

Why do you shout at your wife? She brings the money for your use?

Yes, I know. But I still feel angry because she took the loan, and the staffs are shouting at our home yard. She is an old recipient; she must be able to handle the staffs if we are unable to repay an instalment. I feel angry because, she was not able to convince them. Then why the benefit of being a long tenure member of the program, if people come and shout at your door.

Do MFIs ever ask you to participate in any training/workshops on gender equality, children's equal nurturing or women' right and so on?

I don't remember any of these. Even if the MFIs arranged this, I have no time to attend these useless issues. What is wrong with our male/female relationship in family? What new we need to know? We are having traditional male/female relationship and duties, and we are happy with this.