Habitat for Humanity®
International Bangladesh

COUNTRY GENDER ANALYSIS REPORT

Understanding Gender Inequalities for Inclusive, Resilient and Equitable Habitat Development in Bangladesh



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Acknowledgements

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Executive Summary

This Country Gender Analysis Report provides an evidence-based assessment of the gender dynamics most relevant to Habitat for Humanity International in Bangladesh's programme and organizational context. It examines how gender shapes access to and control over resources, roles and relations, systemic barriers, and intersectional vulnerabilities across areas directly linked to HFHIB's work, including housing, land, WASH, climate resilience, disaster risk reduction, Rohingya response, advocacy and influencing, and community participation. The purpose is to support stronger programme design, institutional development, and practical gender integration across HFHIB's work in Bangladesh.

The study applied a mixed-methods approach, combining literature review, qualitative fieldwork, and an internal staff survey. Primary data collection included 9 Key Informant Interviews, 6 In-Depth Interviews, and 10 Focus Group Discussions across Dhaka, Cox's Bazar, and Satkhira. Participants included government officials, community leaders, gender and climate specialists, women's rights actors, development practitioners, HFHIB staff, implementing partners, and programme and non-programme community members. A structured online survey was completed by 21 HFHIB management, programme, and field-level staff, providing an internal baseline on gender inclusion, programme practice, organizational readiness, safeguarding, accountability, and the use of gender disaggregated data. The analysis was guided by the Gender Analysis Framework, HFHI's Gender Equity in Housing Framework, and the HFHI Gender Marker. The findings show that gender inequality in Bangladesh remains deeply structural. It affects women's mobility, safety, decision-making power, access to justice, control over assets, and participation in public and private life. Although formal legal and policy commitments to gender equality exist, implementation remains uneven, particularly regarding land, housing, inheritance, finance, protection, and access to justice. Women may be present in services, consultations, savings activities, or programme processes, but presence does not automatically mean control, influence, or long-term security.

A central finding is that women's housing vulnerability is directly linked to weak control over land, housing assets, and documentation. Field evidence from Dhaka, Cox's Bazar, and Satkhira shows that property and strategic housing decisions are commonly controlled by male household members, even where women contribute financially or manage households during crisis. Women's limited recognition in land and housing documents, insecure occupancy, dependence on male income, and weak control over household assets reduce their bargaining power and increase vulnerability in situations of domestic violence, widowhood, divorce, displacement, or eviction. For HFHIB, housing support therefore needs to consider not only what is built or repaired, but also who is recognized in documentation, who controls the benefit, who influences design decisions, and whether women can retain access to the supported asset.

Social norms continue to shape women's roles, voice, and opportunities from early life. In several field locations, daughters were described as temporary members of their natal households, reflecting wider expectations of marriage and relocation that affect investment in girls, inheritance practices, asset ownership, and tenure security. These norms weaken women's claims to family land, reduce recognized ownership, and reinforce dependency within marital households. Women may attend meetings or project activities, but their ability to speak freely can be constrained by male presence, household permission, social surveillance, care responsibilities, and fear of backlash.

Unpaid care work is a major programme design constraint. Women continue to carry primary responsibility for cooking, cleaning, childcare, water collection, and household management, including when they are engaged in paid labour or community work. The Bangladesh Time Use Survey 2021 confirms the scale of this gap, while field consultations show how care burdens limit women's availability for housing consultations, training, savings groups, leadership roles, and decision-making forums. In Satkhira, salinity and limited access to safe water intensify this burden, particularly for Munda women who travel long distances to collect drinking water. For HFHIB, women's time poverty affects who can participate, whose priorities are heard, and whether participation becomes meaningful or simply adds more unpaid work.

Climate change, displacement, socio economic inequality, and insecure settlement conditions intensify gendered risks. Women and girls in climate affected, disaster prone, displaced, and marginalized communities face increased insecurity related to shelter, water, health, mobility, unpaid work, and

violence. In Satkhira, salinity intrusion and inadequate water infrastructure increase women's workload and health risks. In Cox's Bazar, climate shocks, land loss, and livelihood collapse have pushed women into precarious labour and insecure living conditions. In Dhaka's informal settlements, insecure tenure, overcrowding, irregular services, high utility costs, and lack of recognized residential documentation deepen vulnerability and restrict access to public services and legal protection. These findings show that housing, WASH, climate resilience, and protection cannot be addressed as separate issues.

The Rohingya response context presents specific shelter, privacy, safety, and mobility concerns. In camp and camp like settings, temporary shelter materials, communal WASH layouts, restricted movement, limited privacy, dependence on services, and limited access to formal justice can compound risks for women and girls, particularly adolescent girls, widows, female headed households, women with disabilities, and women living in poverty. Privacy concerns may also lead households to cover or close windows, creating tension between dignity, ventilation, and healthy indoor conditions. For HFHIB's humanitarian and Rohingya response programming, shelter and WASH design should address privacy, safe access, ventilation, lockability, WASH proximity, lighting, and women's safe participation in consultation and feedback processes.

Gender based violence, public harassment, online harassment, weak reporting systems, and limited access to justice remain major barriers to women's safety and agency. The Violence Against Women Survey 2024 shows that intimate partner violence remains widespread, and field consultations confirm that violence is often normalized within household life. Women may know that police reporting or legal action is possible, but fear abandonment, loss of income, stigma, community pressure, or unaffordable justice processes. These findings create a clear Do No Harm concern. Housing assistance, assets, documentation, or financial benefits can strengthen security, but in some household contexts they may also trigger appropriation, conflict, or retaliation if delivered without safe consultation, risk assessment, safeguarding, and referral pathways.

The analysis highlights that women's participation must be measured by influence, not attendance. Mixed community meetings may fail to capture women's shelter, WASH, privacy, safety, and settlement priorities if women cannot speak freely in front of men or community leaders. HFHIB's use of female community mobilizers and context-sensitive household engagement is an important operational strength. This approach should be applied consistently so that women are consulted in safe, accessible, and locally appropriate ways before decisions are made on shelter layout, WASH placement, beneficiary selection, procurement, maintenance, and community governance.

Organizationally, HFHIB has important foundations for stronger gender integration, including prioritization of female-headed households, attention to women's preferences in housing and WASH design, efforts to improve staff gender balance, use of feedback and accountability mechanisms, partner orientation practices, and development of a dedicated Gender Policy. At the same time, the assessment shows that gender integration is not yet consistently institutionalized across programme design, engineering, procurement, safeguarding, MEAL, partnership management, and staff learning. Internal consultations indicate differences in staff understanding of gender concepts, policy awareness, and confidence in reporting systems. The forthcoming Gender Policy and Training Module should use this report as its evidence base and translate the analysis into practical standards, tools, and learning processes for staff and partners. Five interconnected priority directions emerge for HFHIB's housing and settlement work. First, HFHIB should strengthen women's recognized tenure and control over supported housing assets through tenure due diligence, joint spousal documentation where legally applicable, appropriate, safe, and supported by the woman concerned, and alternative secure tenure or occupancy documentation for unmarried women, widows, female-headed households, and households without formal land titles. Second, shelter and WASH interventions should respond to women's safety, privacy, dignity, and accessibility priorities, including safe toilet and water point location, lighting, visual screening, controlled sightlines, secure doors and locks, ventilation, and post-handover verification of actual use and perceived safety. Third, safeguarding and accountability should be embedded throughout housing delivery so that benefits are not appropriated, women are not exposed to retaliation, and confidential referral pathways are available where violence, harassment, tenure disputes, or protection risks are identified.

Fourth, gender-responsive MEAL system should move beyond output monitoring to assess women's influence over housing decisions, actual use of supported facilities, control over programme benefits, and unintended gender-related risks, with findings informing programme adaptations. Finally, HFHIB should strengthen gender, safeguarding, accountability, and MEAL standards across the partnership cycle by integrating minimum requirements into partner selection, implementation, monitoring, and capacity strengthening, thereby promoting more consistent, accountable, gender-responsive housing and settlement programming.

For FY27, the report points to practical steps aligned with HFHIB's mandate. Housing support should include checks on tenure, asset control, and intra-household decision-making, especially in contexts involving Khas land, informal settlements, displacement, or male-dominated ownership practices. Shelter and WASH projects should require women's consultation on layout, privacy, lighting, safety, and facility placement before construction approval. Post-handover monitoring should verify whether women and children can use supported facilities safely and comfortably. CFRM, HEAL, and related reporting channels should have clear service hours, backup arrangements, secure case logging, escalation procedures, and referral links. Partner agreements and orientations should include gender, safeguarding, accountability, referral, MEAL, and Gender Marker expectations so that standards are applied consistently in both direct and partner-led implementation.

The Gender Marker provides a practical mechanism for applying these findings across the programme cycle. At the analysis stage, it can help project teams examine gendered power relations, access, control, safety, and intersectional risks before design. At the design stage, it can guide adaptation of shelter, WASH, resilience, and settlement activities so that they respond to the priorities of women, girls, persons with disabilities, displaced communities, and other marginalized groups. During implementation, it can support safe consultation methods, dual gender field teams, locally appropriate participation arrangements, and safeguards against benefit appropriation. During monitoring and evaluation, it can help track whether programmes are not only reaching women, but also improving safety, decision influence, access to services, and control over benefits.

This report also has implications for HFHIB's advocacy and influencing work. The evidence shows that women's housing insecurity is linked with land rights, inheritance practices, tenure documentation, legal awareness, access to justice, climate vulnerability, and service delivery systems. Stakeholder consultations indicate opportunities for collaboration with women's rights organizations, land rights actors, legal aid providers, livelihood organizations, community-based organizations, and gender capable implementing partners. Advocacy and influencing should build on HFHIB's housing and settlement expertise and be developed through partnerships that can address the legal, social, and protection dimensions of housing insecurity.

Overall, the report concludes that gender equality must be treated as central to housing, habitat, resilience, WASH, disaster risk reduction, Rohingya response, advocacy, and community development programming in Bangladesh. HFHIB's results depend not only on the delivery of infrastructure or services, but also on whether women and marginalized groups can influence decisions, use facilities safely, retain benefits, access support, and participate with dignity. This Country Gender Analysis serves as the evidence base and baseline for the accompanying Draft Gender Policy and Training Module framework. Together, these outputs can support HFHIB to move from analysis to consistent, practical, and accountable gender integration across programmes, partnerships, systems, and staff capacity building.

List of Acronyms

Acronym	Full Form	Acronym	Full Form
BBS	Bangladesh Bureau of Statistics	**INGO**	International Non-Governmental Organization
CBO	Community-Based Organization	**KII**	Key Informant Interview
CFRM	Community Feedback and Response Mechanism	**LGBTI+**	Lesbian, Gay, Bisexual, Transgender, Intersex and other diverse identities
CGA	Country Gender Analysis	**MEAL**	Monitoring, Evaluation, Accountability and Learning
CHS	Core Humanitarian Standard on Quality and Accountability	**MHM**	Menstrual Hygiene Management
DRR	Disaster Risk Reduction	**MOWCA**	Ministry of Women and Children Affairs
DSS	Department of Social Services	**NGO**	Non-Governmental Organization
FGD	Focus Group Discussion	**OECD**	Organisation for Economic Co-operation and Development
FHH	Female-Headed Household	**OHCHR**	Office of the United Nations High Commissioner for Human Rights
FY27	Fiscal Year 2027	**PSEA**	Prevention from Sexual Exploitation and Abuse
GBV	Gender-Based Violence	**PWD**	Persons with Disabilities
GEDSI	Gender Equality, Disability and Social Inclusion	**RMG**	Ready-Made Garment
GMT	Global Matrix Tool	**SGBV**	Sexual and Gender-Based Violence
HEAL	Habitat Ethics and Accountability Line	**SHG**	Self-Help Group
HFHI	Habitat for Humanity International	**UN**	United Nations
HFHIB	Habitat for Humanity International in Bangladesh	**UNDP**	United Nations Development Programme
HQ	Headquarters	**UNFPA**	United Nations Population Fund
HR	Human Resources	**UNHCR**	United Nations High Commissioner for Refugees
IASC	Inter-Agency Standing Committee	**UNICEF**	United Nations Children's Fund
IDI	In-Depth Interview	**UTI**	Urinary Tract Infection
IFRC	International Federation of Red Cross and Red Crescent Societies	**WASH**	Water, Sanitation and Hygiene
ILO	International Labour Organization	**WRO**	Women's Rights Organization

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1. Introduction

Gender equality in Bangladesh is best understood through Habitat for Humanity International's Gender Equity Framework, which recognizes that gender outcomes emerge from the interaction of individual capabilities, gender relations, and wider institutional and social systems. While Bangladesh has achieved important gains in women's education and political representation, these advances have not eliminated entrenched inequalities. According to the United Nations Gender Equality Brief, 50.6 percent of adult women have attained at least secondary education and female labour force participation has reached 42.7 percent; however, gender-based violence, discriminatory social norms, unequal access to justice, and barriers to economic and civic participation continue to restrict women's agency and opportunities (United Nations Bangladesh, 2024). At the same time, the post-July 2024 political transition has reshaped Bangladesh's governance and civic landscape, creating opportunities for institutional reform while introducing uncertainty around the continuity of gender policies and rights-based commitments.

These broader structural and institutional dynamics have direct implications for sectors linked to housing, land, basic services, and climate resilience. Women's ability to access and benefit from these sectors continues to be constrained by unequal inheritance practices, limited ownership and control of productive assets, restricted mobility, unpaid care responsibilities, and unequal access to formal financial services. The World Bank (2025) further notes that discriminatory social norms continue to shape women's participation in employment, finance, and decision-making, while concerns over mobility and safety remain significant barriers. These disadvantages become even more pronounced in contexts affected by climate change, displacement, insecure land tenure, inadequate service provision, and urban informality, where gender intersects with poverty, disability, age, and geographic location to reinforce multiple forms of exclusion.

Against this backdrop, gender equality is integral to achieving equitable housing and community development outcomes. For Habitat for Humanity International in Bangladesh, improving access to safe and adequate housing, WASH services, settlement upgrading, and climate resilience requires more than infrastructure investments; it requires addressing the gendered barriers that shape access to resources, decision-making, safety, and control over benefits. A country gender analysis, therefore, provides a critical foundation for understanding these intersecting inequalities and for informing programme design, institutional systems, and partnerships that promote more gender-responsive, and where feasible, gender-transformative, housing and habitat interventions.

This report examines gender dynamics across Bangladesh through both a country-context lens and an organizational lens. It focuses on how gender shapes access and control over resources, roles and relations, systemic barriers, and intersectional forms of disadvantage across relevant sectors and geographies. The analysis is intended to support stronger evidence-based programming by identifying where inequalities are most deeply rooted, how they are reproduced through laws, institutions, and norms, and where practical entry points exist for more gender-responsive and, where possible, gender-transformative action.

2. Objectives of the Study

The study was undertaken with the following objectives:

- ✓ **To produce an evidence-based country gender analysis for HFHIB's programme context in Bangladesh**, with particular attention to how gender shapes access to and control over resources, roles and relations, systemic barriers, and intersectional vulnerabilities across sectors relevant to HFHIB's work, including housing, land, WASH, climate resilience, disaster risk reduction, and community-level governance.
- ✓ **To examine the principal structural, social, and institutional factors affecting women's and girls' participation, safety, mobility, voice, and decision-making**, and to assess how

these dynamics influence equitable access to services, resources, protection, and opportunities in both rural and urban settings.

- ✓ **To assess HFHIB's organizational readiness and capacity for gender integration**, including its systems, practices, staff capacity, and accountability mechanisms, in order to inform stronger institutional alignment with gender equity commitments and support more consistent gender-responsive programming.

3. Frameworks and Methodological Approach

3.1 Applied Frameworks of the Study

This section presents the conceptual and analytical frameworks that underpin the study. These frameworks collectively guided data collection, thematic organization, and evidence synthesis for the country gender analysis.

The assessment applied a set of complementary frameworks, including the Gender Analysis Framework, HFHI's Gender Equity in Housing Framework, and the HFHI Gender Marker, to guide the development of the gender analysis report. The Gender Analysis Framework structured the identification of inequalities across roles, relationships, access to resources, and systemic barriers, ensuring alignment of qualitative and quantitative findings with HFHIB's priority sectors such as housing, WASH, and climate resilience. The Gender Equity in Housing Framework provided a transformative lens across capabilities, relationships, and systems, linking individual agency with broader institutional change, while the Gender Marker was used to assess programmes along a continuum from gender-neutral to gender-transformative and to establish minimum standards and accountability mechanisms.

3.1.1 Gender Analysis Framework

The study is grounded in a four-domain Gender Analysis Framework that provides a structured basis for examining gender-based inequalities as they relate to housing security, climate resilience, and disaster risk reduction. The four interconnected domains are:

1. Access and Control of Resources
2. Roles and Relations
3. Systemic Barriers (Institutions, Laws, and Norms)
4. Intersectionality

This framework guided tool development, fieldwork, thematic analysis, and the formulation of recommendations. This section outlines the analytical framework and provides brief illustrations of how each domain was applied; detailed findings are presented in Chapter 4.

Access and Control of Resources

This domain examines gender-based differences in access to, ownership of, and control over the resources required for housing security and resilience. It considers land and housing assets, financial resources, housing finance, livelihoods, climate adaptation resources, WASH services, technical knowledge, and information. The analysis distinguishes between access to resources and decision-making authority over their use, recognizing that equitable outcomes depend on both availability and control.

Roles and Relations

The analysis found that gendered roles and unequal power relations continue to shape housing, climate resilience, and community participation in Bangladesh. Women shoulder a disproportionate burden of unpaid care work, limiting their time, mobility, and influence in housing decisions, disaster planning, and community governance, while men continue to dominate decisions related to land, housing, and financial investments. Women's participation is further constrained by safety concerns, restricted mobility, and gender-based violence, particularly intimate partner violence, which undermines their agency and decision-making. According to the Bangladesh Bureau of Statistics' Violence Against Women Survey 2024, 70 percent of ever-married women experienced at least one form of intimate

partner violence during their lifetime, and 41 percent experienced it during the preceding 12 months, underscoring the close relationship between gender inequality, climate vulnerability, and equitable housing and resilience outcomes (BBS & UNFPA, 2025).

Systemic Barriers (Institutions, Laws, and Norms)

The analysis identified persistent structural, institutional, and socio-cultural barriers that reinforce gender inequalities in housing and related sectors. Although Bangladesh's legal framework recognizes women's rights to property and inheritance, weak implementation, limited legal awareness, discriminatory social norms, and restricted access to collateral and formal financial services continue to limit women's control over assets and participation in housing finance. Within HFHIB and its partner organizations, gender integration is evident but remains uneven, with gaps in policy implementation, monitoring, accountability, and institutional capacity. Strengthening organizational systems and consistently embedding gender across programmes are therefore essential to ensuring equitable access, participation, and decision-making.

Intersectionality

The assessment applied an intersectional lens to examine how gender interacts with poverty, disability, age, ethnicity, displacement, and geographic location to shape unequal access to housing, services, safety, and decision-making, with particular attention to climate-affected communities, urban informal settlements, indigenous populations, Rohingya communities, persons with disabilities, and women across different age groups. It also examined how statelessness, camp governance, inadequate shelter and WASH infrastructure, restricted mobility, and limited access to justice compound risks for Rohingya women and girls, while drawing on secondary evidence to assess the additional exclusion and barriers faced by hijra, transgender, and other LGBTI+ individuals. The analysis was guided by the four-domain Gender Analysis Framework, which informed data collection, thematic analysis, and evidence-based recommendations, ensuring alignment with Habitat for Humanity International's Gender Equity in Housing Framework and Gender Marker assessment tool.

3.1.2 HFHI's Gender Equity in Housing Framework

The assessment applied the HFHI Gender Equity in Housing Framework as an overarching conceptual structure to translate analytical findings into actionable programmatic and institutional outcomes. This framework was used in conjunction with, and not as a replacement for, the four-domain Gender Analysis Framework. While the four domains guided what was examined across field contexts, the HFHI Framework informed how those findings were interpreted and operationalized within HFHIB's programming and systems. This integrated approach ensured that the analysis moved beyond a purely descriptive exercise, enabling clear linkages between identified gender gaps and practical pathways for institutional strengthening and program design improvements. As a result, the study provides a structured basis for aligning HFHIB's interventions, commitments, and organizational practices with HFHI's global gender equity strategy.

3.1.3 From Analysis to Action: Linking to the Gender Marker

The assessment applied the Gender Marker as both an analytical framework and a practical learning tool to evaluate how effectively HFHIB programmes integrate gender across analysis, participation, programme design, implementation, and monitoring. It assessed interventions along a continuum from gender-unaware to gender-transformative, distinguishing between programmes that improve equitable access and those that address unequal power relations. Embedded within the institutional assessment, the Gender Marker was used to review project documents, policies, and internal processes, establishing a baseline for gender integration, identifying implementation gaps, and defining the minimum standards required for all programmes to achieve at least a gender-sensitive level while highlighting opportunities to progress toward more gender-responsive and transformative programming.

Beyond assessment, the Gender Marker was integrated into an Action Learning approach that enabled staff to apply it in reviewing real project logframes and programme designs, particularly in WASH and climate resilience, strengthening their capacity to identify gaps and integrate gender into planning, monitoring, and evaluation through gender indicators and sex- and age-disaggregated data. The

assessment further reinforced that effective programming must be grounded in intersectional gender analysis, adapt interventions to the diverse experiences of different gender groups, ensure meaningful and inclusive participation, and systematically monitor changes in gender equality outcomes. Together, the Gender Marker and Action Learning approach translated analytical findings into institutional commitments, strengthening staff ownership, organizational capacity, and alignment with Habitat for Humanity International and national gender standards.

3.2 Study Design and Methods

The study was conducted using a mixed-methods approach, combining a comprehensive literature review, an online quantitative survey, and qualitative methods including FGDs, KIIs, and IDIs with HFHIB staff and relevant external stakeholders.

3.2.1 Action Learning Approach Integration

An action learning approach was applied throughout the assignment, ensuring that HFHIB staff actively participated in the process rather than remaining passive recipients. During the initial phase, collaborative workshops and joint design of tools were used to refine the scope, align expectations and co-develop research questions. Staff insights were incorporated to ensure relevance to field realities and to deepen understanding of gender analysis methodologies. In the implementation phase, some staff were directly involved in fieldwork and data collection activities.

3.2.2 Qualitative Study Design for Gender Analysis

The qualitative component comprised 9 Key Informant Interviews (KIIs), 6 In-Depth Interviews (IDIs), and 10 Focus Group Discussions (FGDs) conducted across Dhaka, Cox's Bazar, and Satkhira with government officials, community leaders, gender and climate specialists, women's rights actors, development practitioners, HFHIB staff, implementing partners, and programme and non-programme community members. Participants were purposively selected based on stakeholder relevance, location, and availability, and the data were thematically analyzed using the four domains of the Gender Analysis Framework, with findings triangulated across qualitative interviews, programme documents, and secondary sources to examine differences in access and control, participation and influence, and temporary agency versus sustained empowerment.

Method	Target Participants	Stakeholder Categories	Sampling		Purpose
			Sample Size	Sex of the Respondents	
Key Informant Interviews (KII)	External stakeholders	Government officials (DSS, MOWCA, Urban Development Directorate) Community leaders Gender experts Climate change & disaster management experts Women's rights activists INGO professionals National NGO professionals	9	**Dhaka (National):** 2 females **Cox's Bazar:** 2 females **Satkhira:** 4 male, 1 female	To capture expert insights and ensure representation across all key stakeholder groups
In-Depth Interviews (IDI)	HFHIB-related stakeholders	HFHIB project staff Field-level staff Country office staff/ Officials Implementing partners	6	**Dhaka (Habitat National Office):** 3 **Cox's Bazar:** 1 male males **Satkhira:** 1 male, 1 female	To understand internal perspectives and programmatic experiences
Focus Group Discussions (FGD)	Community members	Programme and non-programme community members (men and women)	10 FGDs (98 partici	**Dhaka:** 3 women's FGDs **Cox's Bazar:** 3	To examine gendered and location-specific

			pants: Dhaka-30; Cox's Bazar-33; Satkhira-35) (	women's FGDs and 1 men's FGD **Satkhira:** 2 women's FGDs and 1 young men's FGD	experiences related to housing, land, WASH, climate vulnerability, unpaid care, mobility, safety, participation, and decision-making.

3.2.3 Study Location for Qualitative Data Collection

The study was conducted in Dhaka, Cox's Bazar, and Satkhira, aligning with HFHIB's operational areas. Site selection was informed by document review and ongoing project locations. The study purposively included marginalized and indigenous communities to capture diverse realities, including the Munda community in Satkhira.



In Dhaka, data were collected from Habitat project areas in East Bhashantek, focusing on low-income households, migrants, informal settlement residents, caste-based marginalized groups, and nomadic communities. In Cox's Bazar, fieldwork covered Ukhiya, coastal and hill areas, and Rakhine settlements, capturing climate vulnerability and livelihood dependence on natural resources. In Satkhira, locations included Sadar, focusing on indigenous communities, and climate-affected areas experiencing salinity and waterlogging. This diversity ensured that the analysis reflects varied geographic, socioeconomic, and cultural contexts.

3.2.4 Quantitative Survey Design for HFHIB Staff

A structured online survey was completed by 21 HFHIB management, programme, and field-level staff. It provided an internal baseline on gender inclusion, programme practice, organizational readiness, safeguarding, accountability, and the use of gender-disaggregated data. Survey data were processed and analyzed in Excel using frequencies, descriptive statistics, and relevant cross-tabulations. Given the small sample, findings were not treated as statistically representative or used to draw causal conclusions. They were triangulated with staff interviews, programme documents, qualitative evidence, and secondary sources. The HFHIB staff survey questionnaire is submitted as a separate accompanying document.

3.2.5 Methodological Limitations

- Purposive sampling enabled context-specific analysis but limited statistical representation and may have underrepresented remote groups.
- The study included 9 KIIs, 6 IDIs, 10 FGDs, and a staff survey (n=21); findings were triangulated across methods and data sources to enhance credibility.
- Themes were consistent across locations and stakeholders but are not representative of all marginalized populations or geographic contexts.
- LGBTI+, gender-diverse, Dalit, and Bede communities were not directly consulted, and all of the Rohingya camps and climate-affected areas were not covered; findings for these groups rely primarily on secondary evidence.

- Overall findings were strengthened through triangulation with national surveys, official statistics, research, institutional reports, and HFHIB documents.

4. Detailed Findings of the Country Gender Analysis

4.1 Structural Gender Inequalities, Power Relations, and Systemic Barriers

4.1.1 Societal Norms and Expectations

Deeply rooted social norms continue to shape women's opportunities, roles, and visibility in Bangladesh. According to the United Nations, 99.37% of people hold at least one bias against women, and 68.84% hold political bias (United Nations in Bangladesh, 2024). These norms influence who provides care, controls resources, participates in public life, and makes household decisions. Field consultations reflected these realities. Participants in a Bhashantek youth FGD explained, ***"When a girl is born in a family, it means she is not from this house… Is it the responsibility of the parents to just raise her, teach her to read and write, and then bid her farewell to another house? Mostly this is it. There are exceptions, but 80 percent of the time this happens."*** This illustrates how daughters may be viewed as temporary members of their natal households. Such norms can weaken girls' and women's claims to family land and housing, including recognition in land-title or occupancy documentation, inheritance, and control over assets. Over time, these exclusions contribute to women's tenure insecurity, economic dependence, and long-term housing vulnerability (Kapur, 2025; Kotikula & Raza, 2021; World Bank, 2021).

These structural inequalities are reinforced by economic dependence and gender-based violence. The Bangladesh Violence Against Women Survey 2024 found that 70% of ever-married women had experienced intimate partner violence during their lifetime and 41% within the previous year, while many survivors did not seek formal support (BBS & UNFPA, 2025). Final survey findings indicate that non-partner violence is frequently perpetrated by family members or other known persons, including mothers-in-law and other relatives (BBS & UNFPA, 2025). As one participant explained, "*If a woman has her own land, she can walk out of a violent marriage because she has somewhere to go. Without that, she stays silent.*" These findings demonstrate how insecure housing, unequal asset ownership, and violence reinforce one another, limiting women's agency and resilience (BBS & UNFPA, 2025; Human Rights Watch, 2012).

Field evidence further shows that improvements in women's education and employment have not fundamentally altered unequal gender relations. The World Bank (2025) notes that discriminatory norms, patrilocality, and purdah continue to restrict women's mobility, employment, and inheritance rights. Similarly, participants reported that paid work is often added to, rather than replacing, unpaid care responsibilities, while women's voices remain constrained. As female beneficiaries in Dhaka stated, ***"Only husbands have the right to raise a voice over their wives; the opposite cannot happen."*** Although some male participants in Cox's Bazar attributed women's limited opportunities primarily to poverty, field observations indicated that entrenched gender roles remain the principal barrier. As one Project Manager observed, ***"If there is a male present in the family, the woman's decision-making power is generally lower,"*** highlighting that exclusion is rooted in unequal power relations rather than economic hardship alone.

While participants reported gradual improvements in girls' mobility and access to education, these gains remain conditional and shaped by the physical environment. Girls are increasingly permitted to leave home for education or work, provided they maintain modesty and "*return home safely.*" However, women's participation declined when activities were held at distant venues, reflecting the influence of poorly lit pathways, inadequate privacy, and unsafe communal WASH facilities on mobility and participation. These findings suggest that gender-responsive housing and community programming must address both social norms and spatial barriers by creating safe, accessible, and locally appropriate participation mechanisms, such as women-only consultations, female facilitators, community-based meeting locations, and schedules that accommodate care responsibilities, while engaging men to

promote more equitable decision-making without making women's participation dependent on male permission.

Gender roles

Gender roles in Bangladesh continue to assign women primary responsibility for unpaid care while positioning men as primary earners. The Bangladesh Time-Use Survey 2021 found that women spend approximately 7.3 times as much time as men on unpaid care work (BBS & UN Women, 2024), limiting their participation in housing design, community decision-making, and savings activities. As one Project Manager observed, women's domestic responsibilities are the social law that keeps them at home, while participation increases when meetings are held locally, demonstrating that exclusion stems more from caregiving demands than lack of interest. Field consultations confirmed that employment does not reduce women's domestic workload. As a community engagement team leader in Cox's Bazar stated, "*Outside home, we are professionals, but inside the house, every woman is a housewife. No matter what we do outside, once we are home, we have to handle cooking and all household chores.*" Similarly, women in Dhaka noted, "*When a husband comes after duty from 7 am to 8 pm... men think they worked all day, they'll come and rest... If a woman goes to work, she still has to come and cook.*" Another woman stated during an FGD in Bhashantek that, "*If a woman goes to work, she still has to come and cook,*" highlighting the persistent double burden across different communities.

Although some evidence suggests gradual shifts in household labour sharing, these changes have not translated into more equitable decision-making. Men in Cox's Bazar and Satkhira reported contributing to cooking, childcare, and household chores, with one participant stating he had been looking after his children for seven years. However, in Satkhira, increased male involvement is also linked to climate-induced salinity, which has made water collection and household tasks more demanding rather than reflecting a fundamental shift in gender norms. Women acknowledged receiving support in childcare and livestock management, "*I do the cooking while my husband looks after the baby*", but also emphasized that "*we have to follow what the men say. Their words carry more weight here.*" These findings indicate that while household responsibilities may be shared more frequently, decision-making authority remains predominantly male, underscoring the need for housing and community programmes to address both women's time poverty and unequal power relations.

Mobility restrictions

These gendered expectations are closely tied to restrictions on women's movement through both private and public spaces. The World Bank finds that transport, mobility, and safety are viewed as some of the most important constraints on women's economic participation in Bangladesh, with social norms and safety concerns limiting mobility in rural areas (World Bank, 2025). Field discussions echoed this, with female volunteers noting, "*Now even small children are victims of harassment. We have to go with them as guardians when we send our kids to school.*"

However, these restrictions must be understood spatially: in humanitarian contexts, women's movement is materially constrained by inadequate camp layouts, poorly lit pathways, and unsafe WASH facilities. HFHIB's project focal at Cox's Bazar observed that female participation is very high when sessions are held locally, in someone's yard, but drops significantly at distant venues, while in the camps, women interact standing behind the doors, when male staff are present. These findings carry programmatic implications: interventions must be cognizant of who is able to be present in public spaces, who can speak, and who is excluded, recognizing that public presence does not equal voice, and that women's participation is shaped by both social norms and the built environment.

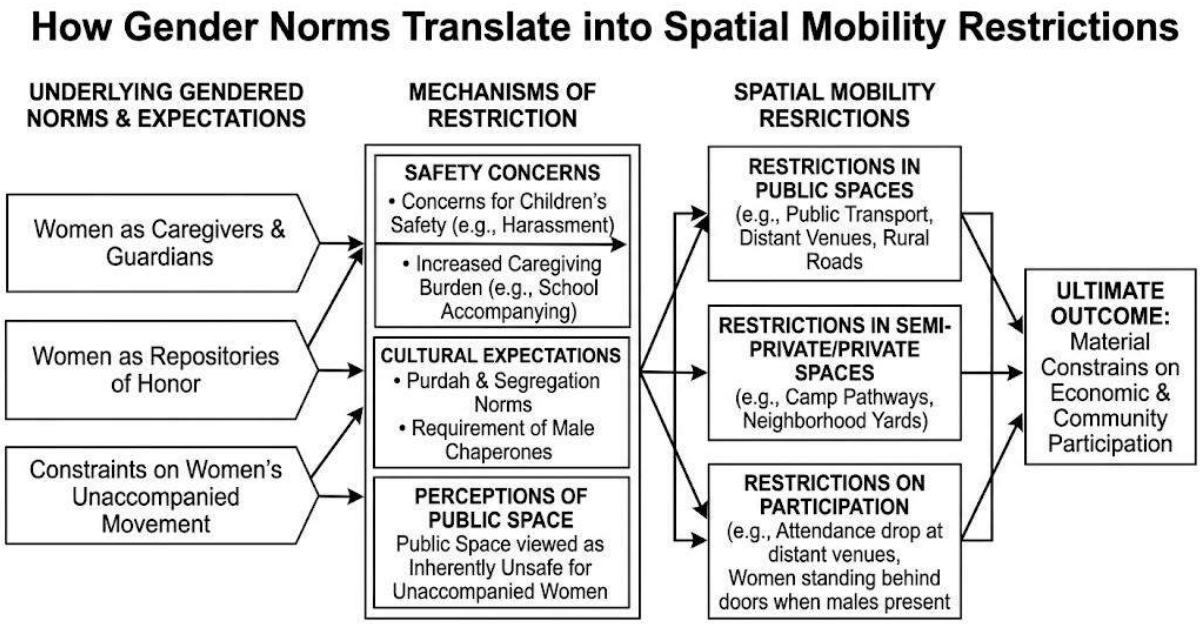


Figure: How Gender Norms Translate into Spatial Mobility Relations

Unequal power relations

Unequal power relations continue to restrict women's mobility, participation, and decision-making in Bangladesh. Although women increasingly access education, work, and public services, their movement remains shaped by concerns over respectability, harassment, family permission, and unpaid care responsibilities. Economic dependence further weakens women's bargaining power, and even income generation does not guarantee control over financial resources, with some women reporting violence for retaining personal savings. As one female beneficiary from Bhashantek explained, "*If I don't give my son food by 1 PM, he creates a storm in the house! The father might wait, but if the kids are hungry, it's a big problem.*" These findings demonstrate that women's time, mobility, and agency remain closely tied to unequal household power relations, affecting their ability to engage in housing, community leadership, and disaster resilience.

Field consultations revealed contrasting perceptions of household decision-making. Male participants in Cox's Bazar described decisions as consultative, explaining that "*they sit with parents, siblings, and wives and decide together based on everyone's advice,*" that "*they listen to their wives' logic,*" and that "*If the wife contributes money... it should be in both names.*" However, these accounts contrasted with observations from the HFHIB's project focal, who noted that "*if there is a male present in the family, the woman's decision-making power is generally lower*" and "*the capacity for them to give input hasn't fully developed*." Women similarly acknowledged that although men increasingly assist with household responsibilities, they are the key decision makers in every household decision; while in the Rohingya camps, women often responded from behind doors when male staff were present. Together, these findings suggest that consultative practices do not necessarily translate into equal decision-making authority and that social desirability may influence how men describe household dynamics.

A different pattern emerged in the fishing communities of Najirertek, where prolonged male absence requires women to manage households and make housing decisions independently. As participants explained, "*If a storm destroys the house and the husband is away, we have to make the decisions and seek help from neighbors.*" Yet this agency remains temporary rather than transformative, as women also stated, "*None of us has land in our own names,*" and expressed a desire for ownership: "*Yes, for the future of our children. We are poor and can't afford much.*" These contrasting experiences show that women's decision-making power is often contingent on circumstance rather than supported by formal rights. For HFHIB, this highlights the importance of strengthening both women's legal recognition, such as documented decision-making or co-signatory arrangements where appropriate, and

their meaningful participation in housing and disaster recovery processes, so that temporary agency can evolve into more sustained and equitable decision-making.

Social norms regulating women's presence

Women's participation in public life continues to be shaped by social norms surrounding modesty, family honour, and moral surveillance, limiting their mobility, voice, and engagement in institutions, markets, and community decision-making. These norms also reinforce unequal power relations within households, constraining women's autonomy and public expression. As female beneficiaries in Bhashantek observed, "A husband has the right to speak, even beat the wife if he finds any fault." The regulation of girls' mobility begins early and is closely tied to protecting family reputation. In the Rohingya camps, women often stand behind the door and give answers from a distance when male staff are present, while female volunteers reported that concerns about harassment have become so pervasive that parents or guardians are often required to accompany children to school to ensure their safety. As a Community Engagement Team Leader in Cox's Bazar explained, "*Parents just need to be careful about where the girl is going and if she is coming home from school on time.*" Together, these findings illustrate how social expectations, surveillance, and safety concerns continue to restrict women's meaningful participation in public and community life.

These barriers have direct implications for housing and shelter programming. Because women's participation is constrained by both social norms and concerns over safety and public visibility, conventional community meetings are often insufficient to capture their perspectives. Instead, consultation approaches should prioritize safe, discreet, and socially acceptable engagement mechanisms, including home-based or small-group discussions, female facilitators, and meeting locations close to women's homes. HFHIB staff observed that female participation is quite high when sessions are held locally in someone else's yards, demonstrating that proximity, privacy, and social acceptability are critical enablers of women's meaningful participation in housing and community decision-making.

Mobility across private and public spaces

Women's mobility in Bangladesh is shaped not only by gender norms but also by environmental and infrastructural constraints. While women move extensively within domestic and caregiving roles, this does not translate into equal access to education, employment, or public institutions. In Satkhira, a local NGO focal point noted that "*Munda women, who work alongside men in shrimp enclosures, must walk 3-4 km daily to fetch drinkable water, especially when men are away at brick kilns,*" reflecting the combined effects of climate-induced salinity intrusion and inadequate water infrastructure. Similarly, female day labourers in Najirertek, Cox's Bazar, described the risks girls face while accessing education: "*Yes, it happens [harassment]. Men sometimes grab or touch them. It's a form of torture.*" These findings demonstrate that women's mobility is constrained by both environmental hardship and persistent safety risks.

These intersecting barriers have important implications for HFHIB programming. Climate-resilient water infrastructure located closer to settlements, such as deep tube wells or pond sand filters, where technically feasible, could reduce women's exposure to long-distance travel, physical hardship, and harassment. Likewise, participatory safety assessments should inform settlement planning measures, including improved lighting, safer layouts, removal of blind spots, and secure access to transport. Although labour rights fall beyond HFHIB's mandate, the observation that "*Women who work in the RMG sector... are deliberately targeted for low-paying jobs where they face exploitation, precarious working conditions, and a lack of legal safeguards*" highlights the importance of gender-responsive housing, settlement design, and accessible WASH infrastructure in reducing women's vulnerability in public spaces.



Figure: How gender norms translate into restrictions on mobility, opportunity, and public participation

4.1.2 Gaps Between Legal Provisions and Lived Realities

Bangladesh has formal legal and policy commitments that recognize women's rights and gender equality, yet implementation and lived experience remain uneven. The gap between legal provision and social practice is especially visible in inheritance, land access, protection from violence, and access to justice. This is not simply a problem of law on paper versus law in action; it is also a reflection of administrative opacity, social pressure, weak enforcement, and unequal bargaining power that limit women's ability to claim rights that formally exist.

Gaps between formal laws (inheritance, land rights) and practice

Women's control over land and housing assets remains constrained by weak enforcement of formal laws, limited legal awareness, and discriminatory customary practices (CIFOR-ICRAF, 2024). Field consultations consistently found that women rarely own property in their own names. As female day labourers in Najirertek, Cox's Bazar, stated, "*Most [properties] are in the husband's or father's name. For those without men, it's in the mother's name. None of us has land in our own names.*" Even where women contribute financially, ownership typically remains with men. A female volunteer in Cox's Bazar reflected this reality: "*Under Islamic law, we get a share from our parents and husband. My husband and I bought land together, but I jokingly tell him, 'You bought it in your name, but it should be called Zulekha Villa!*'" Without secure tenure, women lack collateral, protection against eviction, and bargaining power, leaving them particularly vulnerable during widowhood, divorce, or displacement. HFHIB should therefore promote women's recognized tenure through joint titling where feasible and alternative forms of secure tenure for female-headed households and others without formal land rights.

These challenges are reinforced by unequal inheritance systems and limited legal literacy. Although women are aware of their religious entitlements, they often lack knowledge of formal legal mechanisms to claim them. As one participant noted, "*women know they should receive a share from parents and husband under Islamic law, but they don't know the formal laws of Bangladesh.*" National evidence similarly shows that inheritance practices continue to favour men, with Bangladesh scoring only 40 out of 100 on the World Bank's Assets indicator and recording no reforms over the past five decades (World Bank, 2021). In Satkhira, women explained that "*boys receive two shares and girls receive one share according to religion,*" illustrating how customary inheritance practices continue to disadvantage daughters and undermine their long-term economic security (CIFOR-ICRAF, 2024).

Field consultations also revealed a gap between stated support for joint ownership and actual practice. Some male participants argued that property should be in both names when women contribute financially, yet such ownership often remains conditional on women first liquidating their own limited assets, while legal registration ultimately depends on male consent. Women's limited access to income and productive assets further reduces their ability to meet this condition, reinforcing tenure insecurity despite financial contributions. These findings suggest that livelihood and economic empowerment initiatives can strengthen women's bargaining position only when accompanied by legally recognized ownership and tenure arrangements.

Housing insecurity also intersects with broader social norms that shape women's rights throughout the life cycle. Women living on Khas land reported widespread displacement due to poverty and river erosion, while acknowledging that none of them owns land there. Although participants were aware that the legal age of marriage for girls is 18, they also explained that "*early marriage of girls is common due to fear of social scandals, rumors, and protecting family honor,*" and that "*some girls believe marriage will solve their problems (e.g., poverty, safety concern, etc.).*" These findings demonstrate that strengthening women's housing and property rights requires more than legal reform; it also demands improved legal literacy, secure tenure, economic opportunities, community engagement, and protection measures that address the social norms preventing women from exercising the rights they formally possess.

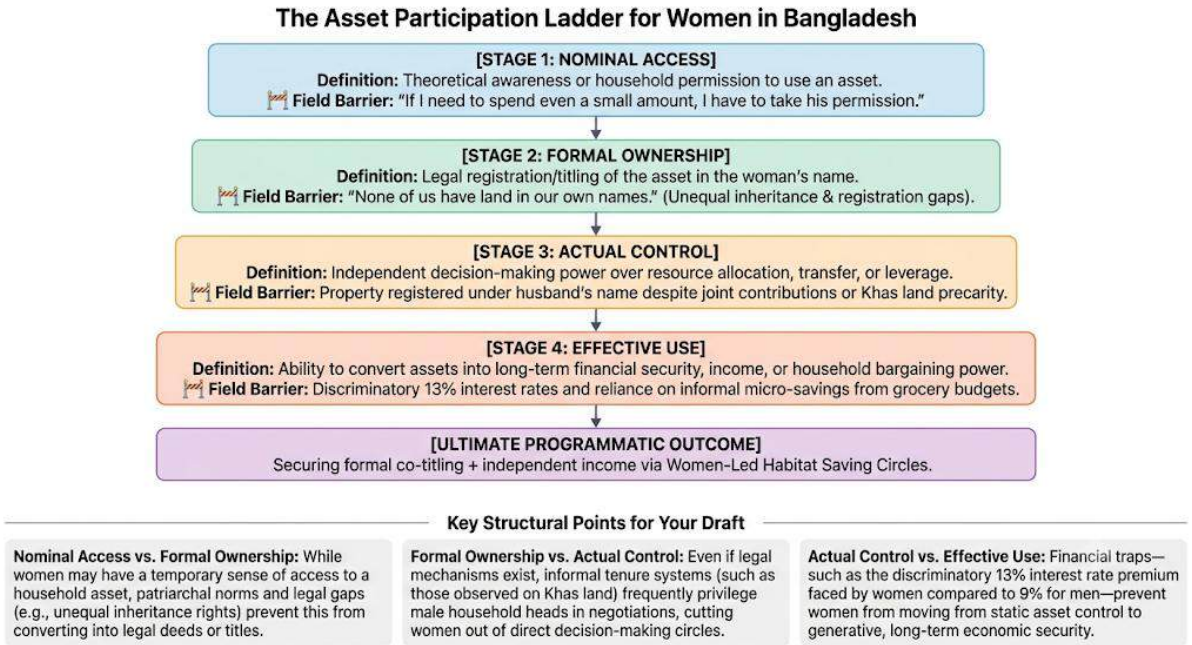
Barriers to legal enforcement and access to justice

The analysis found that women's ability to claim their legal rights is constrained not only by discriminatory laws and practices but also by weak enforcement, limited access to justice, and the high financial and social costs of seeking redress. The United Nations Gender Equality Brief highlights persistent barriers to reporting violence, inadequate survivor services, and weak institutional protection (United Nations in Bangladesh, 2024). Field consultations echoed these findings. As female day labourers in Najirertek explained, "*We can't go to the police or court because it requires money. In the Union Parishad or with members, you need 2,000 to 3,000 Taka for a trial. Those who have money get justice.*" Similarly, female beneficiaries in Bhashantek stated, "*Yes, we know [we can file a police case]. But what will we gain? We still have to eat his food. If we file a case, he might leave us. We have no other source of income.*" These findings demonstrate that economic dependence, institutional weaknesses, and the practical costs of justice often prevent women from exercising their legal rights.

The justice gap extends to serious crimes, with an NGO representative in Satkhira observing that "*powerful trafficking syndicates often intimidate victims and families, preventing them from testifying in court,*" allowing perpetrators to evade accountability. For HFHIB, these findings underscore that housing assistance alone cannot address the vulnerabilities created by violence, tenure insecurity, and unequal access to justice. Housing interventions should therefore, where feasible, be linked with qualified legal-aid and protection partners, while equipping field teams to identify protection risks, maintain confidential referral pathways, and provide information on available services without assuming direct legal or protection case management beyond HFHIB's mandate.

4.1.3 Control Over Resources and Assets

Control over resources and assets is central to women's economic security and bargaining power. In Bangladesh, however, formal ownership, actual control, and effective use of assets often do not coincide. As a female beneficiary in Bhashantek, Dhaka, explained: *"I don't earn, my husband does. If I need to spend even a small amount, I have to take his permission. Since I don't earn, I can't spend according to my wish."*



Khas Land Tenure and Eviction Insecurity

Land tenure insecurity is particularly acute in Satkhira, where female Habitat beneficiaries reported living on Khas (government-owned) land without formal ownership after being displaced by poverty and river erosion. As participants explained, "*many families are displaced from other areas due to poverty and river erosion,*" leaving them with insecure and revocable tenure. One woman captured this vulnerability, stating, "*If the government comes tomorrow and tells us to leave, we have nowhere to go.*

We have nothing." This insecurity disproportionately affects women, who already face gendered barriers to land ownership and are often excluded from informal tenure arrangements that favour male household heads. Reflecting their need for long-term security, participants emphasized that having land in their own name would also provide security against eviction, highlighting the importance of strengthening women's tenure rights in climate-affected and displacement-prone communities.

Programmatic Implications for Khas Land Interventions

This tenure vacuum has direct operational implications for HFHIB: if the organization builds or repairs structures on informal government land without securing community-level land use agreements or institutional protection against eviction, it risks wasting capital and inadvertently exposing women to immediate displacement.

Before supporting shelter construction or repair on Khas land, HFHIB should conduct appropriate tenure due diligence and assess eviction and displacement risks. Where feasible, interventions should be supported by documented arrangements with relevant government authorities, communities, or other recognized actors, alongside measures to reduce foreseeable displacement risks. Housing investment should be avoided where significant tenure risks cannot be reasonably mitigated.

Land, Housing, Finance, and Productive Assets

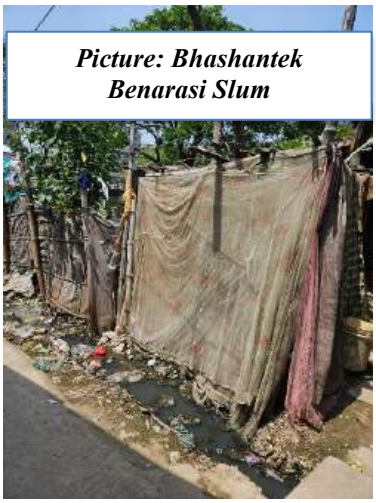
Women's rights to land and housing remain constrained by unequal inheritance, administrative barriers, and discriminatory social norms that limit property ownership and control. Although women have equal ownership rights to immovable property during marriage, Bangladesh continues to lack equal inheritance rights, while barriers to registration and enforcement further weaken women's tenure security (CIFOR-ICRAF, 2024; World Bank, 2021). Women also face less favourable access to finance, paying an average loan interest rate of 13 percent compared with 9 percent for men, partly due to greater reliance on NGO-based lending (World Bank, 2025). Field evidence from Cox's Bazar and Satkhira similarly shows that property is commonly registered in men's names even when women contribute financially, limiting their tenure security, access to collateral, and influence over housing-related decisions.

Financial Exclusion and the Credit Trap

In finance and other productive assets, women's access remains uneven and frequently mediated through household or institutional constraints. Women may participate in savings, borrowing, or productive activities, but the value of that participation depends on whether they can decide how resources are used, invested, or leveraged for longer-term security. Field discussions reveal that women's savings are often informal and drawn from constrained household allowances, limiting their ability to leverage these funds for major investments. Female beneficiaries in Dhaka explained how they carve out micro-savings from daily expenses: *"Often, we save money from the 'Bazar' (grocery) budget to buy things like wardrobes. If we have our own income, we have more of a right to decide,"* demonstrating that without formal, recognized income and asset control, their bargaining power remains highly restricted. The intersection of credit exploitation, women facing a 13% interest rate compared to 9% for men, and these informal micro-savings carved from grocery budgets, represents a systemic trap that locks women out of asset accumulation.

Programmatic Entry Point: Women-Led Habitat Saving Circles

HFHIB could explore women-led savings and affordable-finance options linked to housing improvement, where these are appropriate to the programme context and supported by women's preferences. Possible approaches may include strengthening existing savings groups, connecting women with suitable financial-service providers, or piloting savings mechanisms linked to shelter upgrades. Any model should be based on financial and regulatory feasibility, transparent terms, safeguarding considerations, and assessment of women's actual control over the resulting funds and housing benefits.



Picture: Bhashantek Benarasi Slum

''OUR MOTHER SAVE MONEY FROM THE DAILY EXPENSES GIVEN BY FATHER AND HELP THE FAMILY DURING CRISIS PERIOD''-

ADOLESCENTS GROUP MEMBER DURING FGD



Figure: The difference between nominal access to assets and actual control over their use

4.1.4 Intra-Household Power and Decision-Making

Gender inequality within households is expressed not only through unequal workloads but also through unequal authority over decisions related to housing, spending, movement, and livelihoods. These patterns influence whether women can translate participation in programs or access to services into actual gains in autonomy, security, and voice

Decision-Making on the Roles of Women in Housing

Housing-related decisions, including where to live, whether to move, how to invest in the dwelling, or how to use property documents, are often embedded in household authority systems rather than in equal spousal negotiation. Women's participation in housing processes may therefore be visible, but not necessarily decisive. Field evidence shows that while women may be consulted on spatial arrangements, ultimate decision-making authority is often tied to the male earner. As female beneficiaries in Bhashantek, Dhaka, explained: "*The wife decides where the kitchen should be and how to organize. However, since the husband earns the money, he often has the final say*." Even in households where joint consultation is the norm, it can be unilaterally bypassed. Another participant noted, "*When a house is being repaired... both of us. We decide where the door should be, where the kitchen should be. Sometimes the husband doesn't ask. He does what he thinks is best.*" In many cases, male dominance over housing decisions is absolute, with another participant stating, "*In my house, my husband makes all the decisions. He's the eldest son-in-law in my mother's house too, so he decides everything.*" Moreover, structural constraints around women's roles and responsibilities also shape how housing decisions are made. As the HFHIB project focal of Cox's Bazar highlighted, "*Care work and domestic duties are identified as major constraints*."

Finance

Evidence indicates that men continue to dominate strategic household financial decision-making, even when women contribute economically. The World Bank found that women's limited participation in household financial decision-making reduces the benefits of financial inclusion, with very few women acting as sole decision-makers on major purchases (World Bank, 2025). This pattern was consistently reflected during field consultations. As one female beneficiary explained, "*I don't earn, my husband does. If I need to spend even a small amount, I have to take his permission. Since I don't earn, I can't spend according to my wish.*" It was further reported that household financial decisions were generally determined by the primary income earner, with men's decisions carrying greater authority, particularly in low-income households.

Youth participants also indicated that household income was typically controlled by fathers, with financial resources being released to other family members only when considered necessary. Similar observations were made by HFHIB staff, who reported that women often received targeted programme support but did not necessarily retain equal control over the resulting benefits. Together, these findings indicate that participation in programmes or income-generating activities alone does not automatically translate into women's equal control over financial resources or household decision-making.

Mobility

Where women's movements are socially regulated, and their public presence is monitored by norms of modesty, respectability, or safety, mobility decisions are often not treated as individual choices but as household matters controlled by others. Permission, accompaniment, timing, and destination can all become subjects of negotiation or restriction. Field data reveals that this negotiation is often heavily contingent upon fulfilling domestic duties before any external movement is permitted. Female beneficiaries in Bhashantek emphasized, "*We have to keep everything at home in order first! We can't go anywhere if the household chores aren't done…home comes first.*" Furthermore, mobility is frequently curtailed entirely due to caregiving obligations that default to women. As another beneficiary explained, "*I used to work in houses, and also had a job. But because of my child, I can't go anymore; there's no one to look after him. Now his [husband] works.*" Broader socio-cultural restrictions further constrain women's mobility, as noted by an HFHIB staff member: "*mobility restrictions, conservative norms, privacy and safety concerns restrict women from education, income-earning activities, and other forms of public engagement.*"

Livelihoods

Livelihood choices are similarly shaped by intra-household bargaining. Even when women engage in paid work or income-generating activities, their ability to choose the type of work, manage earnings, or expand into more visible or profitable livelihoods may remain constrained by household expectations and gendered authority. Field discussions reveal that even when women earn money, attempts to

independently manage those earnings can result in severe repercussions. A female youth participant from Bhashantek shared: "*The woman next door works, she hid some money... the husband found out... said, 'Why didn't you tell me?*' *He beat her for this.*" Furthermore, household expectations around childcare frequently dictate whether a woman can participate in the workforce at all, forcing many to abandon paid employment entirely. These constraints are compounded by women's limited economic autonomy and dependency, as identified in field-level insights: "*women possess limited decision-making power, and they are dependent on husbands' permission for whatever they do.*"

Age and Life Stage: Differentiated Experiences

Intra-household power dynamics vary across women's life stages. Younger women, particularly newly married daughters-in-law, often face the greatest restrictions on mobility, financial autonomy, and decision-making, while elderly women may gain informal influence without formal control over property. Widows remain especially vulnerable, often losing household protection while continuing to face barriers to inheritance and land ownership. It was reported by a female beneficiary in Najirertek that, in the absence of a male household member, property was sometimes registered in the mother's name, although this arrangement was neither universal nor guaranteed. These findings highlight the need for age-sensitive programming that responds to women's changing vulnerabilities and decision-making constraints throughout the life course.

Male Dominance in Strategic Decision-Making and Operational Safeguards

The critical issue is not simply whether women are consulted, but whether they can influence strategic decisions affecting assets, earnings, mobility, and long-term security. Field evidence indicates that consultation rarely translates into equal decision-making authority, as strategic household decisions were consistently reported to be determined by the primary income earner, particularly the husband in low-income households. This gap was further reinforced by HFHIB staff, who observed that unequal intra-household decision-making could limit the full realization of programme benefits. Attempts by women to independently manage assets or challenge existing power relations were also reported to be met with coercive control or violence, while community youth highlighted a gendered double standard in the control and use of household income. It was further emphasized by female beneficiaries that greater decision-making authority would require women to have independent sources of income. Together, these findings demonstrate that male dominance in strategic household decision-making remains a key mechanism through which gender inequality is reproduced.

Programmatic Safeguards for Field Implementation

To apply the Do No Harm principle, HFHIB should assess risks of retaliation, appropriation of benefits, and male veto power when designing household assessments and housing-support arrangements. Depending on the context and women's preferences, safeguards may include confidential women-only consultations, separate verification of women's priorities, appropriate controls over the use of housing support, and post-distribution safeguarding follow-up. These measures should be developed through inclusive consultation with women and men in the community and linked to HFHIB's existing safeguarding and referral mechanisms.

4.1.5 Unpaid Care Work and Division of Labour

Time poverty is one of the most significant yet least visible constraints affecting women's participation in economic, social, and public life. It reflects both the quantity of time women spend on unpaid care and the way this burden reduces flexibility, mobility, and readiness to engage in income generation, community leadership, or training. Field consultations vividly illustrate this dual burden: even when women participate in full-time paid labour, they are not relieved of domestic duties. As female day labourers in Najirertek described their daily exhaustion: "*From 7:00 AM to 4:00 PM, sometimes 5:00 or 6:00 PM. Then we come home and do the housework and cooking.*" Women's paid, professional, or community roles are often added on top of existing domestic responsibilities, rather than replacing or reducing unpaid care work.

HFHI-ALIGNED PATHWAY FROM UNPAID CARE BURDEN TO GENDER-EQUITABLE HOUSING OUTCOMES

1 — STRUCTURAL AND HOUSEHOLD DRIVERS

- Gender norms assigning unpaid care and domestic work primarily to women
- Childcare, cooking, cleaning, and water and fuel collection responsibilities
- Inaccessible or unreliable WASH and household infrastructure
- Paid or community work added without redistribution of domestic responsibilities

↓

2 — IMMEDIATE EFFECTS

- Time poverty and physical exhaustion
- Restricted mobility and limited scheduling flexibility
- Reduced access to training, income opportunities, information and networks

↓

3 — EFFECTS ON HFHIB PROGRAMMING

- Lower participation in housing and WASH consultations
- Limited engagement in shelter-repair and construction training
- Reduced involvement in savings groups, procurement and community leadership
- Attendance without meaningful influence over design and resource decisions
- Additional unpaid committee and volunteer responsibilities

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HFHI GENDER EQUITY IN HOUSING FRAMEWORK-ALIGNED RESPONSES

BUILD CAPABILITIES	INSPIRE RELATIONSHIPS OF SUPPORT	TRANSFORM SYSTEMS
• Hold consultations and training close to women's homes • Use context-appropriate timing and participation support • Recognize substantial project-related time and labour • Expand access to technical, financial and leadership skills	• Engage men and boys in sharing unpaid care work • Support household arrangements that enable women's participation • Verify positive examples against women's own experiences • Avoid adding leadership roles without assessing workload	• Provide safe, nearby and climate-resilient water and WASH services • Design efficient, ventilated cooking and domestic spaces • Budget for care-related participation costs and support • Monitor time use, decision influence and unintended workload

CO-DESIGN PRINCIPLE: *All responses should be co-designed with women and communities and adapted to local contexts.*

↓

EXPECTED GENDER-EQUITABLE HOUSING OUTCOMES

- Reduced unpaid care burden and physical strain
- More consistent and meaningful participation
- Greater influence over housing, WASH and resource decisions
- Improved access to training, income and leadership opportunities
- Safer, more usable and more resilient housing and settlement outcomes

Figure: HFHI-aligned pathway from unpaid care burden to gender-equitable housing outcomes

Men's Participation in Unpaid Care: Reported Examples

Field consultations identified some examples of men and boys participating in domestic work, although these do not indicate a widespread or sustained shift in gender roles. In Cox's Bazar, female participants reported men helping with chores traditionally associated with women: "*they help with cooking, sweeping, feeding ducks and chickens, and caring for children,*" with one participant noting that childcare responsibilities had been undertaken for an extended period over several years. Similar accounts were reported in Satkhira, where youth participants described boys helping their mothers and sisters with household chores, and younger participants considered such involvement to be normal. These examples may offer entry points for promoting a more equitable sharing of unpaid care work; however, when interpreted alongside women's accounts and national time-use data, they continue to

indicate that women bear the primary responsibility for unpaid care and domestic work. In Satkhira, men's and boys' involvement in water collection should also be understood in relation to salinity-driven water scarcity and increased physical demands, rather than as evidence of a broader transformation in gender norms.

Unequal Unpaid Care Burden

The Bangladesh Time-Use Survey 2021 confirms that unpaid care and domestic work remain highly gendered: women spend 5.9 hours per day on unpaid care compared with 0.8 hours for men, while men spend five times as many hours on paid activities (BBS & UN Women, 2024). The burden is concentrated among women aged 25–44 and increases significantly after marriage. In rural and climate-affected areas, time poverty is exacerbated by environmental degradation and resource scarcity. A local NGO focal point in Satkhira highlighted how Munda women must work alongside men, do domestic work, and walk long distances to fetch drinkable water, demonstrating how infrastructural failures disproportionately consume marginalized women's time.

Programmatic Implications for WASH and Climate Resilience

This burden has direct implications for WASH and climate-resilient programming. Climate-induced salinity intrusion in Satkhira has made water fetching a physically demanding and time-intensive activity driven by environmental stress. HFHIB should assess context-appropriate water options located closer to affected settlements, including deep tube wells, pond sand filters, rainwater-harvesting systems, or other suitable technologies, based on technical feasibility and community consultation. Such measures may reduce women's long-distance travel, physical strain, and exposure to safety risks.

Impact on Participation

Time poverty acts as a hidden filter on participation: women may be formally eligible for opportunities but unable to take them up on equal terms. Completing domestic chores is an unyielding prerequisite for external engagement. Female beneficiaries in Bhashantek emphasized prioritizing the household first, no matter what. As one participant lamented, "*Because of my child, I can't go anymore; there's no one to look after him.*" HFHIB's project focal of Cox's Bazar observed that women must "*cook lunch, take care of children, and manage the house*"—the "*social law that keeps them at home.*"

Impact on Income

The unequal division of unpaid care limits women's opportunities for paid employment and contributes to time and economic poverty (BBS & UN Women, 2024). When women's time is concentrated on unpaid work, their economic contributions are less visible, and their ability to build assets or enter higher-return work is reduced. A participant in Bhashantek stated, "*We used to work too, but now we have to look after the children's education. Who will look after them?*" Another said, "*If there was some work within the community, something we could do from home, it would be much better for us.*" To address this, HFHIB should consider integrating home-based income-generating opportunities linked to shelter improvements, enabling women to contribute economically without sacrificing caregiving responsibilities.

Impact on Leadership

Time poverty also affects women's public voice and leadership. When daily responsibilities are concentrated around unpaid care, women have less time and flexibility to sustain leadership roles, build networks, or engage consistently in community decision-making. Field consultations show that women's professional or community roles are added on top of domestic responsibilities. This has direct implications for HFHIB programming: women's participation in leadership structures, such as habitat saving circles or shelter management committees, must account for time constraints, scheduling meetings conveniently, providing childcare support, and recognizing that sustained engagement requires structural accommodation.

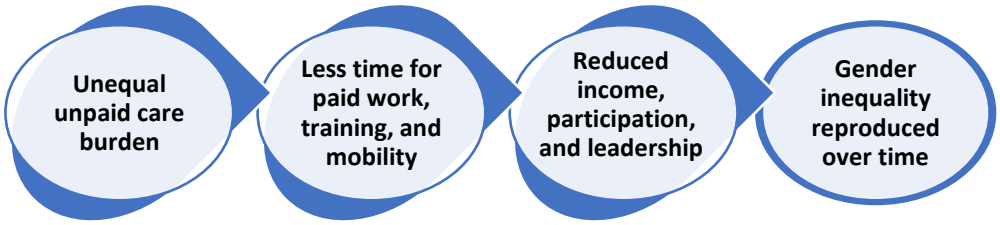


Figure: How time poverty translates into lower participation, lower income, and weaker leadership opportunities

4.2 Differential and Intersectional Impacts of Structural Stressors

Structural stressors such as climate change, displacement, socio-economic inequality, child marriage, and intersectional social exclusion do not affect all women equally. Impacts are shaped by poverty, age, disability, ethnicity, geography, insecure housing, and unequal access to services. Women facing overlapping disadvantages experience the greatest burdens in health, safety, unpaid care, mobility, participation, and decision-making. An intersectional lens is essential for designing gender-responsive housing, WASH, resilience, and community-based interventions.

Gender-Diverse Communities and Distinct Vulnerabilities

Secondary evidence indicates that gender-diverse people may face distinct barriers in disaster and humanitarian settings, including social stigma, difficulty accessing common shelters, insecurity in communal sleeping arrangements, and reduced access to appropriate support. Because this study did not directly consult LGBTI+ or gender-diverse participants, these issues should be treated as secondary-evidence findings and assessed through context-specific consultation and safeguarding analysis rather than as conclusions established by the primary fieldwork (Gender in Humanitarian Action Working Group Bangladesh, 2024).

Climate Impacts on Cisgender Women and Girls

A pertinent study reveals that climate disasters limit access to education, employment, and healthcare for cisgender women and girls to the extent that basic survival is denied. More than 60 percent of adolescent girls lacked menstruation supplies during floods in Khulna and Satkhira, while less than 2.5 percent of households had consistent access to reproductive health services. Girls' education was affected by water fetching and hygiene needs; 80 percent of households lost livelihoods, and early marriage increased as families adapted (Daily Star, 2025). These exclusions are not adequately covered in mainstream disaster programming.

Connection to Housing

These impacts have direct housing implications: when households lose livelihoods and face displacement, women lose not only shelter but also privacy, safety, and sanitation facilities essential for menstrual hygiene management. HFHIB should assess whether raised or otherwise climate-resilient sanitation, rainwater-harvesting or other appropriate water systems, and private menstrual-hygiene facilities are needed and technically feasible in the relevant context, based on community consultation and safeguarding assessment.

4.2.1 Gendered Impact of Climate Change

Climate change deepens gender inequalities through unequal access to land, housing, water, healthcare, mobility, and decision-making. Women experience climate stress as a health risk, water insecurity, insecure shelter, and increased unpaid labour (UN Women, 2022). Field consultations in Cox's Bazar and Satkhira indicated that the loss of land, housing, and livelihoods following cyclones, river erosion, and salinity had contributed to displacement and movement into insecure settlements and precarious forms of day labour.

Salinity, Water Insecurity, and Health Impacts

In salinity-affected coastal Bangladesh, including Satkhira, water collection, primarily a feminized responsibility, becomes highly burdensome when nearby sources are unsafe, forcing women to spend long hours securing drinking water under difficult conditions (UNDP Bangladesh, 2025). A local NGO representative noted: "*Climate change significantly impacts women in the Satkhira region, where they often spend three to four hours a day traveling long distances to fetch drinking water.*" Prolonged exposure to saline water is also associated with skin diseases, reproductive health complications, and UTIs (Hossain et al., 2025), with another NGO representative emphasizing: "*Salinity is not just an environmental issue but a health crisis for women in Satkhira, leading to severe reproductive health problems due to the lack of fresh water.*" These findings highlight the strong link between salinity-related health risks and inadequate access to safe water and hygiene facilities, underscoring the need for HFHIB to prioritize context-specific, climate-resilient water solutions such as deep tube wells, pond sand filters, rainwater harvesting systems, and other appropriate technologies based on technical assessment and community consultation.

Unpaid Labour, Displacement, and Violence

Climate stress increases women's unpaid care burden, intensifying time poverty and reducing opportunities for paid work, education, and decision-making (UN Women, 2022). Displacement, driven by salinity, cyclones, riverbank erosion, and flooding, forces women to face loss of housing, weakened privacy, unsafe sanitation, disrupted networks, and increased violence. Both women who migrate and those who remain behind face greater burdens (World Bank, 2025), with disaster-prone areas showing higher violence rates (UNFPA Bangladesh, 2025). Impacts are most severe for poor women, informal labourers, adolescent girls, women with disabilities, and those in coastal or informal settlements.

Environmental Degradation and Livelihood Loss

Female volunteers in Cox's Bazar observed: "*When it rains now, it's like a flood. We used to have many coconut trees... Now those trees are dying... It's because of the black smoke from the brick kilns. Coconut trees are becoming a dream now.*" This reflects how environmental degradation compounds livelihood loss and displacement, particularly for women dependent on natural resources for household survival.

4.2.2 Displacement, Migration, and Women's Insecurity

In Bangladesh, displacement and migration are not gender neutral. Whether triggered by riverbank erosion, flooding, cyclones, salinity intrusion, livelihood collapse, or forced displacement, movement often involves the loss of home, privacy, social protection, and everyday support systems. For women and girls, this frequently means weaker control over resources, heightened exposure to violence, unsafe sanitation, and greater dependence on others for shelter, mobility, and information. The devastating loss of agricultural lands and local industries strips households of traditional income, pushing displaced women into precarious survival labour. Highlighting this, a Habitat Project Focal in Satkhira noted: "*Migrants in these Satkhira slums primarily come from disaster-prone areas like Ashasuni, Shyamnagar, Koyra, and Kaliganj. The main drivers are river erosion, flooding, and high salinity... This forced them to migrate to urban slums, where they often live on government-owned land or riverbanks, working as van drivers or domestic workers."* Similarly, female day labourers in Najirertek, Cox's Bazar, described being pushed into gruelling coastal labour after severe climate shocks: "*The 1991 cyclone destroyed everything. The sea took our land and salt farms. We came here because we heard there was work in the dried fish yards.*"

Spatial Insecurity in Destination Settlements

Many displaced households move not into secure resettlement but into low-income and informal urban or peri-urban settlements, where overcrowding, insecure tenure, poor shelter, and inadequate sanitation create a second layer of vulnerability. Even after fleeing to urban centers, displaced women live in a constant state of anxiety over sudden eviction, lacking financial capacity for formal housing. Capturing this precarious reality, female beneficiaries in Bhashantek, Dhaka, shared: "*If we are asked to leave this place, we have nowhere to go... we have nothing... We are like people affected by river erosion. We've lost everything. We might have to rent somewhere, which will be very difficult and expensive*." For

women and girls, these settings reduce privacy and safety while increasing harassment and exposure to unsafe shared facilities. Violence risks are often magnified by overcrowding, weak protection systems, constrained mobility, and insecure shelter (UNFPA Bangladesh, 2025). This breakdown of traditional social networks, which women rely on for care, information, childcare, and crisis support, intensifies isolation, stress, and insecurity. Both women who migrate and those who remain behind face greater burdens related to social support, care work, and protection (World Bank, 2025).

Riverbank Erosion and Repeated Displacement

In districts such as Kurigram, Gaibandha, and Jamalpur, recurrent riverbank erosion forces households into repeated cycles of land loss, unstable settlement, and livelihood insecurity. Research shows that erosion-induced displacement undermines schooling, damages assets, and disrupts access to services; for women, loss of housing also means reduced privacy, weaker tenure security, and greater reliance on others for shelter and mobility decisions (Saha et al., 2026). This deep vulnerability regarding assets forces women into life-threatening dilemmas during acute crises. A local NGO Focal Point in Satkhira explained that "*during floods, the drainage system fails because the sluice gates are broken and corroded by salt rust,*" leaving rural women "*reluctant to leave their homes because they cannot take their livestock... prefer[ring] to stay with their assets even if they die there.*"

Rohingya Displacement and Camp Settings

The Rohingya response in Cox's Bazar and Bhasan Char illustrates this broader pattern. As of February 2026, Bangladesh hosted approximately 1.18 million Rohingya refugees in camp and camp-like settings (UNHCR, 2026a, 2026b), where insecure shelter, restricted movement, dependence on services, and limited control over living conditions can intensify women's exposure to violence, exploitation, and psychological distress (UNHCR, 2026a; 2026b). These impacts fall most heavily on adolescent girls, widows, female-headed households, women with disabilities, and women living in poverty. The discussion of Bhasan Char and wider camp conditions draws on secondary evidence, as the primary fieldwork for this assessment was conducted in Cox's Bazar.

Programmatic Implications for HFHIB

These findings have direct implications for HFHIB's urban settlement-upgrading and shelter programming. In displacement-affected settings, HFHIB should assess tenure insecurity, privacy, lighting, lockability, access to WASH facilities, and women's ability to reach services safely. Where appropriate and technically feasible, shelter and settlement improvements may include better lighting, lockable and private spaces, safer communal facilities, and measures to strengthen recognized tenure or occupancy arrangements. These measures can reduce some immediate safety and privacy risks, but should be combined with safeguarding, referral pathways, community engagement, and access to appropriate protection services.

4.2.3 Socio-economic Inequality and Women's Structural Exclusion

Socio-economic inequality is a key structural driver of gender inequality in Bangladesh, shaping women's access to housing, services, work, and decision-making through intersecting poverty, geographic disparity, precarious employment, unpaid care burdens, and restricted mobility (World Bank, 2025; UN Women, 2025). Rural women face deeper poverty and weaker services, while urban areas reproduce exclusion through overcrowding, insecure tenure, and unstable livelihoods. As a Bhashantek beneficiary noted: "*If 500 taka is spent just on basic food… it's all a struggle. If both don't earn, it's impossible.*" Among employed women, 96.6 percent are engaged in informal employment, often without adequate social or labour protection (ILO, 2024), as illustrated by garment waste workers: "*they give us only 3 or 4 taka… It ruins your eyes. All these jobs have no future.*" Even non-working women carry heavy unpaid care burdens, earning little while managing household labour, while declining female labour force participation further highlights economic fragility (The Daily Star, 2025). These intersecting inequalities disproportionately affect rural women, slum dwellers, minority women, adolescents, and female-headed households, directly shaping shelter and resilience needs. HFHIB should therefore assess how shelters are used for income generation and care work, and where appropriate, improve lighting, ventilation, flexible workspace, storage, and basic ergonomic design.

However, such measures can only improve conditions and cannot address structural drivers like low wages, insecure work, and exploitative subcontracting.

4.2.4 Child Marriage and the Erosion of Girls' Agency

Bangladesh has the highest child marriage rate in Asia, with 51% of women aged 20–24 married before 18 (UNICEF, 2025a; UNICEF Innocenti, 2025). A gender-based NGO in Satkhira reported a **"a *massive spike during the COVID-19 pandemic where a large percentage of schoolgirls were married off while schools were closed,*"** alongside **"*policy loopholes that allow girls as young as sixteen to be married under 'special circumstances.*"** A gender expert further noted, **"*Child marriage does not occur solely because of poverty… it has increasingly become part of our social culture. Even girls from affluent families are being married off early… Child marriage is no longer only a rural problem; it is a problem affecting women across the whole nation.*"** It is sustained by norms around sexuality, safety, and family honor (Naved et al., 2022). Although housing conditions such as overcrowding and unsafe WASH may heighten perceived risks, child marriage is also driven by entrenched social norms, not poverty alone. It has long-term consequences, including reduced education, increased unpaid care, early childbirth, and weaker agency over housing, mobility, and services (Akter et al., 2021). For HFHIB, this requires safeguarding-informed, age-sensitive programming that recognizes married adolescent girls as a distinct group, ensures safe and independent participation, and maintains referral links with child protection actors. At the institutional level, a women's rights professional warned that weakened systems further erode girls' protection: **"*Victim Support Centres were established… and One Stop Crisis Centres were created… But many of these services depended on development projects that have now ended… Without gender sensitivity throughout the institutional mechanism, these spaces cannot move forward.*"** This underscores the need for HFHIB to maintain updated, confidential referral pathways to GBV, child protection, legal, health, and psychosocial services, ensure staff are trained in safe response and escalation procedures, and coordinate contingency arrangements where services are limited, without substituting for specialized protection systems.

4.2.5 Intersecting Inequalities and Compounded Vulnerabilities

Gender inequality in Bangladesh is intensified by intersecting factors such as disability, age, ethnicity, caste, poverty, and geography, requiring analysis of overlapping exclusions affecting access to housing, services, safety, participation, and resilience (UN Women, 2025; World Bank, 2025). Women and girls with disabilities face restricted mobility, dependency, limited services, exclusion from decision-making, and higher risks of neglect or abuse (Farid, 2026; Nishu et al., 2025), while climate crises further amplify vulnerability; as a Habitat staff member in Satkhira noted, **"*Among climate migrants, women, children, and persons with disabilities are the most vulnerable, which is why the project gives maximum priority to woman-headed households during beneficiary selection.*"** Age, ethnicity, and caste deepen exclusion, with adolescent girls facing mobility and education barriers, older women experiencing dependency-related risks (UNICEF, 2025; UN Women, 2025), and Munda, Rakhine, Dalit, and Bede communities facing major service, mobility, and language barriers (Rahman, 2022; Rahman, 2023; Kabir et al., 2018; Bangladesh Dalit and Excluded Rights Movement, 2019; Daize & Lima, 2021; Robin, 2025). Field accounts also highlighted barriers to schooling during the rainy season and concerns about maintaining Rakhine language practice. **"*We are practicing the language… so that our Rakhine community doesn't lag*"** (A MALAU woman stated). Geographic isolation and transport constraints further limit access to services and grievance systems. HFHIB should therefore assess these barriers with affected communities and adapt delivery through outreach, mobile services, accessible grievance mechanisms, travel support, and multilingual communication, supported by safeguarding-sensitive programming ensuring equitable inclusion.

Geography

Geography is a key driver of compounded vulnerability in Bangladesh, where coastal women face salinity, water scarcity, unsafe housing, disaster exposure, and weak services, while urban informal settlements combine insecure tenure, overcrowding, poor sanitation, limited privacy, and weak protection with poverty to produce chronic insecurity (UNNAYAN, 2013; World Bank, 2025). Secondary evidence further indicates caste- and mobility-related exclusion, where Dalit communities

may face barriers to water, sanitation, housing, healthcare, and social recognition, and Bede communities experience acute tenure insecurity linked to landlessness and limited settlement rights (Kabir et al., 2018; Bangladesh Dalit and Excluded Rights Movement, 2019; Daize & Lima, 2021; Robin, 2025), though these findings remain contextual due to the absence of dedicated consultations. HFHIB should therefore assess how caste, landlessness, mobility, and settlement status affect access to registration, targeting, participation, services, and grievance mechanisms, and adapt outreach and delivery through direct consultation with affected groups. Any interventions or resource allocation should be based on verified local needs and feasibility, with safeguards to prevent exclusion or elite capture and ensure equitable inclusion across geographic and social contexts.

4.3 Gendered Access, Participation, and Agency in Public and Private Spheres in Bangladesh

4.3.1 Women's Participation in Political and Civic Spaces

During July 2024 Uprising and Political Movements

Young women and female students played a leading role in the July 2024 mass uprising, using digital networks for mobilization and breaking dormitory restrictions to join street protests (BBF Digital, 2024; The Footnote Desk, 2025; OHCHR, 2025). However, despite their critical contributions, women were gradually sidelined as male-dominated leadership structures took control of the movement (OHCHR, 2025). This pattern shows that temporary visibility in public space does not translate into sustained decision-making power, highlighting for HFHIB the need to ensure structured, safe, and meaningful participation of young women in settlement planning, disaster preparedness, infrastructure design, and community monitoring through transparent selection, accessible formats, and clearly defined decision-making roles beyond symbolic inclusion.

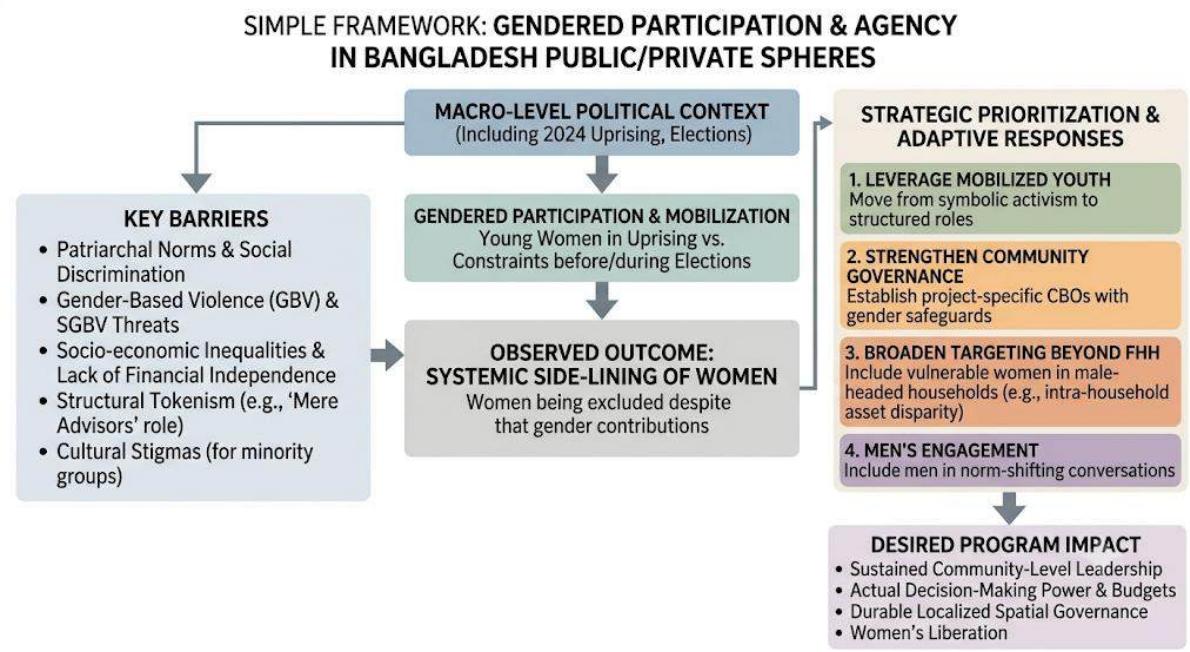


Figure: Gendered Participation & Agency in Bangladesh Public/Private Spheres

Participation Before, During, and After National Elections

Historically, Bangladesh's political context has been shaped by structural violence and intimidation, limiting safe civic participation for women.

Although formal participation has improved, women in public life still face gender stereotyping, discrimination, and violence (Zafarullah & Swarna, 2024). Following the February 2026 election and constitutional referendum, implementation of the July National Charter reform package remains an evolving process; therefore, its implications for women's substantive representation should be described cautiously rather than as an established institutional outcome (Bhuiyan, 2026).

However, during periods of heightened political tension, such dynamics can restrict women's mobility and safe access to HFHIB project sites, training, and municipal services, requiring programming to account for these context-driven operational constraints.

Barriers to Inclusive Political Engagement

Women's political engagement in Bangladesh is constrained by patriarchy, inequality, and gender-based violence (Zafarullah & Swarna, 2024). During the 2024 protests, women were targeted with SGBV, including physical assaults, scalding, and rape threats, to suppress leadership and reinforce control (OHCHR, 2025; Sultan & Mahpara, 2024). In local governance, women often lack real authority, with field evidence describing them as mere advisors without actual power or budgets, while stigma persists, as an NGO Monitoring Officer noted: "***They don't want to come much. They focus less on women... This stigma will not break; it will take some more time,***" despite ongoing grassroots mobilization (Satkhira NGO). These dynamics risk reproducing tokenism in HFHIB programming if reliant on male-dominated structures (UN Women, 2025; World Bank, 2025). HFHIB should therefore combine engagement with existing systems and, where appropriate, establish project-specific CBOs with safeguards ensuring women's meaningful decision-making over budgeting and procurement, guided by community input and attention to marginalized voices.

Strategic Prioritization of Vulnerable Women

HFHIB maintains a strong organizational mandate prioritizing female-headed households in beneficiary selection, informed by vulnerability criteria. As the respondent stated: "*Participants were described as vulnerable households, with prioritization of female-headed households and consideration of poverty and need... gender is explicitly considered.*" However, while prioritizing FHH may satisfy basic donor requirements, it is not adequate as a standalone gender-responsive targeting approach. In the Bangladesh context, this overlooks significant vulnerabilities faced by women within male-headed households, where control over assets is often highly unequal. Selection criteria should therefore be expanded to include measures of intra-household asset disparity, ensuring that women in male-headed households are not systematically excluded from independent access to infrastructural support. Furthermore, programming must also engage men in these conversations and shift norms, recognizing that gender-transformative approaches require the inclusion of both women and men in challenging unequal power dynamics.

4.3.2 Community Engagement and Leadership

Grassroots Activism and Exclusion from Formal Leadership

Women in Bangladesh are actively engaged in informal community networks, particularly in managing household water and survival strategies in coastal areas (Qutayba & Mondol, 2025), yet remain largely excluded from formal leadership and decision-making due to entrenched patriarchal norms, including in labour organization where women in Cox's Bazar reported the absence of any formal worker associations despite clear need. In response, Women's Rights Organizations (WROs) and Self-Help Groups (SHGs) provide key platforms for women's leadership and empowerment, with HFHIB-supported SHGs in Satkhira comprising around 80 percent women and placing them in leadership roles such as President, Secretary, and Cashier, while also facilitating rights awareness and engagement with government officials (Sultan & Mahpara, 2024). However, these gains are constrained by reliance on informal salish systems that prioritize social harmony over women's rights and can reinforce discriminatory outcomes in disputes related to inheritance, housing, domestic violence, and separation, with women's advocacy often facing backlash from local power structures (Sultan & Mahpara, 2024). Accordingly, SHGs should not replace formal legal or protection mechanisms but function as supportive platforms for peer solidarity, rights awareness, and safe referrals, supported by clear protocols, confidentiality safeguards, and coordination with qualified service providers.

Mobility, Safety, and Public Space Accessibility

Women in Bangladesh's public spaces face widespread harassment, insecurity, and restricted mobility, limiting access to services and opportunities. Female volunteers reported that even children face harassment, while inadequate WASH facilities heighten risks (Bloom et al., 2014). NGOs have responded by fencing tube wells, as noted: "*our concern was to ensure that women can take water and*

use the latrines comfortably without facing harassment… tube wells were open before. We have arranged for fencing." This highlights the need for HFHIB to embed safety, privacy, lighting, and secure access in WASH infrastructure through participatory design, including safe siting, visual screening, secure doors or locks, well-lit pathways, controlled sightlines, and non-concealing fencing, with post-construction verification of usability and dignity. These measures should be complemented by community engagement with men, women, and leaders to address harassment norms without shifting responsibility to women, and by treating privacy and dignity as distinct design and governance requirements. Staff observations show women often rely on makeshift facilities due to cultural constraints, while gender-responsive design remains limited but can improve through participatory decisions on layout and facility placement. HFHIB should also distinguish safety from dignity risks, strengthen conduct and community verification systems, and introduce independent anti-harassment mechanisms and women-led confidential verification to improve accountability and reduce bias.

Accessibility in Services and Institutions

Women in Bangladesh face severe barriers to services, employment, and protection across coastal and urban informal settings. In coastal areas, salinized water, long distances, and weak administration limit access, with a Satkhira NGO focal noting that "***Munda women walk 3–4 kilometres daily" for drinking water, while Cox's Bazar female day labourers stated that "only those who have money get justice,***" reflecting financial barriers to legal redress. In urban settlements like Bhashantek, insecure tenure and lack of documentation further restrict services and protection, with women reporting that fear of abandonment and lack of income deter reporting domestic violence despite awareness of formal channels. These intersecting risks require integrated responses linking WASH, safety, and governance, including participatory design (safe siting, lighting, secure access, clear sightlines, non-concealing fencing) with usability verification, community engagement to address harassment norms without shifting responsibility to women, and strengthened tenure/occupancy recognition where feasible. Measures should be coordinated with authorities and supported by safeguarding, referral, and livelihood systems, while recognizing they cannot alone address structural inequality or economic dependency.

4.3.3 Agency and Voice

Ability to Express Opinions

Women's voices in Bangladesh are constrained by entrenched patriarchal norms that define women as obedient wives confined to household roles (Zafarullah & Swarna, 2024), where "*if a woman speaks up, she is being called shameless" and "according to society, a husband has the right to speak, but a wife must only listen*" (Bhashantek beneficiaries). These norms also shape behaviour in public spaces, as an NGO focal point in Cox's Bazar observed that "*women often stand behind the door and give answers from a distance… when there are men, they go inside their veils,*" highlighting how mixed-gender settings risk distorting women's input and requiring structured, safe, women-only consultation spaces for accurate and meaningful participation in programme design. At the same time, women's agency is increasingly visible through digital and social mobilisation, including the July Movement, where young women used digital platforms to build solidarity (BBF Digital, 2024), alongside youth voices rejecting restrictive norms, stating, "*No, that's completely wrong. We will study for ourselves… To stand on our own feet.*" However, these gains remain uneven, as rural and marginalized women face exclusion and cyber-harassment when visible online (Molyneux et al., 2021), creating a digital divide that requires HFHIB to adopt inclusive hybrid engagement systems combining digital tools with accessible offline, on-site, and women-friendly physical channels to ensure safe and equitable participation.

Negotiation Power Within Households and Communities

Within households in Bangladesh, women's bargaining power is constrained by economic dependency, restrictive gender norms, and concentration in low-paid informal work (Zafarullah & Swarna, 2024), with beneficiaries reporting that even small expenditures require spousal permission and that decision-making is often mediated by male authority. These constraints are compounded in urban informal settlements such as Bhashantek, where insecure tenure and lack of documentation limit access to services, utilities, and legal protection, while fear of abandonment and lack of independent income discourage reporting of domestic violence. HFHIB should therefore treat secure housing and tenure as

enablers of safety and access to services, while recognizing their limits, and where feasible support women's recognized occupancy or tenure through documentation or inclusion in lease/beneficiary records, complemented by safeguarding, referral, and livelihood support systems.

4.4 Gender-Based Violence (GBV), Safety, and Protection in Bangladesh

4.4.1 Domestic Violence (Intimate Partner Violence)

Domestic violence remains widespread in Bangladesh, with the Violence Against Women Survey 2024 reporting that 70 percent of ever-married women have experienced lifetime intimate partner violence and 41 percent in the past year (BBS & UNFPA, 2025), reflecting entrenched patriarchal norms that normalize male authority and constrain women's safety. Field consultations in Bhashantek further show normalization of violence, where it was reported that **"*Everyone has been hit by her husband at least once… It happens for many reasons, money problems, stress…,*"** alongside beliefs that **"*If a husband hits, it is portrayed as his right… people say if a husband hits you, you'll go to heaven!*"** These realities create significant Do No Harm risks for HFHIB, as housing, assets, or financial assistance to women may, in some contexts, trigger conflict, appropriation, or retaliation. HFHIB should therefore apply a safeguarding-focused approach with confidential risk assessment, staff capacity to identify GBV risks, and strong referral pathways, alongside monitoring women's safe access to benefits. Shelter and infrastructure should include safety features such as secure doors, locks, lighting, and safe WASH access, complemented by carefully designed community engagement with qualified partners that seek to address harmful norms without increasing survivor risk.

4.4.2 Public and Institutional Harassment

Workplace Harassment and Harassment in Service Access

Women in Bangladesh face widespread harassment and discrimination across public, economic, and institutional spaces, with many concentrated in low-paid, precarious, informal, and RMG-related work (Zafarullah & Swarna, 2024), including harsh conditions such as garment waste processing in urban informal settlements like Bhashantek. In rural coastal areas, occupational exposure may further compound women's health risks. A local NGO focal in Satkhira reported that, based on field observation, many women working in prawn enclosures in saline rivers experienced leucorrhoea, which the informant associated with prolonged exposure to saline water. The women reportedly continued this work because of economic necessity. This account represents an informant's perception and should not be interpreted as verified prevalence evidence or as establishing a single medical cause.. In public and civic life, violence is also used to suppress participation, as during the July–August 2024 uprisings when female protesters were targeted with physical assaults and sexualized threats by state and partisan actors (Daily Observer, 2024; OHCHR, 2025), illustrating how both everyday mobility and political engagement are constrained by gendered violence. For HFHIB, these intersecting risks require integrating women's work environments into WASH, health, and climate assessments and developing context-specific measures with women workers and technical partners, including safe washing facilities, water access, changing spaces, protective equipment, health information, and referral pathways, alongside broader safeguarding and design responses across programming.

4.4.3 Online Harassment

Personal Social Media Accounts

While digital networks and personal social media platforms enabled Generation Z to organize the July 2024 revolution and build solidarity, these online spaces simultaneously expose women to severe digital violence (BBF Digital, 2024). Maintaining personal profiles replicates real-world patriarchal inequalities, leaving young women vulnerable to targeted abuse (Molyneux et al., 2021). Following the government collapse in August 2024, female political supporters, including Awami League and Chhatra League affiliates, were subjected to revenge violence, receiving explicit threats of rape and sexual assault through their personal social media accounts (OHCHR, 2025).

Groups and Community Forums

When women participate in political forums and online community groups, they frequently face coordinated online harassment designed to suppress their civic voices (Molyneux et al., 2021). The

hostility found in physical public spaces is mirrored in these digital groups, creating a systemic barrier to women's safe participation in community leadership (Molyneux et al., 2021). As a result, the growing fear that online harassment may turn into physical attacks leads many female leaders to hide their identities, veil themselves in public spaces, and disengage completely from online community platforms (OHCHR, 2025).

Business Pages (Especially Women Entrepreneurs)

Women with visible online presence for business or advocacy frequently face coordinated digital harassment, as platforms often reproduce offline patriarchal norms and resistance to women's economic independence (Molyneux et al., 2021; Zafarullah & Swarna, 2024). Because digital visibility is often necessary for livelihoods, women entrepreneurs and public actors are also exposed to broader online gender-based violence targeting visible female leaders (OHCHR, 2025). This creates operational risks for HFHIB, where publishing identifiable beneficiary or staff information may unintentionally increase exposure to harassment or retaliation. Accordingly, strict digital privacy measures are required, including data minimization, informed consent, and anonymization in public communications to protect individuals' identities.

4.4.4 Barriers to Reporting and Support

Fear of Stigma, Weak Referral Systems, and Trust Deficit in Institutions

The ability of women to seek justice and protection in Bangladesh is deeply hindered by systemic obstacles:

Fear of Stigma: Stigma in Bangladesh discourages reporting of abuse, with survivors facing shame, victim-blaming, and ostracism (OHCHR, 2025; Sultan & Mahpara, 2024), contributing to widespread under-reporting of SGBV and reliance on informal justice that often prioritizes reconciliation over accountability. This is illustrated by a case where "*Even though there was a trial... the wife said she would leave her husband. But it settled down with social and family trials... Then the wife was kept isolated for two days,*" showing how informal mediation can override survivor safety, rights, and agency. Accordingly, HFHIB should not use informal mediation for GBV cases but ensure survivor-centred safeguarding with confidential referral pathways to qualified legal, health, psychosocial, and protection services based on informed consent and risk assessment, and coordinate with competent partners where services are limited, without assigning case-management roles to staff or community committees.

Weak Referral Systems: Weak referral systems leave survivors without adequate medical, psychosocial, and legal services (OHCHR, 2025; Zafarullah & Swarna, 2024). A climate-related NGO representative noted that "*victims are now trafficked through fraudulent marriages or deceptive domestic work visas. As powerful trafficking syndicates often intimidate victims and families, preventing them from testifying in court... this leads to a low conviction rate and allows criminals to escape justice.*" In climate-affected coastal areas, loss of housing and land increases economic vulnerability and susceptibility to exploitation. While direct evidence linking housing to trafficking prevention is limited, secure shelter combined with sustainable livelihood opportunities can reduce conditions enabling exploitation by decreasing economic desperation and offering viable local alternatives to risky migration.

Trust Deficit in Institutions: Evidence shows survivors often underreport violence due to low trust in justice systems, fear of retaliation, and limited protection (Sultan & Mahpara, 2024; OHCHR, 2025), while economic dependency and risk of losing housing or child support further constrain help-seeking. These constraints reflect how exclusion from income, property, and tenure deepens dependence in abusive households, though documentation or tenure recognition alone cannot ensure safety. Where feasible, HFHIB should include women in ownership, occupancy, lease, or beneficiary records, alongside confidential safeguarding and referral pathways to legal, health, and protection services, without replacing formal justice systems.

4.5 Organizational Gender Capacity, Systems, and Practices (HFHIB)

4.5.1 Institutional Commitment and Policy Gaps

Institutional commitment to gender equality is most effective when embedded in policies, standards, and routine tools ensuring consistent application across operations (UN Women, 2019; UN Women, 2022). In HFHIB, gender integration remains evolving, with staff noting "*we haven't worked explicitly considering a gender perspective before,*" highlighting risks of gender blindness unless systematically embedded in engineering, procurement, and field implementation. While entry points exist, such as prioritizing female-headed households, increasing female staff from 27 percent to 30 percent, and improving gender awareness, survey results show mixed alignment (42.86 percent strong agreement, 4.76 percent strong disagreement), indicating a values–practice gap requiring structured capacity building and behavioural alignment to ensure consistent implementation.

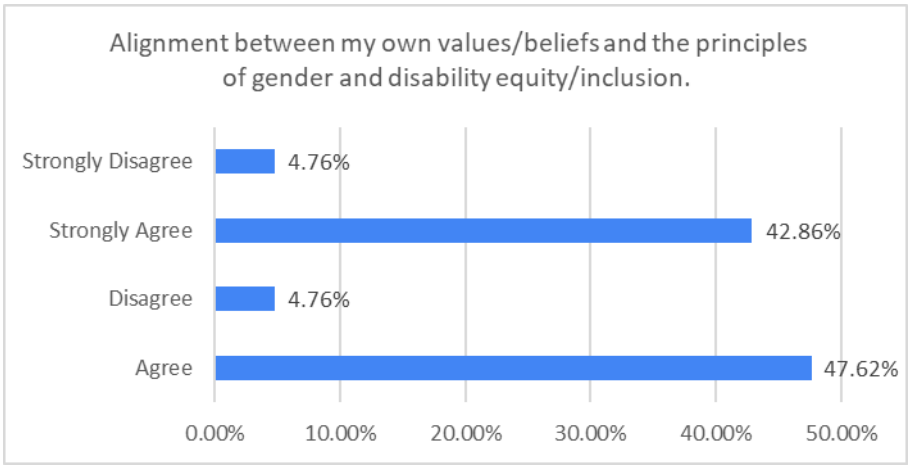


Figure: Alignment between my own values/beliefs and the principles of gender and disability equity/inclusion

An HFHIB official reflected on a domestic-violence-related death in a previous workplace, stating, "We talk the talk, but do not walk the walk… it means our beliefs have not truly changed," highlighting the gap between formal policies and a workplace culture that supports safe disclosure and help-seeking; while not an HFHIB safeguarding incident, it underscores the need for confidential staff support, clear referral pathways, and non-burdening internal response systems. In parallel, housing delivery is constrained by land ownership requirements, as an official noted, "*When we provide a new house, a precondition is that the land must be in the homeowner's name,*" which is difficult in Bangladesh given women's limited land ownership and structural exclusion (Kapur, 2025). HFHIB should therefore explore legally and administratively feasible alternative tenure or occupancy options, such as validated use rights, municipal occupancy documentation, or community-based lease arrangements, where appropriate, to enable access to housing support without requiring formal ownership.

4.5.2 Program Design and Gender Integration

High-quality gender integration requires gender analysis to shape targeting, design, delivery, and monitoring, with credible integration reflected in design logic, participation, risk mitigation, and outcomes rather than disaggregation alone (IASC, n.d.; UN Women, 2022). While HFHIB prioritizes female-headed households, "*female-headed households are given a preference… similarly, we consider orphans or households with persons with disabilities (PWD),*" this must be complemented by addressing intra-household power dynamics, as "*even in female-headed households, the property is usually not in the women's name… inheritance rights are a major issue and a root cause of gender inequality,*" requiring stronger tenure safeguards to ensure women's control over assets. HFHIB already applies practical approaches, including consulting women on kitchen and washroom placement for safety, "*a woman knows best where a washroom should be so she is safe at night,*" and deploying female mobilizers alongside male staff, a dual model that should be systematized through participatory design standards on layout, lighting, and safety. In more constrained contexts such as Cox's Bazar, where

households prefer to keep it covered or closed due to their privacy concerns and social norms, gender-responsive housing requires architectural solutions like improved ventilation, safer window placement, and context-sensitive design that balances privacy, dignity, and health rather than relying on behavioural adaptation alone.

4.5.3 Staff Capacity and Organizational Culture

Staff capacity and organizational culture are critical for consistent gender integration, shaping whether staff understand gender equality as part of their role, can address inequality safely, and uphold safeguarding (UN Women, 2019). Within HFHIB, an official noted that gender-transformative language is often used but not well understood, adding that "*if you talk about 'gender-transformative-ness' to someone who does not understand the basics, it will not work,*" highlighting the need for step-by-step capacity building. This requires simplified tools (checklists, guidance), regular training on gender, power dynamics, and anti-harassment, and initiatives like the Gender Equity Curiosity Collective. Organizational culture is also shaped by workplace response systems, as shown by a case where misconduct was investigated and addressed through formal disciplinary action (HEAL), underscoring the need for timely, confidential, and consistently applied procedures, supported by preventive measures such as clear standards, supervisory training, accessible reporting channels, and trust monitoring. Overall, gender should be treated as an organizational responsibility requiring engagement of men, partners, and communities to strengthen programme quality, trust, and inclusion.

Understanding of the gender-related concepts

A shared understanding of gender concepts is essential for credible analysis and practice, as gender is often misinterpreted as women-only programming, reduced to sex-disaggregated data, or disconnected from intersections with disability, age, location, and poverty (UN Women, 2014). The forthcoming Gender Policy should translate technical terminology into simple, sequenced, practice-oriented guidance for shelter and WASH implementation, as emphasized by HFHIB staff, covering gender vs. sex, equality vs. equity, do-no-harm and risk awareness, and proper use of gender marker criteria (UN Women, 2014; OECD, 2025; Sphere Association, 2018). These concepts must be directly operationalized in housing contexts, including equitable access to training and resources and assessing household-level risks linked to asset transfer and ownership changes, ensuring gender integration is practical, consistent, and context-sensitive rather than purely procedural.

4.5.4 Safeguarding and Accountability Mechanisms

Safeguarding and accountability systems are essential for credible, gender-responsive programming, requiring safe reporting channels, confidentiality, referral pathways, and secure information handling (CHS Alliance et al., 2018; IASC, 2016). HFHIB has mechanisms such as HEAL and CFRM, but effectiveness depends on accessibility, trust, and responsiveness; a senior staff case of an unacknowledged call during a public holiday highlighted gaps in weekend/holiday coverage, clear service-hour definition, backup staffing, and timely logging and escalation, without implying CFRM is a 24-hour hotline. In safety cases, staff must follow formal safeguarding and referral protocols (CFRM, HEAL, HR, or external services) rather than informal adjudication. However, uneven staff awareness and differing perceptions of policies indicate communication and access gaps, requiring a clear policy inventory, broader dissemination, induction and refresher training, and regular checks of staff understanding so the forthcoming Gender Policy strengthens both awareness and accountability in practice.

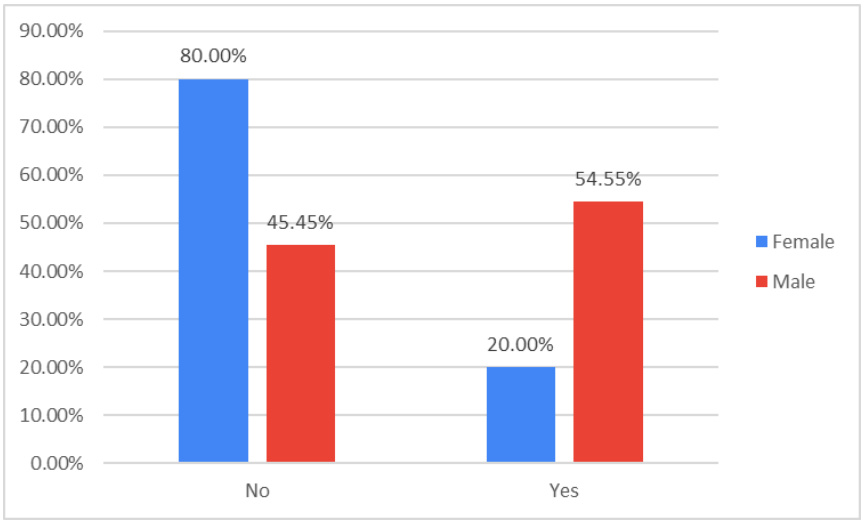


Figure: Knowledge of the Organization's Written Policy on Inclusion/GEDSI

HFHIB is considering establishing a more inclusive PSEA committee, which, as an official noted, would bring together male, female, and minority staff and aim to introduce the PSEA policy as a spontaneous movement of the committee, though this remains a proposed mechanism and should not be treated as an existing or tested practice. The same official also cautioned that in contexts like Bangladesh, "*if you say there is no complaint, it means people are afraid to speak… I want people to raise their issues so we can solve them,*" underscoring that low complaint numbers should not be interpreted as absence of harm. Accordingly, HFHIB should assess safeguarding effectiveness not only through complaint volumes but also through indicators such as awareness, accessibility of reporting channels, confidentiality, response and acknowledgement times, user confidence, and follow-up quality, complemented by periodic confidential feedback from staff and communities and independent reviews where appropriate to ensure reporting systems are genuinely trusted and functional.

Reporting systems, referral pathways, and security standards

Effective safeguarding systems depend on three connected components: (a) reporting channels that are safe, accessible, and trusted; (b) referral pathways mapped in advance to medical, psychosocial, legal, and protection services; and (c) security standards that reduce risk during complaint handling and follow-up (IASC, 2016; CHS Alliance et al., 2018; Sphere Association, 2018).

Key elements include:

- Multiple safe entry points for reporting with confidentiality options (IASC, 2016; CHS Alliance et al., 2018)
- Survivor-centered referral pathways to quality support services (IFRC, 2022; UNICEF, 2022)
- Security standards for safe meeting arrangements and mitigation of retaliation risks (IASC, 2016).

These global standards must be operationalized into HFHIB's internal systems through structured, time-bound response pathways, including strengthened coordination with national and district-level protection and GBV service providers to ensure consistent and appropriate referral mechanisms within the operational context.



Figure: Safeguarding case flow

4.5.5 Monitoring, Evaluation, and Data Systems

Monitoring, evaluation, and learning (MEAL) systems are essential for making gender integration verifiable, adaptive, and accountable over time, particularly where gender power relations shape participation and outcomes (UN Women, 2022). HFHIB is strengthening digital MEAL tools within a global framework, but must move beyond counting reach, as an official noted: "*Our headquarters designed our MEAL system, called the Global Matrix Tool (GMT). It is designed at the HQ level for global consistency. However, perspectives vary.*" While GMT ensures consistency and teams can add contextual indicators, especially with the transition to AMP Impact, this tension between global templates and local realities risks missing key gender dynamics in Bangladesh, requiring MEAL systems to capture not only outputs (e.g., female-headed households and PWDs) but also women's decision-making power, safety, control over benefits, and complaint responsiveness, supported by locally relevant qualitative indicators on intra-household dynamics and access to safe infrastructure.

Although digital tools improve data visibility, according to an HFHIB official, "*We have been using digital tools for the last few months to finalize our data collection. Through these tools, we can see the data more clearly, how many female-headed households we are reaching, how many orphans are being included, etc.*" Field evidence shows output data alone is insufficient, as illustrated by: "*Sometimes a toilet is allocated for females, but it might not be in proximity. So they might not use the allocated one and instead use a decommissioned toilet or a makeshift one closer to them. There are also night-time safety issues.*" This highlights the need to complement output metrics with outcome-focused indicators on actual use, safety, dignity, and accessibility, supported by post-construction verification of functionality and user experience, including proximity, usage, and perceived safety.

MEAL Framework

This MEAL framework is designed to ensure that gender integration is measured consistently, interpreted correctly, and used for adaptive management across programs. It combines:

1. A clear results chain
2. A minimum indicator set,
3. Defined data sources and collection frequencies,
4. Data quality assurance
5. Structured learning and feedback loops. (UN Women, 2022; OECD, 2025).

The results chain should be grounded in observable changes in power relations and lived realities: inputs should reflect gender-responsive resource allocation; outputs should capture equitable access to shelter and WASH facilities; and outcomes should examine changes in secure housing access, asset arrangements, women's decision-making influence, safety, and control over programme benefits. At the impact level, the framework should assess HFHIB's contribution to longer-term changes in housing security, stability, resilience, safety, and protection-related risks, while avoiding causal attribution beyond the programme's evidence and mandate. This enables the framework to assess structural and protective change without implying that HFHIB interventions alone can reduce displacement or domestic violence.

Results chain

A gender-responsive MEAL system should track outcomes along the full pathway from delivery to change:

- ✓ **Inputs/Activities:** what is delivered (e.g., trainings, consultations, infrastructure support)
- ✓ **Outputs:** what is produced (e.g., households supported; facilities improved; sessions conducted)
- ✓ **Outcomes**: what changes for people (e.g., safe access; increased decision influence; reduced barriers)
- ✓ **Impact contribution**: longer-term improvement related to equity (tracked through periodic reviews/evaluations)

This aligns with gender-responsive evaluation practice that prioritizes measuring gender-disaggregated data, changes in power, access, and agency, not just counting participants. (UN Women, 2022).

Disaggregated indicator structure (how indicators should be built)

To avoid "tick-box" gender integration, indicators should be layered across:

1. Coverage and access (who is reached)
2. Quality and safety (privacy, usability, protection risks, satisfaction)
3. Agency and participation (influence in decisions, not just attendance)
4. Systems and accountability (complaints access, responsiveness, resolution).

Marker approaches emphasize minimum criteria and consistent documentation so coding and comparison are meaningful across a portfolio (OECD, 2025; IASC, n.d.).

Gender-disaggregated data and learning systems, indicators and tracking

Sex-disaggregated data is a baseline, but MEAL systems must also capture gendered outcomes, decision-making influence, safety, and resource control, and ensure findings are used to adapt programming (UN Women, 2022), Relevant data should be disaggregated by sex, age, disability, and other contextually important characteristics where ethically appropriate, operationally feasible, and consistent with informed consent, confidentiality, and data-protection requirements.

The key gap is translating analysis into action through a clear roadmap from insight to intervention, including shelter and safety design adjustments via the Gender Action Plan, so data drives operational change rather than reporting alone. While standardized gender marker systems ensure minimum criteria, documentation, and comparability (OECD, 2025; IASC, n.d.), they must be complemented by qualitative and participatory methods, as highlighted by a senior HFHIB official's reflection: "*We talk so much about gender rights, but what kind of environment do we create that victims cannot share their crisis?*" This underscores the need to include organizational culture in MEAL systems through anonymous internal assessments of staff wellbeing, safety to report grievances, and confidence in reporting mechanisms, with clear escalation pathways to senior governance.

Indicator matrix

Below is a MEAL indicator framework designed as a minimum core set, adaptable program-by-program without changing the logic (UN Women, 2022; OECD, 2025).

Indicator Domain	Sample Indicator	Disaggregation	Data Source(s)	Frequency	Responsible
Access & Reach	% of direct participants who are women/men (and where relevant, adolescent girls/boys)	Sex, age bands where relevant	Registration, attendance logs	Monthly/ Quarterly	Program + MEAL

Targeting Equity	% of participants from prioritized vulnerable groups (e.g., disability, female-headed HH where relevant)	Sex, vulnerability category	Participant database; screening tool	Quarterly	Program + MEAL
Participation Quality (Influence)	% of women reporting they had meaningful input into key program decisions (not only attended meetings)	Sex, age (where relevant)	Short perception survey; FGD notes	Baseline/ Midline/ Endline	MEAL
Household Decision Influence	% of women with documented roles in housing- or asset-related decisions or independent asset control, where applicable, complemented by self-reported influence over housing-related decisions	Sex	Household survey; co-signatory documentation; qualitative follow-up	Midline/ Endline	MEAL
Safety & Dignity	% of women reporting improved privacy and safety in using supported facilities; post-handover verification conducted at an appropriate early stage	Sex, location	User survey; observation checklist; post-handover safety audit	Quarterly (plus early post-handover audit)	Program + MEAL
Risk/Do-No-Harm	% of identified gender-related risks (including backlash) assessed prior to asset distribution; % of documented response measures implemented	Incident type; sex where ethically appropriate	Risk assessment log; mitigation tracker; complaint mechanism logs (anonymized)	Monthly/ Quarterly	Safeguarding + MEAL
Feedback Responsiveness	% of feedback/complaints responded to within defined timeframe; % actions completed	Not always disaggregated (case-by-case)	Feedback log; action tracker	Monthly	MEAL + Ops
Outcome Equity	Difference in key outcome results between women and men (e.g., satisfaction, access, benefit usage)	Sex, location	Outcome monitoring dashboard	Quarterly	MEAL
Learning & Adaptation	% of documented program adaptations made due to gender findings (with rationale)	N/A	Learning log; review minutes	Quarterly	Program + MEAL
Accountability-System Functionality	% of CFRM contacts acknowledged within the applicable service	Not routinely disaggregated; case-by-case	CFRM acknowledgement and case-routing	Monthly	MEAL + Operations + relevant

and Responsiveness	standard; % of required backup-coverage and functionality checks completed; and % of urgent concerns appropriately routed or escalated	disaggregation only where relevant, ethical, and consistent with confidentiality and data-protection requirements	logs; escalation records; periodic functionality checks; anonymized user-feedback data		Safeguarding/Accountability focal points

Key Revisions Made:

Household Decision Influence: Household Decision Influence: Strengthened to include documented roles in housing- or asset-related decisions, where applicable, and evidence of independent asset control, moving beyond self-reported measures alone.

Safety & Dignity: Adjusted monitoring to include post-handover verification at an appropriate early stage, supporting timely identification of unsafe, inaccessible, or unsuitable spatial configurations and informing feasible corrective action. **Risk/Do-No-Harm:** Shifted from passive incident tracking to proactive risk identification, including structured assessment of potential gender backlash prior to asset distribution and documented response measures to address identified risks.

Backlash, retaliation, intimidation, household conflict, violence, or loss of access to programme benefits should trigger safeguarding review, appropriate risk mitigation, referral where needed, and programme adaptation rather than being interpreted on their own as evidence of transformative change.

Data system design

This MEAL system includes:

- **Data collection tools:** Mixed-method collection (registration, surveys, observation, feedback logs, qualitative guides) to capture both quantifiable and contextual factors (UN Women, 2022).
- **Data governance:** Standardized data dictionary to ensure consistent reporting (OECD, 2025)..
- **Confidentiality safeguards:** Role-restricted, anonymized case data per accountability standards (CHS Alliance et al., 2018; IASC, 2016).
- System-functionality monitoring: The indicator framework includes measures of CFRM acknowledgement within the applicable service standard, backup arrangements, secure case routing, functionality checks, and escalation to support routine review of accessibility and responsiveness.

Review cadence

To make learning actionable, the section specifies **decision points**:

- **Monthly:** Outputs, complaint/feedback trends, red flags.
- **Quarterly:** Outcomes, equity gaps, documented adaptations; include safety/dignity indicators for cultural mismatches (e.g., housing/privacy for Rohingya).
- **Midline/Endline:** Outcome assessment + qualitative "why" analysis.
- Aligns with accountability guidance emphasizing responsive use of feedback (CHS Alliance et al., 2018)..

MEAL learning loop

Standardized gender markers and minimum criteria improve comparability and reduce superficial integration (OECD, 2025; IASC, n.d.). A power-sensitive and participatory approach can complement the required global MEAL framework through context-specific indicators on women's decision-making influence, control over programme benefits, safety, accessibility, and meaningful participation, where permitted.

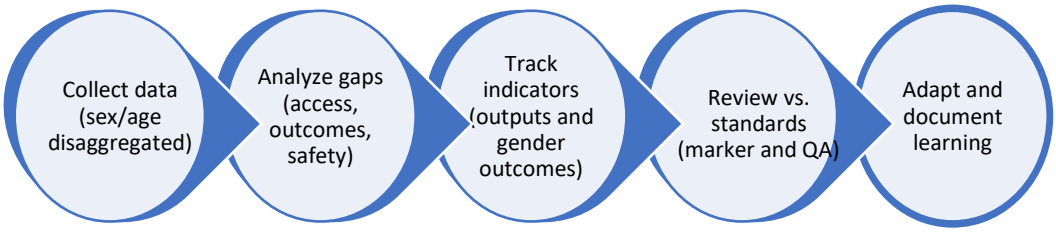


Figure: MEAL learning loop

Recommended Indicator Addition

HFHIB is considering a more inclusive PSEA committee comprising male, female, and minority staff to promote policy awareness, though this remains a proposed and untested mechanism. It was cautioned by an official that, in contexts like Bangladesh, the absence of complaints should not be interpreted as absence of issues, as people may be afraid to speak, emphasizing the need for safe spaces where concerns can be raised and addressed. Accordingly, complaint data should be interpreted alongside indicators of awareness, accessibility, confidentiality, response and acknowledgement times, user confidence, and follow-up quality, supported by periodic confidential feedback from staff and communities and independent reviews where appropriate to assess whether reporting systems are truly accessible and trusted.

4.5.6 Partnerships and External Engagement

Partnerships are essential for HFHIB as infrastructure alone cannot address women's ownership, agency, protection, access to justice, and long-term resilience. Collaboration with women's rights groups, legal-aid and protection providers, livelihood actors, community-based organizations, government institutions, and implementing partners helps link housing and WASH programming with complementary rights, referral, and support services. HFHIB should apply minimum safeguarding, accountability, and gender standards across all partner activities through due diligence, agreements, orientation, reporting, referral, and monitoring arrangements, ensuring partners maintain confidentiality, safe reporting channels, and functional referral pathways; existing partner mechanisms may be used where verified as accessible, confidential, and effective, while HEAL and CFRM remain the primary channels for issues involving HFHIB. Partner gender monitoring should align with the HFHI Gender Marker or equivalent framework, with corrective action required for significant gaps.

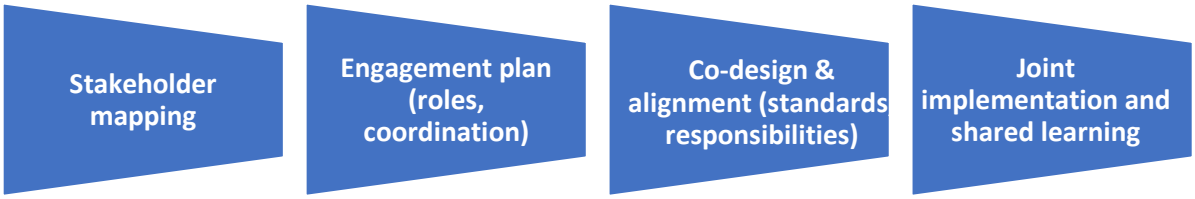


Figure: Partnership-enabled gender integration

Analysis reveals significant partnership potential with women's rights organizations beyond issue-based collaboration. A women's rights focal noted: "*Most collaborations are issue-based. We have not yet developed a holistic joint movement for transformation.*" It was recommended: "*Since Habitat is working on housing, women's property rights should be a key focus. If organizations outside the women's movement raise the issue, it may create additional pressure on the government.*" A gender expert identified tea-garden communities as a potential entry point, explaining: "*Because no one owns the land there…but there is a chance that the government might give ownership. We are advocating for it to be in the women's name. If it happens, it will be a huge shift.*" This reflects an emerging advocacy opportunity rather than a confirmed policy or programme commitment; therefore, HFHIB should first verify policy developments, land and labour arrangements, stakeholder positions, legal feasibility, and

women workers' priorities before engagement. Where viable and aligned with mandate, HFHIB could support coordinated advocacy or pilot collaboration with women's rights, land-rights, and labour-rights actors, with clear roles, safeguards, and outcomes defined in advance, and careful communication to avoid raising premature expectations.

5. Conclusion and Way Forward

This Country Gender Analysis establishes that gender inequality is a central structural determinant of housing security, service access, resilience, mobility, safety, and decision-making in Bangladesh. Across Dhaka, Cox's Bazar, and Satkhira, the evidence confirms a persistent gap between women's access to resources and their effective control over them, particularly regarding land and housing documentation, household authority, unpaid care work, and safety risks. These patterns directly shape HFHIB's operational outcomes: housing, WASH, climate resilience, and community development depend not only on what is delivered, but on who influences decisions, retains benefits, and participates with dignity.

For HFHIB, these findings translate into five interconnected priority directions for strengthening gender-responsive and gender-equitable programming, institutional systems, and accountability.

Priority 1: Adopt a rights-based shelter framework centered on asset security and tenure recognition

Women's limited ownership and control of land and housing assets can restrict their access to and long-term benefit from shelter assistance, particularly where formal land ownership is used as an eligibility condition. HFHIB should therefore apply appropriate tenure due diligence and, where legally applicable, appropriate, safe, and supported by the woman concerned, promote joint spousal documentation for supported housing. For unmarried women, widows, female-headed households, and households without formal land titles, HFHIB should explore independent or alternative forms of secure tenure or occupancy documentation, subject to legal, administrative, and programme feasibility.

Proposed FY27 Actions, subject to management approval and feasibility assessment:

- Review beneficiary-selection and tenure-verification processes to determine where legally or administratively recognized alternative tenure or occupancy documentation can be accepted when formal land ownership is unavailable.
- Develop a practical guidance on tenure options for women. The guide should explain when women may be included in ownership, joint ownership, lease, occupancy, allotment, beneficiary or other relevant records where legally applicable, appropriate, safe, and supported by the woman concerned. It should also cover married and unmarried women, widows, separated or divorced women, female-headed households and families without formal land titles.
- Strengthen staff and relevant partner capacity to undertake tenure due diligence, identify risks related to eviction, intra-household benefit appropriation, and unequal control over supported assets, and verify that women retain meaningful access to and influence over housing benefits.

Gender Marker Application:

Gender Marker Application: Under the Gender Marker, these measures can support progression from gender-sensitive programming toward more gender-responsive practice by addressing barriers related to tenure recognition, asset control, and women's influence over housing decisions. The level of gender integration should be assessed through evidence of implementation and outcomes, including whether women are appropriately recognized in tenure or occupancy arrangements and retain meaningful access to, influence over, and control of supported housing benefits.

Priority 2: Institutionalize inclusive spatial design standards addressing privacy, dignity, and safety

HFHIB should translate evidence from women's consultations and field practice into practical design guidance for shelter and WASH interventions. Safety, privacy, dignity, accessibility, and ventilation should be assessed as related but distinct design considerations. Depending on the context, users' stated priorities, safeguarding risks, and technical feasibility, design measures may include safe siting, clear or controlled sightlines, strategic placement of doors and windows, secure doors and locks, appropriate visual screening, accessible routes, adequate lighting and ventilation, suitable separation of spaces, and safe proximity of WASH facilities. Women and other relevant users, including persons with disabilities and marginalized groups, should be meaningfully consulted before design approval. Post-handover verification should assess actual use, functionality, accessibility, privacy, and perceived safety, and findings should inform necessary adaptations.

Proposed FY27 Actions, subject to management approval and feasibility assessment:

- Develop or adapt practical inclusive-design guidance for shelter and WASH interventions, covering safety, privacy, dignity, accessibility, ventilation, lighting, lockability, facility siting, and other context-relevant considerations identified through consultation and technical and safeguarding assessment.
- Integrate applicable inclusive-design considerations into project design review, relevant procurement documentation, implementation guidance, and staff and partner orientation, with measures adapted to the project context, user priorities, technical feasibility, and available resources.
- Introduce a proportionate post-handover verification at an appropriate early stage to assess actual use, functionality, accessibility, privacy, and perceived safety, particularly for women, girls, persons with disabilities, and other users who may face barriers. Document identified concerns and use the findings to inform feasible corrective action and future design improvements.

Gender Marker Application: Under the Gender Marker, these measures can support progression from gender-blind or gender-sensitive design toward more gender-responsive practice by ensuring that differentiated needs related to safety, privacy, dignity, accessibility, and healthy living conditions inform project decisions. The level of gender integration should be assessed through evidence of meaningful consultation, application of appropriate design measures, and post-handover findings on actual use, functionality, accessibility, privacy, and perceived safety.

Priority 3: Strengthen Safeguarding and Accountability Systems as Essential Institutional Infrastructure

HFHIB should strengthen the accessibility, confidentiality, functionality, and responsiveness of its safeguarding and accountability systems. HEAL should remain the channel for ethics and whistleblowing concerns, while CFRM should address community- and programme-related feedback and complaints, with clear guidance on case routing and escalation. The reported failure to acknowledge a CFRM call during a public holiday indicates the need for clearly communicated service hours, appropriate backup coverage, timely acknowledgement within the applicable service standard, secure case logging, triage, and escalation procedures; it does not, on its own, establish a requirement for a 24-hour emergency hotline. Differences in staff awareness of inclusion and GEDSI policies should be treated as an indication that policy dissemination, induction, refresher learning, and understanding of available mechanisms require strengthening, rather than as evidence of deliberate exclusion. GBV and other sensitive safeguarding concerns should not be addressed through informal mediation or adjudication by field staff or community committees. Responses should be survivor-centred, confidential, based on informed consent and risk assessment, and linked to qualified legal, health, psychosocial, protection, or other appropriate services according to the nature and urgency of the concern.

Proposed FY27 Actions, subject to management approval and feasibility assessment:

- Clarify and communicate the respective purposes, service standards, operating arrangements, and escalation pathways of HEAL, CFRM, and other relevant reporting mechanisms. This should include clearly stated service hours, appropriate backup coverage during weekends and public holidays, timely acknowledgement within the applicable standard, secure case logging, triage, and procedures for urgent concerns.
- Strengthen staff and relevant partner orientation on safeguarding, PSEA, anti-harassment, confidentiality, safe handling of disclosures, informed consent, and the appropriate use of reporting and referral pathways. Refresher learning and induction processes should address identified differences in policy awareness without assuming deliberate exclusion on the basis of the small staff-survey sample.
- Maintain and periodically review confidential, location-specific referral information for qualified legal-aid, health, psychosocial, child-protection, GBV, and other relevant services. Staff and community structures should provide information and facilitate safe referral where appropriate, but should not undertake informal mediation, investigation, adjudication, or specialized case management beyond their roles and competence.
- Introduce proportionate functionality and accessibility checks for accountability mechanisms, including review of acknowledgement records, backup arrangements, case-routing practices, confidentiality safeguards, and user awareness. Low complaint numbers should not be treated as evidence of system effectiveness without examining whether intended users know, trust, and can safely access the available channels.

Gender Marker Application: Under the Gender Marker, accessible and functioning safeguarding and accountability systems can support progression toward more gender-responsive programming by addressing differentiated risks, barriers to reporting, and potential harm associated with programme participation or benefit delivery. The level of gender integration should be assessed through evidence that intended users are aware of and can safely access the available mechanisms; concerns are acknowledged, securely documented, appropriately routed, and responded to within applicable standards; sensitive cases are handled confidentially and through survivor-centred referral; and identified risks of retaliation, exclusion, or benefit appropriation inform programme adaptation and safeguarding action.Priority

Priority 4: Strengthen Gender-Responsive MEAL to Track Access, Influence, Safety, Benefit Control, and Unintended Effects

HFHIB should continue reporting through the required global MEAL framework while incorporating context-relevant indicators and qualitative methods where permitted. Monitoring should move beyond participant counts and infrastructure outputs to examine whether women and other marginalized groups can influence decisions, safely and practically use supported facilities, retain access to and control over programme benefits, and use feedback and complaint mechanisms with confidence. Where applicable, indicators may track women's documented roles in housing or asset-related decisions, but these should be adapted to the type of assistance and household context rather than applied as a universal co-signatory requirement. Post-handover verification should assess actual use, functionality, accessibility, privacy, and perceived safety. Risk monitoring should proactively identify benefit appropriation, exclusion, retaliation, household conflict, violence, or other unintended effects so that safeguarding review, mitigation, referral, and programme adaptation can be initiated where necessary.

Proposed FY27 Actions, subject to management approval and feasibility assessment:

- Review existing MEAL tools and, where permitted within the required global framework, incorporate context-relevant quantitative and qualitative indicators on decision-making influence, meaningful participation, actual use of facilities, accessibility, privacy, perceived safety, control over programme benefits, and unintended effects.
- Introduce proportionate post-handover verification for relevant shelter and WASH interventions to assess whether supported facilities are functional, safely accessible, and used

as intended, particularly by women, girls, persons with disabilities, and other users who may face barriers. Findings should inform feasible corrective action and future programme design.

- Disaggregate relevant monitoring data by sex, age, disability, and other contextually important characteristics where ethically appropriate, operationally feasible, and consistent with informed consent, confidentiality, and data-protection requirements.
- Strengthen monitoring of safeguarding and accountability risks, including benefit appropriation, exclusion, retaliation, household conflict, violence, and barriers to accessing feedback or complaint mechanisms. Such findings should trigger appropriate safeguarding review, mitigation, referral, or programme adaptation rather than being interpreted on their own as evidence of transformative change.
- Include proportionate measures of accountability-system functionality and responsiveness, such as user awareness, accessibility, timely acknowledgement within applicable service standards, secure case routing, and the availability of appropriate backup arrangements.
- Establish regular learning and reflection processes through which relevant MEAL findings, community feedback, safeguarding concerns, and implementation lessons are reviewed by programme, technical, safeguarding, and management teams and used to inform documented programme adjustments.

Gender Marker Application: Under the Gender Marker, these MEAL measures can support progression toward more gender-responsive practice by generating evidence on differentiated access, decision-making influence, actual use, safety, benefit control, and unintended effects. The level of gender integration should be assessed not only through the presence of indicators or disaggregated data, but also through evidence that findings are analysed, discussed with relevant stakeholders where appropriate, and used to adapt programme design, implementation, safeguarding measures, and accountability arrangements. Progress toward more transformative practice should be judged through sustained and contextually appropriate changes in unequal power relations and outcomes, rather than through documentation or participation figures alone.

Priority 5: Strengthen Gender, Safeguarding, and Accountability Standards Across the Partnership Cycle

HFHIB should establish and consistently apply clearly defined minimum gender, safeguarding, accountability, referral, and MEAL expectations across partner-led activities. These expectations should be incorporated, as appropriate, into partner selection and due diligence, agreements, orientation, implementation planning, reporting, monitoring, and corrective-action processes. The form and intensity of oversight should be proportionate to the partner's role, programme scale, operating context, and safeguarding risk. Partners should maintain accessible, confidential, and functional mechanisms for feedback, complaints, safeguarding concerns, and referral. Existing partner mechanisms may be used where HFHIB has verified that they meet the applicable minimum standards, while HEAL and CFRM should remain available and clearly communicated for concerns involving HFHIB. Partner gender monitoring should align with the HFHI Gender Marker or an appropriate equivalent framework, and significant gaps should result in agreed capacity-strengthening or corrective measures.

Proposed FY27 Actions, subject to management approval and feasibility assessment:

- Review and strengthen partner-selection and due-diligence processes to assess relevant gender capacity, safeguarding arrangements, accountability mechanisms, referral pathways, MEAL practice, and the risks associated with the proposed operating context.
- Incorporate clearly defined minimum gender, safeguarding, accountability, confidentiality, referral, data-protection, and MEAL expectations into relevant partner agreements, scopes of work, implementation plans, and reporting arrangements.
- Provide proportionate orientation and capacity strengthening for partners on the HFHI Gender Marker, meaningful and safe participation, Do No Harm, PSEA, anti-harassment, safe handling of disclosures, referral responsibilities, feedback and complaint mechanisms, and monitoring of differentiated outcomes.

- Verify whether partner feedback, complaint, safeguarding, and referral mechanisms are accessible, confidential, functional, and appropriate to the programme context. Existing mechanisms may be accepted where they meet the applicable minimum standards and where participants are clearly informed about available HFHIB channels for concerns involving HFHIB.
- Apply proportionate and risk-based monitoring, with greater attention to programmes operating in humanitarian settings, informal settlements, displacement-affected locations, or other contexts involving heightened safeguarding and exclusion risks. Monitoring methods may include document review, implementation observation, consultation with intended users, functionality checks, and review of agreed indicators and actions.
- Where significant gaps are identified, agree on time-bound and proportionate capacity-strengthening or corrective measures, document responsibilities, and follow up on implementation. Decisions on continuation, modification, or escalation of partnership arrangements should follow HFHIB's applicable policies, contractual provisions, and management processes.

Gender Marker Application: Under the Gender Marker, these partnership measures can support more consistent gender integration across both direct and partner-led programming by establishing shared minimum expectations and proportionate accountability. The level of gender integration should be assessed through evidence that partners apply relevant gender analysis, enable meaningful and safe participation, address differentiated risks and barriers, maintain functional safeguarding and accountability mechanisms, and monitor outcomes related to access, influence, safety, and control over benefits. Progress should be judged through implementation quality and demonstrated outcomes rather than through contractual clauses, orientation records, or compliance documentation alone.

Operationalizing the Gender Marker Across the Programme Cycle

The Gender Marker should function as a decision-support, learning, and accountability tool throughout the programme cycle. Initial classification should be based on documented gender analysis and programme design, while subsequent assessment should consider implementation quality, monitoring findings, unintended effects, and demonstrated outcomes.

- **Analysis and Design:** Apply intersectional gender analysis to examine differentiated needs, access to and control over resources, decision-making influence, unpaid care, safety and protection risks, and barriers affecting women, girls, persons with disabilities, displaced populations, and other marginalized groups. Use the findings to shape programme objectives, activities, safeguards, indicators, and the initial Gender Marker assessment.
- **Targeting and Selection:** Apply transparent vulnerability criteria that consider tenure insecurity, asset poverty, disability, displacement, household composition, and women's actual control over housing benefits. Where formal ownership is unavailable, consider legally and administratively feasible alternative tenure or occupancy documentation. Joint spousal documentation may be considered where legally applicable, appropriate, safe, and supported by the woman concerned, with independent or alternative options for unmarried women, widows, female-headed households, and others without recognized tenure.
- **Implementation:** Apply context-appropriate inclusive-design, safeguarding, accountability, and participation measures. Where relevant, use female facilitators, mixed-gender field teams, localized or women-only consultations, and separate verification of women's priorities. Implementation should also identify and mitigate risks of exclusion, retaliation, benefit appropriation, increased unpaid workload, and other unintended harm.
- **Monitoring:** Continue reporting through the required global MEAL framework while adding context-relevant indicators and qualitative methods where permitted. Track not only participation and outputs, but also decision-making influence, actual use, accessibility, privacy, perceived safety, control over benefits, functionality of feedback mechanisms, and unintended effects. Relevant data should be disaggregated where ethically appropriate, operationally feasible, and consistent with confidentiality and data-protection requirements. Post-handover

verification should assess whether supported facilities are functional, safely accessible, and used as intended.

- **Evaluation and Learning:** Periodically review Gender Marker assessments, monitoring findings, community feedback, safeguarding concerns, and implementation lessons, and document resulting programme adaptations or corrective actions. Backlash, retaliation, household conflict, violence, or loss of access to benefits should trigger safeguarding review and appropriate mitigation or referral, rather than being treated as evidence of transformative change.
- **Outcome:** Consistent use of the Gender Marker can strengthen gender-responsive programming. Progress toward more gender-transformative practice should be pursued where contextually appropriate, feasible, and safe, and demonstrated through sustained changes in decision-making influence, safety, access, control over benefits, and unequal power relations.

Taken together, the five priority directions provide HFHIB with a practical pathway for strengthening gender integration across housing, WASH, climate resilience, disaster risk reduction, Rohingya response, community engagement, advocacy, partnerships, and organizational systems. Progress should be assessed not only through infrastructure delivery or women's attendance, but also through evidence that women and other marginalized groups can influence decisions, use facilities safely and with dignity, retain access to and control over programme benefits, and obtain appropriate support when risks or concerns arise.

This Country Gender Analysis serves as the evidence base and baseline for the accompanying Draft Gender Policy and Training Module framework. The Gender Policy should translate the findings into clear institutional commitments, roles, and minimum standards, while the Training Module should strengthen the practical capacity of staff and partners to apply those commitments in programme design, implementation, safeguarding, accountability, MEAL, and learning. Together, these outputs can support more consistent, context-responsive, evidence-based, and accountable gender integration across HFHIB's programmes, partnerships, and institutional practice.

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