

Focus Group Discussion Checklist for Dairy Producer Groups Strengthening the Dairy Value Chain (SDVC) Project in Bangladesh

Section A. Asset Ownership

1. Importance of different assets for women
 - a) What assets are most likely to be owned by women and why?
 - b) What assets are most important for women? And why?
 - c) For women owned assets, what decisions can women make on these assets? E.g can they make decisions on their disposal? What decisions would they have to consult their husbands?
 - d) What decisions can men make on women owned assets?
 - e) What are the main means by which women in this group /community acquire their different assets?
 - f) When as women, you say you own an asset, what does that mean? (e.g I came to marriage with it, inherited from my parents, bought with own earned cash, I can sell it if I wish to.etc)
 - g) Under what circumstances do women lose their assets? What are some of the cases where women lose their assets? What legal protection exists to protect women's assets?

2. Importance of different assets for men
 - a) What assets are most likely to be owned by men and why?
 - b) What assets are most important for men? And why?
 - c) For men owned assets, what decisions can women make on these assets? E.g can they make decisions on their disposal? Under what circumstances can women make decisions on men owned assets? What decisions can men make on these assets? What decisions would they have to consult their wives on?
 - d) What are the main means by which men in this group/community acquire their different assets?

3. Jointly owned assets
 - a) What assets are most likely to be owned jointly and why?
 - b) What is the process for decision making on jointly owned assets e.g who has the final say? What decisions can women make on jointly owned assets? What decisions can men make on jointly owned assets? In the event of the disposal of jointly owned assets, who manages the income or decides how it should be shared or used? (i.e does the income also get shared?)—use examples of jointly owned mentioned in 3a above
 - c) When you say an asset is jointly owned, what does that mean? (e.g we bought it together, because we all use and benefit from it, because head of household owns it..)

4. Constraints to asset ownership by men and women
 - a) What are the key constraints to ownership of assets by men and women (do a listing and a ranking of constraints by men and women for 3-4 key assets—land, livestock, jewelry, ??, ??). How many men /women in the group have faced each of these constraints?
 - b)

5. Normative attitudes towards women's role in asset ownership
 - ✓ Do you think women should own assets such as land, livestock, or should they just own small assets such as chicken and jewelry? Why, why not? (Take note of how many men, women are on what side of the debate)
 - ✓ What role do you think women should play in decision making within the household? (on assets?)
 - ✓ What assets do you think girls and boys should inherit? Are there some assets that girls should not inherit? Why? Are there girls in this community who have inherited assets?

6. Impacts of the project on men and women's asset ownership, and attitudes to asset ownership
 - ✓ How has the project impacted on household ownership of assets? Which assets and how has the project influenced this?
 - ✓ How has the project impacted on women's ownership of assets? Do women own more assets now than before? What aspects of the project has influenced this and how? E.g group membership led to accumulation of assets by women?
 - ✓ How has the project impacted on men's ownership of assets? Do men own more assets now than before? What aspects of the project has influenced this and how? Are men's assets more than women? Which ones are more? Less? How has the project contributed to these differences? (e.g men have more cows due to targeting of project, women have more social capital because of group organization, more human capital due to literacy programs etc)

Section B: Access to resources (capacity, credit, savings groups)

1. What resources are mostly available to women?
 - ✓ Can women easily access credit? Under what conditions can women access credit? How many women in the group have accessed credit? For those who have not, why?
 - ✓ What are the attitudes by the community to women getting? (both positive and negative), what are men's attitudes towards women getting credit? What are women's attitudes? Who often repays credit taken by women? Are there instances where men take the credit after women have obtained it? What instances and what are the implications?
 - ✓ Can women access training? What type of training has been provided by the project? What has been the impact of the training on women? What have been the constraints to accessing the training by women?
 - ✓ What are the attitudes by the community to women being trained? (both positive and negative), what are men's attitudes towards women being trained? What are women's attitudes? Can women attend training away from home?
 - ✓ Do you have access to a savings group? What are the most common uses of money saved by women in the savings groups?

2. What resources are mostly available to men?
 - ✓ What are men's current sources of credit? What are the constraints to men getting credit?

- ✓ What are men's attitudes by towards women getting credit? Should women get credit, or should it be given to men? Why, why not?
 - ✓ Who often repays credit taken by men? Who often repays credit taken by women? Are there instances where men take the credit after women have obtained it? What instances and what are the implications? Has it happened in this community and what was the impact?
 - ✓ How are decisions made within the household on who should be trained? Under what circumstances should men, women be trained?
3. Normative attitudes towards women being trained, getting credit etc
- ✓ Do you think women should get credit as individuals or should credit be given to the head of household? Why, why not? (Take note of how many men, women are on what side of the debate)
 - ✓What are some of the changes you have observed in women or in households where women have obtained credit (both positive and negative)—consider some positive and some negative changes from this community
 - ✓ What are some of the changes you have observed in women or in households where women have been trained (both positive and negative)—consider some positive and some negative changes from this community
 - ✓Given a choice, who in the household should be trained on dairy production, literacy skills, community animal health worker, milk collector and why?
 - ✓Given a choice, where should men, women be trained? Why? (home, local town, out of town)

Section C: Dairy and Management of Dairy related Income

1. Changes in workload
- ✓ Who is mainly carrying out the dairy activities? Feeding, watering, milking selling milk, health care? Why these groups are allocated these tasks?
 - ✓ How has the workload of men, women, boys and girls changed with the dairy cows? What other gender relations have changed and why? (for increases, discuss by how much, for decreases, discuss by how much /many hours per day). What are the implications of these changes for women, men, boys and girls?
2. Marketing of milk
- ✓ Who mainly markets the morning milk, who mainly markets the evening milk? Why?
 - ✓ How are the payments made for each? What payment methods do men and women prefer?
 - ✓ How are decisions made about how much milk to sell and how much to keep for household consumption? Who makes the decisions? What determines the amount of milk to be sold in the morning and evening?
 - ✓ What are the constraints to marketing by men and women? Listing of constraints and numbers of men and women in the group affected by these constraints. How do they deal with the constraints
3. Income management

- ✓ Who mainly manages the income from the sale of morning and evening milk? What determines who manages the income? Under what circumstances do women manage income from milk?
 - ✓ How do households commonly manage the milk income? Is it put in savings, account, mainly spend immediately, kept within the home? Is this different for income from morning and evening milk? If saved, where?
 - ✓ Do households have savings accounts (proportion of group members, men and women with accounts registered in the names of men, women and joint). In whose names are the accounts? What rights do men have over money in women's accounts, in joint accounts? What rights do women have over money in men's accounts, joint accounts?
4. Expenditure patterns
- ✓ What are priority expenditure items by men and women for money made from dairy?
 - ✓ What kind of assets have women bought from dairy income? What kind of assets have men bought from dairy income?

Section D: Participatory Impact Diagram of Impacts of the project

A participatory drawing of the impacts of dairy at household and community level
 For each impact, discuss how many or what proportion of men and women from the community have been impacted