

## Results and Trends in Women's Empowerment on the Chars

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## Acronyms

CLP	Chars Livelihoods Programme
CP	Core participant
FH HH	Female-headed household
IMLC	Innovations, Monitoring, Learning and Communications Division
MH HH	Male-headed household
SDG	Social development group

## Executive Summary

One of the main objectives of the Chars Livelihoods Programme (CLP) was to increase women's empowerment, both for its core participants (CPs) and for women in the wider community. All 78,026 CLP core participants were female; however, many Programme interventions directly and indirectly benefitted the CP's entire household as well as the community at large.

CLP's range of interventions were designed to build women's confidence, address pervasive negative social attitudes and behaviours (such as dowry, child marriage, and violence against women), and bolster the respect of char women within their families and the community.

To measure women's empowerment, CLP conducted multiple qualitative investigations and developed a context-specific Chars Empowerment Scorecard which comprised ten indicators. The results of the scorecard (one point given for each of the indicators met) could be aggregated into an 'empowerment score'. The empowerment score of a CP was calculated at various points (up to a maximum of five times): before she joined CLP, during the Programme support period, at the end of CLP support and multiple times post-CLP support.

With the Programme ending in March 2016, the final survey on women's empowerment was conducted in October 2015 for Cohorts 2.1 – 2.6.

The purpose of this report was to answer the following research questions:

- 1) What percentage of core participants were empowered over time, between baseline and October 2015? Are empowerment rates sustainable post-CLP?
- 2) Which empowerment criteria were most frequently being met? Which were not?
- 3) Was there a correlation between the following criteria: joint decision-making and independent decision-making?
- 4) Did having an independent income impact other empowerment criteria?

The results point to several important conclusions. Firstly, that CLP met and exceeded its logframe empowerment target<sup>1</sup>. Secondly, CLP's impact on women's empowerment sustained after Programme support came to an end. Lastly, with the addition of 2015 data to previous datasets, some findings from previous studies were supported e.g. correlation between joint and independent decision-making and having an independent income and other empowerment criteria; research questions 3 and 4 respectively). Others were however not supported e.g. invitations to social occasions decline over time.

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<sup>1</sup> CLP's empowerment target was 74% of participants from Cohorts 2.4-2.6.

## Background

CLP supported extreme-poor households living on island *chars* formed in the Jamuna, Teesta and Padma rivers in north-west Bangladesh. The second phase of the Programme began in 2010 and operated until March 2016.

As per CLP's logframe purpose statement, CLP aimed to improve the livelihoods, incomes, and food security of over one million extreme-poor char-dwellers. A total of 78,026 extreme-poor households received the core package of support. Whilst all CPs were female, their households and the wider community also benefitted from aspects of the core package. Women's empowerment was an overarching objective of Programme interventions.

CLP's interventions were designed to build women's confidence, increase their ability to make decisions that impact their life as well as the lives of those around them. The Programme provided its core participants with an income-generating asset of their choice, along with a monthly stipend and livelihoods training, to enable the women to contribute to household income and in the process gain more respect among the family as well as her community.

The Programme's social development groups (SDGs) and awareness campaigns also supported empowerment goals by addressing negative social attitudes and behaviours practiced in the chars such as dowry, child marriage, and violence against women. Membership in a SDG and weekly meeting attendance was compulsory for all CPs. SDG sessions covered a comprehensive social development curriculum which sought to increase the women's awareness and understanding of their rights and to enable them to feel confident in exercising them at home and in the community.

Some of the Programme's initiatives directly included the husbands of CPs. For instance, CLP provided marriage counselling sessions. Together, a couple received gender-sensitive training that was intended to empower both partners by encouraging joint decision-making within the household and discourage destructive behaviours such as domestic violence.

The objective of this report was to 1) examine the empowerment rates of each of its Cohorts over time, from baseline to October 2015, 2) determine whether or not empowerment rates were sustaining , 3) identify empowerment criteria that were most frequently being met, and those that were not, 4) scrutinise whether or not there is a correlation between joint decision-making and independent decision-making, and 5) examine the importance of having an independent income on other empowerment criteria.

## CLP's Approach to Measuring Women's Empowerment

### Box 1: Indicators of the Chars Empowerment Scorecard

#### *Household level indicators:*

- Making decisions in the household jointly with male household members
- Having an independent income
- Keeping the family's cash
- Influencing decisions regarding investments
- Having her own savings

#### *Community level indicators:*

- Membership in a committee
- Ability to resolve conflict in the community
- Attending meetings/trainings
- Being asked for advice by other community members
- Being invited to social occasions

The main mechanism CLP used to measure women's empowerment among its CPs was the Chars Empowerment Scorecard.<sup>2</sup> The ten indicators that comprised the context-specific scorecard were sourced from the chars community through extensive research in 2012<sup>3</sup> (see Box 1).<sup>4</sup> At the household level, indicators referred to the dynamics of power that exist between husband and wife as well as the influence and degree of control she had within the household. At community level, indicators related to a woman's social status within the community, including her participation and influence, and the perceived respect she received from community members.

Women received one point for each indicator that they met. The aggregate count of indicators translated into an 'empowerment score'. If a woman achieved a score of five or more, she was considered empowered. CLP's aim was to empower at least 74% of the total 43,452 women it worked with in Cohorts 2.4-2.6<sup>5</sup> by January 2016. The Programme achieved and exceeded this milestone. In addition to this quantitative approach, there was a fair amount of qualitative fieldwork that also sheds light on CLP's results in the area of women's empowerment.

<sup>2</sup> See Annex 1 for the Chars Empowerment Scorecard.

<sup>3</sup> R. MacIntosh et al., "Reviewing the CLP's Approach to Measuring Women's Empowerment", IMLC: July 2012;

<sup>4</sup> Indicators 1, 3, and 4 only apply to CPs living in male-headed households. CPs living in female-headed households used the following indicators: making decisions alone (independent of her family or others in the community), ownership of an asset, and being treated well by her family.

<sup>5</sup> Because the scorecard was developed in 2012, baseline data is only available for Cohorts 2.4-2.6.

## Methodology

In October 2015, CLP conducted its final 'Women's Empowerment Survey'. The survey was based on the indicators of the Chars Empowerment Scorecard. A random sample of 1,772 CPs (who are all female) were surveyed from Cohorts 2.1-2.6 (see Table 1). The sample was drawn from all ten of CLP's working districts: Bogra, Sirajganj, Jamalpur, Gaibandha, Tangail, Pabna, Rangpur, Kurigram, Nilphamari and Lamonirhat.

Although both male-headed households (MH HHs) and female-headed households (FH HHs) were surveyed, only the data from CPs living in male-headed households was included in this report because most of the household-level indicators in the scorecard related to the dynamics between husband and wife. Thus, 11.6% of the total sample was dropped from the analysis.

Twelve Programme-employed data entry and monitoring officers (one female and eleven males) were trained by CLP and collected the data.

At the time of this survey, all Cohorts apart from Cohort 2.6 had completed their 18-month support period (see Annex 2). Support to Cohort 2.6 will end in February 2016 i.e. five months after the survey.

<b>Cohort</b>	<b>HH Type</b>	<b>Number Surveyed</b>	<b>Percentage of Cohort Sample</b>
<b>2.1</b>	MH HH	196	83.8%
	FH HH	38	16.2%
	Total	234	100.0%
<b>2.2</b>	MH HH	214	84.6%
	FH HH	39	15.4%
	Total	253	100.0%
<b>2.3</b>	MH HH	285	90.2%
	FH HH	31	9.8%
	Total	316	100.0%
<b>2.4</b>	MH HH	273	87.5%
	FH HH	39	12.5%
	Total	312	100.0%
<b>2.5</b>	MH HH	269	91.8%
	FH HH	24	8.2%
	Total	293	100.0%
<b>2.6</b>	MH HH	329	90.4%
	FH HH	35	9.6%
	Total	364	100.0%
<b>Total</b>	MH HH	1566	88.4%
	FH HH	206	11.6%
	Total	1772	100.0%

## A Summary of existing research related to women's empowerment

CLP has meticulously monitored its impact on women's empowerment since 2012. From previous reports<sup>5</sup>, we know that:

- 1) Before joining CLP, the vast majority of female participants were disempowered (according to the Chars Empowerment Scorecard). For example, baseline data shows that only 0.8 - 15.1% of CPs in Cohorts 2.4-2.6 were empowered prior to CLP.
- 2) Empowerment happened very quickly over the 18-month support period<sup>6</sup>; by the end of CLP support, on average, 92% of women were empowered, according to the empowerment scorecard (see Annex 2).
- 3) The main drivers of empowerment were increased wealth and knowledge; thus CLP's Asset Transfer Project and social development curriculum were the most impactful interventions for women's empowerment as they increased the income and knowledge of CPs, respectively.<sup>7</sup>
- 4) Empowerment levels sustained over the medium term (Cohort 2.1's have sustained in the years post CLP).<sup>8</sup>
- 5) 'Having an independent income' was a critical indicator to meet, as it strongly correlated with the achievement of at least 6 other empowerment indicators.<sup>9</sup>
- 6) Community level indicators 'Membership in a committee' and 'Attending meetings or trainings' were noted to slightly decrease for Cohorts the further removed from CLP support<sup>10</sup> they were. Household level indicators 'Having her own savings' and 'Joint decision-making' were noted to be the least achieved after support ended.<sup>11</sup>

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<sup>5</sup> R. MacIntosh et al., "Reviewing the CLP's Approach to Measuring Women's Empowerment", IMLC: July 2012; R. MacIntosh et al., "The CLP's impact on women's empowerment", IMLC: November 2012; C. Haneef et al., "Women as Entrepreneurs: The impact of having an independent income on women's empowerment", IMLC: August 2014; C. Haneef et al., "CLP's influence on dowry and violence against women on the chars", IMLC: October 2014; C. Haneef et al., "CLP's impact on women's empowerment on the chars and its sustainability", IMLC: October 2014.

<sup>6</sup> R. McIntosh et al., November 2012, p. 8.

<sup>7</sup> R. McIntosh et al., November 2012, p. 9; C. Haneef et al., October 2014.

<sup>8</sup> R. MacIntosh, November 2012, p.8; C. Haneef et al., November 2014, p.7-8.

<sup>9</sup> C. Haneef et al., August 2014, p. iii.

<sup>10</sup> C. Haneef et al., November 2014, p. 5.

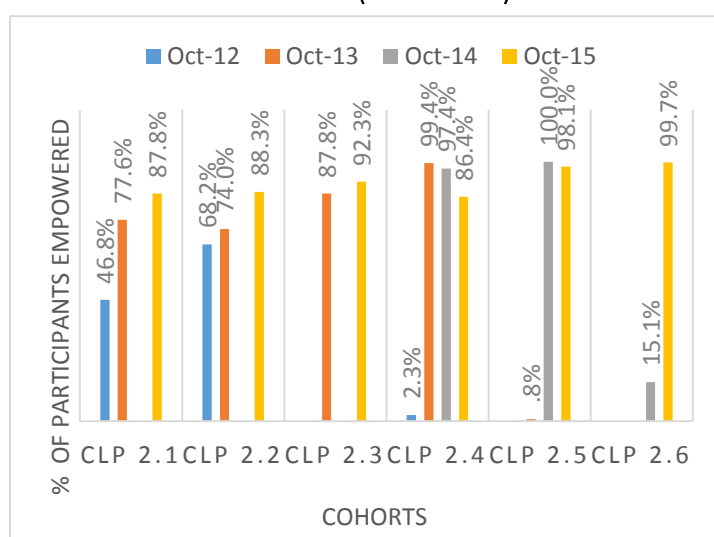
<sup>11</sup> *Ibid.*, p. 7.

## Findings

The findings presented in this report draw on previous research and survey results as well as data collected in the October 2015 Women’s Empowerment Survey.

### Research Question 1: What Percentage of core participants were empowered over time, between baseline and October 2015? Were Empowerment Rates Sustainable post-CLP?

GRAPH 1: PERCENTAGE OF PARTICIPANTS EMPOWERED OVER TIME (BY COHORT)



One of the main objectives of this report was to examine the new data on empowerment rates of Cohorts 2.4-2.6. CLP aimed to have an overall empowerment rate of at least 74% (32,154 of 43,452 participants) of Cohorts 2.4-2.6 by January 2016.<sup>12</sup> This target was over-achieved. CLP’s total empowerment rate from Cohorts 2.4-2.6 was 94.6% by October 2015: the equivalent of 41,106 empowered women.

Graph 1 shows changes of women’s empowerment status over time. Previous research has shown that CLP’s impact on empowerment

occurs rapidly after inclusion in the Programme, and the latest set of data (October ’15) reinforced this finding. At baseline, 15.1% of women in Cohort 2.6 were categorised as empowered (having met at least 5 indicators in the Chars Empowerment Scorecard). After receiving CLP support for just over one year, by October 2015, this empowerment rate increased exponentially to 99.7%. The same trend is discernible for Cohorts 2.4 and 2.5, whose baseline empowerment rates of 2.3 and 0.8% respectively increased to 99.4 and 100% after inclusion in the Programme.

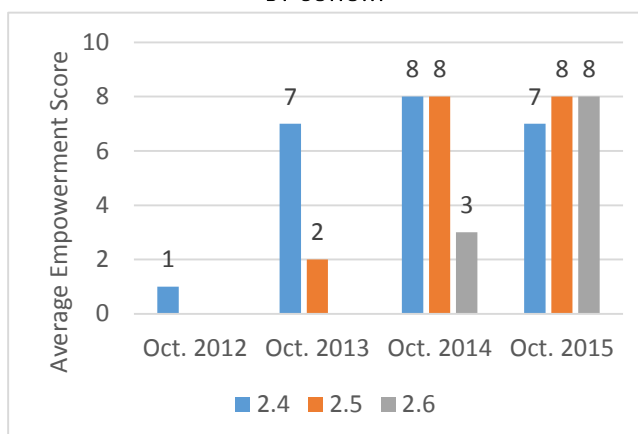
Upon entry into the Programme, CPs in Cohorts 2.4-2.6 on average only met between 1 - 3 of the ten empowerment criteria set out in the Chars Empowerment Scorecard (see Graph 2). After one year of Programme inclusion, the average criteria being met jumped significantly to between 7- 8.

Interestingly, in the baseline data on the status of empowerment, for nearly every indicator, Cohort 2.6 has the highest percentage of CPs meeting criteria. As a result, upon entry into the Programme, participants in Cohort 2.6 were more empowered than previous Cohorts. Whereas only 2.3% and 0.8% of Cohort 2.4 and 2.5 respectively were categorised as empowered pre-CLP, 15.1% of Cohort 2.6 met five or more empowerment criteria before Programme intervention. Increased empowerment rates at baseline is most likely a product of CLP’s influence on the wider community, as one CLP-supported village could be home to members of several different Cohorts, some of whom received support years before others.

<sup>12</sup> The Chars Women Empowerment Scorecard was developed in 2012 and surveys focused on measuring women’s empowerment in CLP working areas only began in 2012. This means that baseline data is only available for Cohorts 2.4-2.6. Thus earlier Cohorts (2.1-2.3) are excluded from CLP’s empowerment target.

The October 2015 survey data also endorses previous research findings that women’s empowerment rates are sustainable over the medium-term after Programme support has ended. Average empowerment scores are sustaining over time (see Graph 2) for earlier Cohorts. Graph 1 shows that by October 2015, all Cohorts that had been removed from Programme support still have average empowerment rates of between 87.8<sup>13</sup> - 98.1%<sup>14</sup>.

GRAPH 2: AVERAGE EMPOWERMENT SCORE OVER TIME, BY COHORT



Empowerment rates have remained relatively consistent over time, though the earlier Cohorts (2.1-2.3) showed some minor fluctuation (Graph 1). However, this fluctuation is positive and does not discredit the sustainability of results. Rather, the 2015 data for Cohorts 2.1-2.3 supports earlier postulations that empowerment rates may be increasing in Cohorts further removed from the Programme. As can be seen in Graph 1, the empowerment rates of these Cohorts, who at the time of the 2015 survey were 2-3 years removed from CLP support, continued to increase post-CLP.

## Research Question 2: Which criteria were most frequently met? Which were not?

The criteria most met at baseline for Cohort’s 2.4-2.6 were ‘Keeping the family cash’ and ‘Having an independent income’. Prior to entering the Programme, 43% of CPs in Cohorts 2.4-2.6 already kept the family cash and 25% were already earning their own source of income (see Annex 4).<sup>15</sup>

The criteria that were met the least at baseline for Cohort’s 2.4-2.6 were ‘Attending meeting or training’ and ‘Membership in a committee’ (See Annex 4). At baseline, only 0.5% of women in these cohorts reported having attended either a meeting or training; similarly, only 0.57% of women were members of a committee or group prior to joining CLP.

<sup>13</sup> Cohort 2.1 was 3 years, 10 months removed from support.

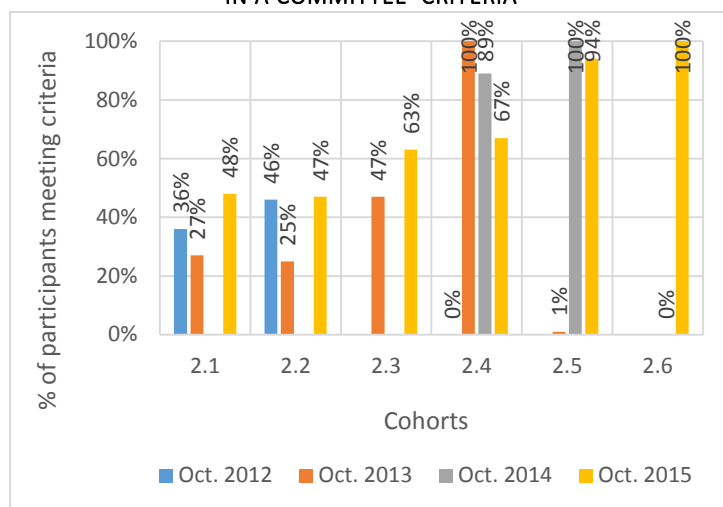
<sup>14</sup> Cohort 2.5 was 4 months removed from support.

<sup>15</sup> Baseline data is only available for Cohorts 2.4-2.6.



By October 2015, there was an unsurprising shift in the most frequently met criteria. ‘Attending a meeting or training’ and ‘Membership in a committee’- the criteria that were least met at baseline- had the highest rates in the October 2015 survey. Of the total women surveyed, 90%

GRAPH 3: PERCENTAGE OF PARTICIPANTS MEETING ‘MEMBERSHIP IN A COMMITTEE’ CRITERIA



reported having attended a meeting or training within the last 6 months and 87 % (see Annex 4) reported being a member of a committee or group. This was unsurprising for a number of reasons. Firstly, Cohort 2.6 likely bolstered the overall rates of both indicators as it was still receiving Programme support at the time of the survey. This means that social development group meeting attendance was mandatory (which is why Cohort 2.6 had a 100% rate in this indicator), and CLP-created village savings and loans groups (VSLs)

as well as village development committees (VDCs) were still being supported and were operational (hence the 100% rate in ‘Membership in a committee’).

Secondly, at the time of the survey, Cohort 2.5 was only 4 months removed from Programme support, and thus CPs would have attended a mandatory SDG meeting within the last 6 months. The ‘Membership in a committee’ rate for Cohort 2.5 (93.5%) was likely bolstered by VSLs and VDCs that would have still been operational<sup>16</sup> in Cohort 2.5 working areas. Some Cohort 2.5 CPs would have also had the opportunity to join CLP’s meat or milk chars business groups post-graduation.

The high rates of achievement of these criteria are likely not to sustain over time as both indicators were noted in earlier research to slightly decrease for Cohorts further removed from CLP support.<sup>17</sup> However, over the past year, CLP has taken extra initiatives to encourage the sustainability of VDCs and VSLs. The 2015 data shows the fruits of this labour: there was a resurgence in committee memberships among earlier Cohorts, and VSLs were the most reported memberships.

The least met criteria for Cohort 2.4-2.6 in the 2015 survey were ‘Ability to resolve a conflict’ (50.7%) and ‘Invitations to social occasions’ (56.8%). Both of these indicators, however, could have been largely influenced by external factors. The questions asked to CPs during the survey may have affected the low reporting rates as well.

This is perhaps a lesson to be learned: Proxy questions should be considered in order to provide further clarification. Perhaps the ‘Ability to resolve a conflict (within the last 12 months)’ question<sup>18</sup> would have had clearer results if it had sub-questions such as: ‘Have you witnessed a quarrel/conflict within the last 12 months?’, ‘Did you intervene?’, ‘Was your intervention successful in stopping the conflict/quarrel?’. Instead, the question asked during the survey seemed to measure not the participant’s *ability* to resolve a conflict, but rather whether or not she had the *opportunity* to resolve one.

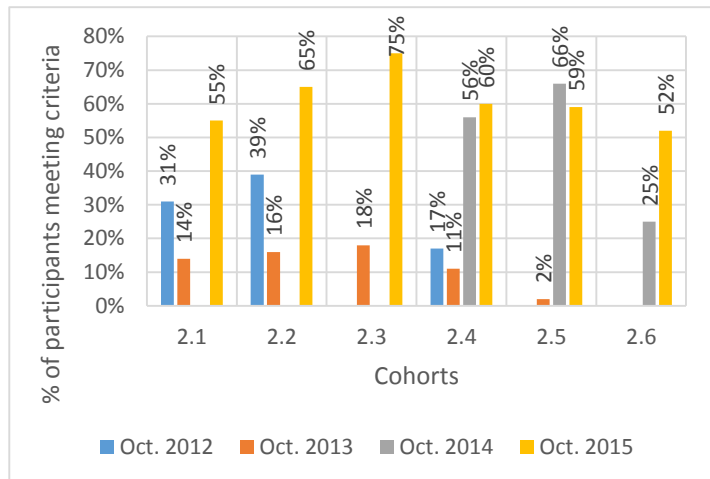
<sup>16</sup> “Brief: The Sustainability and Quality of VSL Groups under CLP-1 and CLP-2”, August 2014; “Brief: Village Development Committees”, August 2014.

<sup>17</sup> C. Haneef et al., November 2014, p. 5.

<sup>18</sup> Question asked in survey is “In the last twelve months, have you helped to stop a conflict and/or quarrelling in another household, or between two households?”.

Although 'Invitations to social occasions' was added to the empowerment criteria based on community feedback, data for this indicator was very erratic (see Graph 4). For example, Cohorts 2.1 and 2.2 saw a decrease in this indicator (14-16% received invitations respectively) in 2013: 1-2 years after having received CLP support. However, in a similar amount of time removed from the Programme, Cohort 2.3 saw a significant increase in invitations to social occasions (75%). Cohort 2.4 had a lower rate of invitations to social occasions during the Programme intervention period (11 %) than it had at baseline (17%) in 2012, while Cohorts 2.5 and 2.6 see substantial increases during Programme intervention as compared to their baselines.

GRAPH 4: PERCENTAGE OF PARTICIPANTS MEETING 'INVITATION TO A SOCIAL OCCASION (WITHIN LAST 12 MONTHS)' CRITERIA



However, in a similar amount of time removed from the Programme, Cohort 2.3 saw a significant increase in invitations to social occasions (75%). Cohort 2.4 had a lower rate of invitations to social occasions during the Programme intervention period (11 %) than it had at baseline (17%) in 2012, while Cohorts 2.5 and 2.6 see substantial increases during Programme intervention as compared to their baselines.

In previous reports, it was noted that this indicator decreases slightly the further removed a Cohort is from support.<sup>19</sup> However, with the addition of 2015 data, we see a reversal in this decreasing trend for earlier Cohorts. This contradicts the earlier findings.

### Research Question 3: Was there a correlation between the following criteria: joint decision-making and independent decision-making?

Respondents were asked how they make decisions in nine different areas e.g. buying small household items, investment decisions, purchasing/selling livestock. Options included making decisions 'jointly with a male household member' and 'making independent decisions'. Women met the 'joint decision-making' indicator on the Chars Empowerment Scorecard if they reported making decisions in five or more areas 'jointly with a male household member'.

Earlier research comparing women's empowerment data from 2012 and 2014 claimed that there was a *substantial* decrease in joint decision-making over time.<sup>20</sup> The report claimed that a measurable shift in decision-making patterns was observable: whereas in 2012, the majority of women reported joint decision-making, by 2014 this had shifted to independent decision-making.

However, data collected from the 2015 survey showed that there was only a weak negative relationship between joint and independent decision-making: as the former decreases, the latter increases slightly (See Annex 5). Although increases in independent decision-making in the areas of small asset purchases (such as poultry and goats), loans taken/given and the purchase of small items for the household were discernible, joint decision-making remained unchanged in important areas such as investments or big asset purchases (such as cattle or land).

The data did not seem to show a 'significant decrease' in achieving the 'joint decision-making' indicator over time as suggested in earlier findings- in fact, by 2015, the rates of joint decision-

<sup>19</sup> C. Haneef et al., October 2014, p. 5-6.

<sup>20</sup> C. Haneef et al., November 2014, p. 11.

making rose in earlier Cohorts, remained relatively consistent in latter Cohorts and was the third most met indicator overall for Cohorts 2.4-2.6 (see Annex 3).

## Research Question 4: Did having an independent income impact other empowerment indicators?

### Box 2: Impacts of Having an Independent Income

*In 2015, CLP participants with an independent income were:*

- 1.6 times more likely to keep the family cash
- 4 times more likely to have personal savings
- 2.3 times more likely to be invited to social occasions
- 2.7 times more likely to attend meetings or trainings
- 3.4 times more likely to be a member of a committee

A study conducted by CLP in August 2014 investigated the impact of earning an independent income had on women's empowerment and the effect it had on the wider community. In the study, 96% of CPs reported that having an independent income was extremely important. The data collected in the 2015 survey supported these assertions (See Box 2). Significant correlations were observed between having an independent income and five other empowerment indicators.

The 2015 data supports these earlier findings, and shows that the positive correlation is even more significant than previously thought (See Annex 6). The data also showed that, if the woman has an independent income she has 12 times more likely to be empowered.

## Conclusion

CLP has had a measurable and significant impact on women's empowerment in its working area on the chars over the last decade. CLP positively impacted both its participants and the wider community. Increasing baseline empowerment status is evidence of the spillover effect CLP activities have on women that were non-core participants of the Programme.

CLP surpassed its empowerment target of 74% and achieved an overall empowerment rate of 94.6% by October 2015. Data supports that this remarkable progress made is sustainable over time, as earlier Cohorts upwards to 4 years removed from the Programme maintained consistent rates of empowerment.

Key lessons have been learned along the way: earning an independent income was extremely impactful on the overall empowerment status of a woman; Programme activities can positively impact some indicators during the support period, but when support is removed (with no sustainability mechanisms in place) CPs meeting these indicators can dramatically decrease as seen with the earlier Cohorts and 'Attending a meeting' and 'Membership in a committee' criteria. More technical lessons as well can be noted, such as to carefully consider the design of survey questions. Lastly (and perhaps obviously), never take earlier analysis for granted - some patterns become more discernible over time, and trends observed in the short-term may not be indicative of the big picture.

## Annexes

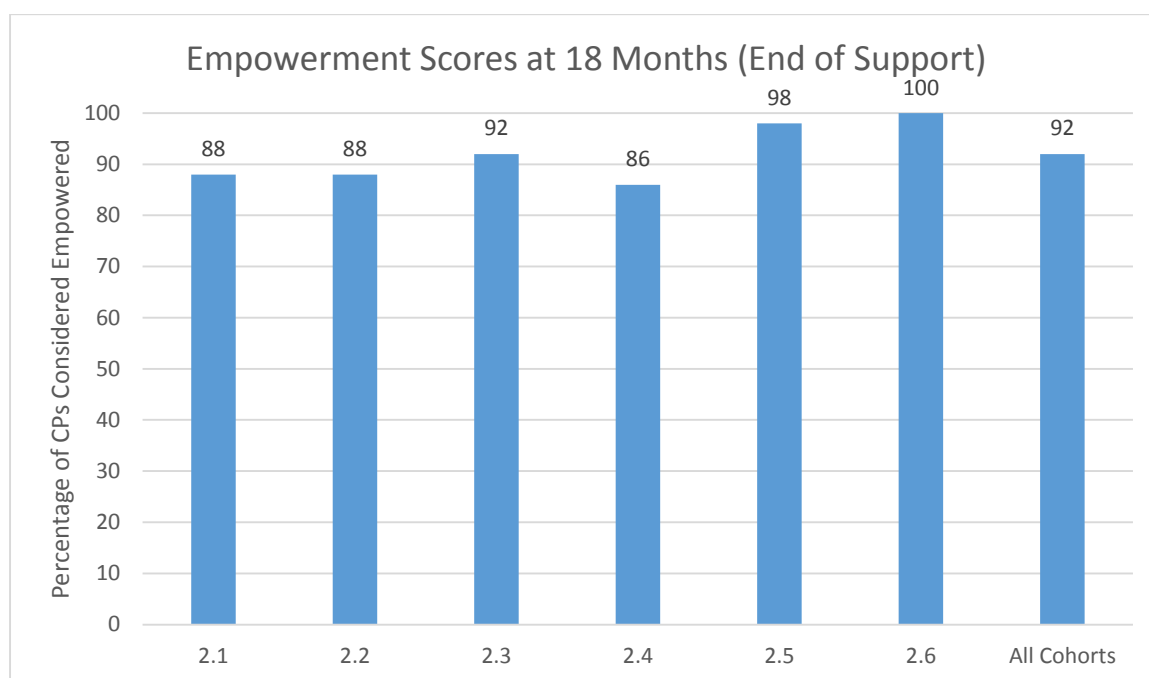
### Annex 1: Chars Women's Empowerment Scorecard



### Annex 2: Cohort Support Timeline

Cohort	Support Start Date	Support End Date	# of CPHHs
2.1	April 2010	December 2011	5,004
2.2	July 2010	June 2012	12,109
2.3	July 2011	June 2013	17,435
2.4	October 2012	June 2014	16,309
2.5	September 2013	June 2015	13,579
2.6	September 2014	February 2016	13,590
<b>Total:</b>			78,026

### Annex 3: Weighted Average of Empowerment at end of programme support (18 Months)



### Annex 4: Percentage of participants meeting Empowerment criteria over time

#### Meeting/Training

Cohort	Baseline	End of support	2015
2.4	1.5%	98.9%	70.8%
2.5	0%	100%	100%
2.6	0%	-	100%
Average	0.5%	99.5%	90.27%
Rank	1 (Lowest met)		1 (Highest met)

#### Membership in Committee

Cohort	Baseline	End of support	2015
2.4	0%	89.1%	67%
2.5	1.4%	93.5%	93.5%
2.6	0.3%	-	100%
Average	0.57%	91.3%	86.8%
Rank	2		2

#### Advice

Cohort	Baseline	End of support	2015
2.4	6.8%	57.7%	56.4%
2.5	3.4%	56.3%	56.3%
2.6	10.2%	-	61.5%
Average	6.8%	57%	58.1%
Rank	3		8

### Own Savings

Cohort	Baseline	End of support	At 2015
2.4	3.1%	82.9%	56.7%
2.5	7%	68.9%	68.9%
2.6	11.1%	-	61.3%
Average	7.1%	75.9%	62.3%
Rank	4		7

### Resolving Conflict

Cohort	Baseline	End of support	At 2015
2.4	15%	37.1%	51%
2.5	7.3%	51.9%	51.9%
2.6	11.1%	-	49.2%
Average	11.1%	44.5%	50.7%
Rank	5		10

### Invitation to Social Occasions

Cohort	Baseline	End of support	At 2015
2.4	17%	56%	59.9%
2.5	2%	59%	59%
2.6	25.1%	-	51.6%
Average	14.7%	57.5%	56.8%
Rank	6		9

### Investment Decisions

Cohort	Baseline	End of support	At 2015
2.4	6.4%	80.6%	81.4%
2.5	12.2%	85%	85%
2.6	34.6%	-	83.5%
Average	17.7%	82.8%	83.3%
Rank	7		6

### Joint Decision-Making

Cohort	Baseline	End of support	At 2015
2.4	25.4%	81.1%	82.1%
2.5	13.2%*	84.6%	88.4%
2.6	30%**	-	86.8%
Average	22.9%	82.3%	85.8%
Rank	8		3

\*Source of this data was 2013 annual survey

\*\*Source of this data was 2014 annual survey

### Independent Income

Cohort	Baseline	End of support	At 2015
2.4	15.5%	88%	77.9%
2.5	27%	84.3%	84.3%
2.6	33%	-	89.8%
Average	25.2%	86.2%	84%
Rank	9		5

### Keeping Cash

Cohort	Baseline	End of support	At 2015
2.4	26.3%	80.6%	82.4%
2.5	37.6%	88.1%	88.1%
2.6	64.1%	-	85.4%
Average	42.7%	84.4%	85.3%
Rank	10		4

### Annex 5: Joint decision-making and independent decision-making correlation table

Cohort			# of Independent Decisions Made	# of Joint Decisions Made
2.1	# of Independent Decisions Made	Pearson Correlation	1	.155*
		Sig. (2-tailed)		.018
		N	234	234
	# of Joint Decisions Made	Pearson Correlation	.155*	1
		Sig. (2-tailed)	.018	
		N	234	234
2.2	# of Independent Decisions Made	Pearson Correlation	1	-.055
		Sig. (2-tailed)		.381
		N	253	253
	# of Joint Decisions Made	Pearson Correlation	-.055	1
		Sig. (2-tailed)	.381	
		N	253	253
2.3	# of Independent Decisions Made	Pearson Correlation	1	-.225**
		Sig. (2-tailed)		.000
		N	316	316
	# of Joint Decisions Made	Pearson Correlation	-.225**	1
		Sig. (2-tailed)	.000	
		N	316	316

2.4	# of Independent Decisions Made	Pearson Correlation	1	-.149**
		Sig. (2-tailed)		.008
		N	312	312
	# of Joint Decisions Made	Pearson Correlation	-.149**	1
		Sig. (2-tailed)	.008	
		N	312	312
2.5	# of Independent Decisions Made	Pearson Correlation	1	-.283**
		Sig. (2-tailed)		.000
		N	293	293
	# of Joint Decisions Made	Pearson Correlation	-.283**	1
		Sig. (2-tailed)	.000	
		N	293	293
2.6	# of Independent Decisions Made	Pearson Correlation	1	-.208**
		Sig. (2-tailed)		.000
		N	364	364
	# of Joint Decisions Made	Pearson Correlation	-.208**	1
		Sig. (2-tailed)	.000	
		N	364	364
* Correlation is significant at the 0.05 level (2-tailed)				
**Correlation is significant at the 0.01 level (2-tailed)				

### Annex 6: Independent income and other indicators correlation table

Cohort			Having independent income	an Influencing decisions regarding investments	Having her own savings
2.1	October 2012	Keeping the family cash	-.248**	.492**	.007
	October 2013	Keeping the family cash	-.073	.925**	.217**
	October 2015	Keeping the family cash	-.109	.835**	.049
2.2	October 2012	Keeping the family cash	-.229**	.528**	.130*



	October 2013	Keeping the family cash	-.122*	.850**	-.093
	October 2015	Keeping the family cash	.136*	.867**	-.019
2.3	July 2012	Keeping the family cash	-.036	.462**	-.143**
	October 2013	Keeping the family cash	-.050	1.000**	-.181**
	October 2015	Keeping the family cash	-.014	.663**	.075
2.4	October 2012	Keeping the family cash	-.144**	.274**	.067
	October 2013	Keeping the family cash	-.066	.949**	-.138**
	October 2014	Keeping the family cash	.085	.744**	-.147
	October 2015	Keeping the family cash	-.024	.774**	-.081
2.5	October 2013	Keeping the family cash	-.114*	.481**	.024
	October 2014	Keeping the family cash	-.031	.831**	-.158*
	October 2015	Keeping the family cash	.044	.670**	-.088
2.6	October 2014	Keeping the family cash	-.010	.433**	.075
	October 2015	Keeping the family cash	.067	.698**	-.088
* Correlation is significant at the 0.05 level (2-tailed)					
** Correlation is significant at the 0.01 level (2-tailed)					