

Women as Entrepreneurs:

The impact of having an independent income on women's empowerment



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Innovation, Monitoring, Learning and Communications Division

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Acronyms

ATP	Asset Transfer Project of CLP-2
AusAID	Australian Agency for International Development
BG	Business Group
CBC	Char Business Centre
CLP-2 (or CLP)	Chars Livelihoods Programme, Phase 2
CMDI	Chars Market Development Initiative
CP	Core Participant
CPHH	Core Participant Household
CPK	Char Pushti Karmi, char nutrition workers
CSK	Char Shasthya Karmis, char health workers
DEMOs	Data Entry and Monitoring Officers
FGD	Focus Group Discussion
GBF	Grameen Bikash Foundation, a CLP provider
GoB	Government of Bangladesh
HH	Household
IGA	Income Generating Activity
IMLC	Innovation, Monitoring, Learning and Communications Division of CLP
M4P	Making markets work for the poor approach
MBG	Milk Business Group OR Meat Business Group
MDG	Millennium Development Goals
MSP	Maxwell Stamp PLC
Non-CPHH	Non-Core Participant Household
PHC&FP	Primary health care and family planning project
PV	Poultry Vaccinator
SD	Social Development
SES	Socio-Economic Survey
Tk.	Taka, Bangladesh currency. Tk. 120 = £1.00
VDC	Village Development Committee
VSLG	Village Savings and Loans Group
WEES	Women's Empowerment and Entrepreneurship Survey

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Executive Summary

Existing literature has shown impressive results regarding women's entrepreneurship and the effects it has on women's empowerment. Over the last decade, women's entrepreneurship has been increasingly recognised as an important avenue for building women's empowerment, reducing poverty and sustainable development. As such, CLP investigated the impact women's entrepreneurship has on empowerment and the effects this has on the wider community. The objective of the research was to understand specifically the relationship women 'having an independent income' (one of CLP's empowerment indicators) had with CLP's other nine empowerment indicators. CLP's empowerment indicators are specific to the *chars* context and include areas such as influencing investment decisions and being invited to social occasions. The indicators were developed using a participatory research process with *char*-dwellers to understand how they would identify an empowered woman.

The research had three key questions:

- How does CLP support women's entrepreneurship on the *chars*?
- Is there a correlation between the empowerment indicator 'having her own income' and other empowerment indicators?
- What are the perceptions of male household and community members towards women having an independent income and how does women's economic development affect these attitudes and behaviours?

A mixed methods research approach was used. Quantitative data was collected through a questionnaire with previous CLP participants and qualitative data was collected through a series of focus group discussions and case studies.

This research demonstrated that the combination of CLP's interventions, such as asset transfer, livestock management training and social development group sessions provide an enabling environment for extreme-poor women to participate economically. This increases women's economic status and provides them with opportunities to develop as entrepreneurs. It was evident from the research that having an independent income was extremely important to CLP participants, with 96% reporting this. Significant correlations were seen between having an independent income and six other empowerment indicators. All women who reported having an independent income also reported influencing investment decisions. Compared to women who did not earn an independent income, women who reported having an independent income were: one and a half times more likely to keep the family cash; six times more likely to have personal savings; five times more likely to be invited to social occasions; six times more likely to attend meetings or trainings; and seven times more likely to be a member of a committee. This demonstrated the importance of women earning their own income and the impact of this on women's overall empowerment status.

Further analyses through focus group discussions supported these findings. They also provided an insight into male perceptions towards women having their own income source. For men whose wives were earning an income, positive shifts in attitudes and behaviours relating to women's economic participation were seen. Key changes related to: increased financial stability; an increase in decision-making and trust in women's ability to make decisions; women having increased control over family finances; and increased social participation, as well as the confidence in doing so. A reduction in social stigma was noted and overall, women reported an increase in respect from their husbands and other community members. Results were encouraging and revealed that once women do begin to participate economically, their husbands and communities see the subsequent results and benefits and begin to be more supportive of women's economic development. A key message that came from these discussions was the need to address empowerment in a holistic way: on an individual and personal level but also at a household and community level, in order to make real sustainable change. Overall, results indicate that women having an independent income has large impacts on women's personal development, feelings of empowerment and on the perceptions of women's husbands and members of their community.

1. Overview of the Chars Livelihoods Programme

The Chars Livelihoods Programme (CLP) works on the *chars* of the rivers Jamuna and Padma in North West Bangladesh. The second phase of the programme, CLP-2, began in 2010 and will run until 2016. CLP-2 will work directly with at least 77,000 extreme-poor women and aims to improve the livelihoods, incomes and food security of over one million extreme-poor and vulnerable people by 2016. One of the key ways CLP works to achieve this goal is by delivering a holistic range of interventions designed to increase women's empowerment. Participants join the programme for 18 months. On joining, participants receive investment capital of Tk. 16,500 (around £137) which they can use to invest in an asset of their choice. From this point, women are given more control over their family's livelihoods. CLP provides training to participants throughout the 18 months, as well as enrolling women in social groups. These interventions are designed to increase their knowledge on a wide range of livelihood-related topics including health; hygiene and sanitation; livestock management; and savings and loans and, as a result, increase women's economic and social status both in the home and in their community.

2. Women's entrepreneurship and empowerment

2.1 The effects of women's entrepreneurship on empowerment

Empowerment is a complex concept. It is a process which is context specific and, feelings of empowerment are situation- and time-specific. It is also multidimensional, being psychological, economic, social and political in nature. Women may feel empowered in one area of their life but not in another.¹

A person's empowerment will be affected by both internal and external factors. Internal factors are largely related to a woman's ability to exercise agency. Agency can be defined as, "Women's ability to make decisions and affect outcomes of importance to themselves and their families or...women's control over their lives and over resources."²

Previous research has found different indicators seen to contribute to women's agency. Examples from one study include: women's engagement in paid work outside the home; involvement in major household (HH) decisions, including raising livestock for profit and the leasing or buying of land and other investments; the management of family assets; and mobility, which refers to a woman's ability to go outside of the home if she desires.³

External factors that can impact women's empowerment relate to: the perceptions, attitudes and behaviours of their husband and community; women's opportunities and constraints; social, economic and cultural changes; and policies and laws that determine a woman's political and economic environment.⁴ Husbands' attitude can play a large role in either encouraging or creating barriers for empowerment: husbands who are particularly patriarchal or controlling often limit women in making choices that will contribute to their feelings of empowerment.⁵

¹ Santillan, D., Schuler, S. R., Anh, H. T., Minh, T.H., Trang, Q. T. & Duc, N. M. (2004) Developing indicators to assess Women's Empowerment in Vietnam. *Development in Practice*. Vol. 14 (4). Taylor & Francis Ltd. pp. 534-549. Accessed 29.01.2014.

² Ibid.

³ Schuler, S.R. & Rottach, E. (2010) Women's empowerment revisited: a case study from Bangladesh. *Development in Practice*, Vol. 20 (7) pp. 840-854. Taylor & Francis Ltd. Accessed 29.01.14. (p. 851).

⁴ Dr.Savneet. (2013) Women Entrepreneurship, Capacity Building and Women Empowerment. *International Journal of Humanities and Social Science Invention*. Vol. 2 (4). pp. 14-17.

⁵ Schuler, S.R. & Rottach, E. (2010) Women's empowerment revisited: a case study from Bangladesh. *Development in Practice*, Vol. 20 (7) pp. 840-854. Taylor & Francis Ltd. Accessed 29.01.14. (p. 851).

Empowerment and poverty are closely related. The literature shows that an increase in women's economic status and active economic participation contribute to empowerment. Poverty limits opportunities for investment, savings and decision-making in these areas. Although increasing economic status through access to income and assets will reduce poverty, on its own it is not sufficient to build empowerment. What is important, is that women are actively part of the process, are agents of their own economic change and have control over their lives.⁶

Economic empowerment can be described as an increase in, "Women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information."⁷

A woman entrepreneur can be defined as, "Any woman who organises and manages any enterprise especially a business, usually with considerable initiative and risk."⁸

Women bring new solutions to creating and developing businesses and other income-generating activities. For rural women, many are involved in raising livestock already. However, this is seen as a daily chore rather than an opportunity to generate profits. With the right resources, motivation and innovation women can develop small income-generating ventures. This not only generates a profit but impacts on: her own personal development such as self-confidence, leadership qualities and problem solving ability; her status in the household and community; her economic empowerment and overall empowerment. It can also lead to women's increased social and political participation.⁹ According to the OECD, "Women's economic empowerment is a prerequisite for sustainable development, pro poor growth and the achievement of all the MDGs."¹⁰ Promoting women's entrepreneurship will help empower women. To achieve this it is important to provide capacity-building in the form of training and skills development but it is also essential to provide an enabling environment that builds women's confidence and belief in their own abilities.¹¹

As well as taking this holistic approach to increase women's economic empowerment, we must ensure that we do not exclude the poorest of the poor in the most remote communities. Supporting women to be entrepreneurs is not about choosing women who will be successful anyway, it is about creating an environment where all women can access opportunities and develop economically, "Picking winners is not enough."¹²

2.2 The status of women on the chars

The *chars* are situated in rural North West Bangladesh, where values and beliefs remain traditional. Patriarchal societal and cultural norms are prevalent and this impacts on women's development, their status in society and their empowerment. People living on the *chars* are often poor or extreme-poor, with male household members generally relying on day labour, which is unpredictable and not well paid. A woman's role is typically the homemaker and caregiver, which are viewed as less important and are less well-respected than the conventional male role of supporting the family financially. If women do carry out work that is paid, it is often very low-paid agricultural work. Due to these prevailing roles, on the whole, rural women in Bangladesh are less educated. They also have:

⁶ Taylor, G & Pereznieta, P. (2014). Review of evaluation approaches and methods used by interventions on women and girls' economic empowerment. Overseas Development Institute. pp. 1-62.

⁷ OECD (2011). Women's Economic Empowerment Issues paper. DAC Network on Gender Equality (GENDERNET). pp. 1-31. (P.6).

⁸ Dr.Savneet. (2013) Women Entrepreneurship, Capacity Building and Women Empowerment. International Journal of Humanities and Social Science Invention. Vol. 2 (4). pp. 14-17. (p.15).

⁹ Sathiabama. K. (2010). Rural Women Empowerment and Entrepreneurship Development. pp. 1-8.

¹⁰ OECD (2011). Women's Economic Empowerment Issues paper. DAC Network on Gender Equality (GENDERNET). pp. 1-31. (P.6).

¹¹ International Labour Office (ILO). Sustainable Enterprise Programme: Women's Entrepreneurship Development. pp. 1-4.

¹² OECD (2011). Women's Economic Empowerment Issues paper. DAC Network on Gender Equality (GENDERNET). pp. 1-31. (P.10).

less control over family finances; less influence over decision-making and; less knowledge about and access to opportunities. As a result women end up under-valued with a low status in the home and in their community.

2.3 Empowerment: defined by women on the chars

Indicators comprising the Chars Empowerment Scorecard

- 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
- Membership of a committee
- The ability to resolve conflict in the community
- Attending meetings
- Being asked for advice by other community members
- Being invited to social occasions

In 2012, CLP's Innovation, Monitoring, Learning and Communications (IMLC) Unit developed a set of indicators for measuring women's empowerment. Prior to this, in 2010 and 2011, women's empowerment was measured using a survey comprising a set of 50 indicators that focused on a wide range of empowerment dimensions. This survey was used to collect baseline data for the first two cohorts of CLP-2.¹³ Although comprehensive, the results could not be aggregated into one meaningful result that could identify whether a woman was

empowered or not, or how empowered she was. Between March and June 2012 the IMLC Division reviewed its approach to monitoring women's empowerment.¹⁴ The result of this review process was the Chars Empowerment Scorecard. This comprised ten indicators which are used to create an 'empowerment score', allowing CLP to identify how empowered a woman is when she graduates from the CLP and in the years following her graduation.¹⁵ If a participant achieves a score of five or more indicators, we can say that she is empowered. Important is that these indicators are specific to the *chars* context and were developed using a participatory research process with *char*-dwellers to understand how they would identify an empowered woman.

A subsequent study was conducted, using these indicators, to understand how empowered women are as a result of being part of CLP.¹⁶ Results suggest that the impact on women's empowerment is driven by two key factors: increased knowledge and increased wealth.¹⁷ Increased knowledge was attributed to the comprehensive training CLP provides its participants. Increased wealth can be seen from CLP's drive to lift people out of extreme-poverty, by increasing participants' economic status through asset accumulation and diversification.

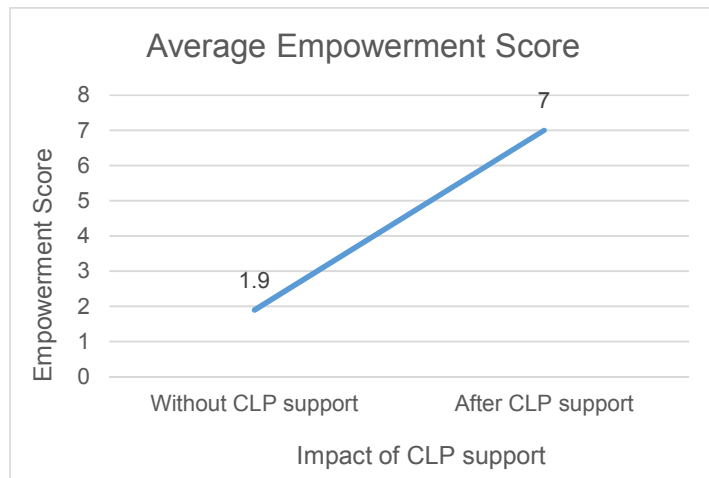


Figure 1: The average empowerment score for women who have and have not received CLP support

¹³ Mclvor, N. (2011) Empowerment Baseline Survey 2011 (CLP 2.2); Helmich, R. (2010), Empowerment Baseline Survey 2010 (CLP 2.1).

¹⁴ McIntosh, R.A. (2012) Reviewing the CLP's approach to measuring women's empowerment. (2012).

¹⁵ Indicators 1, 3 and 4 only apply to male headed households and so for female headed households the following indicators are used: making decisions alone (independently of her family or others in the community); ownership of an asset; and being treated well by her family.

¹⁶ McIntosh, R. A., Kenward, S., Islam, R., Alam, Z. (2012) The CLP's impact on women's empowerment.

¹⁷ McIntosh, R. A., Kenward, S., Islam, R., Alam, Z. (2012) The CLP's impact on women's empowerment.

Data from a CLP survey in 2014 highlighted that the percentage of women meeting five or more of CLP's empowerment criteria, from cohorts who have completed the CLP, is between 87-95%, compared to 0.2% of women who have not received CLP support.¹⁸ On average the empowerment score for women who have completed CLP is 7.0 compared to those who have not taken part in the Programme, who scored, on average, 1.9 (Figure 1).¹⁹

2.4 Rationale of the research

Existing literature has shown impressive results regarding women's entrepreneurship and the effects it has on women's empowerment. Further, the importance of women's entrepreneurship is currently high on the international agenda as an avenue for increasing women's empowerment, reducing poverty and sustainable development. CLP's Asset Transfer Project (ATP), along with livestock management, social development training and skills development, aim to provide women with an enabling environment for them to develop economically. **At the centre of this is women having their own income source.** CLP conducted some initial field visits and spoke to beneficiaries to understand the importance of having an independent income and how this related to their overall empowerment. From this, it was clear that there were links between having an independent income and feelings of empowerment.

To understand the impact of having an independent income, this research was interested in women entrepreneurs: women who took CLP's support, built their asset base and diversified.

This research will focus predominantly on the Chars Empowerment Scorecard indicator, 'having her own income'. The objective of the research is to understand the relationship this indicator has with CLP's other nine empowerment indicators. From this we can ascertain how, in the context of the *chars*, having an independent income source impacts other social and economic dimensions of empowerment, both in the household and the community.

The research has three key research questions:

- How does CLP support women's entrepreneurship on the *chars*?
- Is there a correlation between the empowerment indicator 'having her own income' and other empowerment indicators?
- What are the perceptions of male household and community members towards women having an independent income and how does women's economic development affect these attitudes and behaviours?

¹⁸ Women's empowerment and entrepreneurship survey (2014).

¹⁹ Women's empowerment and entrepreneurship study (2014), average of all cohorts data.

3. Method for understanding the relationship between having an independent income and empowerment

3.1 The research approach

This study was an exploratory research project that used a convergent parallel mixed methods design. Therefore quantitative and qualitative data were collected simultaneously and analysed independently, after which the data were merged for evaluation. Data were collected and triangulated from four main sources: Women's Empowerment and Entrepreneurship Survey 2014 (WEES); Annual Socio-Economic Survey 2013 (SES); Focus Group Discussions (FGDs); and Case Studies.

3.2 Sample and data collection

3.2.1 Quantitative data collection

Quantitative data were collected through the WEES.²⁰ Questions were based on the indicators from CLP's Chars Empowerment Scorecard and the results allowed CLP to understand key relationships between having an independent income and CLP's other empowerment indicators. It also provided a basis for understanding the level of importance women place on having an independent income.

A randomised sample of 395 participants were selected. Participants were sampled across previous CLP cohorts 1.1, 1.2, 1.3, 1.4, 2.1, 2.2 and 2.3 from all ten districts CLP worked in with these cohorts: Gaibandha, Kurigram, Bogra, Sirajganji, Jamalpur, Tangail, Pabna, Rangpur, Nilphamari, and Lalmonirhat. It was estimated with 95% confidence that, with a 10 person error, the sample was split evenly between each cohort. Twelve data collectors: nine female and three male, from the firm Grameen Bkash Foundation (GBF), were recruited for data collection. One day of training was conducted followed by a one-day pre-test.

3.2.2 Qualitative data collection

Case studies and FGDs were conducted to generate an in-depth understanding of how women on the *chars* feel having an independent income has contributed to their empowerment. Female respondents who had demonstrated entrepreneurial spirit were selected. FGDs with male members of the community provided an insight into how participants' husbands and the wider community perceive women having an independent income.

Four Data Entry and Monitoring Officers (DEMO's) were recruited to conduct the FGDs. Six FGDs were planned, two for each group: women entrepreneurs who were previous CLP participants (female intervention group); the husbands of these women (male intervention group); and men from a control group (male control group). During data collection women who were not CLP participants overheard the FGDs and requested that their views be listened to. It was decided that a further FGD would be conducted with these women (female control group).²¹ Three districts were chosen for conducting FGDs: Gaibandha, Rangpur and Kurigram. It was not predicted that there would be any significant variance between districts, therefore these three were chosen for logistical ease.

Following data collection, FGDs were translated and analysed manually. Quantitative survey data were analysed separately using SPSS and the findings for both were then combined for evaluation.

²⁰ See Annex 1 for the questionnaire.

²¹ See Annex 2 for a list of FGD questions.

4. How CLP supports women's entrepreneurship

4.1 The first step to a better livelihood

Women on the *chars* often lack opportunities that would allow them to develop economically. When participants join CLP they do not own land and have limited access to it, they have no regular source of income, or productive assets worth over Tk. 5,000.²² Once participants complete CLP's 18 month support period, average HH monthly income rises from Tk. 1153²³ to Tk. 5802²⁴, 58.6% have productive assets worth over Tk. 30,000²⁵ and many HHs are known to accumulate assets worth several times the amount of CLP's initial grant. Further, data shows that households who have not taken part in CLP have near to no cash savings.²⁶ Of households who had completed the Programme over one third (36.6%) had cash savings over Tk. 3,000.²⁷

The first step towards women's economic development can be attributed to the Asset Transfer Project (ATP). Participants, all of whom are women, are provided with investment capital of Tk. 16,500 (£137) that they can use to purchase an asset of their choice: 98% choose cattle. This is often the first time women will contribute something of financial value to their household. This increases her status in the household and decreases her dependence on her husband. Women are also encouraged to personally purchase their asset from the market, with the help of CLP staff. Markets are male-dominated arenas and so going to the market and purchasing her asset can be an empowering experience. Women have the choice in how to invest the money CLP has granted them and many immediately demonstrate entrepreneurial spirit. They have a drive to develop themselves economically and they have a clear vision of how they will achieve this. Cattle is a sensible choice, as rearing livestock is a common livelihood on the *chars* and cattle provide security during the flood season: if people have to migrate, cattle can move with them.

This said, some women have a different vision for their livelihoods. Sanwara (case study 1) is an example of an exceptional women who took a risk, invested her initial capital in a way she felt would most benefit her family and developed a successful and profitable livelihood. This highlights that all that was needed was the initial investment capital to finance her idea.

²² Based on CLP's beneficiary selection criteria.

²³ CLP annual socio-economic survey, cohort 2.3 baseline.

²⁴ Women's empowerment and entrepreneurship survey (2014), cohort 2.3.

²⁵ CLP annual socio-economic survey 2013, cohort 2.3.

²⁶ CLP annual socio-economic survey, baseline data.

²⁷ CLP annual socio-economic survey 2013, cohort 2.3.

Case study 1: Demonstrating entrepreneurial spirit

Sanwara joined CLP in 2011. Realising the potential benefits of tailoring, Sanwara purchased a sewing machine with the money from CLP's asset transfer grant. Sanwara was aware that all the villagers on her *char* had to travel to the nearest town to purchase clothes. As such, she knew that there would be a continual demand for her products; and there was. Sanwara and her husband Bokul are now earning a good income. Further, as a result of the two Eid festivals, in 2012, they earned Tk. 110,000. From the profit that she and Bokul made from tailoring, they purchased a cow which, over time, has doubled in value and is now worth Tk. 15,000. They have re-invested in their house and re-built it out of tin instead of jute straw. This has made it much more resilient to environmental shocks and thus made them less vulnerable and their livelihoods more secure. Not only do they run a successful business, they also train new CLP participants in the sewing trade. "We are very comfortable now" Sanwara says, "Our health is good and now I can afford to buy meat for our family."



4.2 Diversifying and strengthening livelihoods

One way CLP supports participants is by providing an enabling environment for households to diversify their livelihoods e.g. by investing in land or small businesses. Before joining CLP only 11.6% of participants have more than one income source.²⁸ This increases to 39.6% after they leave the Programme.²⁹ Training on livestock management, poultry rearing, milk and fodder production and homestead gardening best practices, provide women with the knowledge required to decide ways in which to diversify their income-generating activities (IGAs) and how to manage their activities to generate the best profits.

Data from CLP-1 HH's show that 18.1% of participants who have completed CLP have assets greater than Tk. 70,000.³⁰ A key reason that successful HH's achieved such high asset values was that they diversified. Results also showed that one of the main reasons participants end up with low asset values, below Tk. 7,500, was because they did not diversify. By diversifying, participants such as Shazia (case study 2) can earn an income from a variety of sources which makes them more resilient to shocks.³¹

²⁸ CLP annual socio-economic survey 2013, cohort 2.5 baseline.

²⁹ CLP annual socio-economic survey 2013, cohort 2.3.

³⁰ Barrett A.T., McIntosh R.A., Pritchard M., Hannan M., Alam Z., and Marks M. (2013) Asset Values: Why Are Some Households Doing Better Than Others?

³¹ Barrett A.T., McIntosh R.A., Pritchard M., Hannan M., Alam Z., and Marks M. (2013) Asset Values: Why Are Some Households Doing Better Than Others?

Case study 2: Demonstrating livelihood diversity



Shazia used her initial investment capital from CLP to purchase a bull, one pregnant goat and one pregnant cow. Once she made a profit from selling her bull, she increased her asset base by purchasing more cattle. She then diversified her assets by investing in chickens and leased 33 decimals of land (0.33 acres), enabling her to grow fodder, chilli and seasonal crops such as rice, jute and peanuts. She grows vegetables on her homestead garden and therefore does not have to buy any from the market. Today she sells milk from her heifers (female cows), she has 15 chickens and 22 chicks. She now has a tin house, compared to her previous home, which was made of thatch. She

strongly believes in diversifying and now advises members of her community to do the same. She explains to them, “Buy a bull and fatten it, but make sure you diversify. Get land and plant fodder to feed to your cows. Plant trees, join the Village Savings and Loan Group so you can save and invest. Be active. Work hard.” “What is empowerment?” says Shazia in response to our question. With a smile, she says simply, “I am empowerment!”

Due to 98% of participants choosing to purchase cattle with their grant from CLP, it is important that *char*-dwellers have access to livestock market opportunities. CLP’s Chars Market Development Initiative (CMDI) is based on the Making Markets Work for the Poor approach (M4P). The CMDI works with CLP core participant households (CPHHs) and non-CPHHs who already rear and sell cattle, to increase their profits. This is achieved through creating linkages and improving networks, exchanging knowledge of best practices and improving the co-ordination of market actors throughout the supply chain. CLP facilitates this process through trainings, yard meetings and the formation of Business Groups (BGs) and Char Business Centres (CBCs). Around 74% of milk, meat and fodder BG members are female which currently totals 5,979 women.³² The skills, knowledge and linkages developed through the CMDI aim to support women’s economic development and empower them.

4.3 Increasing opportunities to access finance

Village, Savings and Loans Groups (VLSGs) offer CLP participants a safe place to save, opportunities to learn the value of saving and to take small loans. Many women take out loans to send their children to school and purchase education materials. Others use the loans to increase their asset base, by purchasing a goat or buying seeds to develop their homestead garden. The groups provide women with a place they can come together and strengthen their social networks within the community. VSLGs are extremely empowering to women as they enable them to take control of their finances.

4.4 Holding positions of responsibility in the community

CLP provide avenues for some participants to improve their livelihoods by becoming *Char Shasthya Karmis* (CSKs, *Char* Health Workers), *Char Pushti Karmis* (CPKs, *Char* Nutrition Workers) or Poultry Vaccinators (PVs). CSKs work either with the VSLGs or on the Primary Health Care and Family Planning (PHC & FP) project. CSKs working with the VSLGs can earn an average of Tk. 1,800 per month while those working on the PHC & FP project can earn an average of Tk.1,300 per month. CPKs earn a fixed salary of Tk. 2,200. One in every 100 CPHHs have the opportunity to be trained

³² Data sourced from project participant lists.

as a PV. CLP provides three days of basic training, four days of follow-up training and a final two-day refresher training. PV's do not earn a fixed salary, however they earn an income selling poultry feed, vaccines and de-worming drugs. On average PV's earn Tk. 500-1000 per month. These positions allow women to earn an independent income and hold a position of responsibility in their community. Sukhomi (case study 3), demonstrates the positive impact being a PV can have. Not only is Sukhomi providing a necessary income for her family, this financial support has shifted her husband's negative attitudes regarding her earning an income. This has changed her status in the household and she has earned the respect and support of her husband.

Case study 3: Successful poultry vaccinator shifts attitudes by demonstrating the value of her work

Similar to many women living on the *chars*, before joining CLP, Sukhomi was unable to participate in IGAs due to social, religious and cultural constraints. Being a woman, her main social responsibility was seen as bearing children and she had a lack of business skills. This meant that she was completely financially dependent on her husband. Her husband was a day labourer, but due to lack of employment in their village, he would often travel for work. In her husband's absence, Sukhomi would struggle to meet her and her son's daily needs, having to borrow money from neighbours or sell some of her belongings.



Sukhomi joined CLP, in 2012, and purchased a heifer for Tk. 15,870 (about £132). As a result of good livestock management, she earned the trust of other CLP participants and was selected to be a PV. CLP provided her with training on improved poultry rearing and vaccination techniques. This position gave her the opportunity to generate a regular income and she began earning between Tk. 1,500 to 2,000 per month, higher than the average income of a PV. At first Sukhomi's husband was unhappy with her working outside of the home. However, after some time, the financial support she was providing earned his respect and he recognised the value in her work. Sukhomi's husband is now very supportive and helps her bring poultry feed and vaccines from the town. Sukhomi's dream is to buy cultivable land close to their *char* so that her husband can work on the land and not have to travel so much.

4.5 A holistic approach to entrepreneurship

For women to develop economically they must have the confidence to do so. CLP's social development curriculum is another key way the Programme increases women's empowerment. It does so by addressing negative social and cultural attitudes and behaviours that can limit women's social and economic development. External factors can also either act as barriers or facilitate pathways to empowerment. CLP recognises this and provides Gender Development Training through a one-day Couples' Orientation group meeting. The meeting is attended by CPs and their husbands and addresses issues such as the gender division of labour and family planning. Couples are encouraged to make joint decisions and the sessions aim to generate support within the family for the empowerment of women. The Programme also engages influential men in the community, such as Union Parishad members and local religious leaders. These influential leaders attend a two-day residential training where a wide range of topics are discussed such as conflict resolution, dowry, early marriage and violence against women. As influential leaders, they are encouraged to carry on these teachings within their community and advocate for change.

5. The impact of women having an independent income on empowerment

Before participants enrol in CLP, just over one quarter of women (27%) report having earned money in the last six months from activities that they undertook independently from a male household member.³³ This is compared to 90.6% of women who report this once they have left CLP.³⁴ The survey asked women how important having an independent income was to them, to which 96.2% responded that it was very important (Figure 2).³⁵

Findings from the survey showed that 'having an independent income' was significantly correlated with six other empowerment indicators including all the other three economic empowerment indicators.³⁶ The most impressive finding was regarding investment decisions. **All** of the women who reported having an independent income also reported the

ability to **influence investment decisions**. This is a significant finding as it demonstrates the strong impact having an independent income can have on a woman's status in her household and her ability to influence decisions that will impact her family's economic status. Only 12.2% report having this influence before joining CLP.³⁷ No correlation was found between having an independent income and joint decision-making, however this could be due to results in this survey noting a shift in women reporting more independent decision-making than joint decision-making.³⁸

Further, having an independent income is significantly correlated with a woman's ability to have **personal savings** (<.001) and **keeping the family's cash** (<.05). Women who reported having an independent income source were six times more likely to have personal savings than those who did not and were one and a half times more likely to keep the family cash (<.05).

Significant correlations were also found between having an independent income and: **being invited to social occasions** (<.001); **attending meetings or trainings** (<.05); and **being a member of a committee** (<.05). Women who reported having an independent income were five times more likely to be invited to social occasions, six times more likely to attend meetings or trainings and seven times more likely to be a member of a committee (<.05).

Similar to Sanwara (case study 1), Komola's story (case study 4) highlights a women with strong entrepreneurial spirit and initiative. Her story describes, on a personal level, the significance of

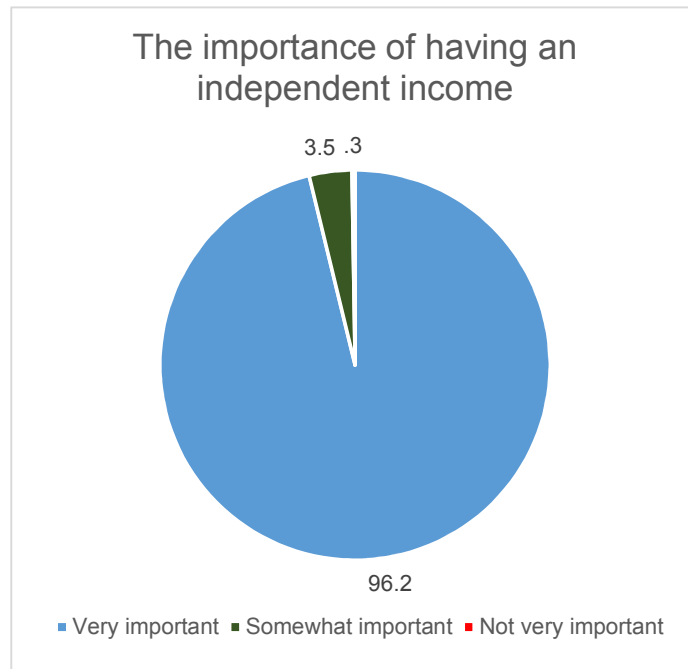


Figure 2: The importance of having an independent income to women on the chars

³³ CLP annual socio-economic survey 2013, cohort 2.5 baseline.

³⁴ Women's empowerment and entrepreneurship survey (2014), cohort 2.3.

³⁵ Women's empowerment and entrepreneurship survey (2014).

³⁶ The three other economic empowerment indicators are: keeping the family's cash; influencing decisions regarding investments; and having her own savings.

³⁷ CLP annual socio-economic survey 2013, cohort 2.5 baseline.

³⁸ For further analysis on joint and independent decision making see Haneef, C., Kenward, S., Hannan, M., Pritchard, M., Alam, Z (2014) Women's empowerment on the chars: impact and sustainability.

having an IGA and the relationship between achieving this and feelings of empowerment. It also demonstrates the wider effects of earning independently such as improving household relationships and increasing her status in the home. In the future, her increased ability to make decisions should further build her confidence and her empowerment levels.

Case study 4: The personal significance of earning an independent income and its impact on household relationships



When Komola joined CLP, she requested that her initial investment capital be put towards a shop. Komola lives on the edge of a road that runs through her *bari* (village). She knew that this was a prime location and therefore a very profitable option. Today, Komola generates between Tk. 5000-6000 (£40-50) in profit per month and after just one year Komola and her family could afford to buy a cow. Shortly after, her cow gave birth to a calf and they now get 1-1.5 litres of milk per day, which they sell at the market for Tk. 40 per litre. Over the past three years, from the money she saved, she has made improvements to her shop. She has also invested in land on which she grows wheat. From her produce, Komola makes around Tk. 20,000 per year and feels that earning independently has had a positive impact on her relationship with her husband. “Earlier we quarrelled, but now I am economically empowered and my husband respects me and values my opinion. My husband listens to my opinions when making any decision related to my family and income.” Komola says of having her own income

source, “I feel really good about having my own income. Earlier I had to go to others asking for support, but now I can manage things myself and do not need to go to others.”

6. Perceptions of women earning an independent income and effects on male attitudes and behaviours

6.1 Financial stability

One of the key benefits of women earning an income described during all FGDs, was the increased financial stability this brought to the family. Financial stability was articulated as a key motivation for women to continue earning an income. Respondents maintained that it has positive effects on the improvement of their livelihoods, health, hygiene and sanitation. It is clear that poverty was a significant contributing factor for the male control groups agreeing that their wives could earn an independent income.

Both the male control groups and male intervention groups expressed the importance of having increased financial stability in terms of: having the opportunity to save; having an emergency fund; not having to borrow money or take loans; covering household expenses; and sending children to school. In the male control groups, most agreed that, financially, it would be beneficial for women to engage in some form of IGA. However, although it would bring about the benefits described above, as there were so few opportunities for women to work, most felt that, realistically, there was no overall benefit. One reason for this may be a lack of knowledge regarding the different ways women can engage in IGAs. Their view on 'work' was focused on outdoor activities, mainly working on the land which has social restrictions for women. One key point arose when discussing the future. They said that if they were no longer in poverty then they would not allow their wives to work, which indicates further that they see women's work purely for economic gain. Similarly, women articulated that their husbands believed that women should stay at home. It was only in cases where the woman's husband was sick and the family had no choice that she would go out and earn money for the family.

6.2 Decision-making

In the male control groups, there was a consensus that their wives were not capable of engaging in the forms of work that men do. One reason was their perceived lack of intellect. One man said, "They do not have much intellect to help us in this way." To which another respondent followed with, "They may have wanted to do this (work outside), but actually they cannot use their brain at such level." This view impacted directly on their lack of confidence in allowing their wives to make joint HH decisions. Even if they were to discuss household issues together it was assumed that their wives would not understand or contribute much to the discussion. In cases where discussions did take place, women would not usually have influence over the final decision.

**"When making choices, we try to discuss. But we prefer that they listen to us."
(FGD, male control group)**

Within the male intervention groups, however, there was a consensus that it is beneficial for both husband and wife to make decisions together, particularly on topics such as investment decisions, daughters' marriages and sending children to school. When asked if their wives could make decisions independently, members of the male intervention groups suggested that their wives contact them on their mobiles. Although this highlights that there were still some reservations towards women making all decisions independently, there were also examples provided in both female intervention groups and male intervention groups of: women lending and spending money independently; buying books for their children's school; investing in land and deciding what to cultivate; starting homestead gardens; entertaining guests; purchasing household belongings; and even having full control over decisions relating to the assets she looks after. Tajema (female intervention group), said that her husband does not distinguish between his money and her money now, whereas before CLP most of the women stated they would have had to wait for their husbands to earn money before making purchases.

"My wife's decisions brought nothing but good. So I think it's good that she continues." (FGD, male intervention group)

Although this highlights that there were still some reservations towards women making all decisions independently, there were also examples provided in both female intervention groups and male intervention groups of: women lending and spending money independently; buying books for their children's school; investing in land and deciding what to cultivate; starting homestead gardens; entertaining guests; purchasing household belongings; and even having full control over decisions relating to the assets she looks after. Tajema (female intervention group), said that her husband does not distinguish between his money and her money now, whereas before CLP most of the women stated they would have had to wait for their husbands to earn money before making purchases.

Increased decision-making power is especially important for wives whose husbands work away from home. Those that invested in land said that when their husbands were away, they made decisions regarding what to cultivate, and when their husbands came back, they then made decisions together. This demonstrates that they are trusted when joint decision-making is not an option.

It appears that this process took place over time and one that was catalysed by women earning their own income. Once women made decisions that started to pay off and generate money for the family, their opinions were more respected and they were trusted to make HH decisions. A member of one male intervention group said, "When my wife did not earn, I did not value much of what she said." At the time he would not allow his wife to invest in shares in the VSLG. When she came home with her first Tk. 3,600 he began to take note. Another example of increased decision-making power can be seen in Rahela's story (case study 5).

6.3 Increased control over family finances

One reason women in the female control group gave for wanting to earn their own money was that they would be more in control over the family finances. When women were not working they spoke of having no 'rights' over the money. This made it difficult when they needed to decide where was best to spend money for their family. At times when their husbands could not find work, they were unable to buy food for the family. When there is a lack of food, it is usually the mother who will sacrifice her meal and women expressed the desire to work so that they could compensate for such times. It also restricted them socially: the female control group expressed the want to visit friends and family, but without money to do so they cannot.

Many women in the female control group did not view raising livestock and selling eggs as earning an income. When we spoke with women who had taken part in CLP it is clear that these women see their livestock as a big prospect for their economic development. Two potential reasons for this became evident during the discussions. A key reason could be due to a lack of control over the profits from these activities. Women are restricted from going to the *bazaar* (market place) which results in their husbands selling the eggs or the cow she reared. He would then keep the profits because he completed the sale. Mahbuba (female control group) said, "If I ask about the money, he says that I do not have to know; isn't it enough that I get food and clothes." If women do not see a return from their work, they will not feel empowered and opportunities to better their lives will remain limited. The second reason is that, for many, the income they make from these activities is not enough to provide even basic food for the family. As such, because it does not make a significant difference to their economic status, they disregard it as an important income source. Women who

Case study 5: Increased status in the home



When Rahela joined CLP she knew it was important for her future to reinvest profits from her IGA in livestock which could increase in value. With a continuous process of rearing and selling cattle, Rahela had enough money to lease land, on which to grow chilli. Today Rahela has made huge strides economically. She built her house, established a tube well and planted trees near her house. She now produces enough chilli to sell at the market, enabling her to financially care for her family. She explains the importance of being economically empowered by saying, "Listen, money is God in society. If I have enough money, my son, my husband and all others will love and respect me. If I don't have any money, no one will consider me important... My husband used to earn and provide food for us and we had to listen to him. All decisions used to come from him but now I can make decisions independently. My husband listens to me now and values my opinions."

have participated in CLP engage in training sessions on livestock management and poultry rearing techniques and therefore their profits are likely to be higher.

When we compare the comments made by the male control groups with the male intervention groups it is clear that CLP's interventions have created opportunities for women to show their capabilities in managing an IGA and thus has created a shift in attitudes; with men increasingly valuing women's opinions regarding economic decisions. Both male and female intervention groups attributed these changes to what they learnt during their time with CLP. Male intervention group members expressed the importance of CLP's trainings. They felt that their wives had learnt about the value of saving and reinvesting and had advanced their ideas regarding ways to generate an income. Women in these groups said that CLP had given them ideas on how they could diversify and improve their livelihoods. Kishori (female intervention group) said, "We received training from CLP which opened up our outlook...CDOs (CLP's Community Development Officers) played the role. They taught us how to generate an income, how to save and use it for more income."

6.4 Increased social participation

Having an independent income was seen to be significantly correlated with women being invited to social occasions, attending meetings or trainings and being a member of a committee. For these empowerment indicators, the act of being invited and attending is itself empowering. Many of the extreme-poor on the *chars* are ostracised from social occasions, from holding positions of responsibility or attending events, as these are usually reserved for people with high status in the community. As few as 2.0% of women who are not enrolled in CLP report being invited to social occasions; no women report attending meetings or trainings; and only 1.4% of women are members of a committee.³⁹ Of our respondents who have completed CLP, 72.4% reported being invited to social occasions in the last 12 months, 73.4% reported attending meetings or trainings in the last six months and 60.5% reported currently being a member of a committee.⁴⁰

**"Our wives are not invited usually and they also don't go much. If there is any invitation, I go. Or my children attend them for me. But my wife does not go."
(FGD, male control group)**

In addition to increasing attendance at such occasions, it is also important that women feel confident participating, feel that they have a voice and that their voice is being heard. Further analysis was conducted to see the extent of women's participation during social occasions. Respondents were asked a series of questions related to their level of participation, their feelings of confidence and how positive they perceived their participation from other group/committee members.

Figure 3 shows results regarding the level of women's participation. These results were taken from women who reported attending at least one meeting or training and/or being a member of at least one committee.

Results from FGDs supported this. Male intervention group members expressed changes in their wife's social status as a result of them engaging in an IGA. They reported being invited to more social occasions, and particularly their wives attending village meetings and being consulted by members of the community e.g. on financial matters. Examples from female intervention group members similarly highlighted occasions where women were called by community members for their opinions e.g. if the community were planning to build a new road or attempting to mitigate conflicts.

³⁹ CLP annual socio-economic survey 2013, cohort 2.5 baseline.

⁴⁰ Women's empowerment and entrepreneurship survey (2014), average of all cohorts data.

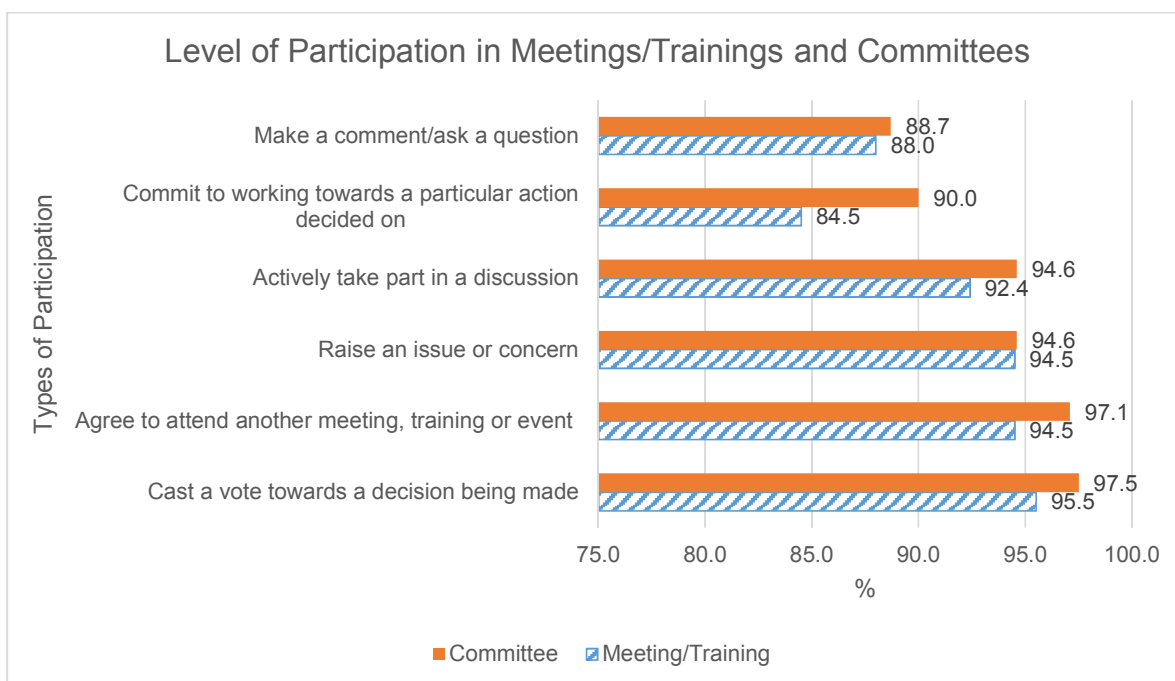


Figure 3: Level of women’s participation in meetings/trainings and committees

6.5 Increased confidence levels

Results allowed confidence levels relating to women’s participation to be ascertained. For women who reported participating: by raising an issue or concern; by casting a vote towards a decision being made; and making a comment or asking a question, **all** reported that they felt confident in doing so. High results were also noted in confidence levels for women who actively took part in discussions in meetings or training (98.9%) and during sessions with a committee (98.7%).⁴¹

We wanted to establish if women would attend subsequent events to ensure that participation would continue, rather than be a one-off occasion. This would also demonstrate the want to participate and the confidence to do so. We found that 95.75% women agreed to attend another meeting, training or committee session and of these, only one woman did not follow through with this. Similarly high results were seen with 87.25% committing to work towards a particular action that had been decided on by the group, with only one woman not following through on her commitment.⁴²

It is important to look holistically at women’s empowerment, particularly when looking at social indicators. This will allow us to understand the external factors that contribute to supporting or creating barriers to women’s empowerment. Results gave an insight into how women viewed the community’s perception of them.

Of the women who reported making a comment, asking a question or participating in a discussion, an average of 96.8% felt that they were listened to or responded to. Of those who had agreed to attend another meeting, training or committee session, only one respondent felt that their participation was not welcomed by others in the group. Of those that did follow through and attend, all reported feeling welcome at the event.⁴³

⁴¹ Women’s empowerment and entrepreneurship survey (2014), average of all cohorts data.

⁴² Women’s empowerment and entrepreneurship survey (2014), average of all cohorts data.

⁴³ Women’s empowerment and entrepreneurship survey (2014), average of all cohorts data.

Results for participation, confidence levels and increased respect from other community members are impressive and extremely encouraging. One of CLP's previous participants, Anowara (case study 6), is a perfect example of such a transition. Anowara demonstrates how economic development in the right environment can build confidence and increase empowerment. It also demonstrates the social impact this can have. As a result of her development, people in the community came to respect Anowara, so much so that they requested her to run for a position in their local government. To hold such an influential position is a huge achievement and one that would not have been possible had it not been for Anowara's commitment to improve and develop her livelihood and the support she received from her community.

“Our respect in the society increased. Yesterday, our neighbour sacrificed a goat. Of all people, he invited me and my family at his house.”
(FGD, male intervention group)

Case study 6: Increased confidence and increased social status



Anowara never used to go outside her community. She was shy and did not have the courage to speak in front of people. In 2008, Anowara joined CLP and she began engaging in CLP's social development trainings. As a result she became more confident and later joined a village, savings, and loans group which allowed her to invest and build a larger house. Her community then asked her to run as a Union Parishad member. Anowara agreed and sold a cow to finance her campaign. She was elected in 2009 and now works in the Union Council to stop early marriage, dowry and domestic violence. She is extremely active within

her community. Anowara's life has radically changed. Every day she visits households on the *chars* and she has even travelled to Bogra and Dhaka. Her husband fully supports her and she hopes to become the chairperson and represent her whole Union. Anowara said, "Before joining CLP, I did not have the confidence to speak out. Now I am a Union Parishad member. I travel outside my village a lot and this makes me happy." Today, Anowara is still an influential member of her Union Parishad. She has five cows and a poultry flock of 40. She has also managed to make further improvements on her house and it is now all made of tin.

6.6 The influence of social stigma on opportunities for women to work

One of the biggest challenges of women earning an income was the perception of both women's husbands and the community that women should not work outside of the home. The male control groups preferred that their wives took on roles within the confines of the house, e.g. raising livestock, however due to poverty, many of them had to compromise this. Kashem (male control group) said, "Women should not go outside. But we are poor, we don't have food to eat, so we have to compromise and send women to work." Men often blamed themselves for not ensuring their wives stayed at home.

Case study 7: A notable change in community perceptions



Rashida is a Milk Business Group (MBG) member and as a result of this can collect milk at a fixed place near the market. This has increased her milk collection from 30-40 litres to 100-110 litres per day which increased her profits from Tk. 4,000 – 5,000 to Tk. 12,000 per month. Rashida is in charge of all the business finances. Her husband sells the milk to restaurants in the *bazaar* and returns the money to her. Rashida feels that there has been a change in her social status after she started earning. When she used to go to the market, people in the village would call her a *Dudh Wali* (an insulting term). Once people realised she was earning profits, they became more respectful of her and her work and did not insult or criticise her anymore. She is respected in the society and receives invitations to social events. Previously, she said that she did not go out of her home, not even to her neighbour's houses and she did not talk to anyone. Now she is a member of the MBG and meets lots of people at the collection point. This rapport building has helped her business grow and increased her confidence. She believes that since she has been running the business there have been many positive changes in her life. Rashida now plans to expand her business by purchasing a cow and producing milk herself, as well as hiring people to help with the milk collecting.

intervention group) for example, said now that she has established a shop people do not have to travel the distance to the market, so people can see the benefit of her income source. Some women however expressed that society's views hadn't completely shifted and some people still reacted badly when they work. In these cases they said that their husband's opinions were their main priority and as long as their husbands were okay with them working then they could ignore neighbours' negative views.

One of the most significant messages to take away from speaking with both male and female respondents was how important men found the community's view of them and how effective societal

“Men say that women should stay at home... our husbands don't let us work. Society doesn't take it easily.” (FGD, female control group)

An example came from one woman whose husband did allow her to work outside the home for a short period, but eventually he stopped due to pressure from neighbours' criticisms. Even when men felt that it was okay for their wives to work outside, they were ashamed because of what people would say of them.

There was a notable change when talking with the male intervention groups regarding the impact of social stigma. They said, “We do not care what others say about our wives work. Maybe sometimes they envy us because we are living happily.” The women in our female intervention groups supported this by saying that although initially their husbands were unhappy with them working outside the home, their views did change over time.

As with shifts in the perceptions of women's decision-making skills, once the benefits of women working were noted, men became more willing to let their wives work and were encouraging of it. Women also felt more confident speaking to their husbands about issues related to their work and explaining that they are not doing anything wrong. This demonstrates that women are gaining confidence in expressing their opinions with their partners.

Society's perceptions also seemed to shift over time. Renu (female intervention group) said, “When we first went to work, people used to say to my husband, ‘Shame, shame! You have sent your wife to work. They will not remain at home anymore.’” However people have become more understanding, once benefits were seen. Hamida (female

pressure can be in keeping women from accessing employment opportunities. The results also show that once women's husbands and their communities see the benefit of women earning an income, attitudes can shift. One reason that the male control group may be so influenced by neighbours' opinions could be because of their already marginalised status. It was mentioned by many of the men we spoke to, that they were excluded from social occasions. Therefore maintaining what social status they have is important to them, and to do so they should appear to be abiding by society's standards. This illustrates just how important it is for CLP to work with people in the wider community and not just female beneficiaries, in order to create real change. Rashida (case study 7) is an example of how a community's attitude can change over time.

6.7 Increased respect towards women

A common belief when women remained at home during the day was that they were remaining idle, while the men were out working. This frequently caused tensions in the home, particularly if women wanted to spend their husband's money on items for the family. This attitude brought with it a lack of respect and value for a women's role in the home. Although women earning an independent income does not address this view, when they do begin to earn, this does have benefits for how women are perceived by those around her. When women earn, members of the male intervention groups reported that there is less household violence, lower divorce rates in the family, less scolding and less quarrelling. Similarly the female intervention groups noted that, "If we don't have money, people won't value us. And if we have money, society values us and respects us." When members of our female intervention groups go to the market, they reported that shopkeepers now treat them with respect because they know that they can afford the goods. One woman mentioned that, previously, her relatives would be ashamed to invite her to social occasions but now they actively invited her.

**"They cannot do anything from home. There is nothing to do."
(FGD, male control group)**

Marium (female intervention group) demonstrated how her position as a CSK had helped earn her respect from her community. She said, "People say good things about us. Nobody knew me before. Since I am the CSK here, everybody knows me and calls me 'apa.'" In Bangladesh, the term 'apa' is a respectful way of addressing a woman (meaning 'sister'), as opposed to the informal 'tumi'.

When asked if they feel respected by their husband and their community, 87.1% of women reported that they felt their husband respected them and 90.6% said their community respected them.⁴⁴ We asked what factors they believed contributed to this and the results are shown in Figure 4. Rahela (case study 5) is a good example of this. Rahela speaks of how, by earning her own income she has gained the respect of her husband which she believed would not have happened otherwise.

⁴⁴ Women's empowerment and entrepreneurship survey (2014), average of all cohorts data.

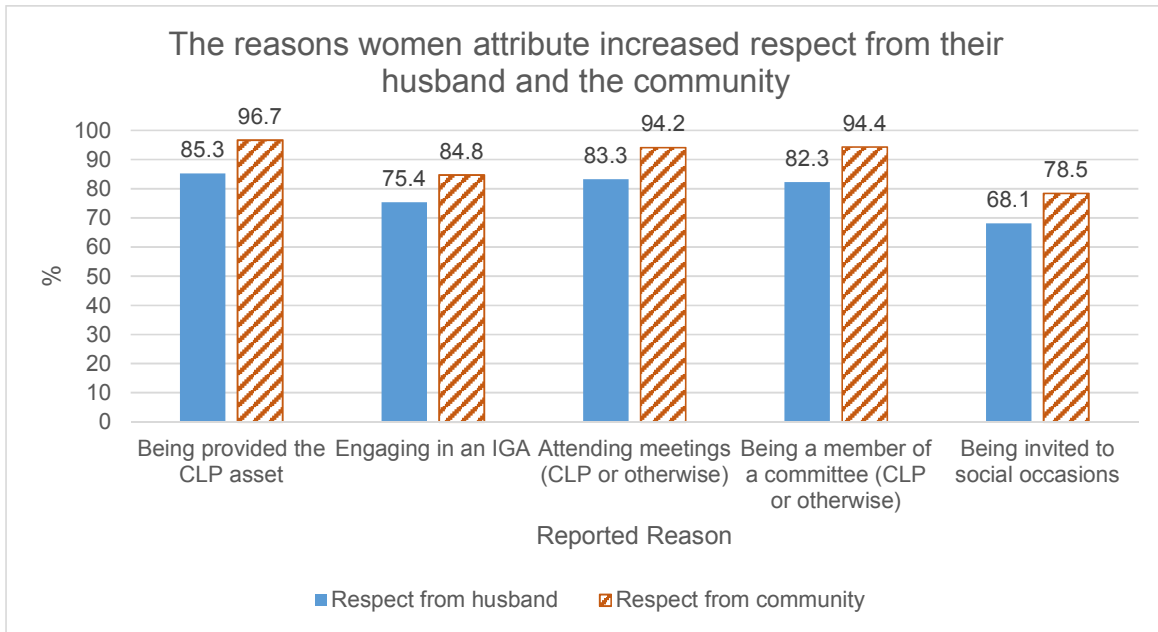


Figure 4: The reasons women attribute increased levels of respect from their husband and the community

6.8 Wider impacts of women entrepreneurs

It was reported that women entrepreneurs were having knock-on effects for other women in their community, in particular influencing them to start earning an income or to diversify the activities they were involved in. Women in the female intervention groups described other women learning from them and becoming encouraged from seeing how they had developed. The female intervention groups expressed a strong willingness to help other women and were committed to help them achieve in the same way that they had.

Women's entrepreneurship on the *chars* is also indirectly opening up opportunities for other women to improve their livelihoods. We spoke to a milk producer who sells her milk to Rashida (case study 7). She claimed that she is happy a woman is selling milk in her community because before she did not feel comfortable approaching the male milk collectors. Similarly, Sanwara (case study 1), shows how one woman's success can filter out and benefit other women in the community. By training other women in the village in tailoring, she is providing them with a skill so they can be empowered and improve their own economic status.

6.9 Planning for the future

Many women spoke of their future hopes and dreams. They were all driven to continue improving their livelihoods and invest further in assets, land or small businesses. It was clear that our female intervention groups could plan for the future, when perhaps this would not have been possible before. Omisa said, "He (her husband) didn't even consider me a human being worthy of talking to", but now when talking about her future, she said, "We will plan for the future together." Many women said the reason they first started earning an income was because of poverty, but even if they were rich, although they would not have to work as much, they would continue to work because now, they are independent.

7. Conclusion

This research demonstrated that the combination of CLP's interventions, such as asset transfer, livestock management training and social development group sessions provide an enabling environment for extreme-poor women to participate economically. This increases women's economic status and provides them with opportunities to develop as entrepreneurs.

It was evident from the research that having an independent income was extremely important to CLP participants, with 96% reporting this. Significant correlations were seen between having an independent income and six other empowerment indicators. All women who reported having an independent income also reported influencing investment decisions. Compared to women who did not earn an independent income, women who reported having an independent income were: one and a half times more likely to keep the family cash; six times more likely to have personal savings; five times more likely to be invited to social occasions; six times more likely to attend meetings or trainings; and seven times more likely to be a member of a committee. This demonstrated the importance of women earning their own income and the impact of this on women's overall empowerment status.

Further analysis through focus group discussions supported these findings. They also provided an insight into male perceptions towards women having their own income source. Positive shifts in men's attitudes and behaviours relating to women's economic participation were seen for men whose wives were earning an income. Key changes related to: increased financial stability; an increase in decision-making and trust in women's ability to make decisions; women having increased control over family finances; and increased social participation, as well as the confidence in doing so. A reduction in social stigma was noted and overall women reported an increase in respect from their husbands and other community members.

Results were encouraging and revealed that once women do begin to participate economically, their husbands and community see the subsequent results and benefits and begin to be more supportive of women's economic development. A key message that came from these discussions was the need to address empowerment in a holistic way: on an individual and personal level but also at a household and community level, in order to make real sustainable change. Overall, results indicate that women having an independent income had large impacts on women's personal development, feelings of empowerment and on the perceptions of women's husbands and members of their community.

It is understood that women's ability to develop economically and be empowered will be affected by internal and external factors. As such, this study conducted FGDs with husbands of CLP participants and male control groups. Given the scope and time constraints of this study, it was not possible to speak with institutions on the *chars* regarding access or opportunities for women to develop economically. For future research, this would be an interesting avenue to pursue to generate a more holistic understanding of the barriers and opportunities to women's entrepreneurship on the *chars*.

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Annex 1: WEES

Chars Livelihoods Programme-2

Women's Empowerment & Entrepreneurship (2014) Survey Questionnaire

DATE: ___ ___ / ___ ___ / ___ ___
 DD MM YYYY

CLP Phase		1=CLP1 2=CLP2	ATP Phase:		1, 2, 3, 4, 5
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	NAME	CODE		
DISTRICT:				
UNION:				
IMO:				

	NAME	CODE		
UPAZILA:				
VILLAGE:				
HH HEAD:				

BENEFICIARY NAME:	BenName
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SPOUSE PRESENT:	SpoPre	(1 = Yes, 2 = No, 3 = NA)	Religion:	Reli	1=Islam, 2=Hindu, 3=Buddhist, 4=Christian, 5=Others
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PLEASE ASK THE PERMISSION OF THE RESPONDENT TO ASK A SERIES OF QUESTIONS RELATED TO THEIR HOUSEHOLD. INFORM THAT AT ANY TIME THEY CAN REFUSE TO ANSWER A QUESTION IF THEY WISH.

It is the responsibility of the Enumerator to treat all respondents with respect and to complete this questionnaire faithfully and accurately. Permission should be sought from the respondents to ask the following questions and to enter the household (if appropriate). If deemed necessary, the Enumerator must revisit any household if the data collected is considered incomplete. At no time should the Enumerator accept anything from any household. Non-compliance with these conditions will be considered gross mis-conduct.

It is the responsibility of the Field Supervisor to ensure the quality of the Enumerators work and conduct. This should be achieved by both spot check visits during interviews and by thoroughly checking every questionnaire submitted by the Enumerators they are responsible for. At no time should the Field Supervisor accept anything from any household. Non-compliance with these conditions will be considered gross mis-conduct.

It is the responsibility of the Data Entry Clerk to ensure accurate and high quality data entry.

Enumerator	Field Supervision Check	Data Entry Check
Name:	Name:	Name:
Date:	Date:	Date:

SECTION ONE: BASIC HOUSEHOLD AND DEMOGRAPHIC DATA

General Information

1. Using the codes below, please collect the following information on each household member: their name, sex, relationship to household head, age, years of completed education, main occupation, marital status and health status. For O5's, enter their age in the column 'Age O5's'. For U5's, complete the columns 'age in month'. In the last column, please indicate who the direct CLP beneficiary is by placing a tick in the appropriate box.
The data collected below should include all household members who are eating from the same cooking pot.

MID	Name and NID (if have)	Sex	R'ship to HH Head	Age above 5 years			Age below 5 years		Years of Completed Education	Main Occupation		Marital Status	Health Status	Please Tick (If direct CLP Beneficiary)	Income Earner (1=Yes, 2=No)
				Year			Month			Primary	Secondary				
				Q1e	Q1f	Q1g	Q1h1	Q1h2							
mid	Q1b	Q1c	Q1d	Q1e			Q1f		Q1g	Q1h1	Q1h2	Q1i	Q1j	Q1k	Q1l
1	(head)		1												
2															
3															
4															
5															
6															
7															
8															
9															

Code:

Sex	1 = Male, 2 = Female
Relationship to HH Head:	1 = Household Head, 2 = Spouse, 3 = Child, 4 = Parent, 5 = Parent-in-Law, 6 = Sibling, 7 = Niece / Nephew, 8 = Grandchild, 9 = Grandparent, 10 = Son / Daughter-in-Law, 11 = Employee, 12 = Other (Specify)
Occupation:	1 = Agricultural work in own land, 2 = Agricultural Daily Wage Labourer, 3 = Off-farm Daily Wage Labourer, 4 = Weaver, 5 = Maid, 6 = Rickshaw / Van Puller, 7 = Fisherman, 8 = Share-cropper, 9 = Service/salaried wage, 10 = Household work, 11 = Housewife, 12 = Student, 13 = Idle/unemployment, 14 = Beggar, 15 = Hawker, 16 = Small Trader, 17 = Other (Specify)
Marital Status:	1 = Married, 2 = Unmarried, 3 = Separated, 4 = Abandoned, 5 = Divorced, 6 = Widowed, 7 = Other (Specify)

Health Status:	1 = Without Illness etc., 2 = Blind, 3 = Physical Disability, 4 = Psychological Disorder, 5 = Deaf, 6 = Dumb, 7 = Chronic Illness (Person has Been Persistently ill for the Last 3 months or longer), 8 = Other (Specify)
Education Code:	0=No class, 1-9= Class 1 to 9 pass, 10=SSC or equivalent, 11=HSC or equivalent, 12=Honour's or equivalent, 13=Master's or equivalent, 14=MBBS/Engineer, 15=Technical education

SECTION TWO: FOOD SECURITY

Number of meals a day

2	On how many days did your household eat three meals a day in the last 7 days?	
3	On how many days did you <u>personally</u> eat three meals a day in the last 7 days	

SECTION THREE: LIVELIHOODS

Number of Income Sources

4	a) During the last thirty days, how many sources of income has your household had? (please specify)	b) Indicate if the income is carried out: 1 = independently by you, 2 = your husband, 3 = jointly by you and your husband 4 = another family member
	1.	
	2.	
	3.	
	4.	

c)	How much in total, in the last thirty days, did these sources of income bring to your HH?	
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SECTION FOUR: EMPOWERMENT

Questions 29 and 32 to be conducted on CORE PARTICIPANTS who are members of a FEMALE HEADED HOUSEHOLD ONLY
 All other questions to be conducted on ALL CORE PARTICIPANTS

5. What type of household is the respondent part of?	Male headed household	Female headed household
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6. Who most often makes decisions in the following areas?		Code					
A	The purchase of small items for the household for example cooking utensils, soap, cosmetics etc						
B	Whether to take a loan						
C	Whether to give a loan						
D	Purchasing medical treatment for household members						
E	Seeking medical and health care advice for household members						
F	Purchase of the family's clothing						
G	Managing guests, for example, for what types of food to provide, whether to provide gifts						
H	The purchase of food for the household						
I	Whether to sell a large asset, and what price to sell it for (eg cattle, land)						
J	Whether for sell a small asset, and what price to sell it for (eg goats, poultry)						
K	Spending money on education for your children						
L	The use of contraceptives						
M	When to have children						
N	The marriage of children (age and partner)						
O	Total Number of Responses:	<i>You Only</i>	<i>Your husband Only</i>	<i>Decision is made jointly</i>	<i>Decision is made by another household member</i>	<i>Decision is made by a relative</i>	<i>Others</i>

1 = You Only
2 = Your husband Only
3 = Decision is made jointly
4 = Decision is made by another household member
5 = Decision is made by a relative
6 = Other

If the majority of responses to 120 are 'Male Household Member Only', 'Decision is made by another household member', 'Decision is made by a relative' or 'Others' ask:		Code
7	Did you at one stage, during CLPs interventions, make more joint decisions alone or jointly with your husband or other relative/household member	Code: 1 = Yes 2 = No

8.	<i>If yes,</i> How long after completing the CLP did this stop?	Code: 1 = Immediately 2 = 1 month 3 = Less than 6 months 4 = 6 months to one year 5 = More than one year
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9. If answer to 13 is yes, in the table below, please indicate which decisions you were able to make, either alone or jointly with husband/other family member, but now cannot make.		Code
A	The purchase of small items for the household for example cooking utensils, soap, cosmetics etc	Code: 1 = You Only 2 = Decision is made jointly with husband/other family member
B	Whether to take a loan	
C	Whether to give a loan	
D	Purchasing medical treatment for household members	
E	Seeing medical and health care advice for household members	
F	Purchase of the family's clothing	
G	Managing guests, for example, for what types of food to provide, whether to provide gifts	
H	The purchase of food for the household	

I	Whether to sell a large asset, and what price to sell it for (eg cattle, land)		
J	Whether for sell a small asset, and what price to sell it for (eg goats, poultry)		
K	Spending money on education for your children		
M	The use of contraceptives		
N	When to have children		
O	The marriage of children (age and partner)		

10	Do you feel that you are more able to make joint decisions when you have your own independent income		Code: 1 = Yes 2 = No
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	QUESTION	TAKA	NOTES
11	Does your HH have any cash savings?		1 = Yes, 2 = No, If no, go to next section
12	What is your HH's total current cash savings?		Please write total figure in Taka. Savings are inclusive of credit at a shop, money under the bed and savings with a bank or micro-finance programme etc.
13	Do you have your own personal savings (not savings owned by the whole household)?		1 = Yes, 2 = No
14	What is your total personal current cash savings		Please write total figure in Taka. Savings are inclusive of credit at a shop, money under the bed and savings with a bank or micro-finance programme etc.

<i>This question applicable only for male headed participants</i>		Code	
15	At present , do you physically keep your household's cash?		Code : 1 = Yes, 2 = No
	<i>If no</i> Did you, at one stage during CLP's interventions, physically keep the HH cash?		
16			
17	<i>If yes</i> , How long after completing the CLP did this stop?		Code: 1 = Immediately 2 = 1 month 3 = Less than 6 months

			4 = 6 months to one year 5 = More than one year
18	Are you usually able to influence investment decisions?		Code : 1 = Yes, 2 = No
19	<i>If no,</i> Were you, at one stage during CLPs interventions, able to influence investment decisions?		
20	<i>If yes, #</i> How long after completing the CLP programme did this stop?		Code: 1 = Immediately 2 = 1 month 3 = Less than 6 months 4 = 6 months to one year 5 = More than one year
21	Does your husband respect you? For example, ensuring that you have the same amount to eat as he does, taking care of you while you are sick, asking about your health, listening to your opinions etc.		1 = Respect, 2 = Somehow respect, 3 = Not respect
22	Have any of the following situations had an effect on how much you feel your husband respects you?		1 = Yes, positive effect , 2 = no change, 3 = Yes, negative effect 4 = NA
A	Being provided the asset by CLP		
B	Engaging in an independent formal income generating activity		
C	Engaging in an independent informal income generating activity		
D	Attending meetings (CLP or otherwise)		
E	Being a member of a committee (CLP or otherwise)		
F	Being invited to social occasions		

This question applicable only for female headed participants		Code	
23	Do your relatives respect you? For example, providing food, taking care of you while you are sick, helping you in a crisis, asking about your health, whether you have eaten etc.		1 = Respect, 2 = Somehow respect ,3 = Not respect
<i>This question applicable only for ALL core participants</i>			
24	Do members in the community respect you?		1 = Respect, 2 = Somehow respect, 3 = Not respect

25	Have any of the following situations had an effect on how much you feel the community respects you?			1 = Yes, positive effect , 2 = no change, 3 = Yes, negative effect 4 = NA
A	Being provided the asset by CLP			
B	Engaging in an independent formal income generating activity			
C	Engaging in an independent informal income generating activity			
D	Attending meetings (CLP or otherwise)			
E	Being a member of a committee (CLP or otherwise)			
F	Being invited to social occasions			
<i>This question applicable only for female headed participants</i>		Code: 1=Yes,	Value of Asset	
26. Of the following assets, what is the approximate current value of the assets you own?		2=No		
A	Goats			
B	Sheep			
C	Trees			
D	Crops (on leased land or shared crops)			
E	Cattle			
F	Land			
G	Others asset (Please specify)			
H	Total :			

This question applicable for all core participants		Code
27	<u>In the last six months,</u> have you earned any money from activities, which you have undertaken independently (which you could earn without help from a male household member)? For example selling milk, fabric weaving, selling labour. <u>This includes any income from CLP's asset/homestead gardening/poultry rearing, or other CLP interventions.</u>	Code: 1 = Yes, 2 = No
28	<i>If yes,</i> What type of activity is it?	1 = Formal 2 = Informal
29	How often do you carry out the activity?	1 = Every day, 2 = Twice a week 3 = Once a week, 4 = Twice a month 5 = Once a month, 6 = Less than once a month
30	<i>If answer to Q 27 is no:</i> Was there a time that you did earn money from activities which you have undertaken independently (which you could earn without help from a male household member)? For example selling milk, fabric weaving, selling labour. <u>This includes any income from CLP's asset/homestead gardening/poultry rearing, or other CLP interventions.</u>	Code: 1 = Yes, 2 = No
31	<i>If answer to Q30 is yes:</i> in your opinion, what was the main reason for you stopping?	1 = Community did not accept it 2 = Husband did not approve 3 = Other family member did not approve 4 = Physical problem/illness 5 = The activity was not productive 6 = Other
32	How important is having your own independent income to you?	1 = Very important, 2 = Somewhat important, 3 = Not very important, 4 = Not important at all
33	<i>If answer to Q 30 is yes:</i> When you stopped earning money from the activities undertaken independently from your husband did it impact on your ability to:	
A	Keep the families cash	
B	Influence decisions regarding investments	1 = Yes in a positive way 2 = No change 3 = Yes in a negative way

C	Make economic joint decisions in the home		
D	Make non-economic joint decisions in the home		
E	Having your own savings		
F	Have membership to one or more committees		
G	Attend meetings		
H	Resolve conflict in the community		
I	Be asked for advice by other community members		
J	Be invited to social occasions		

34	Have other members of your community asked you for advice <u>in the last six months?</u>		Code:
35	<u>In the last twelve</u> months, have you helped to stop conflict and / or quarrelling in another household, or between other households?		1 = Yes, 2 = No

36. Excluding invitations from blood relatives (father, mother, sister, brother, blood uncle, blood aunt), have you been invited to attend the following social occasions **in the last twelve months?**

		Code	Code : 1 = Yes 2 = No
A	Marriage		
B	Circumcision		
C	Death ceremony		
D	Religious Occasion (for example, milad)		
E	Other Social Occasion (please specify)		

F	Total Number of 'Yes' Responses		1= One or greater, 2 = None
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37. Have you attended any of the following meetings or training in the last six months?

		Code	Code : 1 = Yes 2 = No
a	RDRS Federation Meeting / Club		
b	School Meeting		
c	NGO Group Meeting (excluding CLP Groups)		
d	CLP Group Meeting		
e	Union Parishad Meeting		
f	CLP Village Development Meeting		
g	Non-CLP Village Development Meeting		
h	Disaster Management Meeting		
i	Shalish		
j	Scheme Implementation Committee Meeting		
k	Any other meeting or training (Please specify)		
l	Total Number of 'Yes' Responses		1= One or greater 2 = None

38. If answer to question 43 I was '1=one or greater': During the meetings or trainings, on at least one occasion did you:		Code	Code :1 = Yes, 2 = No
A	Raise an issue or concern?		
	Did you feel confident doing so?		
B	Cast a vote towards a decision being made?		
	Did you feel confident in doing so?		
C	Make a comment or ask a question during a session?		
	Did you feel confident in doing so?		

	Do you feel that your comment was listened to/responded to?		
D	Actively take part in a discussion regarding a particular issue?		
	Did you feel confident in doing so?		
	Did you feel that your opinion was listened to during the discussion?		
E	Agree to attend another meeting, training or event that the group was holding?		
	Did you feel that your volunteered participation was welcome?		
	Did you follow through and attend?		
	Did you feel welcome when you attended?		
F	Commit to working towards a particular action decided on by the group?		
	Did you follow through on your commitment?		

39. Are you currently a **member** of any of the following **committees**?

		Code			Code	
A	CLP SD group committee		Code : 1 = Yes 2 = No	F	Disaster Management Group Committee	Code : 1 = Yes 2 = No
B	NGO Group Committee (Excluding CLP Groups)			G	RDRS Federation Meeting / Club	
C	School Committee			H	Scheme Implementation Committee	
D	CLP Village Development Committee			I	VSL Group Committee	
E	Non-CLP Village Development Committee			J	Any Other Committee (Please specify)	

K	Total Number of 'Yes' Responses		1 = One or greater, 2 = None
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40. If answer to 45K was '1 = One or greater': As a result of being part of these committees have you on at least one occasion:		Code
A	Raised an issue or concern?	
	Did you feel confident in doing so?	
B	Cast a vote towards a decision being made?	
	Did you feel confident in doing so?	
C	Make a comment or ask a question during a session?	
	Did you feel confident in doing so?	
	Do you feel that your comment was listened to/responded to?	
D	Actively take part in a discussion?	
	Did you feel confident in doing so?	
	Did you feel that your opinion was listened to during the discussion?	
E	Agree to attend another meeting training or event that the committee was holding?	
	Did you feel that your volunteered participation was welcome?	
	Did you follow through and attend?	
	Did you feel welcome when you attended?	
F	Commit to working towards a particular action decided on by the committee?	
	Did you follow through on your commitment?	

Code :1 = Yes, 2 = No

		Code	
41	Has your household experienced a significant event or change in the past twelve months?		1 = Yes, 2 = No
If yes, please indicate which ones on the list below		Code	
A	New baby		1 = Yes, 2 = No
B	Illness in the family		
C	Loss of livelihood/livestock		
D	Natural Disaster		
43	Do you feel this event impacted your role in your household?		1 = Yes in a positive way, 2 = No change, 3 = Yes in a negative way
44	Do you feel this event impacted your ability to participate socially?		1 = Yes in a positive way, 2 = No change, 3 = Yes in a negative way

Annex 2: Focus Group Discussion Checklist

8.1 Women FGD

- After receiving the initial asset from CLP, what made you want to continue earning money and expanding/diversifying how you made money?
- How does having an independent income make you feel?
- What benefits has this brought you and your family? Have things changed for you, in both your household & community, as a result of you earning an independent income?
- Has having an independent income effected your relationships in the home/community? Do you feel more equally represented as a result? (represented can mean making decisions/having your opinion valued/feeling more respected)
- When you first started, how did your husband feel about you earning your own income? How does he feel now?
- What are your plans for the future? Will you continue to find way of developing financially? Do you think your husband will support you in this?

8.2 Male FGD (Control group)

- How would you feel about your wife earning an income independent from you? Why?
- Is this something you would encourage if there was an opportunity for her to do so?
- Do you think your family would benefit from your wife independently earning an income? How? Or If not, why not?
- Do you think your wife would like to earn her own independent income?
- What do you think about your wife being involved in other areas of the family's finance e.g. having her own savings, keeping the family cash or being involved in decisions regarding investments?

8.3 Male FGD (CLP intervention group)

- How do you feel about your wife earning an income for your family independent from your income? Do you think what your wife is doing is important? Why?
- Has this brought any benefits to your family? If so what are they?
- Have you noticed any changes in her behaviours or attitude since she started to earn an income? What are they? Are they positive/negative?
- Have you noticed any changes in how you, yourself perceive your wife and her role in your family?

- Are there any other areas of the family finance that your wife is involved with now, that she was not before? E.g. having her own savings, keeping the family cash or being involved in decisions regarding investments? Do you think this is a good thing?
- Do you encourage your wife to earn her own income? If so, in the future will you continue to encourage your wife to be involved in activities that allow her to earn her own income?