

## CLP's impact on women's empowerment on the chars and its sustainability

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Table 1: CLP cohorts and their status during the 2012 and 2014 surveys

## Acronyms

ATP	Asset Transfer Project of CLP-2
CLP-1	Chars Livelihoods Programme, Phase 1
CLP-2 (or CLP)	Chars Livelihoods Programme, Phase 2
GBF	Grameen Bkash Foundation
IGA	Income-generating asset
IMLC	Innovation, Monitoring, Learning and Communications
SES	Annual socio-economic survey
VDC	Village Development Committee
VSLG	Village Savings and Loans Group
WEES	Women's Empowerment and Entrepreneurship Survey

## Executive Summary

One of the main objectives of CLP is to increase the empowerment of the women it works with, as well as women in the wider community. All CLP participants are female. CLP's range of interventions are designed to build women's confidence, address negative social attitudes and behaviours and increase respect from women's family and their community. CLP uses the Chars Empowerment Scorecard to measure empowerment. The scorecard comprises a set of ten indicators, results of which can be aggregated into one meaningful result; an 'empowerment score'. This empowerment score allows CLP to identify how empowered a woman is before she joins CLP, when she 'graduates' from the Programme and how she progresses years later.

The objective of the report was to measure CLP's impact on women's empowerment and look at the sustainability of this impact. Data was analysed from two surveys; CLP's 2012 Socio-Economic Survey and the 2014 Women's Empowerment and Entrepreneurship Survey. Participants in both surveys were taken from CLP-1, Cohort 2.1, 2.2, and 2.3. A control group was used in both surveys to compare empowerment levels in women who have not received CLP support with those that had.

The results point to two important conclusions. The first is that CLP is having a large impact on women's empowerment and second that this impact is sustaining and potentially increasing with time.

The high numbers of women who can be said to be empowered after CLP support, compared to the control group, is impressive. Data between cohorts are consistent for community-level indicators such as 'being asked for advice by other community members', 'being invited to social occasions' and 'the ability to resolve conflict in the community', despite the period of time since respondents participated in the programme ranging from approximately nine months to 7.5 years. For household-level indicators, high percentages of women across all cohorts reported 'having an independent income', 'keeping the family's cash' and 'influencing decisions regarding investments'. 'Having her own savings' was reported less by women across all cohorts and 'making decisions in the household jointly with male household members' was the lowest reported indicator.

Empowerment levels sustain over time and are potentially increasing. Results showed large increases in the percentage of women achieving CLP's empowerment criteria since 2012. All community-level indicators and four of the five household-level indicators show an increase in the percentage of women achieving them between 2012 and 2014. 'Making decisions in the household jointly with male household members' was the only indicator that decreased during this time. This decrease was quite substantial, however further analyses highlighted a clear shift in decision making patterns from joint decision making in 2012 towards independent decision making in 2014. This was true for all types of decisions, with women making more decisions independently when they related to the home.

In December 2014, CLP will be conducting another women's empowerment survey which will produce a further set of data, based on the indicators in the Chars Empowerment Scorecard. From this we will be able to compare three data points and gain further understanding of sustainability trends.

## 1. Background

The Chars Livelihoods Programme (CLP) supports extreme-poor households living on island *chars* of the rivers Jamuna, Teesta and Padma in North West Bangladesh. The second phase of the programme, CLP-2, began in 2010 and will run until 2016.

The Programme aims to improve the livelihoods, incomes and food security of over one million extreme-poor and vulnerable people by 2016. A total of 78,000 extreme-poor households will receive the core package of support. Whilst all members of the household benefit from the core package, all core participants are female. One of the key objectives of CLP is to increase the empowerment of its core participants, as well as women in the wider community.

CLP's range of interventions are designed to build women's confidence, increase their ability to take control over their life and to make decisions that impact their life and the lives of those around them. Interventions also aim to address negative social attitudes and behaviours and increase respect from women's family members and the wider community. This is achieved through the provision of an income-generating asset (IGA) to each core participant, coupled with livelihoods training and a monthly stipend. Further, CLP enrolls women in Social Development Groups, comprising between 15-25 women (all core participants). The groups attend weekly sessions where they follow a social development curriculum. Sessions consist of role play, exercises and discussions, aimed at making participants aware of and understand their rights and feel confident in exercising them. CLP also provides couple-orientation courses and workshops for influential men in the community. An important aim of CLP is that the support it provides has a real, measurable impact and that this impact remains sustainable.

The objective of this report is to document survey results from March 2014 to understand the impact CLP is having on the empowerment of female core participants. The second objective is to compare and contrast these results with data gathered in CLP's Annual Socio-Economic Survey in 2012. Having data for the same indicators, from two points in time will provide an insight into the sustainability of female empowerment.

## 2. CLP's approach to measuring women's empowerment

CLP's approach to measuring women's empowerment is based on the Chars Empowerment Scorecard.<sup>1</sup> The scorecard was developed in 2012 and comprises a set of ten indicators.<sup>2</sup> Women receive one point for each indicator that they meet. Results from these indicators can then be aggregated into an 'empowerment score'. This empowerment score allows CLP to identify how empowered a woman is before she joins CLP, when she 'graduates' from CLP and how she progresses years later.<sup>3</sup> If a woman achieves a score of five or more she is considered empowered.

In order to develop the Chars Empowerment Scorecard, research was conducted between March and June 2012. A series of focus group discussions (FGDs) with women and men, both young and

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

<sup>2</sup> 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.

<sup>3</sup> For further details of CLP's graduation criteria see here: <http://clp-bangladesh.org/wp-content/uploads/2014/08/clp-graduation-learning-note.pdf>

old, poor and the relatively better-off, living on the *chars* were conducted and from this the final set of indicators were developed.<sup>4</sup>

#### **Box 1: Indicators comprising 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 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

The scorecard is, therefore, context-specific and because it was based directly on feedback from *char*-dwellers we can assume that it is an accurate representation of how *char*-dwellers understand empowerment and what characteristics they believe identify an empowered woman. The indicators of the Chars Empowerment Scorecard are listed in Box 1. The Indicators are separated into 'household-level' indicators and 'community-level' indicators.

At the household level, indicators refer to a woman's status within her home and

the dynamics of power that exist between husband and wife. It also relates to the influence and control she has within the household. At the community level, indicators relate to a woman's social status in the community, including her participation and influence in the community and the respect she receives from community members.

### **3. Methodology**

In March 2014, CLP conducted a 'Women's Empowerment and Entrepreneurship Survey (WEES).' The survey was based on the indicators of the Chars Empowerment Scorecard. The aim of the survey was to gain an understanding of CLP's impact on empowerment, the sustainability of this impact as well as the effects of entrepreneurship on empowerment.<sup>5</sup>

The WEES collected information from a random sample of 395 core participants (female) from cohorts CLP1, 2.1, 2.2 and 2.3. The sample was drawn from all ten relevant districts: Bogra, Sirajganji, Jamalpur, Gaibandha, Tangail, Pabna, Rangpur, Kurigram, Nilphamari and Lalmonirhat, and as far as possible, the sample was split evenly across the cohorts.

Only core participants from male-headed households were sampled because some of the indicators in the Scorecard relate to the dynamics between man and wife e.g. decision making, having an independent income etc.

Twelve enumerators (nine female and three male), were recruited by the firm Grameen Bkash Foundation (GBF), which was contracted to undertake the data collection. One day of training was conducted followed by a one-day pre-test. The data from the WEES has been used to illustrate CLP's impact on women's empowerment. At the time of the WEES in March 2014 all cohorts (CLP-

<sup>4</sup> McIntosh, R.A. (2012) Reviewing the CLP's approach to measuring women's empowerment. [http://clp-bangladesh.org/wp-content/uploads/2014/09/monitoring-women\\_s-empowerment3.pdf](http://clp-bangladesh.org/wp-content/uploads/2014/09/monitoring-women_s-empowerment3.pdf)

<sup>5</sup> For the full report produced from this survey see Haneef, C., Pritchard, M., Hannan, M., Rahman, M. (July 2014) Women as Entrepreneurs: The impact on empowerment of women having an independent income. [http://clp-bangladesh.org/wp-content/uploads/2014/08/Women-as-Entrepreneurs\\_The-impact-of-having-an-independent-income-on-womens-empowerment\\_August-20141.pdf](http://clp-bangladesh.org/wp-content/uploads/2014/08/Women-as-Entrepreneurs_The-impact-of-having-an-independent-income-on-womens-empowerment_August-20141.pdf)

1, 2.2, 2.2 and 2.3) had taken part in CLP and had completed the full 18 month support package (outlined in Table 1).

To understand the sustainability of CLP's impact, WEES data has been compared/ contrasted with data collected approximately one and a half years previously, during the Annual Socio-Economic Survey (SES) 2012 which took place between October and November 2012. During the 2012 SES a sample of 2,540 respondents was selected across all CLP cohorts, which CLP had worked with at the time: CLP-1, 2.1, 2.2 and 2.3 and a control group.

For consistency across the two data sets (October/ November 2012 SES and the March 2014 WEES) only data from male-headed household respondents have been analysed for the reasons explained in the paragraph above.

**Table 1: CLP cohorts, and their status during the 2012 and 2014 surveys**

Cohort	Cohort start date	Cohort end date	Status in 2012 survey (October)	Status in 2014 survey (March)
CLP-1	2004	2010	Completed CLP support package between two and eight years prior to the survey	Completed CLP support package between four and ten years prior to the survey
2.1	1 <sup>st</sup> April 2010	31 <sup>st</sup> December 2011	Completed CLP support package, 10 months prior to the survey	Completed CLP package, 2 years and 3 months prior to the survey
2.2	1 <sup>st</sup> July 2010	30 <sup>th</sup> June 2012	Completed CLP support package, 3 months prior to the survey	Completed CLP support package, 1 year and 9 months prior to the survey
2.3	1 <sup>st</sup> July 2011	30 <sup>th</sup> June 2013	Still receiving CLP support package	Completed CLP support package 9 months prior to the survey

To measure impact it is necessary to compare results with a control group. Control groups consist of women who come from the same strata of society as CLP's core participants but who have not received CLP support. For the October 2012 survey Cohort 2.3 acted as the control group whilst for the March 2014 survey Cohort 2.5 acted as the control group.<sup>6</sup>

Quotes from focus group discussions, collected in March 2014, are used in this report to support some of the quantitative findings.<sup>7</sup>

## 4. CLP's impact on women's empowerment

The analysis outlined in this section is based on data from the Women's Empowerment and Entrepreneurship Survey, carried out in March 2014.

<sup>6</sup> In this report, data from the 2012 survey are compared against the 2.3 control group. For the March 2014 data, results are compared against the 2.5 baseline

<sup>7</sup> Focus Group Discussions were collected as part of the data collection for the report: Haneef, C., Pritchard, M., Hannan, M., Rahman, M. (July 2014) Women as Entrepreneurs: The impact on empowerment of women having an independent income. [http://clp-bangladesh.org/wp-content/uploads/2014/08/Women-as-Entrepreneurs\\_The-impact-of-having-an-independent-income-on-womens-empowerment\\_August-20141.pdf](http://clp-bangladesh.org/wp-content/uploads/2014/08/Women-as-Entrepreneurs_The-impact-of-having-an-independent-income-on-womens-empowerment_August-20141.pdf)

## 4.1 Overall impact of CLP on women’s empowerment

CLP’s logical framework indicator relating to women’s empowerment, states that at least 74% of Cohort 2.4 and Cohort 2.5 core participants should report being empowered by January 2015.<sup>8</sup>

Results show that CLP has a significant impact on women’s empowerment. As shown in Figures 1 and 2, women meeting five or more of CLP’s empowerment criteria are substantially higher (between 87-95%) than the control group (0.2%), who have not received CLP support. Similarly, the mean empowerment score increases from 1.9 in the control group to between 6.4 and 7.5 for women who have received CLP support. The criteria used to measure empowerment has been defined by people living on the *chars* and therefore the fact that such a large number of women meet this criteria is impressive.

Although the results in this report do not include Cohorts 2.4 and 2.5, the next round of the survey will be collected in December 2014 and this will include these cohorts. Based on the March 2014 findings and the high impact CLP is having on Cohorts CLP-1, 2.1, 2.2 and 2.3, it seems appropriate to expect similar high results for Cohorts 2.4 and 2.5. This means that CLP is on track to at least meet, and likely exceed, its January 2015 milestone of at least 74% of women being empowered.

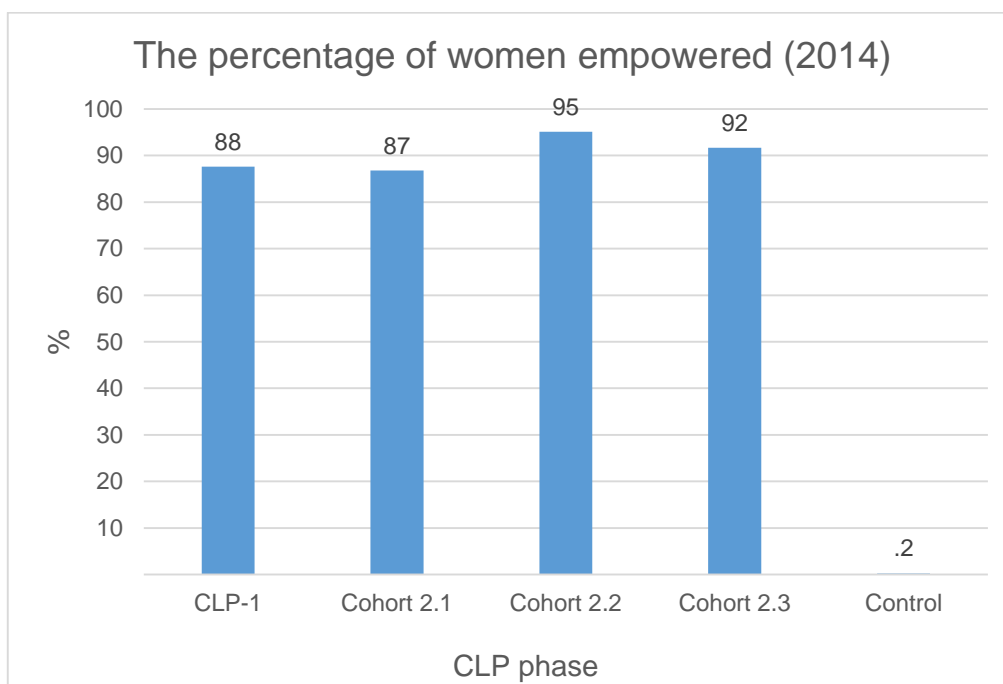


Figure 1: The percentage of women empowered, by cohort, in 2014

<sup>8</sup> Logframe outcome indicator 6, Milestone 5, January 2015 “At least 74% of Cohort 2.4 (12,069 of 16,309 CPHHs) and Cohort 2.5 CPs (10,048 of 13,579) report being empowered, for a total of 22,117 out of 29,888 participants.”



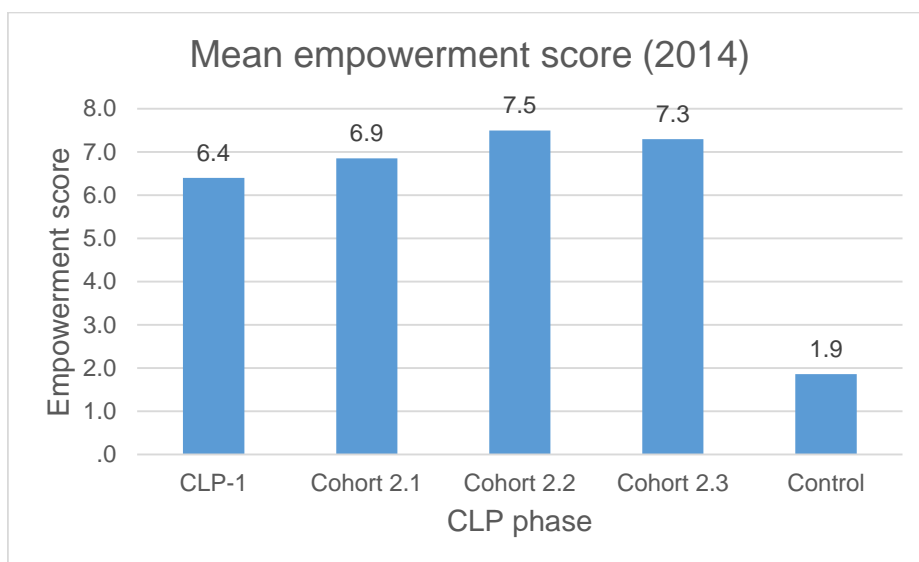


Figure 2: Mean empowerment score of women, by cohort, in 2014

## 4.2 Community-level indicators

Community-level indicators relate to a woman’s social status in the community, including her participation and influence in the community and the respect she receives from community members.

The five community-level indicators in the Chars Empowerment Scorecard are:

- having membership of a committee;
- the ability to resolve conflict in the community;
- attending meetings;
- being asked for advice by other community members; and
- being invited to social occasions.

Figure 3 presents a breakdown of the results for community-level indicators, showing the percentage of women that meet each one, in each cohort. For all indicators there was an increase between the control group and each of CLP’s cohorts.

The percentage of women ‘being asked for advice by other community members’ is relatively consistent between all cohorts, as is ‘the ability to resolve conflict in the community’. The number of respondents meeting the indicator ‘being invited to social occasions’ decreases slightly the further removed a cohort is from CLP support (e.g. fewer respondents in CLP-1 meet the indicator compared to Cohort 2.3).

‘Membership of a committee’ and ‘attending meetings’ also decrease for cohorts further removed from CLP support, largely in CLP-1 and slightly for Cohort 2.1. An explanation for this could be due to the large emphasis of compulsory group meetings that take place during the period of CLP support, such as the social development group meetings. Once CLP phases out, committee structures do still remain in communities and women are encouraged to continue to meet through Village Development Committees (VDCs) and Village Savings and Loans Groups (VSLGs). However, by default, once CLP phases out there is less opportunity for women to be actively involved

in meetings and committees on a regular basis. Further, studies have shown that the sustainability of both VSLGs<sup>9</sup> and VDCs<sup>10</sup> reduce once CLP phases out.

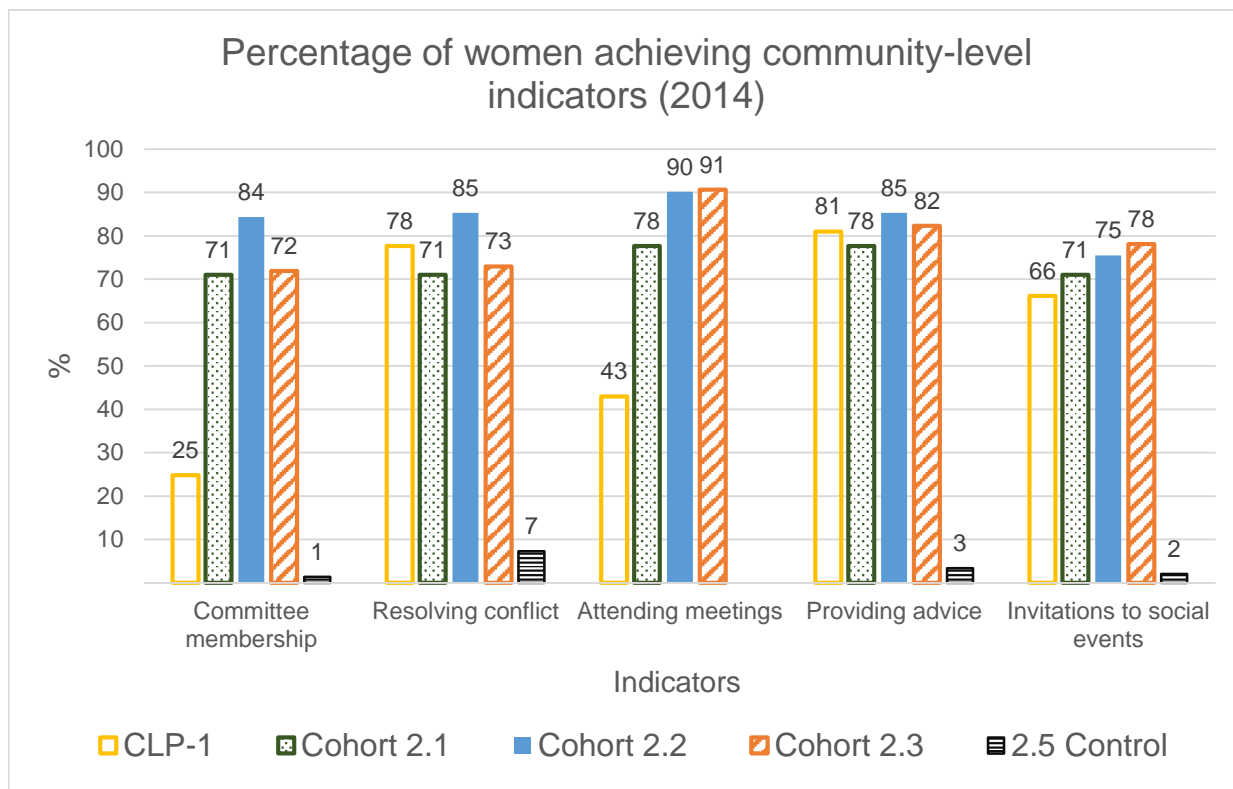


Figure 3: The percentage of women achieving community-level indicators in 2014

### 4.3 Household-level indicators

Household-level indicators refer to a woman’s status within her house and the dynamics of power that exist between husband and wife. It also relates to the influence and control she has within the household.

The five household-level indicators in the Chars Empowerment Scorecard are:

- making decisions in the household jointly with male household members;
- having an independent income;
- keeping the family’s cash;
- influencing decisions regarding investments; and
- having her own savings.

For all households-level indicators there has been an increase between the control group to CLP cohorts (all of whom received CLP support). Figure 4 presents these results. Of the five household-level indicators, higher proportions of women report ‘having an independent income’, ‘keeping the family’s cash’ and ‘influencing decisions regarding investments’. For these indicators, results between cohorts were relatively consistent. ‘Having her own savings’ was reported less by women

<sup>9</sup> Mclvor, N. Mclvor, N. and Hussain, A. (2012) A study to assess the sustainability and quality of Village Savings and Loans Groups (VSLGs). [http://clp-bangladesh.org/wp-content/uploads/2014/08/vsl\\_report\\_final.pdf](http://clp-bangladesh.org/wp-content/uploads/2014/08/vsl_report_final.pdf)

<sup>10</sup> Haneef, C., Pritchard, M., Hannan, M., Alam, Z. and Rahman M. (January 2014) A study into the effectiveness and sustainability of Village Development Committees. <http://clp-bangladesh.org/wp-content/uploads/2014/08/a-study-into-the-effectiveness-and-sustainability-of-village-development-committees.pdf>

across all cohorts, with slightly fewer women in Cohort 2.1 achieving this. ‘Making decisions in the household jointly with male household members’ was the lowest reported indicator by all cohorts. Between 19% (Cohort 2.3) and 28% (Cohort 2.2) of women achieved this indicator. This was not much higher than the control group, where 13% of women achieved this.

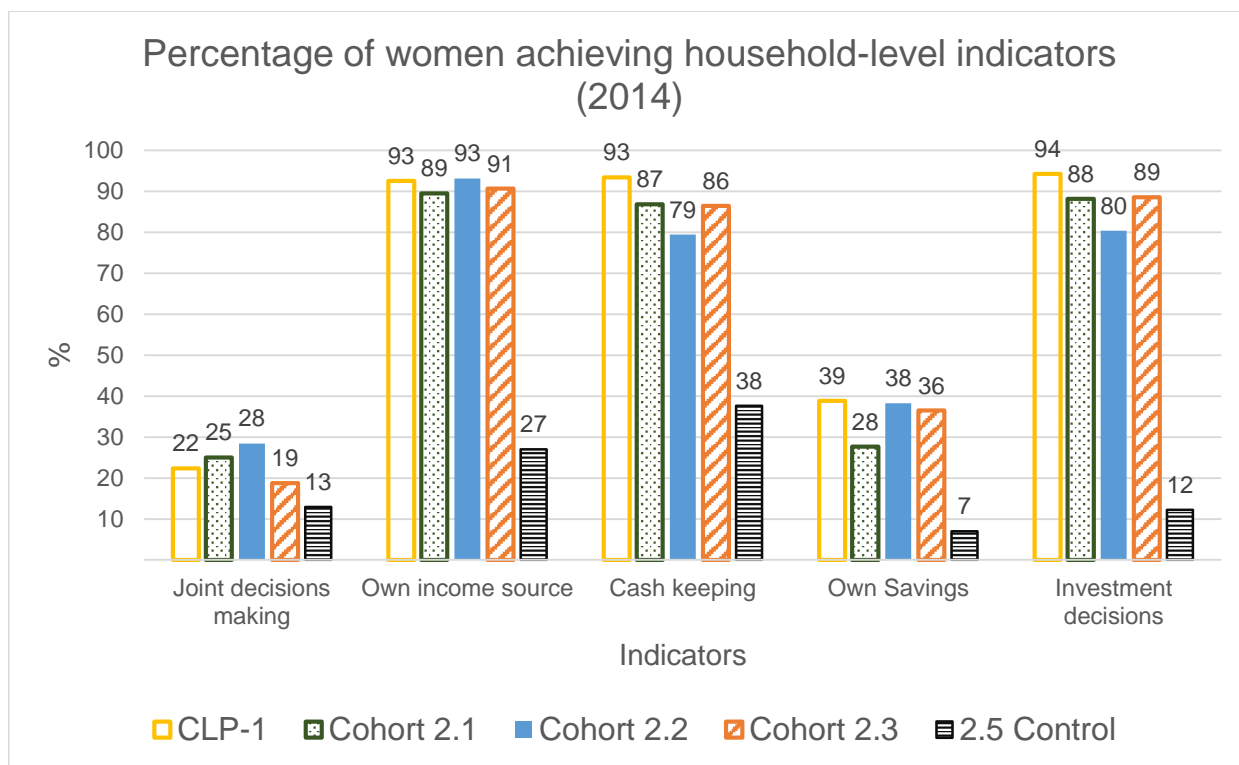


Figure 4: The percentage of women achieving household-level indicators in 2014

## 5. Sustainability of empowerment

This section compares data from the SES 2012 and the WEES 2014, to measure the sustainability of CLP’s impact on empowerment. In 2012, research was conducted by McIntosh et al, prior to the SES 2012. This research piloted the Chars Empowerment Scorecard on a sample of CLP participants from CLP-1, Cohort 2.3 and the 2.3 control group.

Results of this research found that empowerment was sustainable in women who had left the CLP up to six years previously. Women in Cohort 2.3 (the CLP cohort receiving support at the time of the research) were only marginally more empowered than participants from CLP-1.<sup>11</sup>

Data from both surveys support these results, demonstrating that CLP has had an impact on women’s empowerment both in 2012 and in 2014. Further, empowerment levels seem to have increased over time. Results, presented in Figure 5, show that for all cohorts the proportion of women empowered increased between 2012 and 2014. CLP-1 participants are women that left CLP approximately up to 7.5 years prior to the 2014 survey. Of these women, 88% still meet five or more of CLP’s empowerment criteria and are therefore empowered. These results support the findings of the McIntosh et al (2012) study by demonstrating that, empowerment can sustain over a significant

<sup>11</sup> McIntosh, R. A., Kenward, S., Islam, R., Alam, Z. (2012) The CLP’s impact on women’s empowerment. <http://clp-bangladesh.org/wp-content/uploads/2014/08/mcintosh-r.a.-et-al.pdf>

period of time (now approximately up to 7.5 years). Results also build on the findings of McIntosh et al (2012) by showing that empowerment may also be increasing with time.

It is evident that there is a big leap in the percentage of women who meet CLP’s empowerment criteria between 2012 and 2014. Empowerment is a dynamic and complex construct and over time the same woman can experience large ups and downs in her empowerment levels. This could mean that from year to year women may meet some empowerment indicators but not others. Future CLP surveys will provide more data points thus giving a clearer picture of increases and fluctuations in empowerment levels of previous cohorts.

In both the 2012 and 2014 data, women in Cohort 2.1 were less empowered than the other cohorts. One reason for this could be due to Cohort 2.1 being the first cohort of CLP’s second phase (CLP-2). Going into CLP-2, programmes were implemented in different districts, with new implementing partners (IMOs). Being the first cohort IMOs worked with may have had an impact on participants.

Further, in 2010, as CLP began its second phase, a Social Development Review was carried out.<sup>12</sup> As a result of this review, CLP introduced some new social development initiatives, for example Gender Sensitivity Training with core participants, the introduction of Village Development Committees, and revisions to the modules taught to participants as part of CLP’s Social Development component. These changes were implemented gradually into the Programme during the period that Cohort 2.1 was receiving the CLP support package. Therefore Cohort 2.1 would not have fully benefited from this enhanced package of support for the full 18 months.

However, although this could have been a contributing factor, social development is only one component of the CLP package aimed at increasing empowerment, albeit very important. Interventions such as the Asset Transfer Project (ATP) and livelihoods training remained consistent.

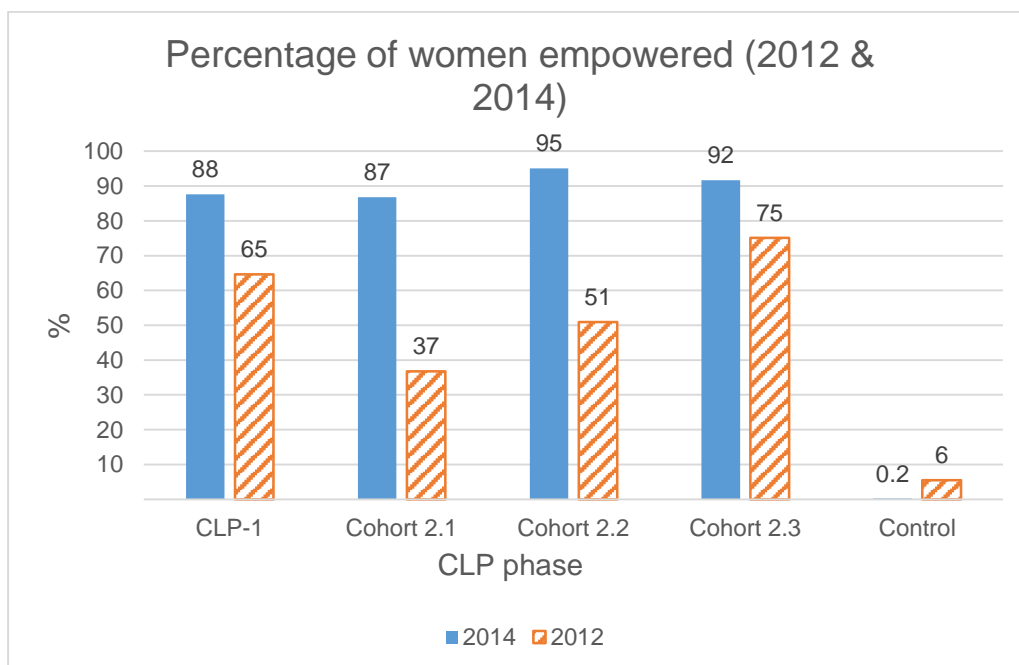


Figure 5: The percentage of women empowered, by cohort, in 2012 and 2014

<sup>12</sup> Premchander, S. (2010) Review of the Social Development component of the Chars Livelihoods Programme. [http://clp-bangladesh.org/wp-content/uploads/2014/08/clp\\_social\\_development\\_review\\_04nov2010.pdf](http://clp-bangladesh.org/wp-content/uploads/2014/08/clp_social_development_review_04nov2010.pdf)

## 5.1 Indicator sustainability

We can further understand the sustainability of CLP’s impact on empowerment by looking at each empowerment indicator to see the effects on these over time.

### 5.1.1 Community-level indicators

Figure 6 shows the mean percentage of women who received CLP support that achieved each community-level indicator, in 2012 and 2014.<sup>13</sup> Overall the number of women meeting each indicator increased for all cohorts between 2012 and 2014. There was one exception with the ‘attending meetings’ indicator, with slightly fewer 2.3 respondents reporting attending meetings in 2014 than in 2012. This drop could be due to the cohort’s involvement in CLP during the 2012 survey and having left the programme when 2014 data were collected.

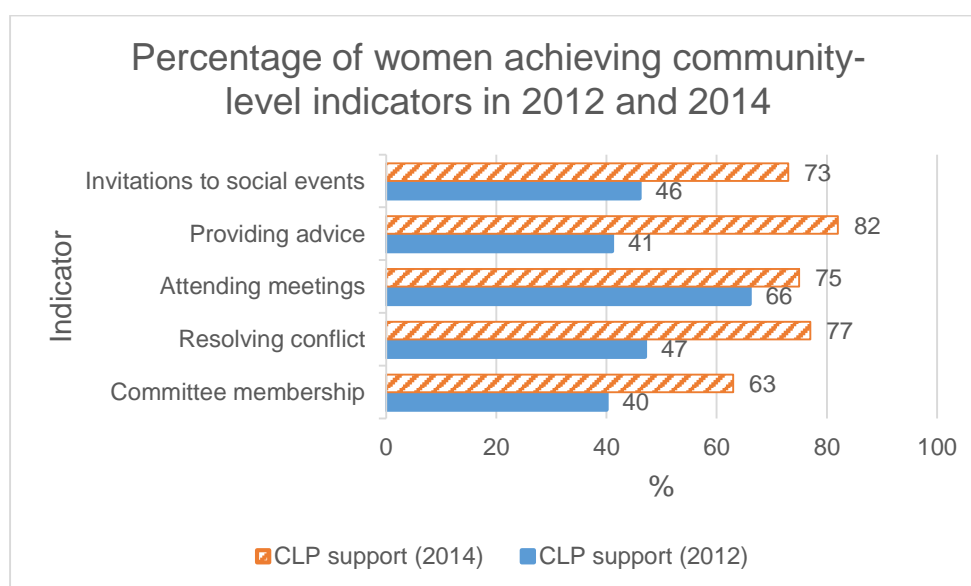


Figure 6: The percentage of women achieving community-level indicators in 2012 and 2014

### 5.1.2 Household-level indicators

Figure 7 shows the proportion of women achieving household-level indicators in 2012 and 2014.<sup>14</sup> Four of the five household-level indicators saw an increase for all cohorts, in the number of women meeting them between 2012 and 2014. Both ‘keeping the family’s cash’ and ‘influencing decisions regarding investments’ show increases between 2012 and 2014 for all cohorts. ‘Having her own savings’ also saw an increase for all cohorts between 2012 and 2014. This, however, was the indicator that increased the least in the period.

The indicator ‘having an independent income’ saw the largest increase in the percentage of women achieving it. For this indicator there was a slight adaptation made to the question in the 2014 survey compared with the 2012 survey.<sup>15</sup> Therefore, the large increase seen in the number of women

<sup>13</sup> For a breakdown of cohort data for each community-level indicator and a control group from 2012 see Annex 2

<sup>14</sup> For a breakdown of cohort data for each household-level indicator and the control group from 2012 see Annex 2

<sup>15</sup> The 2012 survey question read “**In the last six months**, 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” and the 2014 survey question read “**In the last six months**, have you earned any money

meeting this indicator could either be due to an actual increase in women earning an independent income, or it could be partly due to the adaption made to the question. The reason for this will become much clearer when CLP gets data from future surveys, which will allow more than two data points to be compared.

The most significant difference between 2012 and 2014 was with women ‘making decisions in the household jointly with male household members’. Results for all cohorts are much higher in 2012 (ranging from 46% to 67% across the cohorts) than in 2014 (ranging from 19% to 28% across the cohorts) making this the only indicator to have had a decrease in the number of women achieving it between the surveys.

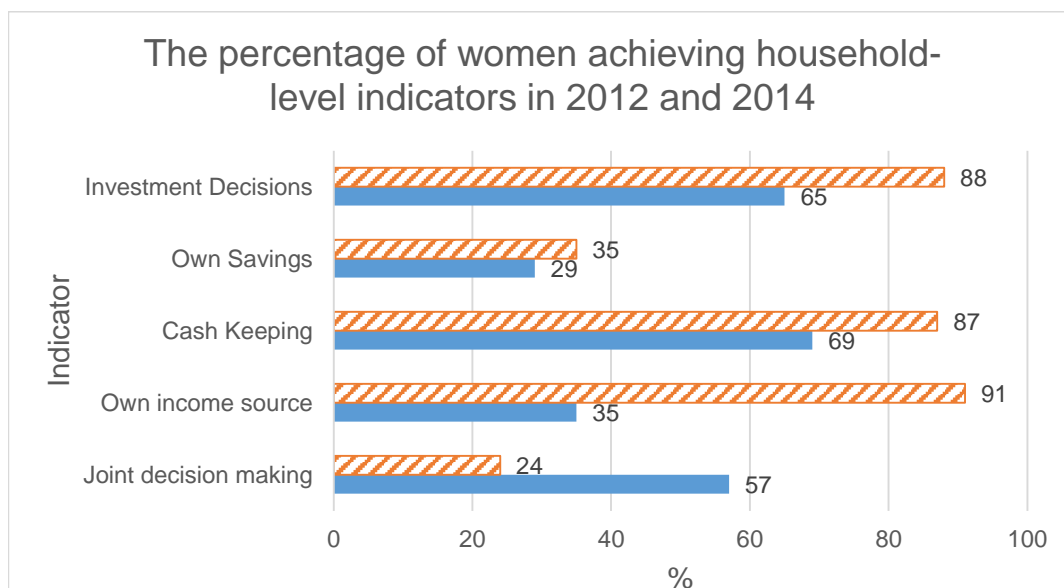


Figure 7: The percentage of women achieving household-level indicators in 2012 and 2014

### Joint decision making

Further analysis on the indicator ‘making decisions in the household jointly with male household members’ was conducted to understand the large decrease in the number of women reporting making joint decisions between 2012 and 2014. The results from this were revealing. The survey asks respondents how they make decisions in nine different areas. Options include ‘making decisions jointly with a male household member’ and ‘making independent decisions’. Women are said to have met the ‘joint decision making’ indicator if they report making five or more decisions ‘jointly with a male household member.’ Figure 8 shows the mean percentage of women, who had received CLP support that reported making independent decisions and joint decisions, in 2012 and 2014.

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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. This includes any income from CLP’s asset/homestead gardening/poultry rearing, or other CLP interventions. The reason for this adaption was to ensure respondents did not exclude the income they made from the assets they received or acquired whilst part of CLP.

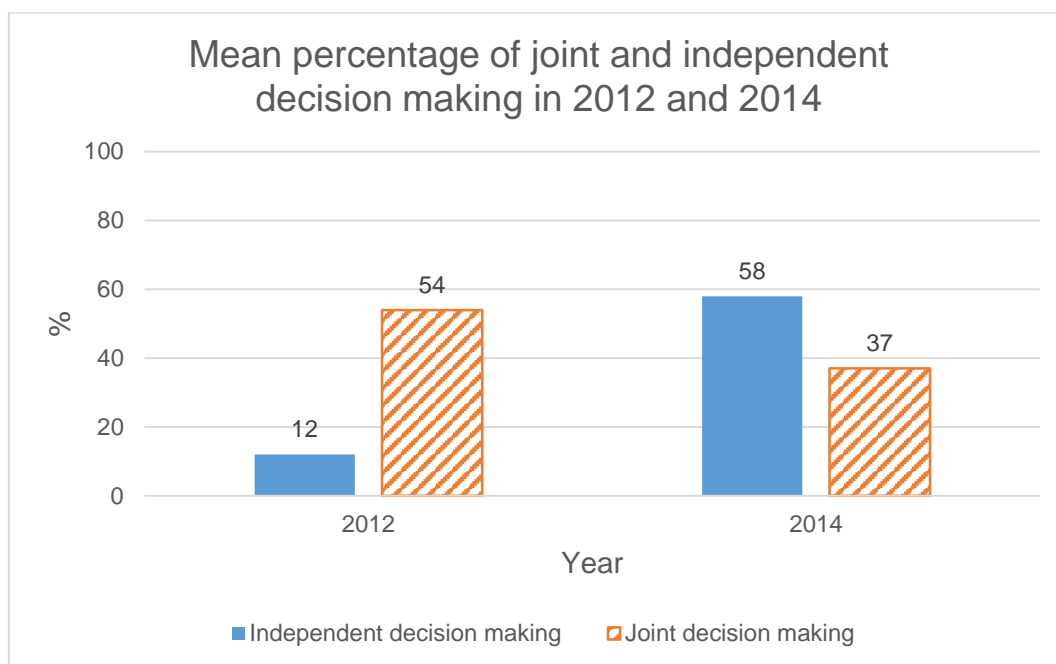


Figure 8: A comparison between mean joint and independent decision making

Results show a clear shift from the majority of women making joint decisions in 2012 to the majority of women making independent decisions in 2014. If results for independent and joint decision-making in 2014 were combined, close to 100% of women would be involved in decision-making in more than five of the nine decision making areas.<sup>16</sup>

A potential explanation for these findings comes from Haneef et al (July 2014).<sup>17</sup> Through a series of FGDs it became clear that increased involvement in decision-making was a process that occurred over time. Before women join CLP they have little or no involvement in decision-making and during CLP support, women begin to make more joint decisions in the home, with their husband. This is largely catalysed by women being given an income-generating asset, as well as their involvement in CLP's Social Development programme. It was found that once women's husbands see their wives making good, well-informed decisions that have positive consequences for the household, their trust and confidence in their wives increases. This results in women being involved in more joint decisions and when necessary, independent decisions e.g. if men work away from home for long periods of time or regarding decisions related to the home. A quote from the Haneef et al (July 2014) report demonstrates this. Razzak, the husband of a previous CLP participant from Gaibandha said, "Their (women's) decisions brought us nothing but good. So we think it's good that they continue."

Additional analyses were conducted to see what the top independent decisions women made were. In 2014, for all types of decision making, more women reported making independent decisions than joint decisions. The top four independent decisions reported in 2014 were: 'the purchase of small items for the household' (98%); 'purchasing medical treatment and seeking medical advice for household members' (67.5%); 'managing guests' (80.4%); and 'whether to sell a small asset and what price to sell it for' (69.9%). 'Whether to sell a large asset, and what price to sell it for' was consistently the highest reported joint decision, both in 2012 (73%) and in 2014 (78.7%).<sup>18</sup>

<sup>16</sup> See Annex 4 for graphs representing this data across cohorts

<sup>17</sup> Haneef et al (July 2014) Women as Entrepreneurs: The impact on empowerment of women having an independent income.

<sup>18</sup> See Annex 3 for graphs showing a breakdown of types of decisions and the type of decision-making

This supports the findings in Haneef et al (July 2014), that because women's roles are usually focused around the home, in time, women have greater influence over decisions that they are more directly involved in.

Two previous CLP participants from Gaibandha commented on this during the Haneef et al (2014) research. Momena said, "When we spend big money we discuss with our husband. We prefer our husband's choice sometimes. But earlier, we didn't have any say at all. However, for small family spending we mostly decide." Shukhjan said, "When some decisions need to be made about cows, poultry and other things that I take care of, I mostly decide what to do with them."

By including independent decision making in the analysis, the percentage of women who meet five or more empowerment criteria increases, as does the average empowerment score.<sup>19</sup>

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<sup>19</sup> See Annex 4 for graphs showing the percentage of women empowered and average empowerment scores for cohorts when independent decision making is included in the empowerment criteria



## 6. Conclusion

The results of this report point to two important conclusions. The first is that CLP is having a large impact on empowerment and the second is that this impact is sustaining and potentially increasing with time.

The high numbers of women who can be said to be empowered after CLP support, based on criteria developed by *char* households, compared to the control group is significant. The percentage of women achieving the community-level indicators, 'being asked for advice by other community members', 'being invited to social occasions' and 'the ability to resolve conflict in the community' was consistent between cohorts, despite the time period since participants left the programme ranging from approximately 9 months to 7.5 years. 'Membership of a committee' and 'attending meetings' decreases for cohorts further removed from CLP support and this was explained due to the large emphasis of and enrolment in group activities during CLP. For household-level indicators, high percentages of women across all cohorts reported 'having an independent income', 'keeping the family's cash' and 'influencing decisions regarding investments'. 'Having her own savings' was reported less by women across all cohorts and 'making decisions in the household jointly with male household members' was the lowest reported indicator.

Overall, empowerment levels are seen to sustain and increase over time. Results show large increases in the percentage of women empowered between 2012 and 2014. Indicators at the community-level all show an increase in the percentage of women achieving them between 2012 and 2014. Four out of the five household-level indicators also increased between 2012 and 2014. 'Making decisions in the household jointly with male household members' was the only indicator that decreased between 2012 and 2014. This decrease was quite substantial. However, further analyses highlighted a clear shift in decision making patterns from joint decision making in 2012 towards independent decision making in 2014. This was true for all types of decisions, however decisions relating to the home saw greater increases in independent decision making than decisions relating to the sale of large assets.

In December 2014, CLP will be conducting its next Women's Empowerment Survey which will produce another set of data based on the indicators in the Chars Empowerment Scorecard. This will allow us to compare three data points to understand sustainability trends of women empowerment. From this it will be possible to ascertain whether empowerment levels a) are increasing over time, as the current data seems to suggest b) are dynamic and fluctuate over time and c) which indicators change the most with time. It will also be interesting to analyse data related to the decision-making indicator to note any changes that occur between joint decision-making and independent decision-making.

## 7. References

Haneef C, Pritchard M, Hannan M, Alam Z, Rahman M (January 2014); [A study into the effectiveness and sustainability of Village Development Committees.](#)

Haneef C, Pritchard M, Hannan M, Rahman M (July 2014); [Women as Entrepreneurs: The impact on empowerment of women having an independent income.](#)

McIntosh R (2012); [Reviewing the CLP's approach to measuring women's empowerment.](#)

McIntosh R, Kenward S, Islam R, Alam Z (2012); [The CLP's impact on women's empowerment.](#)

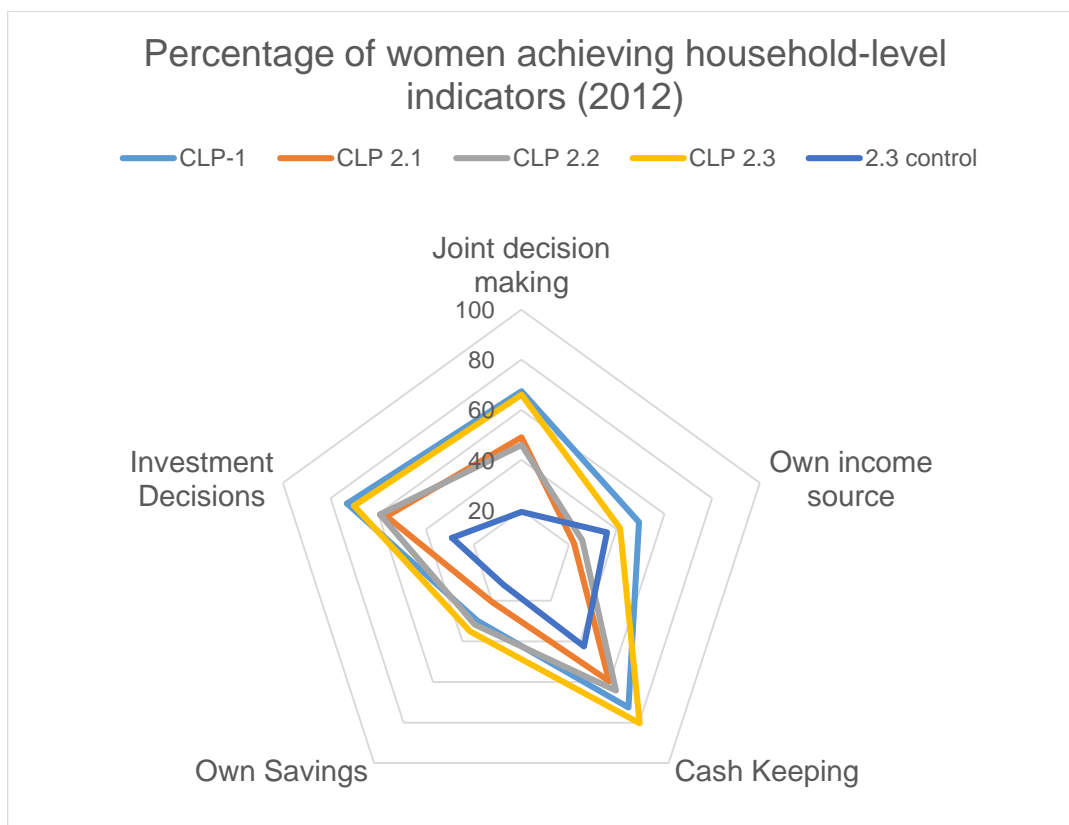
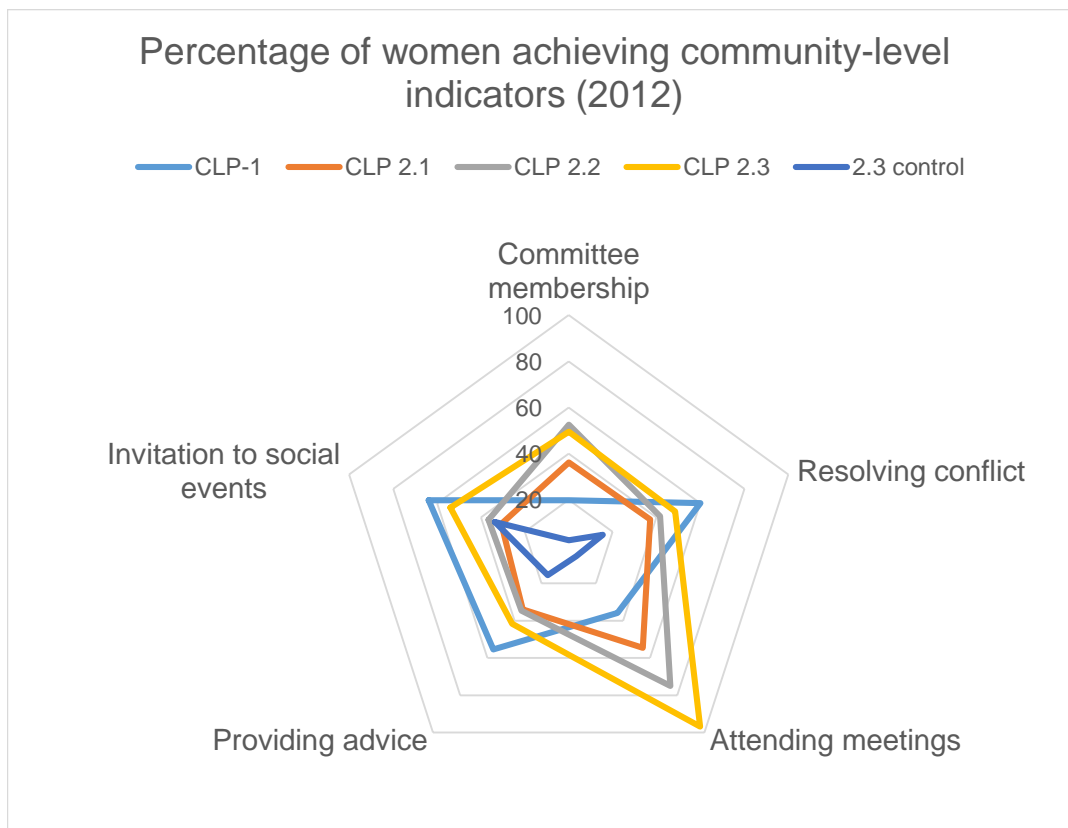
Mclvor N, Hussain A (2012); [A study to assess the sustainability and quality of Village Savings and Loans Groups \(VSLGs\).](#)

Premchander S (2010); [Review of the Social Development component of the Chars Livelihoods Programme.](#)

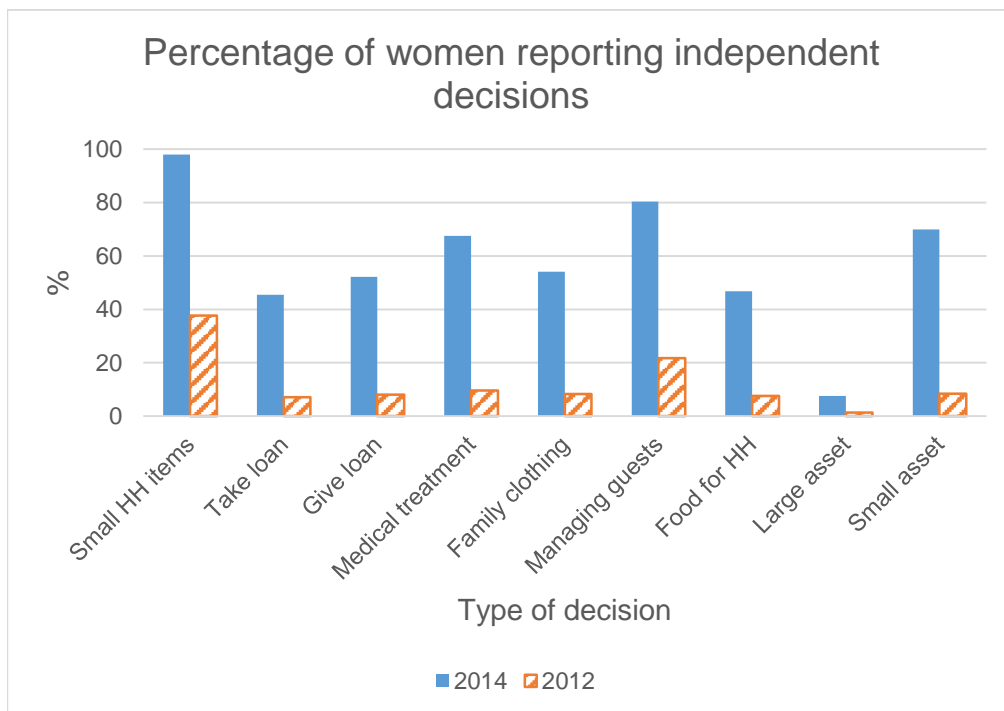
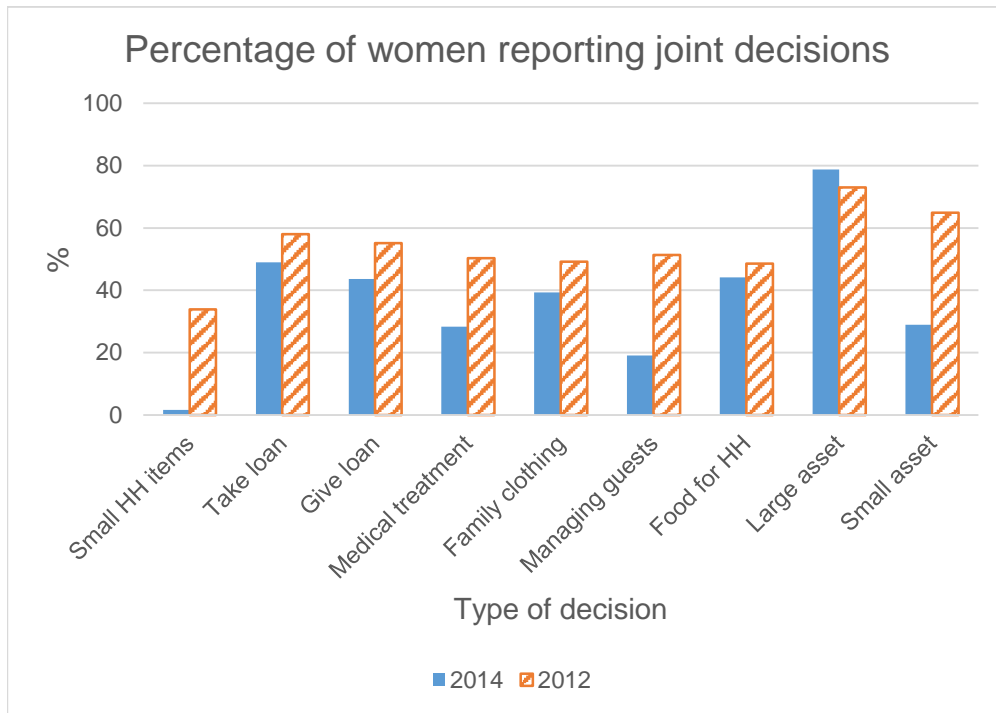
## Annex 1: Chars Empowerment Scorecard



## Annex 2: Women achieving community-level and household-level indicators in 2012.

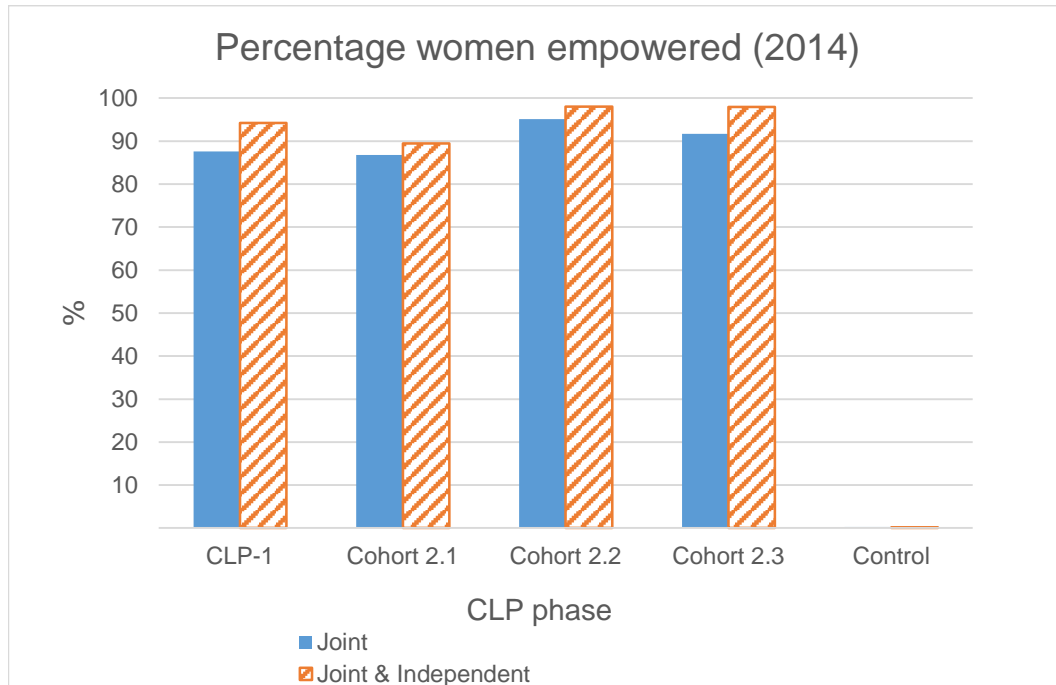


### Annex 3: Breakdown of decisions and percentage of women reporting either joint or independent decision making

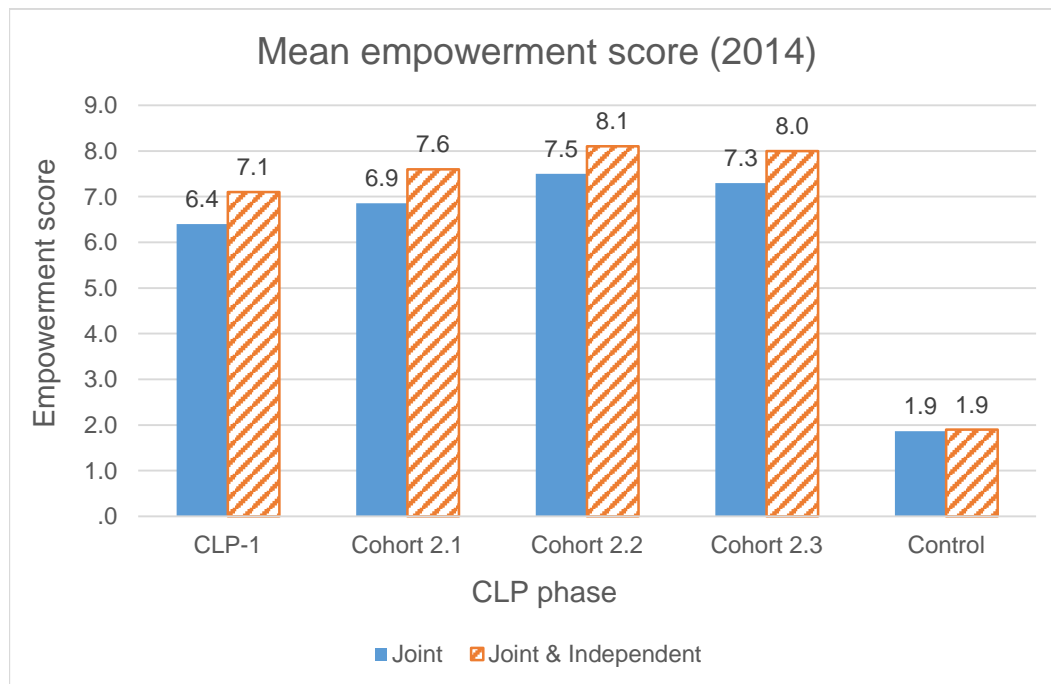


## Annex 4: Effects of including independent decision on empowerment

### Effects on the total percentage of women empowered



### Effects on mean empowerment score



## Women meeting the decision making indicator if independent decisions were included

