



# Chars Livelihoods Programme

## The CLP's impact on women's empowerment



McIntosh, R. A., Kenward, S., Islam, R., Alam, Z.



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## Acronyms

<b>CLP</b>	Chars Livelihoods Programme
<b>CLP-1</b>	Chars Livelihoods Programme Phase One
<b>CLP-2</b>	Chars Livelihoods Programme Phase Two
<b>CLP 2.3</b>	Chars Livelihoods Programme Phase Two, Cohort Three
<b>IML</b>	Innovation, Monitoring and Learning
<b>VSL</b>	Village Savings and Loans
<b>WASH</b>	Water, Sanitation, Health and Hygeine

# 1. Background

The Innovation, Monitoring and Learning (IML) Division of the Chars Livelihoods Programme (CLP) is responsible for monitoring the outcomes of its interventions on *char* households. The division monitors a range of indicators that can be usefully grouped under themes including livelihoods; water, sanitation, health and hygiene (WASH); nutrition; food security; and women's empowerment.

Project interventions will affect outcomes in different ways. In terms of female empowerment, the assumption is that interventions including training, couples orientation sessions, and transferring assets to the female head of the household can and do have an impact.

In 2010, at the start of CLP-2, IML developed a methodology to monitor female empowerment. This methodology was centered on a survey which provided information regarding around fifty separate criteria across different dimensions of women's empowerment. These ranged from the personal (levels of female self-confidence), to a woman's position in the household (women's income-earning and decision making power), to a woman's position in society (women's social status). The survey was used to collect baseline data on the first two cohorts of the second phase of the CLP, analysis of which is available on the CLP website.<sup>1</sup>

The advantage of this approach was the breadth of information collected. However, it also presented some difficulties. Though these criteria provided rich data, they could not be aggregated into a single measure of empowerment. The approach did not allow the CLP to understand whether a woman was empowered or not empowered, nor to understand the extent to which she was empowered. The process by which indicators of empowerment were defined did not include the voice of the community, resulting in an approach predicated on external judgments of what empowerment is in the *chars* context.

IML therefore decided to review its approach to monitoring female empowerment. This review took place between April and June 2012 and is explained in detail in a separate document<sup>2</sup>. The review process began with a literature review. From this, a conceptual framework was adopted, based on a Note produced by DFID's Social Development Advisor at the beginning of CLP-2. The document uses the World Bank's definition of empowerment - *a process of enhancing disadvantaged individual's or group's capacity to make choices and transform those choices into desired actions and outcomes*. Another important insight from the literature, which has become a central component of the CLP's new approach, is the contextual nature of empowerment. When monitoring empowerment, it is

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<sup>1</sup> McIvor, N. (2011); Empowerment Baseline Survey 2011 (CLP 2.2); Helmich, R. (2010), Empowerment Baseline Survey 2010 (CLP 2.1)

<sup>2</sup> McIntosh, R. A. (2012); Reviewing the CLP's Approach to Measuring Women's Empowerment

important to understand that what comprises empowerment in one socio-economic context may not be applicable to other contexts.<sup>3</sup>

IML then considered the outputs required by various stakeholders from its monitoring of women's empowerment. Donors request information regarding the number of women empowered by the CLP's activities. The CLP therefore needs to transform the complex reality of its impact on empowerment into an accurate single figure. There is also a need for the CLP to understand the pathways by which it impacts upon women's empowerment. For example, how does the asset transfer project empower women, and to what extent? Based on these considerations, and the conceptual framework, IML reviewed the existing approach and proposed two key modifications:

- An empowerment scorecard was developed, using a participatory research process. The scorecard is a highly context specific tool, which uses the communities' perceptions to select criteria for women's empowerment which are closely tied to the local social and cultural context.
- Qualitative research accompanies the findings from the empowerment scorecard survey to help understand which elements of the programme impact female empowerment, which do not, and why these impacts do or do not occur.

The empowerment review process was thorough, and resulted in modified criteria and tools to define female empowerment on the *chars*. It was deemed important to test whether the approach and the tools were realistic, and IML therefore undertook research on empowerment from June – August 2012, prior to making modifications to its monitoring systems. The objective was not only to test the approach. It was also to understand whether the CLP has an impact on female empowerment, and if so the pathways through which this impact is realised. This report documents the findings of this research.

## 2. Research Methodology

As recommended by the review process, this research introduced a combination of quantitative and qualitative approaches. A questionnaire, or empowerment scorecard, was administered on a panel sample of CLP-1 and CLP-2 households (cohort 2.3 and the control group for cohort 2.3). Additional field research was undertaken through focus group discussions and one-on-one interviews to gain a deeper understanding.

CLP-2 will support 67,000 core participant households through six annual groups, or cohorts. Historically the CLP has used the rolling baseline or pipeline

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<sup>3</sup> See, for example, Sida (2010); Measuring Empowerment? Ask Them and Kabeer, N. (2011); Economic Pathways to Women's Empowerment.

control approach to assess outcomes.<sup>4</sup> This is where the baseline status of new, annual entrants provides the basis against which one can measure the progress of earlier cohorts. There are pros and cons to this approach which are discussed in more detail elsewhere.<sup>5</sup> To supplement the rolling baseline approach, IML has introduced an additional counterfactual to show the impact of the programme on cohort 2.3 households. In October 2011, baseline data were collected from a control group at the same time as baseline data were collected from a sample of cohort 2.3 households. This control group will not receive CLP support for two years.

Under ideal conditions the present research would have been conducted at baseline, prior to cohort 2.3 households starting to receive CLP support. This was not possible, as for operational reasons the empowerment review process did not start until cohort 2.3 households had already started to receive support. The CLP therefore does not, strictly speaking, have empowerment baseline data for cohort 2.3 (using the new methodology). At a stretch however, the empowerment status of the 2.3 control group households could act as a proxy empowerment baseline for cohort 2.3 households.

The research was conducted between June and August 2012. Data were initially collected by IML's Data Entry and Monitoring Officers using the empowerment scorecard. Respondents were the female household heads from a panel sample of CLP-1 and CLP-2 core participant households (cohort 2.3 and the control group for cohort 2.3). Focus group discussions and one-on-one interviews were then conducted during September 2012 in an attempt to better understand the data and 'how and why' the CLP impacts or does not impact female empowerment.

**Table 1: Sample size for the questionnaire survey**

Cohort	Number of households	Districts
CLP 1	650	Bogra, Gaibandha, Jamalpur, Kurigram, Sirajganj
Cohort 2.3	424	Kurigram, Lalmonirhat, Nilphamari, Pabna, Rangpur, Tangail
Control for cohort 2.3	500	Jamalpur, Pabna, Rangpur, Tangail

The empowerment scorecard comprises ten criteria, defined by the community, and is used to assess the level of female empowerment. Indicators are detailed in Table 2 overleaf. Three of these indicators are not applicable to female-headed households (which comprise approximately 10% of CLP core participant

<sup>4</sup> CLP (2011); CLP's Approach to Control Groups.

<sup>5</sup> Ibid

households). *Making decisions in the household jointly with male household members, keeping the family's cash and influencing decisions regarding investments* have therefore been removed from the scorecard for women's empowerment in female-headed households, and have been replaced by *making decisions alone (independently of her family or others in the community), ownership of an asset, and being treated well by the family*. These additional criteria were established through a similar participatory process.

If the respondent achieves a criteria, she receives one point. Conversely she receives no points if she does not achieve the criteria. Indicators have no intermediate point between achievement and non-achievement; a woman cannot half-achieve a criteria. To define whether a woman is empowered or non-empowered, IML introduced a cut-off point of 5. The logic for assigning the cut off at 5 (rather than, for example, 7) was that this is the threshold at which the majority of control group households were categorised as not empowered.

**Table 2: Criteria used in the empowerment scorecard**

Indicator	Applicable Strata	Description of Indicator
Making decisions in the household jointly with male household members	Male-headed households only	Women influence a range of decisions in the household.
Keeping the family's cash	Male-headed households only	Women are responsible for physical possession of the family's cash.
Influencing decisions regarding investments	Male-headed households only	Women are able to influence decisions regarding investments. This is an element of decision-making in the household, but was identified by participants as especially important.
Having an independent income	All strata	Women have an income independent to that of male household members
Having her own savings	All strata	Women have savings of their own, rather than joint savings with their husband
Membership of a committee	All strata	Women are a member of a local committee, which provide low level forms of local governance. This makes a women influential and increases her social status. For example, committees of schools, or

		disaster management committees.
The ability to resolve conflict in the community	All strata	Women can influence the resolution of conflict between other community members or within other households. This is generally the form of advice.
Attending meetings	All strata	Women attend community meetings – for example <i>shalish</i> (local courts), NGO groups or savings groups. This provides both an indicator of her autonomy (in being allowed to attend) and her social position.
Being asked for advice by other community members	All strata	Women are approached for advice by other members of the community. This demonstrates that her opinion is valued by others in the community.
Being invited to social occasions	All strata	Women are invited to social occasions outside of those convened by members of the close family. These can be religious occasions, marriages, death ceremonies etc.
Making decisions alone (independently of her family or others in the community)	Female-headed households only	Women are able to influence a range of decisions in the household. In the absence of a male household head, family members in other households or sometimes prominent members of the community take decisions of behalf of women.
Asset ownership	Female-headed households only	Women own assets with a value greater than 4000 Tk.
Being treated well by the family	Female-headed households only	Women are treated well by other members of the immediate and extended family.

### 3. Key Findings

Figure 1: Mean Empowerment Score by Group

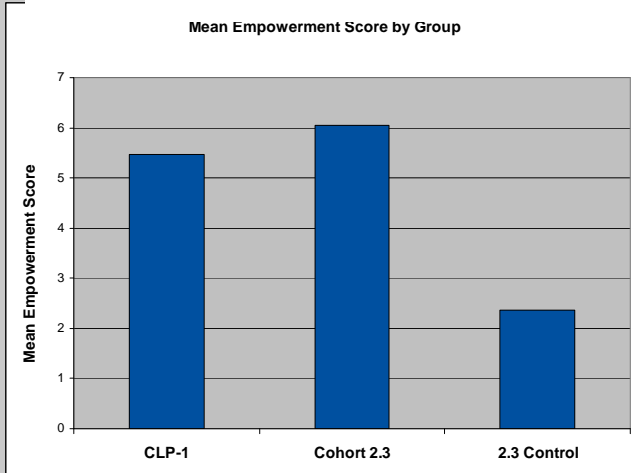
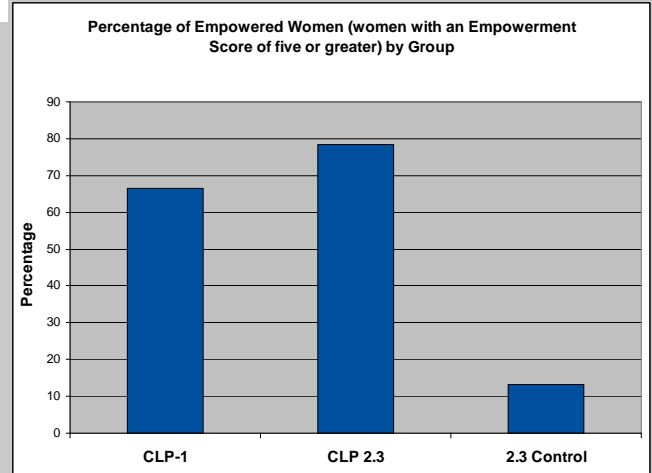


Figure 2: Percentage of Women Empowered by Group



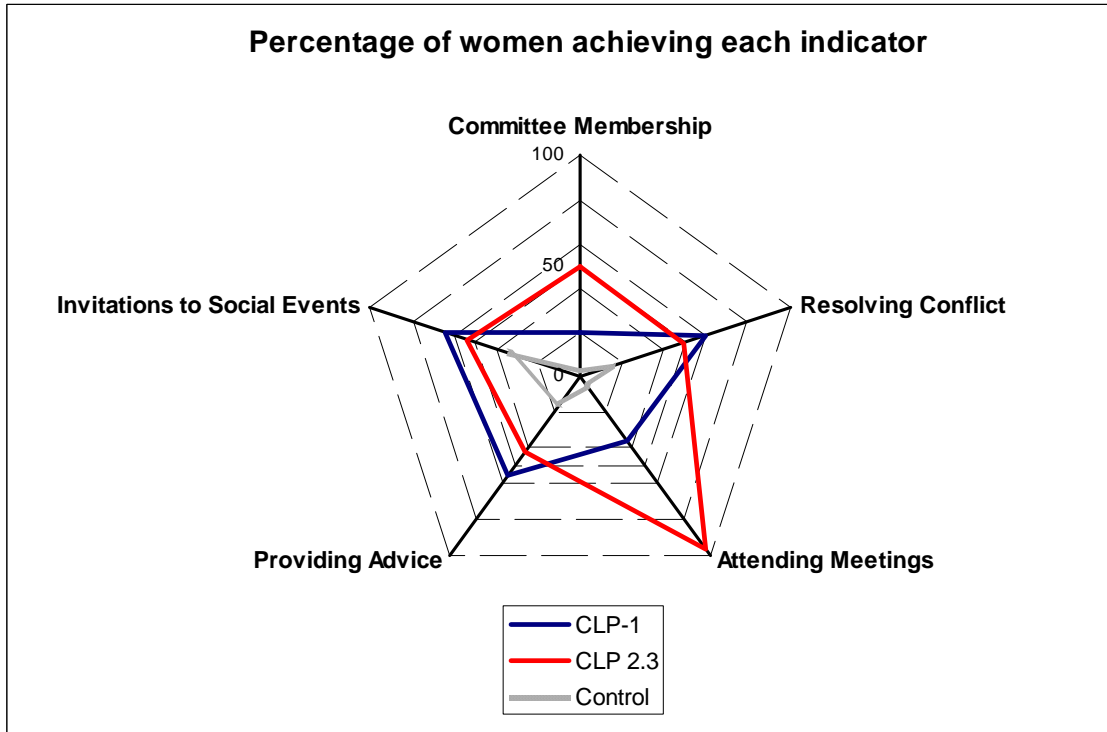
**The CLP has a substantial impact on women’s empowerment.** The findings are unambiguous; receipt of the CLP package has a considerable effect on a women’s level of empowerment. Both the mean empowerment score and the percentage of women empowered in each strata show large improvements in households which have received or are receiving the CLP package, in comparison to those which have not. A woman who has received the CLP package is six times more likely to be empowered than a woman living in extreme poverty who has never received CLP support.

As shown in Figure 3 and Figure 4, the CLP has more impact on some indicators of empowerment than others. At the community level, it has a large impact on women’s ability to provide advice, ability to solve community conflict, invitations to social occasions and meeting attendance. The programme has a smaller impact on committee membership, perhaps because this is a more difficult criteria to meet; participants may need more time to achieve this criteria.

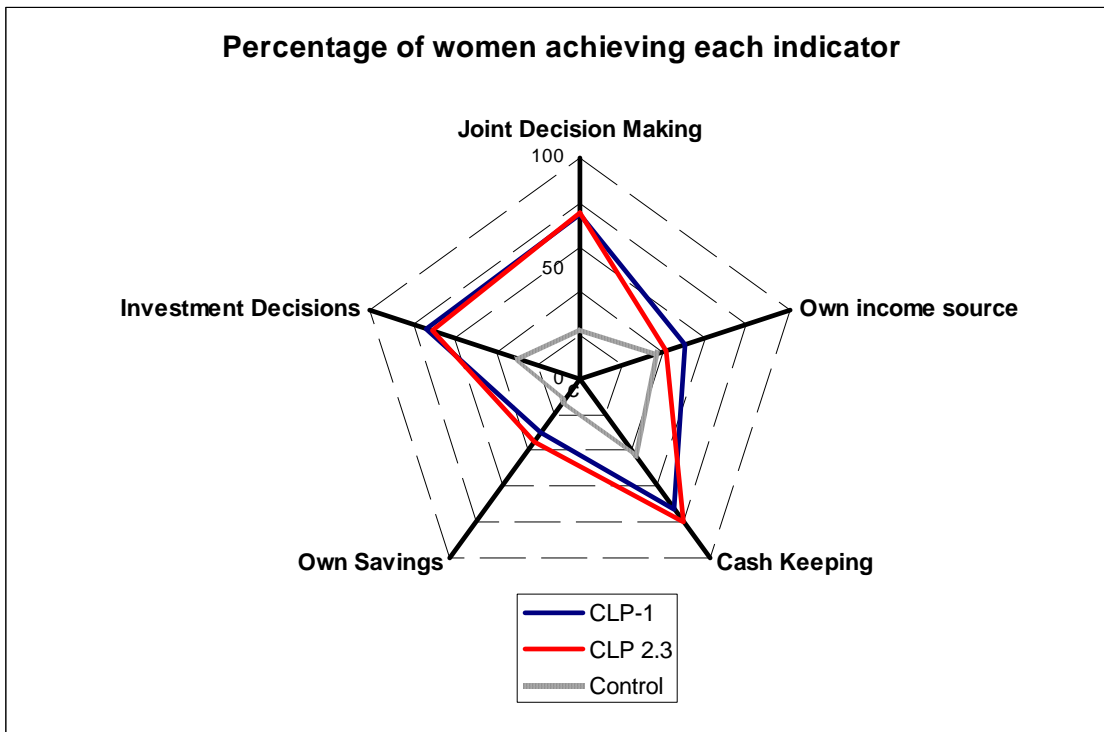
At the household level, the CLP has a very large impact on the two indicators relating to decision-making: joint decision-making and influence over investment decisions. The programme has a large impact on cash keeping. However, the CLP has a smaller impact on the two indicators which relate to women’s economic independence, *having her own savings* and *having an independent income source*.



**Figure 3: Percentage of women achieving each community-level indicator**



**Figure 4: Percentage of women achieving each household-level indicator (excluding indicators applicable only to female-headed households)**



**CLP-1 and cohort 2.3 participants show very similar levels of empowerment.**

Figure 1 and Figure 2 show that participants in cohort 2.3 are marginally more empowered than participants from CLP-1. This difference is due to 97% of 2.3 participants achieving the *attending meetings* indicator, as opposed to 36% of CLP-1 participants. The CLP package includes the creation of Village Savings and Loans (VSL) Groups, which convene meetings. As the CLP is currently running VSL groups as part of its intervention, a very high number of CLP 2.3 participants achieve this indicator. Though VSL groups are designed to continue beyond the CLP's support, a substantial number of VSL Groups established during CLP-1 have ceased operation, primarily due to erosion-forced migration.<sup>6</sup>

Though still constituting empowerment – women are attending meetings, which is an empowered behaviour in the eyes of the community – previous IML research on the sustainability of VSL groups shows that this is likely to be a temporary effect.<sup>7</sup> Without the boost provided by the *meeting attendance* indicator, the mean empowerment scores and the percentage of women empowered for CLP-1 and cohort 2.3 are very close to equal, as shown in Annex A.

There are however substantial differences between the extent of the CLP's impact upon different indicators of empowerment, as shown in Figure 3 and Figure 4. For most indicators on the scorecard, the percentage of women empowered is remarkably similar for cohort 2.3 and CLP-1 participants; the lines describing the two groups are near to identical.

**Impact occurs rapidly after inclusion in the programme, and is sustained in the medium-term.** As the literature tends to describe empowerment as a long-term process, it is somewhat surprising to see how quickly the CLP has an impact upon women's empowerment. CLP-1 and cohort 2.3 show almost equal levels of empowerment, despite CLP-1 participants having left the programme 2 to 6 years previously, and cohort 2.3 participants having participated in the programme for less than a year. Much of the impact of CLP, therefore, takes place within the first year of a woman joining the programme, rather than the near-glacial pace of change suggested by the literature. This is perhaps due to the use of indicators grounded in local perceptions and realities, rather than broader indicators.

This impact sustains in the medium term. The CLP's support spans eighteen months, after which it is predicted that participants will graduate from extreme poverty. Once established, the CLP's impact on women's empowerment continues when a woman leaves the programme. Qualitative work indicates that this is the result of a cultural change driven by the CLP package; women are emphatic that the effects on empowerment sustain even after CLP support ends

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<sup>6</sup> McIvor, N. and Hussain, A. (2012); Study to Assess The Sustainability and Quality of Village Savings and Loans Groups.

<sup>7</sup> Ibid

because 'everyone is habituated to the new rules' (of gender relations).<sup>8</sup> The asset itself is also kept beyond the end of the CLP intervention. It remains to be seen whether impact can be sustained in the longer-term; whether, for example, women remain empowered ten years after leaving the programme.

**The CLP has impact at both the community level and the household level.** As shown in Annex B, the magnitude of impact is similar at both levels. CLP-1 participants are marginally more empowered at the community level than cohort 2.3 participants, with the exception of *committee membership* and *meeting attendance*, while both groups of participants show almost identical levels of empowerment for all indicators at the household level.

**Impact is driven by two main factors: increased knowledge and increased wealth.** Interviews and focus group discussions with CLP participants suggest that improvements in empowerment are a result of their increased knowledge levels and their increased income. Participants attribute these changes directly to elements of the CLP package. The social development curriculum, which is delivered through a series of group meetings over the 18 month duration of the programme, is identified as one source of improved knowledge. Livelihoods training, which teaches women a range of practical skills (based around cattle rearing practice, but also including homestead gardening skills), is identified as another source. The increased wealth



Shahazadi does not have fond memories of family life before joining the CLP. She was very dependent on her husband. He wouldn't allow her to go outside the house to work. She had very little influence upon the decisions made in the household that affected her life. Her husband beat her, so she was concerned about the repercussions of sharing her opinions.

After joining the CLP, Shahazadi slowly began to feel confident enough to make changes. In training sessions she learnt about her rights and the laws which exist to protect her. Whereas before she was isolated, she now has support from other women in the community. Shahazadi was a member of a CLP Social Development group. When her husband continued to beat her, 23 members of the group went to him and persuaded him to stop.

Shahazadi's status in the household has increased as a result of the skills she has learnt in CLP livelihoods training. She has practical knowledge of cattle rearing and other ways of generating income. According to her, her husband is impressed by this knowledge, and he now values her opinions. CLP training has also provided Shahazadi the idea of the 'development of the household'. Her husband has bought into this concept. Now, two and a half years after the end of the CLP package, its effects sustain. Shaazadi has significantly more control over her life.

<sup>8</sup> Focus group participant, Kurigram District, 4<sup>th</sup> September 2012

of participants is driven by the asset transfer project.

**Reduced economic dependence provides women with a higher value in the household.** Prior to entering the CLP, women are generally not involved in generating income for the household. Participation in the CLP can provide women with an income through various activities, most significantly those based around the livestock provided by the asset transfer project.

This alters the dynamics of power within the household. As women's dependence on their husband for their livelihoods decreases, and as their ability to contribute to household income increases, their status within the household improves. When women are perceived to be contributing to the family, they become regarded as more valuable. Male family members recognise these contributions, and accordingly increase their respect for women participating in the CLP.

Some male household members are concerned that if they treat their wife badly, they will lose the asset, either through (fictional) CLP sanctions or the wife leaving with the asset of her own accord. The asset thus operates not only as an income source, but as also as a negotiating tool while the CLP has a presence. Some participants link the ownership of the asset directly to their increased influence over decision-making in the household.

**Knowledge changes women's status in the household.** The most telling moment of the qualitative work came outside of a formal setting. As the researchers were waiting to interview a participant, a conversation within another household was overheard, with the husband telling his wife that the women participating in the CLP had 'become clever'. An important reason why women's power in the household has increased is that they have good, practical knowledge from CLP training sessions, which they can use to increase the wellbeing of people in the household. This increase in knowledge makes male household members respect women and value their opinions, changing the balance of power in the household.

Decision-making is especially important for the CLP, as it is a logframe target. In the control group for CLP 2.3, 23% of women meet the *joint decision-making* indicator. In CLP-1 and CLP 2.3 households, 74% and 75% of women respectively meet this indicator. Increased knowledge has a large impact on women's decision-making power in the household. As shown in Annex C, in all areas of decision-making women who have participated in the CLP have far greater influence than those who have not. Knowledge of livelihoods practices, which have tangible and immediate positive outcomes, can increase a woman's influence in the household. Learning from trainings is suggested by women and put into practice by the household, which is often successful. As a result the respect of male household members for the opinions of women increases. This

respect can spill over into less tangible or immediate elements of the training the CLP provides to women, such as the benefits of handwashing.

**Knowledge increases women's power in the community, more so than wealth – but wealth is a prerequisite for some areas of community level empowerment.** At the community level, there are large improvements in indicators for *resolving conflict*, *providing advice* and *receiving invitations to social events* as a result of participation in the CLP. This effect is slightly larger for CLP-1 participants, suggesting that for these indicators, all of which are related to social status, the number of women empowered continues to grow after CLP support ends. Participants perceive their improved position in the community to be a result of increased wealth and improved knowledge. There is a strong, direct link between wealth and social status; richer *char* dwellers have a high status. However, interviewed participants are unanimous in feeling that their improved social standing is a result of their improved knowledge rather than wealth. Knowledge is considered a far more important factor in gaining respect.

In some cases the improvements in empowerment are very clearly based on finance – attendance of marriage ceremonies, for example, which is one element of the *invitations to social occasions* indicator, requires attendees to provide a gift. This was previously impossible, as the extreme poor could not afford to purchase gifts, so they were not invited. Another element of this indicator, being invited to attend local courts (*shalish*), is identified as being



Prior to joining the CLP, Moiful felt that she had a low status in her community. Her confidence was low, and she did not feel that she could speak to many community members, especially men. If she tried to give advice people would ignore her; she says that she didn't know how to speak to people. Regardless of her confidence, conditions were against her. As she was poor she was not invited to social occasions such as weddings, because she wore old clothes and she could not afford to provide the customary wedding gift.

Through a combination of an asset transfer and training, Moiful's position in the community completely changed. She is now invited to social occasions and local meetings. As a result of the CLP's social development training, she says she is now confident speaking in public, and the knowledge learnt has increased the respect other community members have for her. If there is conflict in the community, her opinion is valued. She says people in the community come to her for advice, and she speaks at local meetings. She is now a member of the local school committee - unlikely to have happened without this newfound social confidence.

partly a result of a woman's financial status. For both weddings and *shalish*, the prior exclusion of participants appears to be primarily due to a lack of finance, rather than a lack of connections or social status.

Other dimensions of community level empowerment are more a result of increased knowledge levels than finance. Changes in the two indicators relating to advice, the *ability to resolve conflict in the community and being asked for advice by other community members*, are perceived by participants as taking place as a result of their increased knowledge. The proportion of women achieving the former in the control group is 15%, compared to 55% in CLP-1 households. The proportion of women achieving the latter in the control group is 16%, compared to 55% in CLP-1 households. Committee membership is also understood as the result of increased knowledge levels. Participants suggest that a woman with a high level of knowledge and low social status would be trusted for advice more than a woman with a low level of knowledge and a high social status.

Participants report that the knowledge they derive from taking part in CLP activities increases the respect others in the community have for them. People now trust their advice, whereas before their opinions on community issues were ignored. This is both a general effect of improved knowledge and a direct effect of the content of the CLP social development curriculum. With regard to conflict resolution, for example, the CLP trains participants in effective ways of mitigating conflict. As other community members know they have been a part of this training, there is more faith in their advice. Also, when community members *don't* listen to the advice of CLP participants and there are negative consequences, the advice provided by CLP participants is vindicated.

Participants suggest that the utility of the knowledge they receive in group meetings persuades their husbands to support attendance. Women also report that the training increases their confidence – both as a direct result of having more knowledge with which to discuss and influence other community members, but also as a result of being more comfortable with speaking in public, a skill which is developed by trainings and group meetings. As women did not go far from their houses, they were shy and did not speak to many other people in the community. Now, they say they are more confident to speak.

**Group meetings establish links between women, which provide an infrastructure for collective action, and couples orientations help to improve men's treatment of women.** Group meetings reduce the isolation of women, and increase their social capital. Women in the village now have better links with one another, and rely on one another for support. Social development groups are considered particularly important in this respect. Particularly around domestic violence, these groups will mobilise and exert social pressure on male household members. Two different focus group participants said that large numbers of social development group members visited individual male

household members *en masse* to pressure them into ending violence against their wives. This appears to be another factor contributing to change in women's empowerment at the household level.

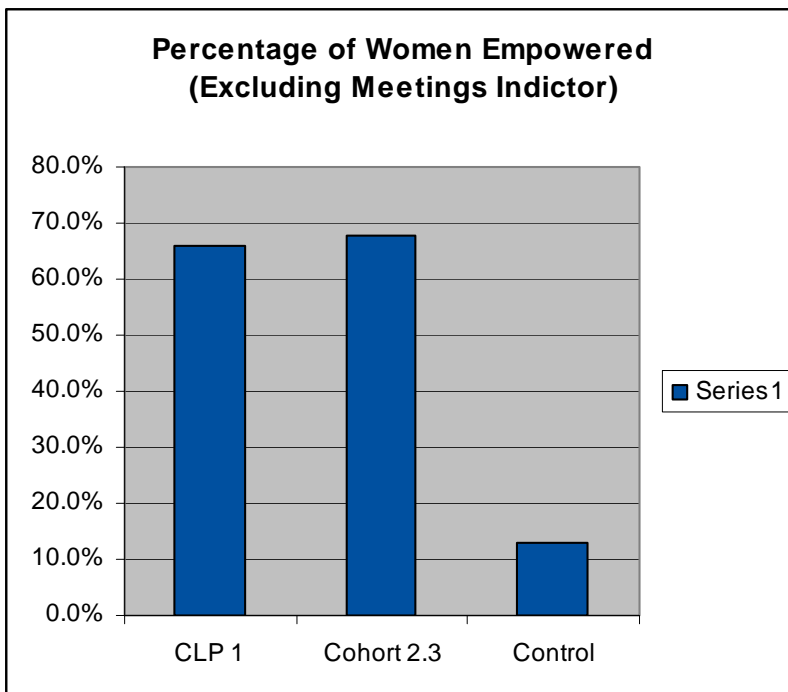
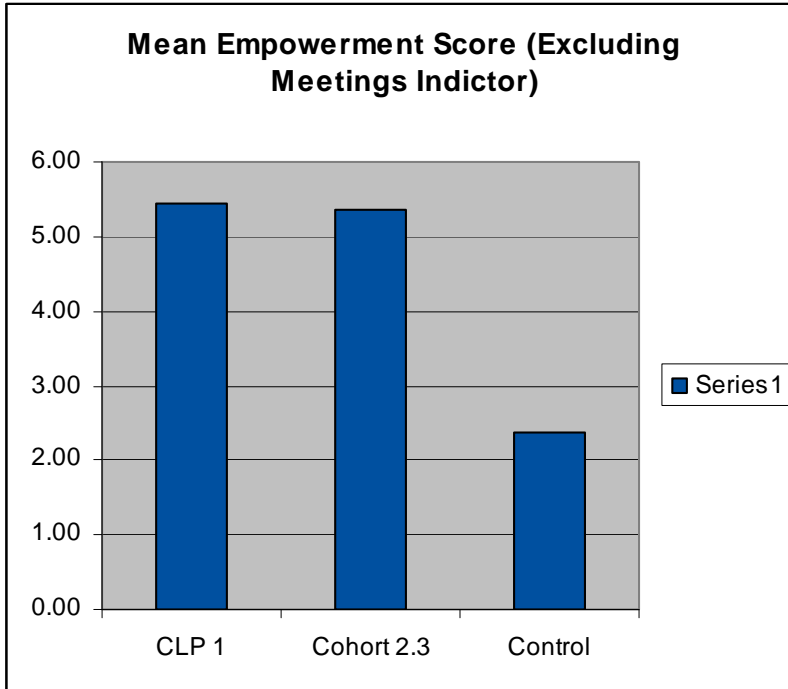
Couples orientations are one component of the social development curriculum. The orientations teach participants about the advantages of equitable treatment of women, and promote a more equitable understanding of gender relations than is common in communities on the *chars*. Participants report that these groups, combined with the presence of the CLP in the village, pressure male household members into treating female household members better; they are worried there may be consequences if they don't behave as the couples orientations specify.

## 4. Conclusion

The CLP has made significant modifications to the way it measures and monitors empowerment. It has used the perceptions of the community in order to define a set of indicators which accurately reflect empowerment in the context of the extreme poor on the *chars*. Using this new approach, the CLP has found that it has a substantial impact on women's empowerment, both within the household and in the community.

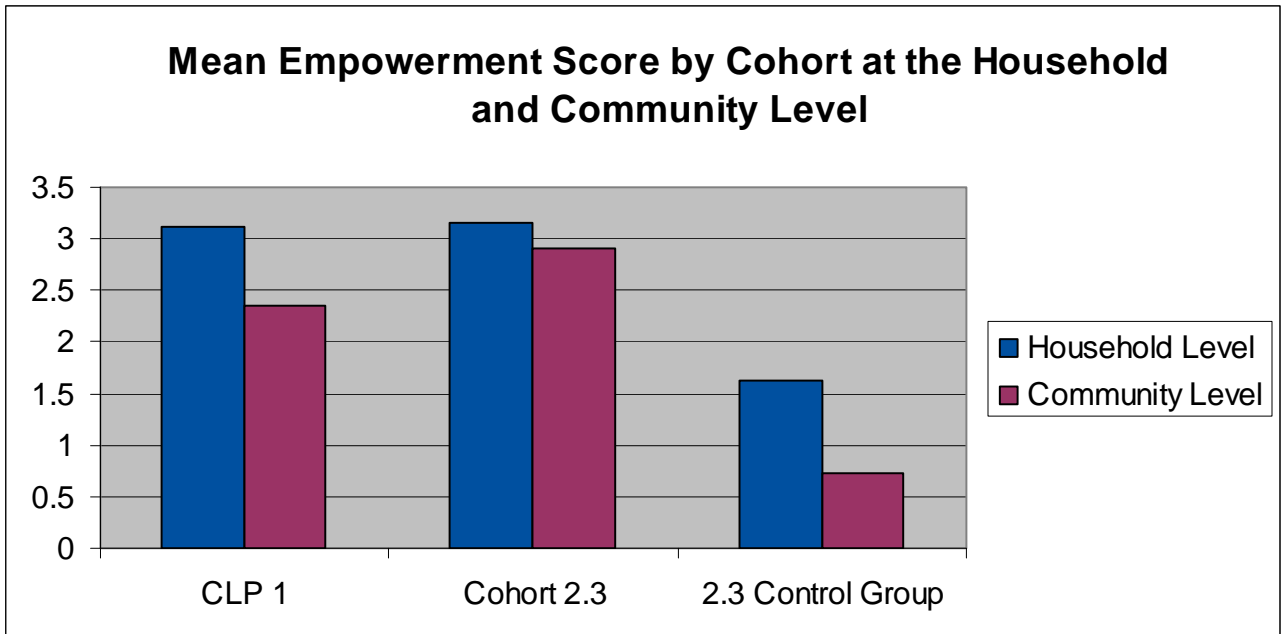
This impact is driven by two elements of the CLP programme; income generating activities and training activities. These respectively increase the income and the knowledge of women. Increased income makes women more powerful in the household, changing the existing balance of power between male household members and female household members. It also increases women's power in the community. Increased knowledge makes women's opinions more highly valued in both the household and the community. Group meetings also play a minor role. The combination of these effects has a significant impact on women's overall level of empowerment.

## Annex A: Mean Empowerment Score and Percentage of Women Empowered (Excluding Meetings Indicator)





## Annex B: Mean Empowerment Score at the Household and Community Level



## Annex C: Joint Decision-Making

