



**Government of Bangladesh**



## **Chars Livelihoods Programme**

**Empowerment Baseline Survey 2011 (CLP2.2)**

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**April 2011**



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STAMP | PLC**

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## List of Acronyms and Abbreviations

ATP	Asset Transfer Project
CBO	Community Based Organisation
CLP	Chars Livelihoods Programme
CPHH	Core Participant Household
DEMO	Data Entry and Monitoring Officer
DFID	Department for International Development
FGD	Focus Group Discussion
FHH	Female Headed Household
GoB	Government of Bangladesh
IEP	Infrastructure and Employment Programme
IGA	Income Generating Assets
IML	Innovation, Monitoring and Learning
LSP	Livestock Services Provider
MHH	Male Headed Household
NGO	Non Governmental Organisation
UP	Union Parishad

## Executive Summary

Empowerment can be described as an increase in people's capacity to make choices and take control of their own lives, and is determined by a combination of agency and the external environment. Recognising the inextricable link between empowerment and poverty reduction, the Chars Livelihoods Programme invests significant efforts to enhance levels of empowerment amongst core participant households (CPHHs) by stimulating an increase in personal and collective agency, as well as by improving the external environment on the *chars*. CLP pays particular attention to the empowerment of women and adolescent girls, as they are often the most vulnerable members of society and hence a priority target group.

This baseline survey is part of a two-fold methodology, consisting of a panel survey, and longitudinal case studies, in which the overall objective is to enable CLP-2 to gain insight into the programme's impact on levels of empowerment. The survey was conducted in October 2010; among a sample of 400 CLP2.2 first tier CPHHs<sup>1</sup>. The respondents consisted of the core participants of the programme, as well as their husbands and daughters.

Results from this survey indicate low levels of empowerment among CPHHs at baseline and key findings include:

- 18% of the sampled CPHHs were characterised as female headed, compared to a national average of 10.82%;
- CPHHs' knowledge of, and especially their **access to basic services** is very limited, as is CPHHs' membership in community and social groups;
- 11.2% of men were aware of the **legal age of marriage** for boys, compared to 10.8% of women. Awareness levels of the legal age of marriage for girls were higher at 73.4% and 53.8% respectively;
- The **mean age of marriage** for core female participants was just 13.79 years; the average age at which core participants became pregnant for the first time was 16.78 years;
- 79% of men were aware of the existence of a **law against dowry**, compared to 57.5% of women, yet 77.8% of households reported having paid for their daughter's marriage and 74% received dowry for their son's marriage;
- 94.2% of households who **expect to pay dowry** for their daughter's marriage expect that this will cause financial difficulties for the bride's family;
- Awareness levels of a **law against domestic violence** were 81.1% amongst men and 57% amongst women;
- **Verbal abuse** is reportedly the most common form of violence suffered by women and girls. 32.6% reported knowing other females in their community who had suffered this type of violence, whilst 23.9% reported being victims of this form of violence themselves;

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<sup>1</sup> A pilot second tier group of CPHHs were introduced under CLP2.2, however the survey findings reported on in this paper relate to the first tier CPHHs only.

- Women feel **least confident** to take part in a village *shalish*<sup>2</sup> and to take large economic decisions alone. Adolescent girls feel least confident to go outside their village alone and that they will have a say in the choice of their husband;
- Women in male headed households have less **influence on decisions** regarding large household assets, as compared with women in female headed households;
- **Son preference** is stronger among women than men (32% and 23.8% respectively) and preference for daughters was higher among men than women (32.2% and 21% respectively);
- Male preference exists regarding the **allocation of healthcare, education and adult food intake**;
- **Women's self-perceived levels of respect** by their husbands, in-laws and communities are high (97.8%, 86.8% and 96.6% respectively);
- **CPHHs' self-perceived levels of respect** within the family and community are high (90.1% and 96.8% respectively);
- **High levels of confidence** were reported by CPHH's regarding their ability to cope with future health shocks (90.8%), *monga* (92.4%), death of livestock (95.9%) and 74.2% of CPHHs reported feeling confident to remain on their *char* during the next flood.

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<sup>2</sup> *Shalish* is an informal village level judicial system in which village elders and the concerned parties gather to resolve local disputes.

## 1. Background

### 1.1 *The Chars Livelihoods Programme and empowerment*

The Chars Livelihoods Programme (CLP) aims to improve the livelihoods, incomes and food security of at least one million extreme poor and vulnerable men, women and children living on the remote island *chars* of North-West Bangladesh. The cornerstone of CLP's holistic approach to poverty alleviation is the Asset Transfer Project (ATP), whereby participants receive a one-time transfer of investment capital to purchase income generating assets (IGAs). This transfer is accompanied by intensive training and support over 18-months.

Empowerment describes the process of “enhancing a disadvantaged individual's or group's capacity to make choices and transform those choices into desired actions and outcomes” (Alsop & Heinsohn, 2005, p.5). Empowerment therefore implies an increase in people's control over their own lives.

CLP recognises the inextricable link between empowerment and poverty reduction, and therefore invests significant effort to enhance the levels of empowerment of core participant households (CPHHs). Women and girls are often the most vulnerable members of society and therefore considered to be a priority group in terms of empowerment. CLP-2's incorporation of an empowerment module in the household monitoring addresses indicators of empowerment as set out in the CLP-2 LogFrame. CLP-2 adopts a more systematic approach towards monitoring and evaluating of empowerment throughout the programme as compared with CLP-1.

At the household level, lack of empowerment is reflected in CPHHs' limited access to services, lack of income-earning power, vulnerability to different types of crises (including seasonal hunger, known as *monga*), social exclusion, lack of influence in community decision-making processes, and limited knowledge of rights and entitlements. These issues are particularly relevant for the extreme poor female population on the *chars*, who face additional problems related to gender-based discrimination and violence, dowry and early marriage. Women usually lack decision-making power within the household and display low levels of self-confidence, which is reflected in their limited mobility. Female headed households (FHHs) are especially vulnerable; they are twice as likely to be extremely poor than male headed households (MHHs) (Thomas, 2010, p. 2).

The following CLP-2 activities are aimed at empowering CPHHs, with a particular focus on women and adolescent girls:

- **Asset building and livelihoods**
  - distributing IGAs to female core participants under the ATP.
- **Infrastructure**
  - implementing an extensive cash for work scheme during *monga* (for which 33% of the job cards are reserved for women) and providing CPHHs with raised plinths, safe drinking water and sanitation. Together these interventions will reduce CPHHs' vulnerability to crises like *monga*, floods and health shocks.
- **Encouraging social development**

- improving *char* dwellers' linkages to basic services by establishing partnerships with the government and other organisations, and facilitating the formation and training of Village Development Committees, which will be responsible for advocating for quality service provision on the *chars*;
- providing awareness training on violence against women and girls, dowry and early marriage to women, adolescent girls, men and adolescent boys;
- organising couple orientation sessions on gender for CPHHs;
- providing training on reproductive health and hygiene, as well social development training on issues such as early marriage to adolescents;
- training community counsellors to provide the *char* population with support in cases of violence and other problems affecting women and their communities.
- **Enterprise development**
  - providing training and support regarding homestead gardening and livestock rearing to core participants (primarily women);
  - supporting the development of other income generating activities (i.e. poultry rearing, milk and fodder production), by increasing household access to suppliers and markets, and raising productivity by introducing participants to technical innovations;
  - facilitating the formation of Village Savings and Loans Groups for women.
- **Health and education**
  - providing health services that specifically focus on women (i.e. family planning, maternal and newborn health care);
  - organising weekly social development group meetings for core participants during an 18 month period, in covering issues such as health, hygiene, human rights and disaster management.

The aim of this integrated approach is to empower women and their households by raising their incomes, strengthening their asset bases, improving their social status, and increasing their knowledge of rights and responsibilities. Additionally, the programme aims to enhance levels of social capital amongst programme participants and contribute to a reduction in gender-based discrimination and violence, dowry and early marriage. Enhanced social capital is expected to be reflected in improvements in nutritional status, levels of social inclusion and self-confidence, decision-making power, ability to cope with crises, and general well-being.<sup>3</sup>

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<sup>3</sup> More detailed information regarding CLP-2's approach to increasing levels of empowerment on the island *chars* is provided by the methodology paper titled 'Measuring and Monitoring Empowerment in CLP-2' (July 2010), available on the CLP website or by emailing [info@clp-bangladesh.org](mailto:info@clp-bangladesh.org).

## ***1.2 CLP-2's conceptual framework on empowerment***<sup>4</sup>

Levels of empowerment<sup>5</sup> of individuals and groups are influenced by a combination of their 'agency' and the external environment, or the 'rules of the game'. Agency refers to one's ability both to envisage options and make meaningful choices. Important indicators of agency are 'asset endowments', a term which refers to people's levels of capital; i.e. financial, social, human, psychological and informational. The external political, social and economic environment in which individuals and groups act is governed by formal and informal institutions, which constitute the 'rules of the game'. Examples include laws, regulations, social norms, attitudes and customs (Thomas, 2010, p5-7), which "determine whether individuals and groups have access to assets, and whether these people can use assets to achieve desired outcomes" (Alsop & Heinsohn, 2005, p9).

Figure 1 provides an overview of how indicators of empowerment measured and monitored by CLP-2 relate to the conceptual framework outlined above.

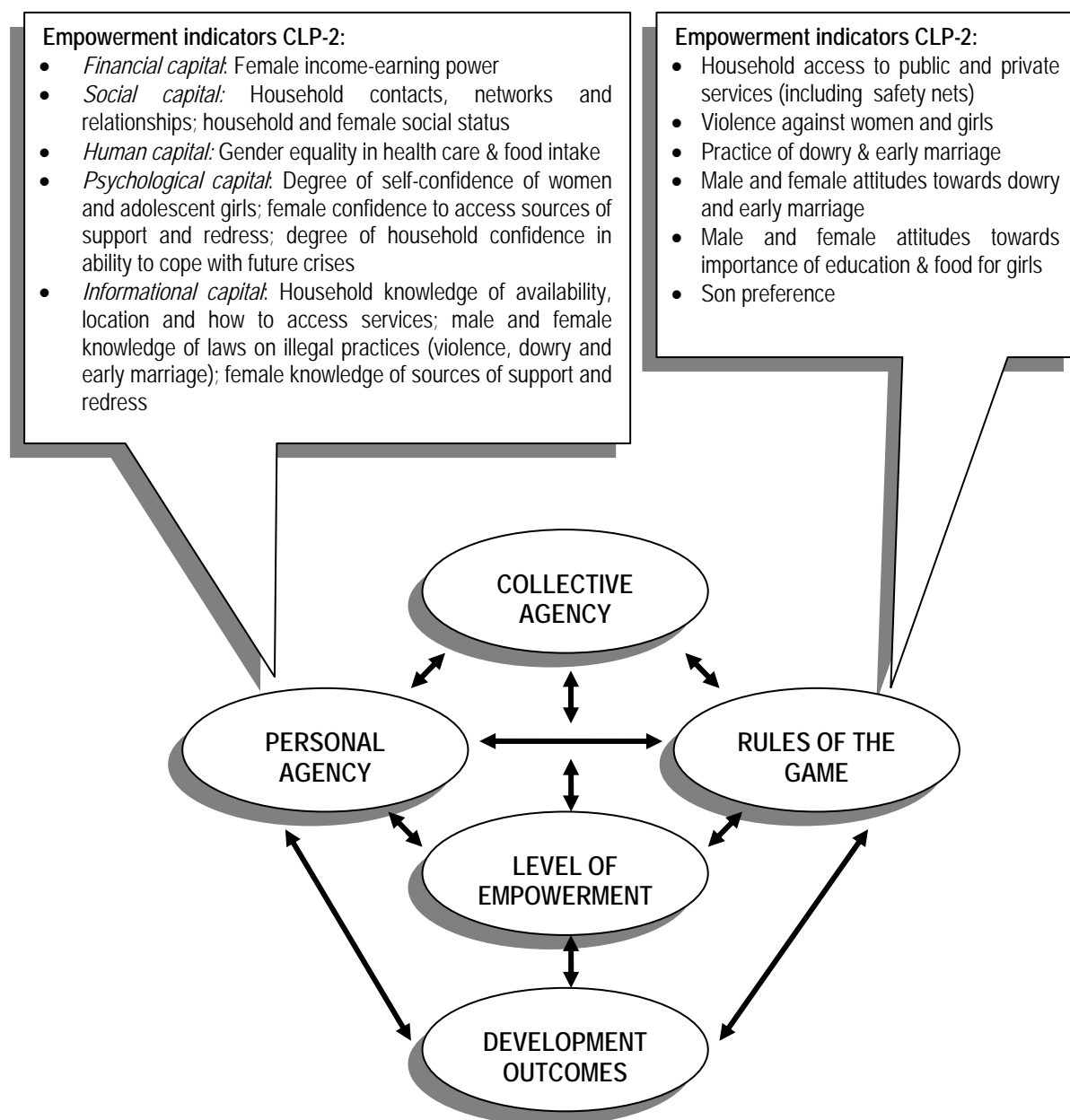
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<sup>4</sup> More detailed information regarding CLP-2's conceptual framework on empowerment is provided by the methodology paper titled 'Measuring and Monitoring Empowerment in CLP-2' (July 2010), available on the CLP website or by emailing [info@clp-bangladesh.org](mailto:info@clp-bangladesh.org).

<sup>5</sup> People's level of empowerment can be measured by assessing the extent to which (1) they have the opportunity to choose, (2) they use the opportunity to choose and (3) the extent to which their choice has the desired outcome (Alsop & Heinsohn, 2005, p 10)



**Figure 1: Relations between CLP-2's empowerment indicators and conceptual framework <sup>6</sup>**



<sup>6</sup> Figure 1 is adopted from Alsop and Heinsohn (2005) and Thomas (2010) and does not include gender equality in workloads and decision-making power – indicators relevant for empowerment and hence monitored by CLP-2 - as they do not directly constitute part of people's agency or the 'rules if the game'.

## 1.3 Survey objectives

The CLP2.2 (first tier) empowerment survey is supplemented with 4 case studies, which follow CLP2.2 households and are designed to enable CLP-2 to gain adequate insight of the programme's impact on levels of household and female empowerment. The objective of the empowerment survey is to collect quantitative data on Logframe indicators as well as other indicators of empowerment to effectively assess the programme's impact and progress. The case studies add a more qualitative dimension to the monitoring.

Establishing a baseline for each cohort, will facilitate a comparison between each cohort and effectively monitor change over time.

## 2. Methodology <sup>7</sup>

### 2.1 Approaches to measuring empowerment in CLP-2

CLP2.2 uses two approaches to measure and monitor empowerment: a panel survey and longitudinal case studies<sup>8</sup>. These are described in detail in the methodology paper 'Measuring and Monitoring Empowerment in CLP-2' (July 2010)<sup>9</sup>. Survey data will be used to determine core themes to be explored through the qualitative studies.

This paper reports on the findings of the panel survey which collected data on the following indicators:

- Household knowledge of and access to services;
- Household contacts, networks and relationships;
- Male and female decision-making power within the community;
- Household confidence regarding ability to cope with future crises;
- Early marriages;
- Dowry practices;
- Violence against women & girls;
- Female self-confidence;
- Female income-earning power;
- Female decision-making power within the household;
- Son preference;
- Levels of gender equality regarding health care and food intake;
- Attitudes towards the importance of education and food for girls;
- Social status<sup>10</sup>.

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<sup>7</sup> More detailed information regarding CLP2's methodology is provided by the methodology paper titled 'Measuring and Monitoring Empowerment in CLP2' (July 2010), available on the CLP website or by emailing [info@clp-bangladesh.org](mailto:info@clp-bangladesh.org).

<sup>8</sup> CLP2.1 also conducted focus group discussion as part of a three-fold methodology, however this was not included in CLP2.2 due to resource constraints.

<sup>9</sup> This methodology paper is available on the CLP website or by emailing [info@clp-bangladesh.org](mailto:info@clp-bangladesh.org).

<sup>10</sup> CLP2 measures social status by assessing the extent to which households and women feel respected by their families and communities.

For each of the six cohorts in CLP-2, data will be collected at baseline (i.e. prior to when households receive their IGAs under the ATP), baseline +12 months, baseline +18 months (i.e. when the cycle of programme intervention is complete) and annually thereafter (until the end of CLP-2 in 2016).

## ***2.2 Survey design and data collection***

The empowerment baseline questionnaire was designed by the CLP's Innovation, Monitoring and Learning (IML) Division. The indicators for the empowerment survey were based on the CLP-2 Logframe indicators related to empowerment, as well as ideas from a series of 'empowerment' workshops organised by DFID's Social Development Advisor and inputs from a range of stakeholders (including future CLP-2 participants, DFID's Social Development Advisor, CLP's Social Development Consultant and Social Development Coordinator, and staff from BRAC). Before implementation, the questionnaire was field tested extensively.

The CLP2.2 empowerment baseline survey was conducted in October 2010. Data were collected by CLP's Data Entry and Monitoring Officers (DEMOs). The sample for this survey consisted of 400 CLP2.2 CPHHs. This is the same sample as that used for the socio-economic and nutrition status survey. Of the 400 sampled CPHHs, 19 households could not be interviewed due to absence at the time of the survey, bringing the total number of interviewed households to 381.

Respondents were core participants of the programme and, where present, their husbands (44% of those households who are currently married) and any adolescent girls residing in the home (29% of households). Some of the survey questions were directed at females only, some at males only and others at both male and female participants.

## **3. Results**

Section 3.1 briefly outlines the basic household characteristics of surveyed CLP2.2 CPHHs. Section 3.2 focuses on households' knowledge of and access to services, and in section 3.3 households' contacts, networks and relationships are explored. In section 3.4, attention is paid to households' confidence regarding their ability to cope with future crises, and section 3.5 outlines participants' knowledge, attitudes and practices regarding illegal practices (early marriage, dowry and domestic violence). Sections 3.6 and 3.7 focus on levels of female self-confidence, as well as women's income-earning and decision-making power. Section 3.8 presents the prevalence of son preference in CLP2.2 CPHHs, as well as the levels of gender equality regarding education, health care and food intake. In section 3.9, the social status of women at baseline is discussed briefly.

### ***3.1 Basic household characteristics***

The average age of women participating in the survey was 33 years, compared to 38 years for their husbands.

18% of the sampled households were characterised as female headed<sup>11</sup>, a relatively high proportion in comparison with the national average of 10.82% (BBS, 2009, XIX).

Table 1 provides an overview of the marital status of female respondents. The overwhelming majority of women (83%) reported being married; 11.8% reported being widowed; and the remaining 5.2% reported being either unmarried, separated, abandoned or divorced.

Very different data on marital status were found when considering only female household heads. The majority reported being widowed (62.3%), a further 27.5% were either separated, abandoned or divorced; and none reported to be unmarried. The remaining 10.1%, who reported being married, are likely to represent the common scenario whereby the husband is absent due to migration, making the woman the de-facto decision-maker of the household<sup>12</sup>.

**Table 1: Marital status of female respondents, overall and from FHHs**

	Married	Unmarried	Separated	Abandoned	Divorced	Widowed
% of total female participants	83	0	0.8	2.6	1.8	11.8
% of female participants from FHHs	10.1	0	2.9	14.5	10.1	62.3

### ***3.2 Household knowledge of and access to services***

Limited access to both public and private services including primary and secondary education, health workers, loans and social benefits such as pensions and allowances is major problem facing *char* dwellers. This is caused by various factors, including poor service provision by the government and NGOs on remote island *chars*, and people's limited knowledge of the existence of services and how and where to access them.

Table 2 gives an overview of CPHHs' knowledge levels regarding important public and private services (including safety nets), and the extent to which they are accessing them. The data show that sampled CPHHs have very limited access to basic services<sup>13</sup>.

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<sup>11</sup> CLP defines female headed households as households in which women are the main decision-makers.

<sup>12</sup> These data strongly correspond with data on CLP1.4 households, of which 59% of the female household heads were widowed, 26% either separated, abandoned or divorced, 1% unmarried and 14% married (Conroy, 2009, p 6).

<sup>13</sup> Annex I provides detailed insight into the reasons for not accessing the services listed in table 2.

**Table 2: Household knowledge of and access to public and private services (including safety nets)**

Service	% of HHs that know service exists and where/how to access it	% of HHs that have accessed service in the last six months <sup>1</sup>
Primary education (public)	88.3	93.1
Primary education (private)	49.4	91.7
Secondary education (public)	53.3	94.7
Secondary education (private)	13.3	66.7
Government health workers	81.5	92.5
NGO health workers	17.5	76.9
Village doctor (quack)	91.1	97.4
Traditional birth attendant (dai)	88.7	90.5
Birth registration	73.1	28.0
Death registration	8.4	100
NGO support <sup>2</sup>	31.9	17.5
Micro finance <sup>3</sup>	41.0	18.2 <sup>14</sup>
Village <i>Shalish</i>	94.6	88.9
UP <i>Shalish</i>	88.6	75.0
Government livestock extension	38.0	85.7
Government agricultural extension	43.4	83.3
Vulnerable Group Development (VGD) card	82.6	7.1
Vulnerable Group Feeding (VGF) card	77.7	21.1
Old age pension	83.1	23.3
Widow pension	77.1	28.1
Disability allowance	45.2	25.0
Pregnant and breast-feeding allowance	9.7	50.0
Primary school allowance	86.9	81.7
High school allowance	45.8	58.3
College allowance	4.3	50.0

<sup>1</sup> Applicable base: Households that know service exists and where and how to access it, needed to access it in the last six months and are eligible.

<sup>2</sup> 'NGO support' does not include support provided by CLP through IMOs.

<sup>3</sup> 'Micro finance' does not include CLP Village Savings and Loans Groups.

### ***3.3 Household contacts, networks and relationships***

Household contacts, networks and relationships are important indicators of the extent to which households are socially included/ excluded and of their levels of social capital. As such, the survey measured CPHHs' group membership and contact with influential people, as well as the frequency with which they are invited to social events. Social status of households was measured by asking CPHHs how respected they felt within their wider family and community.

Figure 2 provides an overview of the groups that are most common on the island *chars*, and the extent to which they exist in the sampled CLP2.2 villages.

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<sup>14</sup> An important reason for not accessing micro finance services is households' expected incapacity to repay loans.

**Figure 2: % of sampled CLP2.2 villages in which groups exist**

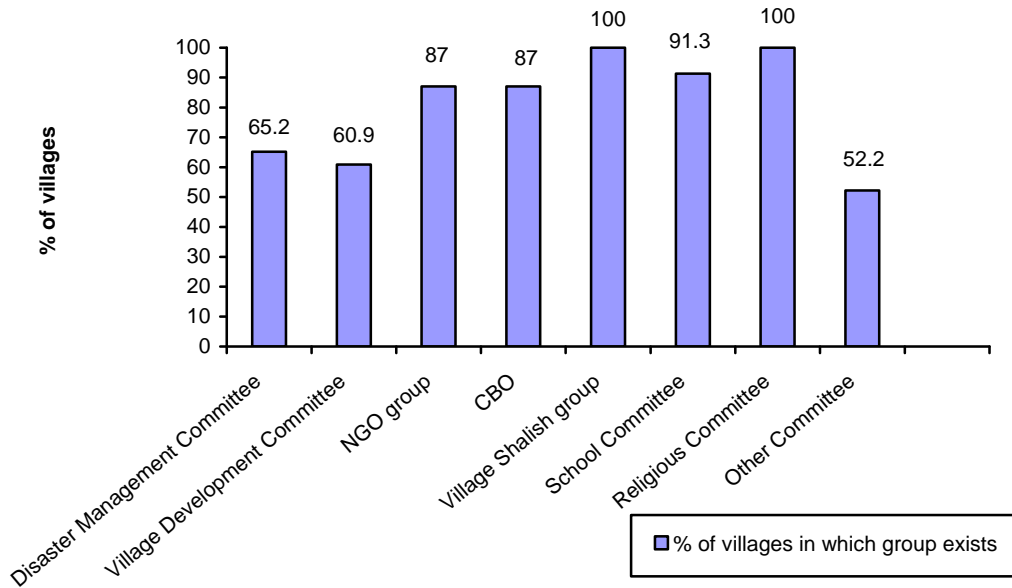
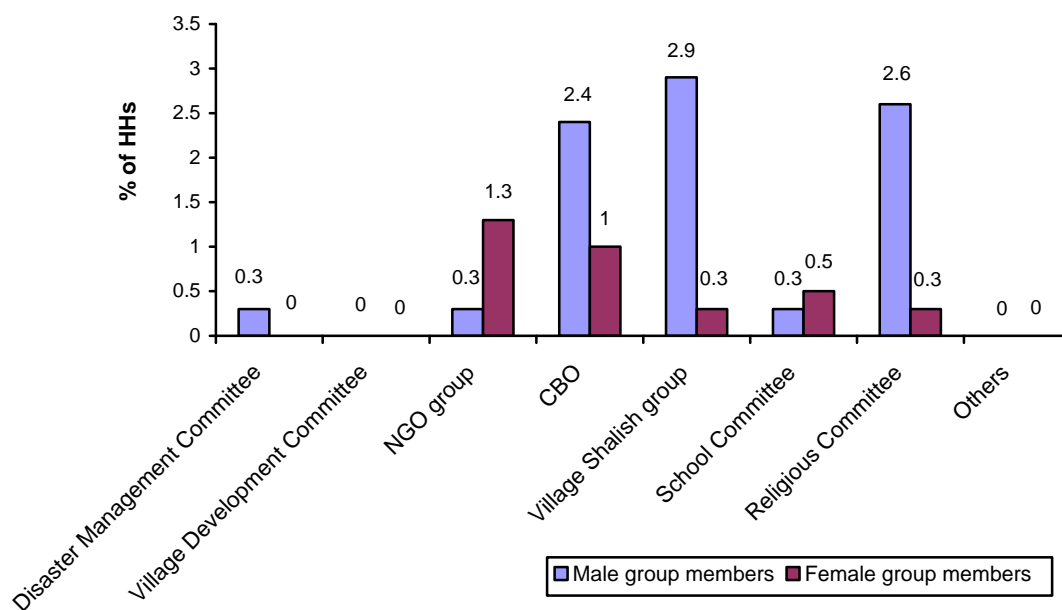


Figure 3 gives a gender breakdown of the level of group membership of the sampled CPHHs. The overall level of group membership amongst CPHHs is very limited, especially for women. Whilst on average, 0.8 groups exist in each village, male household members are only members of an average of 0.09 groups, whilst the equivalent figure for females is even lower at 0.03 groups. The most common groups for women to be members of are NGO groups, however the percentage is only 1.3% in CPHHs.<sup>15</sup>

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<sup>15</sup> It must be noted that this analysis of the different groups of which males and females are a members of is not very meaningful, due to the small numbers involved.

**Figure 3: % of households who have a male or female in a village group <sup>1</sup>**



<sup>1</sup> Applicable base: Households with male/female members old enough to be included in groups.

Respondents were also asked about their level of participation in any groups that they were members of, but meaningful analysis of this data cannot be undertaken as the numbers who reported being members of groups are very small.

Figure 4 provides insight into households' level of contact with influential people. A distinction was made between the extent to which CPHHs felt the need to contact influential people and whether they had actually done so during the last six months. Data show that CPHHs felt the need to contact Union Parishad (UP) members and chairpersons but a minority of these did not follow these through.

**Figure 4: Household level of contact with influential people during the last six months**<sup>16</sup>

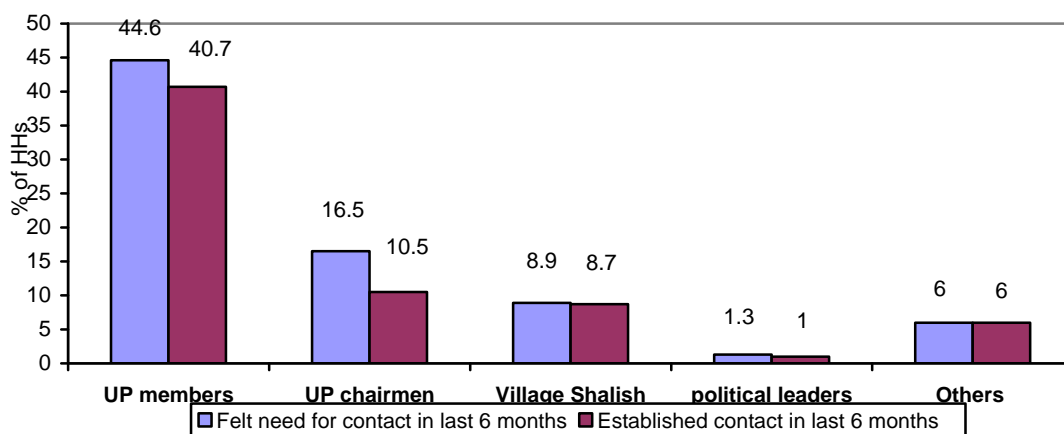
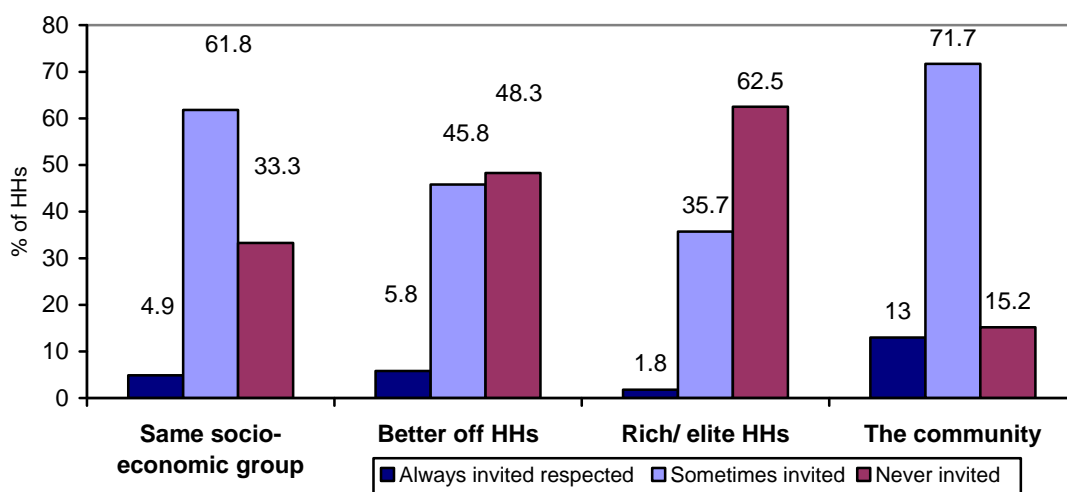


Figure 5 demonstrates the frequency in which surveyed households have been invited to social events during the last six months. The first columns show events at household level, with other households of different or similar socio-economic status and the last columns display the participation in social events at the community level such as religious meetings.<sup>17</sup>

**Figure 5: Frequency of invitations to social events at the household level in the last six months**<sup>1</sup>



<sup>1</sup> Applicable base: Households where social events have taken place in the last 6 months.

Figure 6 presents households' self-perceived levels of respect as an indicator of social status. The vast majority of households reported feeling respected, either 'very much'

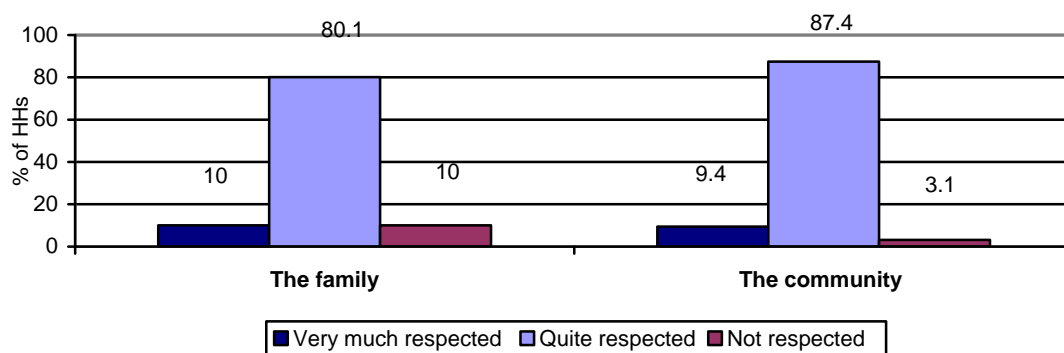
<sup>16</sup> 'Others' include: rich people, block supervisors, Infrastructure and Employment Project supervisors, moneylenders, teachers, *Thana Nirbahi Officers* and *UP Shocibs*.

<sup>17</sup> Examples of social events at the family level are weddings, funerals and celebrations related to the birth of a child. Examples of social events at the community level are religious discussions. It is important to note that figure 6 only includes community events for which a personal invitation was required. It therefore excludes events which were open to the general public, and which were for example announced using microphones and posters.



respected or ‘quite’ respected, by their wider family (80.1%) and their community (87.4%).

**Figure 6: Households’ self-perceived levels of respect within the family and community**



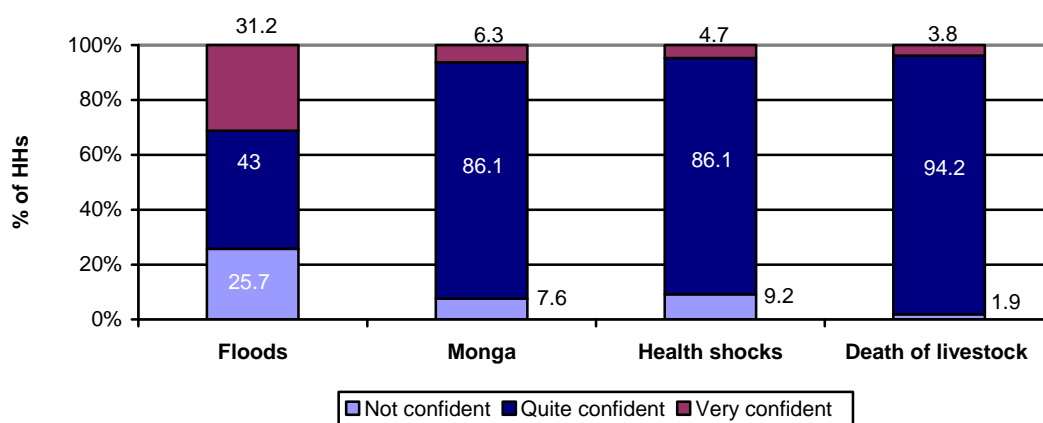
### 3.4 Household confidence regarding ability to cope with future crises

*Char* dwellers are vulnerable to crises, such as floods, *monga*, health shocks and the death of livestock, which can have devastating effects on livelihoods and wellbeing. CLP-2 implements various activities aimed at reducing this vulnerability. Plinth raising allows households to remain on the *chars* during flooding, the Infrastructure and Employment Project (IEP) supports households during *monga*, the health project and CLP’s work to strengthen *char* dwellers’ linkages to health services provided by the Government of Bangladesh (GoB) and NGOs improves their ability to deal with health shocks, whilst the CLP-trained Livestock Services Providers (LSPs) help to reduce livestock morbidity and mortality. Furthermore, the ATP and market development activities increase households’ economic ability to cope with crises. Thus it is expected that participation in the programme will be accompanied by an increase in households’ confidence in their ability to successfully deal with such crises.

Figure 7 provides an overview of the levels of household confidence regarding their ability to cope with future crises. Overall, it can be observed that households feel least confident about their ability to deal with health shocks. The high levels of confidence in their ability to cope with *monga* (92.4%) and flooding (74.2%)<sup>18</sup> could be attributed to the fact that many CLP2.2 CPHHs are from villages in which the programme has already been working under CLP-1, thus they are likely to have already participated in the IEP and may have already had their plinths raised (Mascie-Taylor, 2010, p1). 98.1% of households are confident in their ability to cope with the death of livestock, this could be due the presence of LSPs already operating in their village and therefore CPHHs are reassured that their cattle will be vaccinated and treatment will be available.

<sup>18</sup> To measure households’ confidence regarding their ability to cope with floods, they were asked how confident they were to remain on the *chars* during such an event.

**Figure 7: Levels of household confidence regarding their ability to cope with future crises <sup>1</sup>**



<sup>1</sup> Applicable base death of livestock: Households who own livestock.

### ***3.5 Illegal practices: knowledge, attitudes and practice***

As outlined in the CLP Logframe, reduction of violence against women and girls, as well as other illegal practices, like early marriage and dowry are important objectives of CLP and indicators of enhanced self confidence amongst women and girls. The target is a reduction of at least 50% in reported violence against women, early marriage and illegal dowry practices by December 2016. This section discusses the baseline status of CLP2.2 CPHHs’ knowledge, attitudes and practices regarding illegal practices.

#### ***3.5.1 Early marriage***

CLP-2 aims to increase awareness regarding violence against women, early marriage and dowry, by organising weekly social development group meetings for core participants and providing awareness training to the male and female population of the island *chars*. Output level indicator 4.2 of the Logframe states that, by December 2015, 50,000 women and girls will understand their rights.

At baseline, 11.2% of the interviewed men were aware of the legal age of marriage for boys (21 years), compared to 10.8% of the interviewed women. Figures regarding the awareness of the legal age of marriage for girls are more encouraging: 73.4% of the interviewed men at baseline were aware that the legal age of marriage for girls is 18 years, compared to 53.8% of the interviewed women.

Table 3 shows the reported incidence of early marriages and under aged pregnancies in sampled households. Data show that 90% of all the female respondents in CPHHs reportedly married below the legal age of marriage, with their mean age at marriage being only 13.79 years. 93.1% of their daughters married below the legal age of marriage and 95.1% of their daughters-in-law. CPHH’s daughters’ mean age at marriage was slightly higher (13.95) and 14.26 years for daughters-in-law, but these reported ages are still far below the legal age of marriage (18). Data also show that men are usually several years older than women at the time of marriage, with an average age difference of 7.67 years for core participants and their husbands, 6.87 for

daughters and their husbands, and 4.58 for sons and their wives. Women’s young age at marriage, combined with the often significant age difference between husbands and wives, helps explain the high incidence of under aged pregnancies among *char* dwellers.

**Table 3: Reported incidence of early marriages and under aged pregnancies in CLP2.2 CPHHs <sup>1</sup>**

	Mean age at marriage	% married underage	Mean age 1 <sup>st</sup> pregnancy	% underage when pregnant for the 1 <sup>st</sup> time
<b>Core participant</b>	13.79	90	16.78	67.5
<b>Daughter</b>	13.95	93.1	16.25	74.7
<b>Daughter-in-law</b>	14.26	95.1	16.44	71.8
<b>Husband core participant</b>	21.46	51.5	-	-
<b>Husband daughter</b>	20.82	64.6	-	-
<b>Husband daughter-in-law (son)</b>	18.84	74.4	-	-

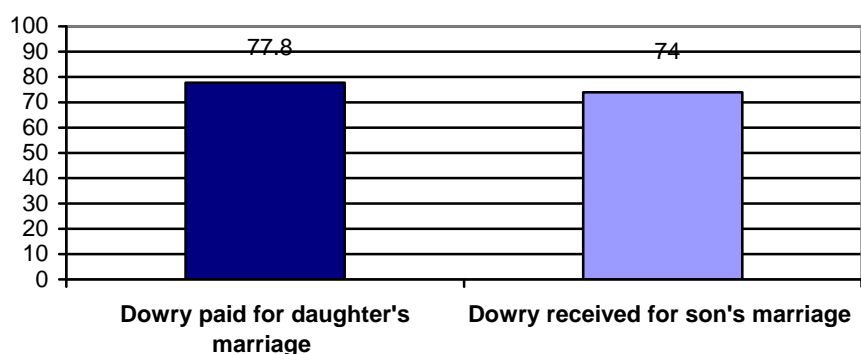
<sup>1</sup> Applicable base: Households where marriages and pregnancies have occurred

Respondents were also asked about their expectations for their sons’ and daughters’ marriages in the future. Their responses are relatively promising, as the desired mean age at marriage (for both boys and girls) and women’s first pregnancy were considerably higher than the situation presently being practiced. The desired mean age of marriage for daughters, daughters-in-law, sons and sons-in-law is 17.75, 17, 23.17 and 22.96 years respectively. The desired mean age for daughters and daughters-in-law to become pregnant for the first time is 20.74 and 19.77 years respectively.

### 3.5.2 Dowry

At baseline, 79% of the interviewed men were aware of the existence of a law against dowry, compared to 57.5% of the women. However incidence of dowry practice is still high, as presented in Figure 8.

**Figure 8: Reported incidence of dowry payments in CLP2.2 CPHHs <sup>1</sup>**



<sup>1</sup> Applicable base: Households in which marriages occurred

Dowry payments often financially cripple the family of the bride, pushing extreme poor households further into destitution. 71.5% of the female respondents report that their marriage to their husbands caused financial difficulties for their families. 82.4% of the interviewed households report that they themselves have faced financial problems as a result of dowry demands for the marriage of their daughters. Only 50.9% of the households report that dowry demanded by them for the marriage of their sons caused financial difficulties for the family of the bride<sup>19</sup>. The validity of this figure is questionable, especially when compared with the above mentioned figures, as respondents who are aware of the existence of a dowry law may be hesitant to share this sensitive information with outsiders and may feel judged.

When asking respondents about their expectations for the future, 90.1% of the households with daughters reported that they expect to pay dowry for their marriage, compared to only 38.3% of the households with sons reporting that they expect to receive dowry<sup>20</sup>. Again, this latter figure is questionable, for the same reasons outlined above. Of all households that expect to pay dowry in the future for the marriage of their daughters, 94.2% expect that this will cause financial difficulties for the family.

### 3.5.3 Domestic violence

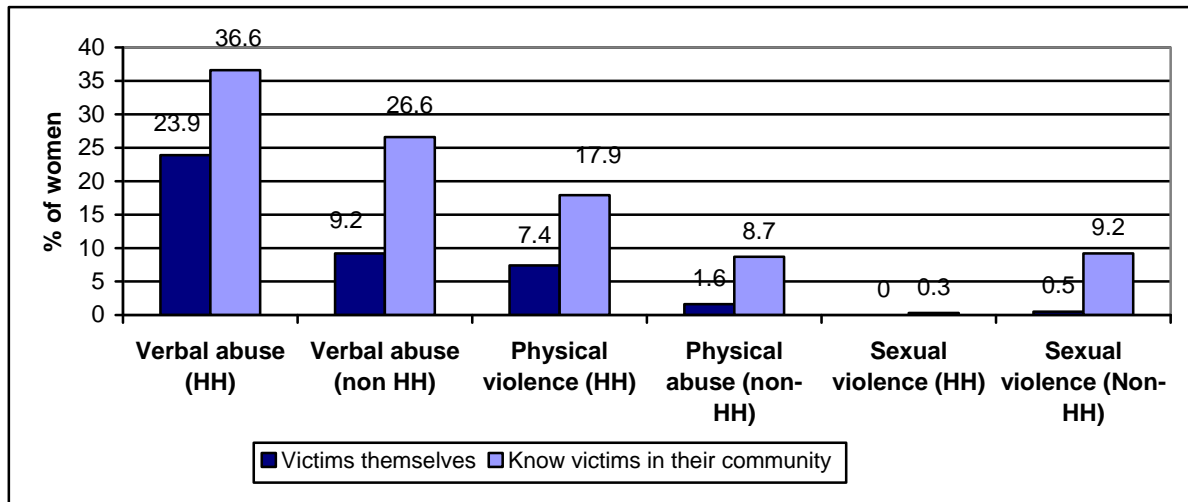
At baseline, 81.1% of male respondents are aware of the existence of a law against domestic violence, compared to 57.0% of female respondents. Figure 9 presents the reported incidence of violence against women and girls in CLP2.2 households and communities during the last three months. A distinction is made between verbal, physical and sexual violence/harassment, as well as between violence inflicted by household members and non-household members. In all categories, the percentage of women reporting to be victims of violence themselves is significantly lower than the percentage of women reporting to know victims of violence in their community. This

<sup>19</sup> These figures exclude households in which no dowry was paid.

<sup>20</sup> For CLP1.4 households at baseline these figures were 95% and 14% respectively.

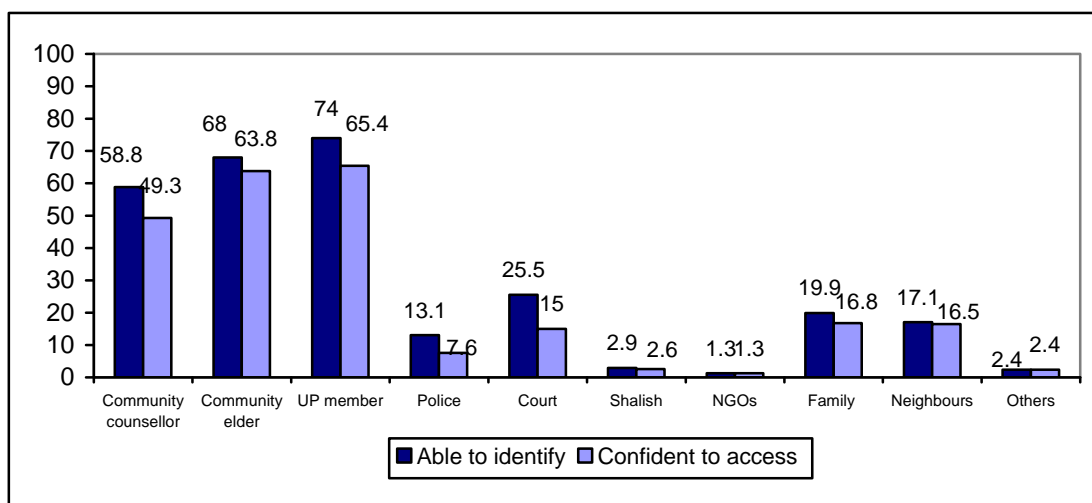
gap indicates that incidence of violence in the personal sphere might be under-reported. Based on the data however, it can be concluded that verbal and physical abuse by household members are the most common forms of violence experienced by women and girls in CLP2.2 households and communities.

**Figure 9: Incidence of violence against women and girls in CLP2.2 household and communities during the last 3 months**



Through its Social Development activities, CLP-2 aims to increase people’s knowledge regarding the existence of a law against domestic violence and works to increase their awareness of the sources of support and redress available. Figure 10 shows the extent to which female respondents can identify and feel confident to access different sources of support and redress. On average women can identify 3.65 sources of support and redress and feel confident to access 3.15.

**Figure 10: The Percentage of women who can identify and feel confident to access various sources of support and redress**



### 3.6 Levels of female self-confidence

Table 4 provides an overview of the levels of self-confidence of female core participants in relation to different aspects of their lives. Women feel least confident to take part in a village *Shalish*, followed by taking large economic decisions alone and taking action against violence/abuse by their husbands or family members.

**Table 4: Levels of self-confidence amongst female core participants**

Area of self-confidence	Level of self-confidence (% of women)		
	Very confident	Quite confident	Not confident
To talk to men who are not members of your family	42.5	53.5	3.9
To talk to men who are not members of your village	21.8	55.1	23.1
To take small economic decisions alone (i.e. buy a sari or buy/sell poultry)	29.5	22.4	48.2
To take large economic decisions alone (i.e. buy/sell livestock or land)	7.6	15.8	76.6
To convince your husband to buy you a sari	28.4	41.0	30.6
To convince your husband to buy/lease livestock or land	16.8	40.0	43.2
To go outside your village alone	25.2	35.4	39.4
To go to a doctor or health care facility inside your village alone	33.6	40.7	25.7
To take part in a village <i>shalish</i>	4.2	12.3	83.5
To take a loan	18.8	27.3	53.8
To take action against violence/abuse by your husband or other family members <sup>1</sup>	12.1	31.1	56.8
To take action against violence/abuse by outsiders	24.7	42.9	32.4
That you can take care of your family in case your husband gets sick, dies or leaves you <sup>1</sup>	13.9	75.9	10.1

<sup>1</sup> Applicable base: Women with husbands.

Table 5 shows the levels of self-confidence of adolescent girls. The issues discussed with adolescent girls differ to those discussed with women as they often face different challenges. Data show that adolescent girls feel least confident to go outside their village alone, followed by having a say in the choice of their husband and talking to male strangers.

**Table 5: Levels of self-confidence amongst adolescent girls**

Area of self-confidence	Level of self-confidence (% of adolescent girls)		
	Very confident	Quite confident	Not confident
To walk around the village alone	34.5	37.9	27.6
To go outside the village with other women/girls	27.6	41.4	31.0
To go outside the village alone	13.8	20.7	65.5
To talk to female strangers	37.9	44.8	17.2
To talk to male strangers	6.9	44.8	48.3
To talk to adolescent boys	27.6	48.3	24.1
To tell female relatives that you are having your period	23.1	53.8	23.1
To tell female relatives that you have been sexually harassed/abused	27.6	65.5	6.9
To tell outsiders (except female friends) that you have been sexually harassed/abused	10.3	62.1	27.6
To tell outsiders (except female friends) about problems at home (i.e. violence or ill treatment)	24.1	48.3	27.6
That you will have a say in the choice of your husband	22.2	25.9	51.9
That you will have a say in the age at which you marry	22.2	44.4	33.3
That you will have a say in when you have your first/next child	14.3	64.3	21.4
That you will have a better future than your mother	72.4	24.1	3.4

<sup>1</sup> Applicable base: Unmarried adolescent girls.

### 3.7 Women's income-earning and decision-making power

49.3% of all female respondents reported that they usually contribute to the household's in cash or in-kind income. Unsurprisingly disaggregating by gender of household head reveals that only 39.1% of females from male headed households contribute to the household income through cash or in-kind compared with 95.7% from female headed households.

Women's involvement in decision-making processes within the household serves as an important indicator of their empowerment. Tables 6 and 7 provide insight into women's economic and non-economic decision-making power within the household.

Tables 6 and 7 reveal two key facts about female headed households: firstly, women in female headed households are much more likely to be the sole economic decision-makers than their counterparts in male headed households, and secondly, it is more likely for other people (like family and community members) to be involved in decision-making processes in female headed households. This is particularly the case for large decisions, such as the purchase/sale of large household assets and the marriage of children.

**Table 6: Women's influence in economic decision-making processes at the household level**

	Main decision-maker (% of households)							
	Wife alone		Husband and wife jointly		Husband alone		Others	
	MHH	FHH	MHH	FHH	MHH	FHH	MHH	FHH
The use of money earned by wife	24.8	97.0	52.1	3.0	23.1	0	0	0
The use of household savings	16.0	88.9	60.4	5.6	23.1	2.8	00.6	2.8
Taking a loan	12.7	92.3	59.5	0	27.3	2.6	0.5	5.1
The use of loans	5.9	94.9	59.1	0	34.5	2.6	0.5	2.6
Small household assets (i.e. poultry, eggs, milk)	31.4	93.2	45.9	3.4	22.6	0	0	3.4
Large household assets (i.e. livestock, land) <sup>3</sup>	1.3	84.6	71.1	15.4	26.3	0	1.3	0
Buying food items for the household	2.9	82.6	50.0	1.4	45.8	4.3	1.3	11.6
Buying small non-food items for the household (i.e. kerosene, matches, candles, batteries)	9.9	87.0	59.0	1.4	30.1	4.3	1.0	7.2
Buying clothes for household members	3.2	73.9	38.3	2.9	57.6	4.3	1.0	18.8
Spending money on children's education	7.5	81.0	54.1	9.5	37.1	4.8	1.3	4.8
Spending money on health care for household members	4.5	76.8	46.6	4.3	47.6	1.4	1.3	17.4

<sup>1</sup> Applicable base: Women who earn their own income.

<sup>2</sup> Applicable base: Women from households with savings/loans (in past/present).

<sup>3</sup> Applicable base: Women from households with large households (in past/present).

<sup>4</sup> Applicable base: Women with children.



**Table 7: Women’s influence in non-economic decision-making processes at the household level**

	Main decision-maker (% of households)							
	Wife alone		Husband and wife jointly		Husband alone		Others	
	MHH	FHH	MHH	FHH	MHH	FHH	MHH	FHH
The use of contraceptives <sup>1</sup>	11.2	12.5	69.6	50.0	2.9	25.0	16.3	12.5
When to have children <sup>1</sup>	2.5	8.3	74.3	66.7	18.1	8.3	5.1	16.7
The marriage of children (age and partner) <sup>2</sup>	1.1	13.7	68.2	27.5	21.6	5.9	9.1	52.9

<sup>1</sup> Applicable base: Women with husbands.

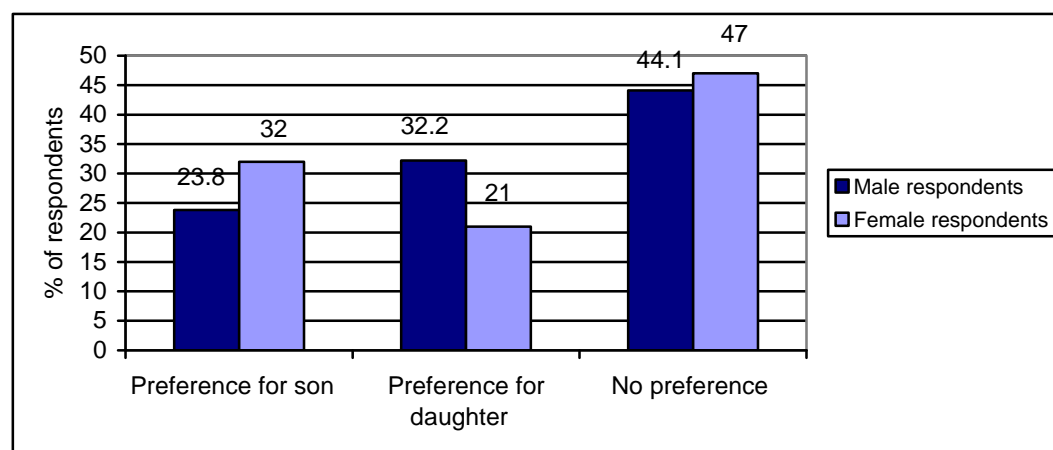
<sup>2</sup> Applicable base: Women with married children.

Female respondents were also asked whether they felt they had a say in the choice of their husbands. Only 12.3% replied saying ‘yes’, which indicates the very limited influence that women have over such a life-defining decision.

### ***3.8 Son preference and gender equality regarding education, health care and food intake***

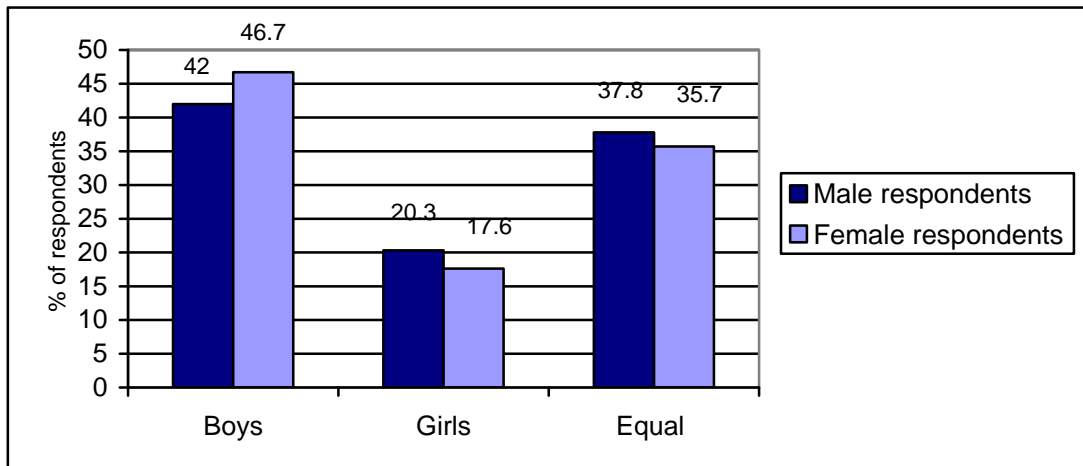
Son preference, a stark marker of gender inequality, is a common phenomenon in Bangladesh. Figure 11 shows the extent to which son preference reportedly exists in CLP2.2 households, with a distinction made between male and female respondents. The baseline data show a surprisingly high preference for daughters and no preference.

**Figure 11: The incidence of son/daughter preference in CLP2.2 households**

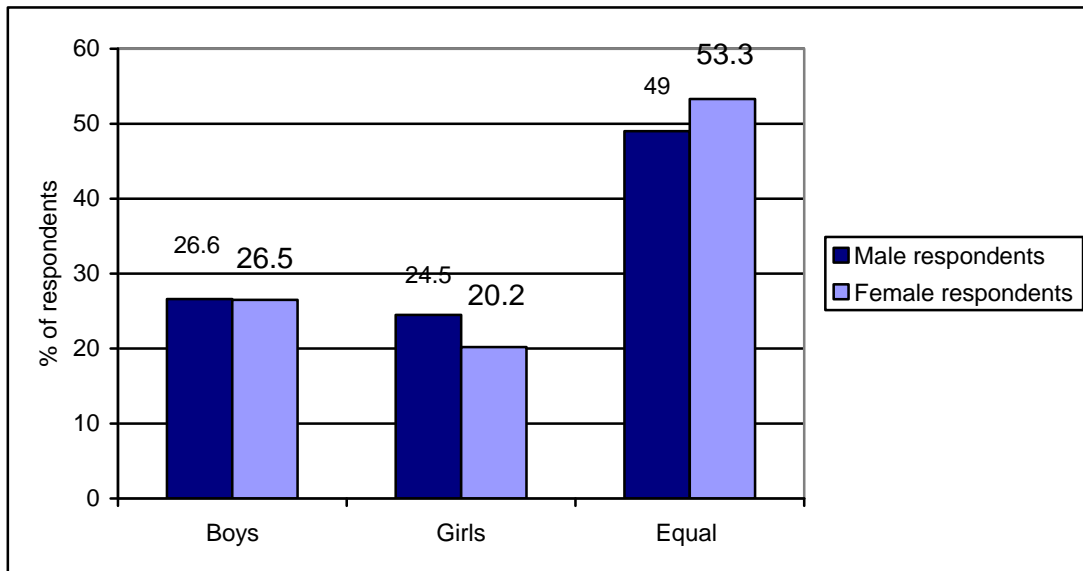


Gender inequality is often also reflected in household members’ access to education and healthcare. Figures 12 and 13 provide insight into the attitudes of male and female respondents towards the importance of education and food allocation for boys and girls. Attitudes are considered to be important predictors of people’s behaviour, and hence can be considered a good indicator of the levels of gender equality regarding these issues. At baseline the perceived importance of education was higher for boys than girls, however over half of male and female respondents indicated that there was equal importance in allocating food to boys and girls.

**Figure 12: The perceived importance of education for boys and girls**

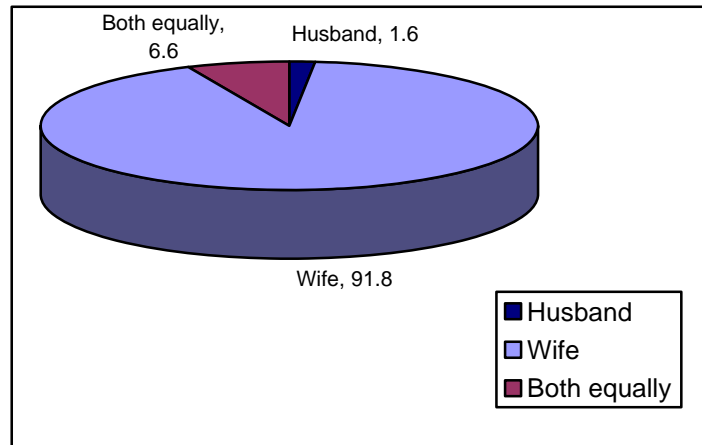


**Figure 13: The perceived importance of food allocation for boys and girls**



Female core participants were also asked whether their husbands or the women themselves are more likely to eat less or nothing during food shortages. Figure 14 shows that women in the majority of the households (91.8%) are more vulnerable to food shortages than men, indicating a strong gender inequality.

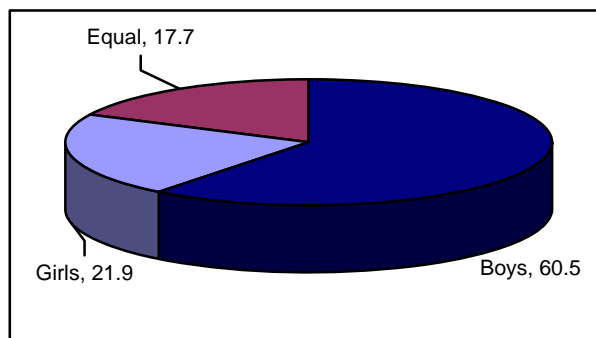
**Figure 14: Reported household member who is most likely to eat less or nothing during food shortages<sup>1</sup>**



<sup>1</sup> Applicable base: Households with husband present, respondent is the female participant (male should not be present for this question).

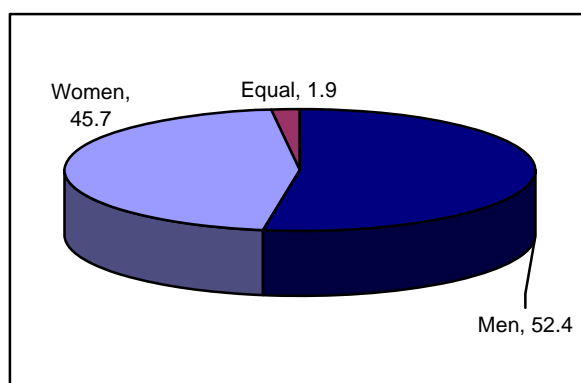
Figures 15 and 16 show the extent to which healthcare for boys and men is treated as more, less or equally as important as healthcare for girls and women. A high percentage of households prioritised males rather than females for healthcare.

**Figure 15: Perceived importance of healthcare for girls and boys<sup>1</sup>**



<sup>1</sup> Applicable base: Households with both sons and daughters. Respondent is the female participant (male should not be present for this question).

**Figure 16: Perceived importance of healthcare for men and women <sup>1</sup>**

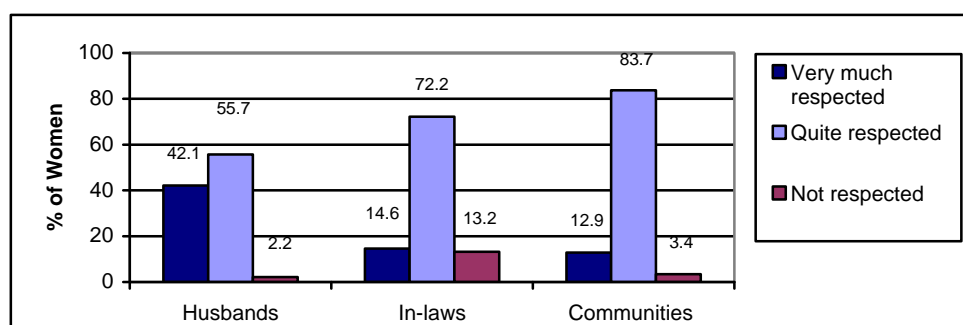


<sup>1</sup> Applicable base: Households with husbands. Respondent is the female participant (male should not be present for this question).

### 3.9 Female social status

Figure 17 shows the extent to which women feel respected by their husbands, in-laws and communities; this is used as an indicator of their social status. The data show that women feel least respected by their in-laws, however the majority of women feel 'quite respected'. Differences between women's and households' self-perceived levels of respect by their communities (96.6% and 96.8% respectively) are negligible, indicating minor differences between male and female household members in this respect.

**Figure 17: Women's self-perceived levels of respect by their husbands<sup>1</sup>, in-laws<sup>2</sup> and communities**



<sup>1</sup> Applicable base: respected by husbands: Women with husbands.

<sup>2</sup> Applicable base: respected by in-laws: Women with family-in-law.

## 4. Conclusion

Prior to entering CLP, levels of empowerment amongst CPHHs can be characterised as low in all three areas, collective agency, personal agency and the external environment/ institutions. Institutionally areas of concern are households' restricted knowledge of, and access to certain basic services (including social safety nets), this overlaps with the weak collective agency, demonstrated by their extremely limited participation in social and community groups, as well as exclusion from social events organised by better-off households in their communities. Reported male preference

regarding healthcare, education and food allocation demonstrates gender inequality and a low level of women's empowerment.

Regarding women's empowerment, the lack of women's mobility, especially for adolescent girls is also a major concern and an indication of low levels of empowerment. At baseline, households frequently report the incidence of early marriages, under aged pregnancies and financial difficulties associated with dowry payments. The low levels of female self-confidence and decision-making power reported, especially concerning large economic assets demonstrates the low level of empowerment at a personal agency level.

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## Annex I: Reasons for non-access of services (including safety nets) <sup>1</sup>

Service	Reasons for not accessing service in last six months					
	No need	HH does not meet criteria	Service too expensive	Service too far away	Others (specify)	No answer
Primary education – public	84.9	0.4	1.7	8.8	4.2	0
Primary education – private	90.0	0.5	1.8	1.8	6.0	0
Secondary education - public	95.1	0	1.0	2.4	1.5	0
Secondary education - private	94.2	1.4	2.9	0	1.4	0
Government health workers	96.6	0	0	2.8	2.8	0
NGO health workers	92.4	1.1	0	1.1	9.8	0
Village doctor (or quack)	97.3	0	2.7	0	0	0
Traditional birth attendant ('dai')	100.0	0	0	0	0	0
Birth registration	85.1	0	0	2.8	12.1	0
Death registration	100.0	0	0	0	0	0
NGO support (except micro finance and support provided by CLP through IMO's)	23.4	0.4	0	0	65.2	10.9
Micro finance (except CLP VSLA)	49.0	0	46.4	0	5.0	0
Village Shalish	99.7	0	0	0	0.3	0
UP Shalish	99.7	0	0.3	0	0	0
Government livestock extension	97.1	1.0	0	1.9	0	0
Government agricultural extension	34.4	45.7	0	0	19.9	0
Vulnerable Group Development (VGD) card	1.4	43.7	6.8	0	47.8	6.4
Vulnerable Group Feeding (VGF) card	0.8	52.0	0	0	67.7	9.7
Old age pension	0	88.1	0	0	10.5	1.4
Widow pension	0.3	91.3	0	0	7.0	1.1
Disability allowance	0	97.4	0.4	0	2.2	0
Pregnant and breast-feeding allowance	4.3	80.4	0	0	15.2	0
Primary school allowance	3.0	83.0	1.1	0	12.1	0.8
High school allowance	5.9	91.1	0	0	2.4	0.6
College allowance	0.9	97.3	0	0	1.8	0

<sup>1</sup> The reasons for non-access mentioned in this Annex exclude those related to a lack of knowledge. For micro finance services, the category 'service too expensive' refers to households' expected incapacity to repay loans.