



USAID
FROM THE AMERICAN PEOPLE



CREL Knowledge and Impact Series – Report 7

Women empowerment through financial literacy education



Paul M. Thompson, Rahima Khatun and Mohammad Ilyas

Climate-Resilient Ecosystems and Livelihoods (CREL)

AID-388-A-12-00007

Dhaka

September 2018

USAID’s Climate-Resilient Ecosystems and Livelihoods (CREL) Project



Department of Environment



WOMEN EMPOWERMENT

Women empowerment through financial literacy education

Paul M. Thompson, Rahima Khatun and Mohammad Ilyas



Dhaka

September 2018

Cover photo: Financial Entrepreneurial Literacy Center class (Paul Thompson),
above photo: FELC participant catching fish from her pond (CREL team)

Climate-Resilient Ecosystems and Livelihoods (CREL) project

House 13/B Road 54, Gulshan
Dhaka 1212, Bangladesh

Winrock International

2101 Riverfront Drive
Little Rock, AR 72202-1748, USA



Citation: Thompson, P.M., Khatun, R. and Ilyas, M. (2018). Women empowerment through financial literacy education. CREL Technical Report No. 7. Climate-Resilient Ecosystems and Livelihoods (CREL) Project, Dhaka, Bangladesh.

This publication is made possible by the generous support of the American people through the United States Agency for International Development (USAID). The contents of this document do not necessarily reflect the views of the USAID or the United States Government.

TABLE OF CONTENTS

	Page	
1	INTRODUCTION	1-1
1.1	CREL context	1-1
1.2	CREL's strategy and activities for women's empowerment	1-1
1.3	Gender outputs and outcomes	1-4
2	FELC PROGRAM	2-1
2.1	Introduction	2-1
2.2	Approach taken, modules, teacher capacity	2-1
2.3	Participant selection	2-3
2.4	Scale and numbers of graduates	2-3
3	METHODS OF IMPACT STUDY	3-1
3.1	Women's Empowerment Index	3-1
3.2	Survey of FELC participants	3-2
3.3	Adapting WEAI to use CREL data	3-2
4	RESULTS OF SURVEYS	4-1
4.1	Context of analysis	4-1
4.2	Main indices	4-1
4.3	Statistical analysis of empowerment	4-4
4.4	Comparing changes within households	4-6
4.5	Contributions of different dimensions to empowerment/disempowerment	4-10
4.6	Comparison with IFPRI studies in wider Bangladesh	4-13
5	CONCLUSIONS	5-1
5.1	Synthesis	5-1
5.2	Recommendations and lessons	5-1
4.1.2	Trends	4-4
4.2	Threats	4-5
4.3	Recommendations	4-6
	REFERENCES	R-1
Annex 1	CREL Gender Scorecard Questionnaire	A1-1

EXECUTIVE SUMMARY

CREL identified women's empowerment as a priority in its general approach including in co-management and in livelihood development. The CREL gender strategy aimed to be transformative by strengthening women's agency (ability and freedom to make decisions and act). Actions to achieve this included capacity building for co-management, and 70% of livelihood training beneficiaries were women. However, this was found to be insufficient as many of the households and women within them living around protected areas were disadvantaged and had no or very limited literacy and financial management skills that could help them make maximum use of training and opportunities for enhancing their livelihoods. The Financial Entrepreneurship and Literacy Center (FELC) training program took a Non-Formal Education Approach, with participatory learning sessions guided by women facilitators recruited locally and provided with intensive training. In total 8,055 purposively selected CREL livelihood beneficiaries (95% women) were enrolled in FELCs, they attended their local FELC for two hours each day for six days a week in a 7-month course in two phases.

The Women's Empowerment in Agriculture Index (WEAI) developed in the early 2010s largely by researchers at International Food Policy Research Institute as a tool to reflect women's empowerment for the USAID Feed the Future Initiative offered a possible way of assessing impacts/effectiveness of the FELC program. The WEAI measures five dimensions or domains of empowerment in agriculture (and was modified slightly by CREL to cover the range of livelihood enterprises supported by CREL - vegetables, aquaculture and poultry, but also handicrafts):

1. Production: decisions about agricultural production and in particular sole or joint decision making about food and cash crop farming, livestock and aquaculture, and autonomy in agricultural production, with no judgment on whether sole or joint decision making was better or reflected greater empowerment.
2. Resources: ownership of, access to, and decision making power about productive resources such as land, livestock, agricultural equipment, consumer durables, and credit.
3. Income: sole or joint control over the use of income and expenditures.
4. Leadership: in the community, measured by membership in economic or social groups and comfort speaking in public.
5. Time: the allocation of time to productive and domestic tasks and satisfaction with the time available for leisure activities.

The adjustments made by CREL to the WEAI domains and measures can be summarized as:

1. Production: slightly expanded - considered market access for agricultural produce and handicrafts.
2. Resources: largely the same - includes fishing equipment, small and large livestock, and agricultural extension.
3. Income use: same.
4. Leadership: more narrow - participants were already members of groups linked with CREL, so only considered membership of decision making committees, ease of speaking not considered.
5. Time and leisure: simplified - no detailed time-budget/allocation data were collected, leisure time reported was used to estimate work-hour burden.

A sample survey was conducted covering the two main rounds of FELCs with one in four of the majority of FELC participants surveyed. This generated data on a total of 1,268 couples (women FELC graduates and men) from the same households who were each interviewed twice as baseline (at the time of FELC enrollment) and impact surveys. Impact surveys took place just after FELC graduation in round one and five months later, i.e. 2 months after the baseline in round two, no notable differences in results were found between the two rounds of surveys so the data was pooled. The survey was designed so that direct paired comparisons could be made between women and men in the same households at either point in time.

Overall the WEAI was calculated to have risen from 0.616 to 0.711 for the sample, making it higher than for rural Bangladesh as a whole. In general women were less empowered than men before women enrolled in FELCs. A year later men had gained slightly (but not significantly) in their empowerment, but women had gained substantially and significantly more such that on average there was no longer statistically a difference in the empowerment index value between

	Baseline	Impact	IFPRI rural Bangladesh *
No pairs surveyed	1268	1268	6,500
Women			
Proportion disempowered	86.4%	71.8%	77.4%
<i>SDE Index</i>	<i>0.586</i>	<i>0.694</i>	<i>0.647</i>
Men			
Proportion disempowered	63.5%	61.3%	56.2%
<i>SDE Index</i>	<i>0.714</i>	<i>0.732</i>	<i>0.802</i>
Gender parity			
% no parity	40.0	57.0	61.2
Average empowerment gap	0.296	0.240	0.297
<i>GPI</i>	<i>0.882</i>	<i>0.863</i>	<i>0.818</i>
WEAI	0.616	0.711	0.664

SDE – five dimensions of empowerment; GPI – gender parity index

women and men. Some regional variation was found – in Cox’s Bazar region women in the impact survey were significantly more empowered than men from the same households, while in the more conservative northeast region men also increased their empowerment maintaining a gap between men and women. **Overall almost 60% of women FELC graduates increased their empowerment compared with the pre-FELC condition.** Among the empowerment dimensions, women mainly improved their access to services and credit and also reduced excess workload burdens.

Sex	Baseline	Impact	t test
Female	0.565	0.649	p<0.0001
Male	0.650	0.659	ns (p<0.1)
t test	p<0.0001	ns (p<0.1)	

Since comparisons were drawn for women and men from the same households facing the same environmental and wider socio-economic context, the survey findings can be attributed to FELC graduation (complemented by livelihood training, although often men and women are involved to some extent in the same enterprises). Hence FELCs:

- Helped some women lift themselves up to meet the WEAI empowerment criteria.
- Resulted in statistically significant increases in women’s empowerment.
- Reduced empowerment gaps between women and men.

The study shows that the WEAI is a useful approach/tool that can be adapted to meet the needs of assessing changes among women and men living around biologically significant areas and dependent on a broader range of natural resources than just agriculture.

Adapting the WEAI approach can enhance monitoring, evaluation and learning. For *baselines* it establishes the initial conditions to target (by identifying an ensuring a project has greater focus on disempowered women), it can also then be used to benchmark change, and to guide future activities and project investment. For *evaluation* it produces quantitative evidence of changes in empowerment. Repeat surveys could track changes in empowerment potentially associated with the growth of enterprises, and changes in attitudes from FELC and other awareness initiatives.

It is recommended that:

1. Follow-up/impact surveys should be used to verify empowerment changes, but should be at least one year after FELC graduation.
2. Surveys should also assess the extent to which skills and capacities developed in FELCs have a medium term and continuing impact on women’s empowerment.
3. Surveys should be complemented with qualitative information and sufficient case studies to understand the types of change, successes and failures revealed from quantitative data.
4. The time/workload leisure parameters need further refinement over those used in this study. This should also ensure that these measures remain easier to collect than detailed time-allocation studies.

ACKNOWLEDGEMENTS

We thank all of the many FELC teachers who undertook the surveys reported here as well as the monitoring officers and regional coordinators of the CREL team who oriented and coordinated their efforts. Especially we thank all of the FELC participants and their spouses who gave their time to answer a lengthy questionnaire twice. We thank Charlotte Britt for her inputs to designing the survey, Ruhul Mohaiman Chowdhury for overseeing the surveys and advice and assistance with data.

ABBREVIATIONS

CBO	Community Based Organization
CMC	Co-Management Committee and Council
CMO	Co Management Organization (including CMCs, RMOs and VCGs)
CPG	Community Patrol Group
CREL	Climate Resilient Ecosystems and Livelihoods project
DoE	Department of Environment
DoF	Department of Fisheries
ECA	Ecologically Critical Area
FD	Forest Department
FELC	Financial Entrepreneurship and Literacy Center
ICS	Improved cook stove
IFPRI	International Food Policy Research Institute
IPAC	Integrated Protected Areas Co-management project
IUCN	International Union for the Conservation of Nature
MACH	Management of Aquatic ecosystems through Community Husbandry project
NP	National Park
NSP	Nishorgo Support Project
PA	Protected Area
RMO	Resource Management Organization
RUG	Resource User Group
PF	People's Forum
VCF	Village Conservation Forum
VCG	Village Conservation Group
WEAI	Women's Empowerment in Agriculture Index
WS	Wildlife Sanctuary

1 INTRODUCTION

1.1 CREL context

The Climate-Resilient Ecosystems and Livelihoods (CREL) project was a six-year (2012-2018), US\$36.0 m USAID financed project. It aimed to sustain and expand successful co-management models to conserve ecosystems and protected landscapes in Bangladesh through improved governance of natural resources, increased resilience to climate change, and livelihoods diversification for natural resource dependent and climate vulnerable communities. The project worked with three Government of Bangladesh agencies: Forest Department, Department of Environment (DoE) and Department of Fisheries (DoF). It was implemented by a consortium led by Winrock International, a US non-governmental organization (NGO), and several international and Bangladeshi partners, experienced in natural resources co-management. The project has made substantial contributions in conservation 23 co-managed biologically significant landscapes with 25 Co-Management Committees and Councils (CMCs) in 21 forest Protected Areas (PAs), with eight Resource Management Organizations (RMOs) in one wetland (Hail Haor), and 11 Village Conservation Groups (VCGs) in three Ecologically Critical Areas (ECAs). CREL engaged women and men in livelihood initiatives and resource management institutions, where one of the aims was to address gender inequality. A gender mainstreaming strategy was adopted to improve gender equality and empowerment of women. As this report shows, this has resulted in improvements in women's representation in various layers of co-management organizations, and has also reduced disempowerment and enhanced women's empowerment as measured in five domains.

1.2 CREL's strategy and activities for women's empowerment

1.2.1 Gender

Gender equality and women's empowerment are at the heart of CREL's policies and approaches. The project has worked to ensure gender equality, and to move towards the elimination of all forms of discrimination as well as gender-based violence (GBV). CREL's Gender Strategy provided practical guidance for equitably engaging all beneficiaries (both women and men)¹ in:

- (1) reducing unsustainable extraction and dependence on natural resources (forests, wetlands, and ecologically critical areas);
- (2) increasing knowledge and resilience in response to climate change (adaptation and mitigation); and
- (3) strengthening joint decision-making and female empowerment in households through financial literacy training and increased incomes from alternative income generation and market linkages.

A recent study by the World Bank identified women's ability to work for pay as one of the most visible and "game-changing" events for households and communities (Boudet, et al. 2012).

Gender equality is not only better for improving overall results or outcomes, it is better for Bangladesh. Women's involvement in agriculture, cottage industries, and natural resource management (NRM) varies by region and economic status in Bangladesh, but gender-based constraints remain acute almost everywhere. In urban areas women form a major part of the industrial labor force, while in rural areas women play major roles in pre- and post-harvest agricultural activities and, increasingly through CREL in resource management groups and protection committees. However, these contributions tend to be unrecognized or under-valued. This inhibits choices and potential.

¹ It also ensured a gender-sensitive work environment for all staff.

Transformative approaches promote gender equity by engaging both men and women in changing harmful attitudes and behaviors, and transforming the institutions and practices that create or reinforce inequalities. CREL applied a gender-balanced approach intended to be mutually-supportive and gender transformative.

Agency is the ability to make decisions and act upon them to achieve a desired outcome, free from violence, retribution, or fear (World Bank 2014). The ability to make those kinds of choices is a realization of empowerment, particularly when this is coupled with activities that increase collective voice and gender-sensitivity, and help establish greater autonomy or control over products and income.

Quotes from FELC graduates

“When I first started to participate I could barely say my name... Over time I learned to speak out and now I do not hesitate to speak up.” (female member of Executive Committee, Rema Khalenga People’s Forum, North-east Region)

“If our husbands complain [about sharing food equally among family members] we explain that this is gender equity and then they are quiet.” (female member of Keruntoli Community Patrol Group, Teknaf Wildlife Sanctuary, Cox’s Bazar Region)

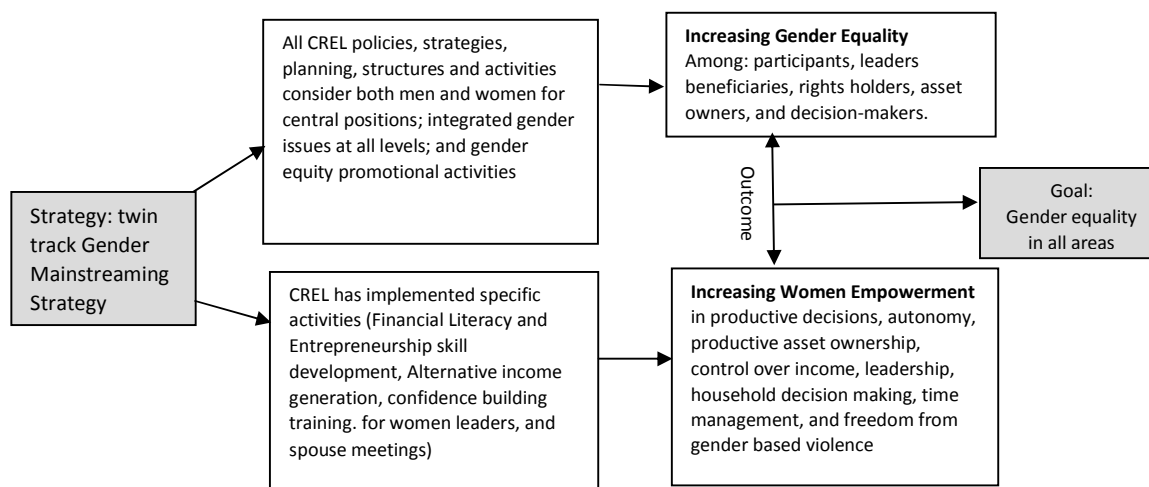
“We control our income now that we are earning. ... Sometimes we provide our husbands with ‘pocket money’.” Female handicrafts beneficiary, Cox’s Bazar Region

1.2.2 Gender strategy and approach

CREL worked to foster women’s agency through economic empowerment and gender-equitable relationships. It has done this through its emphasis on supporting climate-resilient livelihoods and food security, increasing value-chains and market access, and strengthening collective action and social cohesion in the management and protection of natural resources. The project’s financial literacy and alternative income generation training programs have over 90% women beneficiaries. Quotas for reforming community-based organizations and co-management institutions (with at least 40%, and an aspiration of 50%, women membership, as well as women representatives in office-bearer positions) are transforming both decisions and decision-makers. These initiatives are changing household dynamics and gender relations. These steps toward greater equality and women’s empowerment are considered to be essential for the health and sustainability of ecosystems, communities, and future generations, creating a basis for greater resilience, more effective engagement, and better results.

CREL’s gender strategy is shown in Fig. 1.1, and described below.

Fig. 1.1 CREL’s Gender Mainstreaming Strategy: gender equality and women’s empowerment



The following activities and approaches helped to achieve gender equality and women's empowerment:

- A participatory gender needs assessment and gender mainstreaming strategy;
- Establishment of Gender Focal Persons in each CREL partner and in CMOs, and regular gender training/workshops for all stakeholders in CREL (project staff, government officers, CMOs);
- Setting “Gender Targets” within Regional Implementation Plans of CREL;
- Mainstreaming gender within training in natural resource management and climate change adaptation;
- Developing a Gender Action Plan to reduce gender inequality and gender based violence within the households and wider communities);
- Distributing awareness materials – a poster on “Gender Equality and Diversity in the Workplace” and another on “CMOs Gender Action Plan”;
- Promoted adoption of 2500 improved cook stoves which improve air quality for women when cooking (as well as reducing firewood demand);
- CREL organized 263 spouse meetings reaching 10,715 men and women to raise awareness, and change behavior with a view to ending gender based violence;
- CREL held trainings to build the self-confidence of newly appointed women leaders in CMOs and in People's Forums including Village Conservation Forum office bearers and CMO Gender Focal persons. CREL held workshops in 24 sites for more than 649 newly appointed women leaders;
- Field visits by the gender specialist, encouraging the development of success stories and positive role models;
- Encouraging women in field activities through exchange visits and women only field days;
- The FELC curriculum incorporated the importance of women's empowerment, men's participation in domestic works, harmful effects and remedies of gender based violence;
- Sex-disaggregated data (through CREL's custom real-time monitoring and evaluation database - CreLink).



Women speaking out at CMO meeting



Spouse meeting of a VCF

1.2.3 Gender Focal Person

To facilitate gender approaches within the project, the CREL gender expert selected staff in each region and site to act as gender focal persons to ensure the implementation of the gender strategy. Gender focal persons were also selected at the CMO level. The gender expert held periodic meetings with the gender focal persons to monitor progress on implementation of gender approaches outlined in the Gender Strategy and share ongoing opportunities and challenges. For



Quarterly Gender Focal Persons meeting in Cox's Bazar

example, they discussed strategies to increase the participation of women and leadership roles in co-management (CMCs/RMOs/VCGs) as well as how to build self-confidence for women leaders. The gender Focal Persons also led spouse meetings, gender messaging, supported gender action plans and linked private sector, Government and NGOs at the regional and Union Parishad levels with the CREL gender initiatives to ensure sustainability. In the last project year CREL developed 100 Gender Focal Persons/ambassador in CMOs. Their main task is to monitor implementation of gender strategies, gender equality and women’s empowerment situation in all levels of their CMO. This will be their regular duty and responsibility, and they are also expected to continue conducting spouse meetings at the VCF level to sensitize spouses of VCF members on a range of gender inequity issues, and ultimately change their behavior and thus end a range of harmful gender-based constraints, violence and inequality.

1.3 Gender outputs and outcomes

The above activities sensitized all managers and staff engaged in the CREL consortium and partner organizations. Gender sensitive policies, plans and activities were produced and undertaken by the different components of CREL to address gender concerns and considerations as a central part of the components, in addition to gender specific programs targeting women (such as FELCs).

The following types of changes took place over five years. Women’s participation as general members and executive members of local institutions (Village Conservation Forums and CMOs) increased, with FELC learners starting to become leaders. Women gained increased access to and control over their own income, access to productive assets including those provided by the project, increased social acceptance, and some cases of gender based domestic violence were resolved. It was reported that women increased their participation in household decision making (joint decision making), and this study aimed to verify and quantify some of these reported outcomes.

1.3.1 Co-management institutions and women’s leadership

Increasing women’s membership in “reformation” of CMOs has been a continued intermittent process, when elections and changes in membership were mandated by constitutions. Improvements took place in women’s representation in various layers of co-management organizations: from 26% to 62% in VCFs, from 36% to 49% in People’s Forums, from 21% to 23% in Co-management Councils, and from 18% to 19% in Co-management Committees (note that few government officials are women, which limits the scope for change in CMCs). Table 1.1 shows the percentage of women in these bodies in 2017. Fewer women hold office bearer positions (Table 1.2), and this remains a challenge to establish greater women’s leadership. However, these changes in membership are critical because they will in future help to ensure women’s participation in leadership and decision-making.

CREL built the self-confidence of newly appointed women leaders in different tiers through capacity

Table 1.1 Percentage of members of different Forest Co-management bodies who were women in 2017

Region	VCFs	PFs	CM Council	CM Committee
Cox’s Bazar	79	52	28	20
Chittagong	55	48	21	18
Khulna	56	50	20	18
Sylhet	57	44	21	18
Average	62	49	23	19

Table 1.2 Percentage of executive members (executive committee, or in the case of CMCs office bearers) in different forest Co-management Institutions who were women in 2017

Region	VCFs	PFs	CM Committee
Cox’s Bazar	73	52	6
Chittagong	53	46	2
Khulna	47	37	0
Sylhet	50	42	2
Average:	56	44	10

building training to create a level playing field for newly appointed women leaders that helped to increase their knowledge, public speaking skills and confidence (Table 1.3). This assured that women were more willing to raise their voices in meetings, seminars, public meetings and workshops in favor of women, especially poor women. Women leaders were more confident to meet with local government and government personnel to claim their rights, carry out their organizational responsibilities, and exercise their leadership in the conservation and protection of natural resources.



Workshop to build self-confidence of women leaders in Chittagong

One example of creating such a level playing field was exemplified by six new women CMC office bearers in Cox’s Bazar. After receiving training they raised their voices when confronted with gender inequality, worked with the other CMC office bearers to make plans more gender inclusive, and developed specific gender action plans. They presented their experiences at a press conference where they articulated stories of their struggle for dignity, empowerment and leadership.

Table 1.3 CMO leaders trained to build their self-confidence

Region	No. of events	Male	Female	Total
Chittagong	13	14	344	358
Cox’s Bazar	1	0	40	40
Khulna	6	0	150	150
Sylhet	4	12	89	101
Total	24	26	623	649

1.3.2 Training

The general provisions of training for local people under CREL, whether related to livelihoods skills or natural resource management or governance all targeted more women than men, as shown in Table 1.4.

Table 1.4 Coverage of women in CREL livelihood and natural resource management training

Region	Number of participants in training			% of women in training
	Total	Female	Male	
Dhaka*	437	52	385	11.9
Chittagong	31,005	15,037	15,968	48.5
Cox’s Bazar	32,496	23,288	9,208	71.7
Khulna	71,774	59,838	11,936	83.4
Central*	2,788	1,888	900	67.7
Sylhet	26,496	15,468	11,028	58.4
Total	164,996	115,571	49,425	70.0

* central level training typically of government officials, who are predominantly men, or of partner NGO staff.

** Modhupur NP (treated in other places as part of northeast or Sylhet region)

Specific training included courses in “Gender Mainstreaming in Leadership and Organizational Management” where participants came to know about leadership, qualities of leaders, the importance of women leadership, gender, gender equality and gender balance in NRM. The aim was to provide a “level playing field” for newly appointed men and women leaders in CMOs and to increase knowledge, public speaking skills, and confidence. In total 366 people were trained on gender mainstreaming in leadership and organizational management (209 men and 157 women), see Table 1.5.

Table 1.5 Gender mainstreaming training in leadership and organizational management

Region	Number of leaders trained			% of women
	Men	Women	Total	
Cox’s Bazar	34	45	79	56.96
Chittagong	52	30	82	36.58
Sylhet	103	63	167	37.72
Khulna	20	19	39	48.71
Total	209	157	366	42.89

CREL employed a whole-household approach to address gender issues that is mutually-supportive and transformative. It included the sensitization of spouses as well as the broader community to a range of gender inequity issues. Many VCF members, especially women, were increasingly engaged in alternative income-generating activities and participating in decisions and leadership in the CMOs. While the project was effective in ensuring increases in women’s economic empowerment and

participation, these gains were not sustainable without concurrent efforts on behavior change to end a range of harmful gender-based constraints, violence and inequality. This required a whole-household approach that included the sensitization of both spouses in meetings that each involved 15-20 families. Over the life of project CREL provided training in spouse meetings to 10,715 people to raise awareness, change behavior and discourage gender based violence (Table 1.6).

Table 1.6 Number of spouse meetings by region.

Region	Number of meetings	Persons	Women participants
Khulna	96	2880	1440
Sylhet	23	270	144
Chittagong	92	4029	2241
Cox's Bazar	52	3536	2012
Total	263	10715	5837

1.3.3 Natural resource management

Major outcomes of CREL in relation to gender equality and women's empowerment in natural resource management include:

- Ensured 40% women participation in Participatory Climate Vulnerability Assessment with women-only focus group discussions identifying women's needs and vulnerabilities, these were mainly:
 - water crisis – providing tubewell and re-excavation of ponds,
 - health hazards due to use of smoky oven – provided Improved Cook Stove (ICS) to 2,500 households (with additional benefits for reduced carbon emissions).
- Grants were provided to subsidize ICS purchase to reduce women and children's health hazards, carbon emission, dependency on forest.
- Through construction activities Pond Sand Filters and pond excavation in southwest, and providing hand tubewells.
- Ensured 40% of participants in CMO long-term planning were women.
- Active role of women in Community Patrol Groups protecting forest.
- Over 18,000 women report using climate information in their decision making.

1.3.4 Livelihoods development

Excluding the FELCs (which are discussed in the next chapter), the major outcomes of CREL in relation to gender equality and women's empowerment in livelihood development include:

- More than 74% of project participants in livelihoods activities have been women,
- The Pebble buyback program, tailoring and cap making enterprise development were exclusive women-focused.
- Handicraft training for women of ethnic minorities
- Over 36,000 women farmers have applied improved technologies or management practices.
- Raised awareness about the importance of sharing domestic work among family members to reduce workload of women and gender based violence.



Sharma Rani, Samnagor CMC member receiving AGRO award from Standard Chartered Bank.

CHAPTER 2 FELC PROGRAM

2.1 Introduction

The FELC course was developed for disadvantaged community members who had no or very limited literacy and financial management skills in order to help them create the skills base for enhancing their livelihood. Financial literacy offers poor women a route to a better life. Education is considered one of the most powerful tools for poor women to escape from poverty and to prevent poverty from being passed on to the next generation. The financial literacy course was expected to help poor women to increase their economic security and escape poverty by enabling them to take up enterprises thereby raising income



Women learning in an FELC

and by giving them skills and confidence that might result in raising their voices in family and social decision making. This course was designed to help poor women achieve literacy and especially numeracy, and to develop practical skills in planning, budgeting, accounting, record keeping, and cost minimizing. Graduates were expected to know how to keep track of income and expenditures of their own, of the family and business, as well as being able to manage savings and savings planning for improving their family life. It was designed with the objective of improving the participants' numeric concepts, arithmetic skills and skills to initiate different income generating activities – in addition to general reading and writing abilities. Resilience to climate change effects is a major emphasis of new livelihood skills, and was incorporated in the course, so that these initiatives are sustainable in the long term.

2.2 Approach taken, modules, teacher capacity

The FELC training program took a Non-Formal Education Approach, with participatory learning sessions guided by facilitators. A technical partner - FIVDB – skilled in this field trained the teachers/facilitators in all four regions.



Women learning in an FELC

Facilitators received a 12 days comprehensive training of trainers (TOT) in two phases: firstly before starting the center/school, and secondly at the mid-point of the course period. The main goal was to build the capacity of the facilitators to run the FELC training program effectively and efficiently. The facilitators learned about entrepreneurship development and financial literacy, and teaching methodology, and applied that knowledge in their FELC classes. The training improved their knowledge level, helped them to be good facilitators, generated a positive attitude and habit, as well as making them capable of conducting entrepreneurship development and financial

literacy classes. Core competencies from the training were an ability to explain the course, operate a non-formal education approach, evaluate the learners' progress, and maintain documentation properly.

Selected CREL livelihood beneficiaries, especially women, enrolled in FELCs attended the FELC for two hours each day for six days a week in a 7-month course in two phases. Through this training illiterate livelihood beneficiaries learn basic literacy and numeracy skills (e.g., calculations to keep basic accounts), as well as life skills and entrepreneurship. As community education courses, each FELC is a program of seven months that works with participants to develop competencies such as: managing a budget, maintaining books, balancing accounts, utilizing credit and savings services, capital investment, and understanding debt and repayment. Students are also exposed to NRM and climate change-related topics. The FELC curriculum also taught participants about social and environmental issues, the benefits of reducing dependency on natural resources and ideas for diversifying livelihoods and adapting to climate change. These seven-month course aim to help participants become financially literate entrepreneurs, while also exposing them to information about the importance of conservation and climate resiliency (among other topics).

Gender-related issues were also incorporated into the FELC curriculum: the importance of gender equality, equal opportunity for education and food distribution, family planning, equal rights of men and women, sharing of productive and reproductive roles and responsibilities, men's participation in reproductive work, women's rights, human rights, children rights, equitable income and employment, control over/use of own income, and the negative consequences of early marriages and dowries. The FELC participants also discussed concerns of gender based and domestic violence, and resources to address violence. In some groups, women pledged to end early (child) marriage and not give or receive dowry payments. Overall the importance of women's economic empowerment, climate change resilient livelihoods and adaptation practices were stressed. FELC groups are typically homogenous – all women with a woman instructor, or in a few cases all men. This is in keeping with preferences stated by stakeholders as well as local cultural norms.

CREL staff worked with families to stress that women working ensures healthy families, healthy communities, and healthy ecosystems. Nearly all FELC participants were women (93%), as are the facilitators/teachers (95%). Fig. 2.1 shows the step-by-step process that was undertaken in CREL for supporting livelihood beneficiaries as a whole, and the stage in this process where FELCs fitted in.



Fig. 2.1 FELC place in the CREL supported pathway of empowering and enhancing livelihoods of NR dependent women

The FELC materials were developed by FIVDB Functional Literacy Program's Material Development Unit over the latter half of 2013 and early 2014. Training materials were developed for both facilitators and learners. The following training materials are developed for two phases of FELC, for running the courses effectively:

A. FELC Materials 1st phases

- Flash Card
- Flip Chart
- Midterm Somaponi Jachai patra
- Totto Songrokhon Book -1
- Totto Songrokhon Book -2
- Win Activity Book – (Srijonshil)
- Win Guide – Facilitator's guide

- Win Primer – Learner -Book
- B. FELC Materials 2nd phases
- Flash Card
 - Flip Chart
 - Totto Songrokhon Book
 - Win Activity Book – (Srijonshil)
 - Win Guide – Facilitator’s guide
 - Win primer – Learner -Book
 - End Somaponi Jachai patra

FELC graduate - Bulbul Jannath Juli, Fashiakhali, Cox’s Bazar District.

After graduating from the FELC she received training and support from her CMC to develop enterprises. She now operates a beauty parlor and a sewing school. She explained that earlier women had to accept what NGOs and merchants told them regarding loans and sales, but after attending the FELC they can keep accounts, question calculations, and can ensure that they get a fair deal.

2.3 Participant selection

The selection criteria for FELC learners required meeting four criteria as follows:

- Resource dependent poor and vulnerable men and women, but with an emphasis on selecting women (only 478 of 7,865 FELC learners (6%) were men); and
- Must be an existing member of a VCF; and
- Must be already supported/trained by CREL for livelihood enterprise development; and
- Illiterate.

2.4 Scale and numbers of graduates

Literacy in finance and business was lacking for many families receiving assistance from CREL. In Bangladesh, as elsewhere, these skills are growing ever more critical for people to be informed, engaged, and successful with their businesses. On a pilot basis, the seven-month long FELC course initially was completed in 18 centers with 336 VCF members. Subsequently, the first primer was revised and improved for use in the main phase. This course mainly covers: basic financial literacy; life skills; nutrition; natural resource management; climate change and its impact on agriculture, health, biodiversity, wetlands and fisheries; disaster management and risk reduction; entrepreneurship and business development and management; and gender equality and women’s empowerment.

Based on the success of the pilot in 2014-15 CREL expanded the FELC program. To support the learning process, a total of 413 learning facilitators (Sayahaks) trained 8,055 learners, among them were 7,688 women (95%), see Table 2.1 for details.

Table 2.1 Region and sex breakdown of FELC training participants

Region	No. of FELCs (% female)	Sex of FELC participants			% of women participants
		Total	Men	women	
Chittagong	47 (80.1%)	752	187	939	80.1
Khulna	88 (99.7%)	1,705	5	1,710	99.7
Sylhet	215 (99.5%)	4,144	21	4,165	99.5
Cox’s Bazar	63 (87.6%)	1,087	154	1,241	87.6
Total	413 (95.4%)	7,688	367	8,055	95.4

During routine monitoring of the FELC program most participants mentioned that they are now conscious about trade, capital, loss, profit, market, interest, demand, supply and other entrepreneurial issues from their course. They mentioned that they would be able to apply this knowledge for their economic benefit. During discussions at the time of monitoring visits, the learners mentioned also increased awareness of health and nutrition issues directly from the course contents. They also thought that this course is very helpful to empower women economically and socially.

CHAPTER 3 METHODS OF IMPACT STUDY

3.1 Women's Empowerment Index

The Women's Empowerment in Agriculture Index (WEAI) was developed in the early 2010s by researchers at International Food Policy Research Institute and the Oxford Poverty and Human Development Initiative, based on piloting in Bangladesh, Guatemala and Uganda. Alkire et al. (2012), the originators of the WEAI, state in their summary:

“The WEAI was initially developed as a tool to reflect women's empowerment that may result from the United States government's Feed the Future Initiative, which commissioned the development of the WEAI. The WEAI can also be used more generally to assess the state of empowerment and gender parity in agriculture, to identify key areas in which empowerment needs to be strengthened, and to track progress over time. The WEAI is an aggregate index, reported at the country or regional level, based on individual-level data collected by interviewing men and women within the same households. The WEAI comprises two subindexes. The first assesses the degree to which women are empowered in five domains of empowerment (5DE) in agriculture. It reflects the percentage of women who are empowered and, among those who are not, the percentage of domains in which women enjoy adequate achievements. These domains are (1) decisions about agricultural production, (2) access to and decisionmaking power about productive resources, (3) control of use of income, (4) leadership in the community, and (5) time allocation. The second subindex (the Gender Parity Index [GPI]) measures gender parity. The GPI reflects the percentage of women who are empowered or whose achievements are at least as high as the men in their households. For those households that have not achieved gender parity, the GPI shows the empowerment gap that needs to be closed for women to reach the same level of empowerment as men.” Alkire et al. (2012) pg v.

The WEAI is a quantitative approach to measuring agency and empowerment that is a trade-off between locally, culturally or nationally relevant aspects and a general definition and set of measures that can be replicated and used in international comparisons. The five dimensions or domains of empowerment were developed with a focus on agriculture:

1. Production: decisions about agricultural production and in particular sole or joint decision making about food and cash crop farming, livestock and aquaculture, and autonomy in agricultural production, with no judgment on whether sole or joint decision making was better or reflected greater empowerment.
2. Resources: ownership of, access to, and decision making power about productive resources such as land, livestock, agricultural equipment, consumer durables, and credit.
3. Income: sole or joint control over the use of income and expenditures.
4. Leadership: in the community, measured by membership in economic or social groups and comfort speaking in public.
5. Time: the allocation of time to productive and domestic tasks and satisfaction with the time available for leisure activities.

As the CREL participants are rural households broadly dependent on the agriculture sector and natural resources, and most of the enterprises that CREL participants received skill training in involve agriculture (including vegetables, aquaculture and poultry), the WEAI aligns closely with the empowerment objectives of the FELCs.

3.2 Survey of FELC participants

A two stage sampling process was adopted – out of 412 FELCs, 16 were pilot ones and completed before the survey and the third round of 105 FELCs took place after the surveys. The two main batches or rounds of FELCs were surveyed. In the first batch/round which operated between September 2014 and April 2015 all 165 FELCs were surveyed. In the second batch/round which operated in 2016 there were 127 FELCs, and of these 96 FELCs were selected for the survey.

A gender scorecard questionnaire based on the five domains of WEAI was developed. This was modified from the Women’s Empowerment in Agriculture survey instrument developed by IFPRI, and concentrated on areas/arenas that are most relevant for assessing gender equality and women’s empowerment outcomes for CREL. The questionnaire format and instructions provided to FELC teachers and CREL monitoring officers are reproduced in Annex 1. The FELC teachers were oriented on how to fill in the gender scorecard questionnaire and how to conduct interviews with learners and spouses/male household members.

Each FELC teacher interviewed 25% of her/his trainees at the onset of the school (every fourth participant, chosen by counting around the room on the opening day). S/he explained to the participants that although we would like to have data on everybody that would take too much time, so for this information we asked for representatives of the class. If the women agreed to the survey (any who objected were replaced) then they were interviewed. The women trainees and their husbands/senior male household members were interviewed when they enrolled in the centers. In the first round FELCs the baseline survey was conducted in the 1st week of training, and the impact survey was done immediate after completion of the courses (i.e. 7 months after the baseline). In the second round FELCs the baseline survey was completed before starting training, and the impact survey was done one year after the start of training to measure performance and impact (i.e. allowing five months after the end of the course). Comparison of the results of the round one and round two surveys did not reveal any statistically significant results, so for the purposes of this analysis data from the two rounds of surveys have been pooled.

The surveys used the same format on each occasion. In total 1268 couples from the same households were interviewed twice as baseline and impact surveys. The survey was designed so that direct paired comparisons could be made between women and men in the same households at either point in time, and for the same women and men for changes over time.

3.3 Adapting WEAI to use CREL data

3.3.1 Overview and differences from WEAI

The FELC participants and their households in Bangladesh are entirely rural, and in many but not all cases derive a sizeable part of their livelihood from agriculture. Moreover all of the participants had some engagement with the livelihoods training components of CREL and three of the four main categories of enterprise promoted fall within a broad definition of agriculture (horticulture, pond aquaculture and poultry rearing), the fourth enterprise category of handicrafts does not fit directly within an agricultural framework but was added to the indicator measures where appropriate.

Table 3.1 Domains of empowerment in WEAI and in CREL adaptation of the approach

Domain	Indicator	Potential definition of indicator	Actual definition used
Strengthened Decision- making by women Agriculture/ non-agriculture Production	Input in productive decisions	Sole or joint decision-making over food and cash crop farming, livestock rearing, trading, handicraft etc.	Sole or joint decision-making over food and cash crop farming
	Autonomy in production/ Active participation in whole productive cycle/system without influencing by others	Autonomy in agricultural and non-agricultural production (e.g. what inputs to buy, crops to grow what livestock to raise, etc.), same as non-agricultural production.	Sole or joint decision-making over sale of agricultural (including livestock) or handicraft products
Increased Ownership and decision making over productive Resources	Ownership of assets	Sole or joint ownership of major household assets/productive assets	Sole or joint ownership of major household assets/productive assets
	Purchase, sale, or transfer of assets	Whether respondents/ both women and men participate in decision to buy, sell, or transfer his/her owned assets	Sole or joint decision-making over disposal of land, ponds, livestock or other assets
	Access to and decision on credit/Grants/Demo/extension service etc.	Access to and participation in decision- making concerning credit/grants/others benefit or services etc.	Access to credit or agricultural services
Improved women's control over income	Control over use of income	Sole or joint control over income and expenditures	Sole or joint control over spending for different purposes
Increased Leadership by women	Group member	Whether the respondents/women are an active member in at least one economic or social group (e.g. marketing, VCF, RUGs, Value Chain etc.)	<i>Not used as almost all respondents would qualify</i>
	Holding leadership position	Whether the respondents/women holding the leadership position or lead position in the groups like president, Secretary Treasurer, Lead farmer etc.	Whether the respondent is a member of an executive committee, or a member of CMC or PF
Improved Time Use by women	Workload	Allocation of time to productive and domestic task	If reported leisure time plus 8 hours (sleep) was less than 13.5 hours
	Leisure	Satisfaction with the available time for leisure activities	<i>Not used survey did not investigate satisfaction</i>

Overall the differences in the CREL definitions of the empowerment domains were as follows:

- Production: slightly expanded - considered market access for agricultural produce and also *handicrafts*.
- Resources: largely the same - includes fishing equipment, small and large livestock, and agricultural extension.
- Income use: same.
- Leadership: more narrowly defined - participants were already members of groups linked with CREL, so empowerment was only considered to involve *membership of decision making committees*, ease of speaking was not considered, and membership of groups was not counted.
- Time and leisure: simplified - no detailed time-budget/allocation data were collected, leisure time reported was used to estimate work-hour burden.

In general the closest equivalent elements of the CREL survey instrument were used to make the same or similar calculations to those detailed in Alkire et al. (2012) and Malapit et al (2015) for the WEA Index and the abbreviated index respectively. Each sub-component /sub-dimension for the index is ultimately calculated as either 0 or 1, where 1 indicates the respondent is disempowered and 0 indicates s/he is empowered. The calculations for each dimension are given in the following sections.

3.3.2 Production

This has two sub components which are merged as explained below to give one dimension which is counted as a fifth of the index.

a) *Production decisions*

If at least one of the following questions was individually scored 2 or higher by the respondent, then the respondent was considered to be empowered (score 0)

- What crop to grow in homestead?
- What crop to grow in crop field?
- What varieties to plant?
- Allocation of land for food crops?
- Allocation of land for cash crops?
- Adoption of new technologies or practices?
- Distribution of tasks/labor in homestead?
- Distribution of tasks/labor in agro-field?

In all other cases the respondent was scored 1 (disempowered) i.e. if none of these indicators were individually scored 2 or higher, including not having any crops (no land).

b) *Market access*

Respondents were scored 0 (empowered) if at least one of the following production disposal indicators was individually scored 2 or higher

- Who sells agriculture products?
- Where to sell agriculture products?
- Who to sell agriculture products to?
- What price to sell agriculture products?
- Where to sell handicraft products?
- Who to sell handicraft products to?
- What price to sell handicraft products?

Otherwise the respondent was scored 1 (disempowered) if none of these indicators were individually scored 2 or higher, including if the household had no produce to sell

From these two sub-measures the *Production indicator* (ProdInd) ($1/5^{\text{th}}$ of the overall empowerment/disempowerment index was calculated):

- Score 0 (empowered) if production decisions and market access both score 0.
- Score 1 (disempowered) if only one out of production decisions and market access scored 0 or both scored 1.

3.3.3 Resources

There are three sub-measures of this dimension each contributing an equal part of one of the five dimensions (i.e. contributing $1/15^{\text{th}}$ of the overall five dimensions of empowerment index).

a) *Assets* (AssetOwn) ($1/15^{\text{th}}$)

The respondent was scored 0 (adequate) if any one of the following items scored 3 or 4:

- Who owns the land?
- Who owns fish pond?
- Who owns small livestock? (goats/ sheep)

Who owns large livestock? (cattle, oxen, buffalo)
Who owns mechanized farm equipment?
Who owns fishing equipment?
Who owns means of transport? (bicycle, rickshaw, motorcycle, car)
Who owns mobile phone?

In all other cases the respondent was scored 1 (inadequate) (including any cases where data was all missing)

b) Disposal (AssetDisp) (1/15th)

Score 0 (adequate) if any one of the following items scores 3 or more:

Who decides on the sale or transfer of lands/fish ponds as an asset?
Who decides on the sale or transfer of small livestock (chickens, ducks, goats, sheep) as an asset ?
Who decides on the sale or transfer of large livestock (cattle, oxen, buffalo) as an asset?
Who decides on the sale or transfer of other household assets?

All other cases score 1 (inadequate) (including respondents where all were missing i.e. no assets).

c) Services (1/15th)

Score 0 (adequate) if any of the following items were scored 3 or more:

Who has access to credit?
Who decides how the credit will be used?
Who has access to extension in agriculture services?

All other cases score 1 (inadequate) (including where all data was missing – i.e. no access to these services by household).

3.3.4 Income use

This component (Income) contributes 1/5th of the overall index. Respondents were rated 0 (adequate) if any of the following items scored 2 or more on their role in decisions over use:

Food purchases
Education/school fees
Home improvements
Health care
Energy

All other cases were scored 1 (inadequate) (including missing data)

3.3.5 Leadership

This component (Leader) contributes 1/5th of the overall index. Respondents were rated 0 (adequate) if they scored 4 (i.e. they were a member of) any one of the following:

CMC (Council)
CMC (Committee)
PF (General Body)
PF (Executive committee)
VCF (Executive committee)
RMO (Executive committee)
ECA Committee (Union)
VCG (Executive committee)

In all other cases they were scored 1 (inadequate)

Note that this component differs from that used by IFPRI which set a much lower standard of membership of any group. All of the respondents by definition belonged to groups such as VCFs or VCGs, so this dimension of empowerment would have been rendered irrelevant (fully met) on such a low threshold. As CREL has actively sought to change decision making bodies so that women are members of them, membership of executive committees and/or co-management bodies was taken to be the criteria for this dimension, but this set a high standard which few women (or men) surveyed met.

3.3.6 Time and leisure

This component (Workload) contributes 1/5th of the overall index. Unlike the IFPRI surveys a detailed time allocation was not recorded for the respondents, so simplifications and assumptions were needed for constructing this measure. We calculated total time spent in leisure as the sum of four leisure activities recorded in the survey. We assumed 8 hours of sleep per day for all. We then calculated:

Work hours = 24 – 8 – Leisure hours.

Then in line with the WEAI if work hours is > 10.5 we scored the respondent 1 (inadequate leisure)

All others were scored adequate - 0.

3.3.7 Disempowerment index

Based on the above component measures, and following IFPRI's methodology, an index of disempowerment was calculated as:

Disempowerment = ProdInd/5 + AssetOwn/15 + AssetDisp/15 + Service/15 + Income/5 + Leader/5 + Workload/5.

And from this the empowerment index:

Five Dimensions of Empowerment = 1 – Disempowerment

This index takes values in the range from 0 (completely unempowered) to 1 (fully empowered).

In line with IFPRI's approach applied previously in Bangladesh, adequate empowerment was set at 0.8 (approximately equivalent to empowerment in 4 of 5 dimensions), and each respondent was categorized accordingly to generate a head count of respondents who were considered empowered (H).

CHAPTER 4 RESULTS OF SURVEYS

4.1 Context of analysis

The sample survey generated data on a total of 1,268 couples (women FELC graduates and men) from the same households who were each interviewed twice as baseline and impact surveys. The survey was designed so that direct paired comparisons could be made between women and men in the same households at either point in time, and for the same women and men for changes considering the baseline as a survey when the participants just joined /enrolled in the FELC, and the impact survey 7 or 12 months later. A few of the impact survey respondents came from different households from baseline respondents, and these responses that did not form a double pair (woman and man from same household each interviewed in before and impact surveys) were not used for the statistical analysis. In addition the surveys took place as two rounds in 2015 and 2016. Comparison of the results from the two rounds of surveys indicated no notable or significant differences in disempowerment/empowerment findings, so the data from the two survey rounds has been pooled for the analysis. The only difference between the rounds was that in the second round the impact survey took place five months after the FELC was completed so in theory there was more time for the women FELC graduates to make use of their new skills in operating enterprises and in other aspects of household and social dynamics.

Almost all of the participants were in some way linked with co-management of biodiverse areas and with associated livelihood enterprise services. This is in one or both of two ways. Firstly, by a member of the household being a member of a village conservation forum or other group (such as a community patrol group) that is represented in co-management and promotes conservation of biodiverse areas. Secondly, by a member of the household receiving separate training from CREL to enhance their enterprises (mainly in horticulture, aquaculture, poultry rearing or handicraft production), which may have taken place before or during the FELC.

As only women attended the FELCs that were surveyed, any changes in indicators of empowerment revealed for men are assumed to arise from CREL enterprise support and/or from externally driven trends not associated with CREL. For women any changes in indicators of empowerment may arise from those two drivers, but also in addition from skills (e.g. numeracy and financial analysis) and attitudes developed in the FELC. Therefore if the impacts of CREL enterprises and external factors are felt at the household level, differences in the relative changes between baseline and impact surveys between women and men of the same household are presumed to be attributable to FELC attendance and graduation.

4.2 Main indices

The main WEAI index and associated measures for the whole sample of FELC women and paired sample of men are summarized in Table 4.1 where this is compared with the results of similar surveys conducted by IFPRI and associates in Bangladesh. The baseline levels of disempowerment and empowerment of women and of men in the landscapes supported by CREL were more disadvantaged on average than for Bangladesh as a whole, which is consistent with these areas being relatively remote adjacent to remnant forest and wetlands, as well as CREL targeting poorer natural resource dependent households, and poorer households being more likely to contain adult women who were functionally illiterate. By comparison in the impact survey women FELC graduates had on average not only an increased level of empowerment but also had caught up considerably with women in general in Bangladesh and with men in our sample (their households), whereas men in the repeat survey still were more disadvantaged than on average in Bangladesh. The survey also found that the

empowerment gap between women and men closed, with a reduction in the number of women lacking parity and a small change in the gender parity index (Table 4.1). Overall the WEAI was calculated to have risen from 0.616 to 0.711, making it higher than for rural Bangladesh as a whole, but lower than for southwest Bangladesh (where almost half of the surveyed FELC participants live).

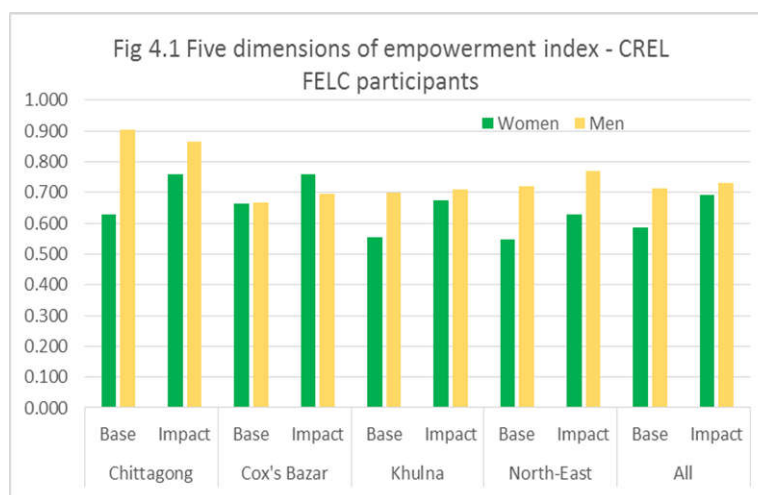
Table 4.1 Summary of WEAI measures for CREL FELC graduates compared with other studies in Bangladesh

Measure	Baseline	Impact	Rural Bangladesh *	IFPRI Southwest Bangladesh **
No hh surveyed (pairs of women and men)	1,268	1,268	6,500	350
Women				
No disempowered	1095	910		258
Proportion disempowered	86.4%	71.8%	77.4%	61.0%
Average inadequacy score	0.479	0.427	0.456	.416
Disempowerment index (Mo)	0.414	0.306	0.353	0.254
<i>5DE Index (five dimensions of empowerment)</i>	<i>0.586</i>	<i>0.694</i>	<i>0.647</i>	<i>0.746</i>
Men				
No disempowered	805	777		195
Proportion disempowered	63.5%	61.3%	56.2%	59.8%
Average inadequacy score	0.450	0.437	0.353	0.337
Disempowerment index (Mo)	0.286	0.268		0.201
<i>5DE Index (five dimensions of empowerment)</i>	<i>0.714</i>	<i>0.732</i>	<i>0.802</i>	<i>0.799</i>
Gender parity				
No of women without parity	761	545		133
% women parity	40.0	57.0	61.2	40.2
Average empowerment gap	0.296	0.240	0.297	0.251
<i>GPI (gender parity index)</i>	<i>0.882</i>	<i>0.863</i>	<i>0.818</i>	<i>0.899</i>
WEAI	0.616	0.711	0.664	0.762

* Source: Sraboni et al. (2013).

** Source: Alkire et al (2012), note that data from women who were not in households where both women and men were surveyed were used in the IFPRI study.

The same set of measures of disempowerment and empowerment were calculated for the sample households in each of the four CREL regions. The five dimensions of empowerment index improved for women FELC graduates in all four regions – in Khulna and Chittagong regions women to a large extent caught up with men and in Cox’s Bazar women passed men in empowerment, but in the northeast region men also the index also increased in parallel for men (Fig. 4.1).



Overall there was little change in the gender parity index between baseline and impact surveys in each region, but this as already high (Fig. 4.2). In all regions the WEAI increased for FELC participants, and the changes were very similar in each region (Fig 4.3). The full set of WEAI summary measures are given in Table 4.2, which for example reveals relatively high levels of disempowerment of women in the Khulna and northeast regions in the baseline, and explains that the apparent large gap between women and men in the baseline in Chittagong region is likely to have been influenced by a relatively small sample size.

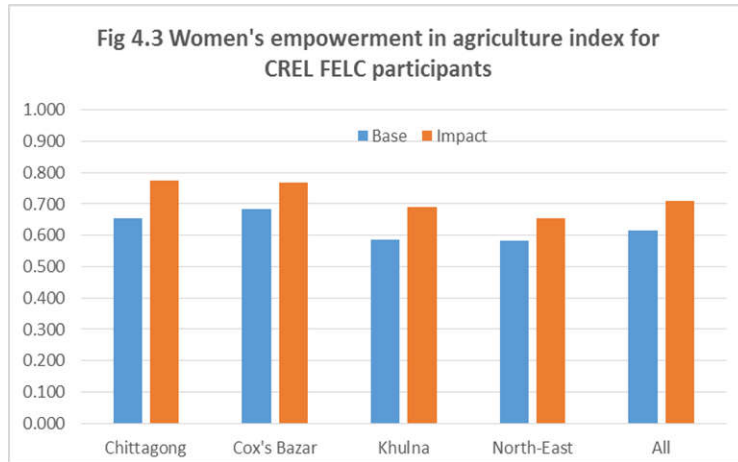
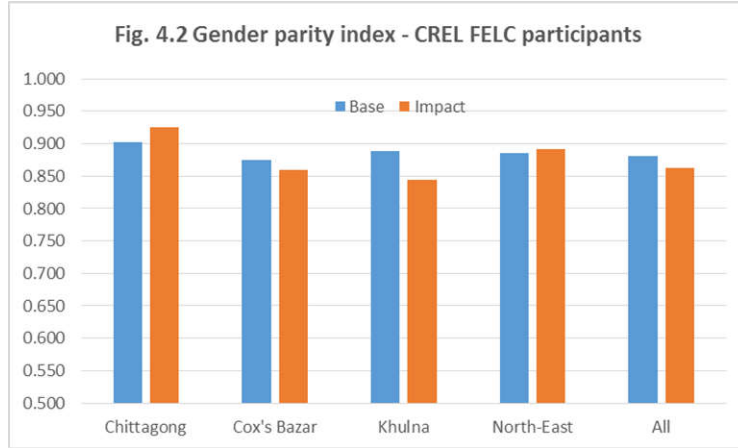


Table 4.2 WEAI summary measures for CREL regions

a) Baseline

	Chittagong	Cox's Bazar	Khulna	North-East	Total
No hh surveyed (pairs of women and men)	113	314	587	254	1268
Women					
No disempowered	88	245	533	229	1095
Proportion disempowered	77.9%	78.0%	90.8%	90.2%	86.4%
Average inadequacy score	0.478	0.432	0.492	0.502	0.479
Disempowerment index (Mo)	0.372	0.337	0.447	0.452	0.414
5DE Index (five dimensions of empowerment)	0.628	0.663	0.553	0.548	0.586
Men					
No disempowered	29	227	397	152	805
Proportion disempowered	25.7%	72.3%	67.6%	59.8%	63.5%
Average inadequacy score	0.370	0.460	0.444	0.467	0.450
Disempowerment index (Mo)	0.095	0.332	0.300	0.280	0.286
5DE Index (five dimensions of empowerment)	0.905	0.668	0.700	0.720	0.714
Gender parity					
No of women without parity	81	147	370	163	761
% women parity	28.3	53.2	37.0	35.8	40.0
Average empowerment gap	0.345	0.234	0.299	0.320	0.296
GPI (gender parity index)	0.902	0.875	0.889	0.885	0.882
WEAI	0.655	0.684	0.587	0.582	0.616

b) Impact

	Chittagong	Cox's Bazar	Khulna	North-East	Total
No hh surveyed (pairs of women and men)	113	314	587	254	1268
Women					
No disempowered	78	197	419	216	910
Proportion disempowered	69.0%	62.7%	71.4%	85.0%	71.8%
Average inadequacy score	0.350	0.384	0.456	0.436	0.427
Disempowerment index (Mo)	0.242	0.241	0.326	0.371	0.306
<i>5DE Index (five dimensions of empowerment)</i>	<i>0.758</i>	<i>0.759</i>	<i>0.674</i>	<i>0.629</i>	<i>0.694</i>
Men					
No disempowered	40	204	401	132	777
Proportion disempowered	35.4%	65.0%	68.3%	52.0%	61.3%
Average inadequacy score	0.378	0.466	0.426	0.443	0.437
Disempowerment index (Mo)	0.134	0.303	0.291	0.230	0.268
<i>5DE Index (five dimensions of empowerment)</i>	<i>0.866</i>	<i>0.697</i>	<i>0.709</i>	<i>0.770</i>	<i>0.732</i>
Gender parity					
No of women without parity	57	102	238	148	545
% women parity	49.6	67.5	59.5	41.7	57.0
Average empowerment gap	0.152	0.207	0.262	0.260	0.240
<i>GPI (gender parity index)</i>	<i>0.925</i>	<i>0.860</i>	<i>0.844</i>	<i>0.892</i>	<i>0.863</i>
WEAI	0.775	0.769	0.691	0.655	0.711

4.3 Statistical analysis of empowerment

In the remaining analysis non-censored data at the household level are used to examine overall changes in empowerment of the sample households. A simple empowerment index was calculated for each pair of women and men for baseline and impact surveys. This index was based on the same five dimensions of empowerment as the WEAI (not censored).

In general women were less empowered than men before women enrolled in FELCs. A year later men had gained slightly (but not significantly) in their empowerment, but women had gained substantially more such that on average there was no longer statistically a difference in the empowerment index value between women and men (Table 4.3).

The data from each of the four CREL regions indicates that in each region there was a significant increase in women's empowerment (Table 4.3, Fig. 4.4). There was also a significant difference at the time of

Table 4.3 Mean values of index of five dimensions of empowerment

Region	Sex	Baseline	Impact	t test
Chittagong (n=113)	Female	0.589	0.710	p<0.0001
	Male	0.786	0.751	p<0.01
	t test	p<0.0001	p<0.01	
Cox's Bazar (n=314)	Female	0.633	0.708	p<0.0001
	Male	0.617	0.628	ns
	t test	ns	p<0.0001	
Khulna (n=587)	Female	0.540	0.626	p<0.0001
	Male	0.646	0.652	ns
	t test	p<0.0001	p<0.01	
North-East (n=254)	Female	0.528	0.600	p<0.0001
	Male	0.642	0.675	p<0.0001
	t test	p<0.0001	p<0.0001	
All (n=1268)	Female	0.565	0.649	p<0.0001
	Male	0.650	0.659	ns (p<0.1)
	t test	p<0.0001	ns (p<0.1)	

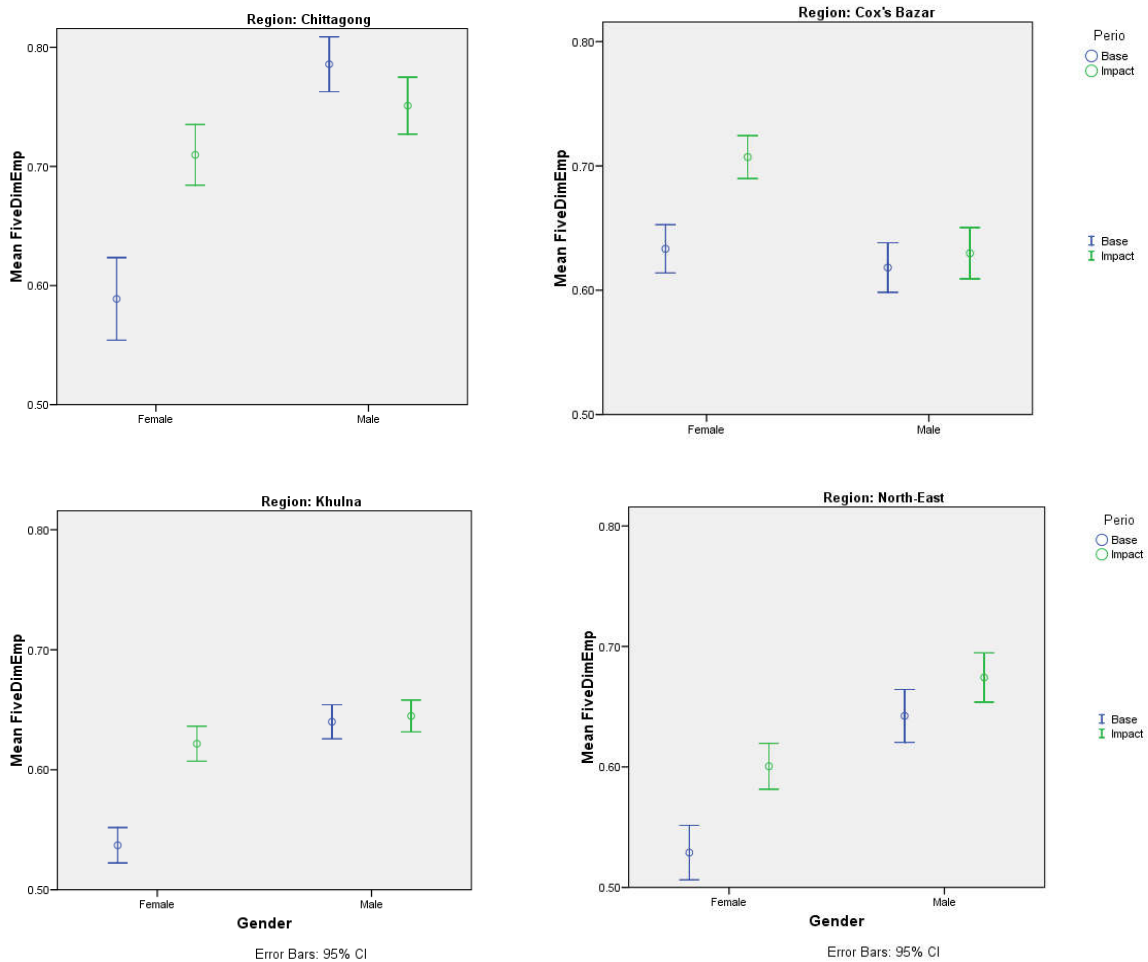
Significance of differences between means based on paired t-test; ns = not significant, other t-test figures are p value associated with test outcome comparing the two means in the relevant row or regional section of a column.

the impact surveys between women and men’s empowerment in each region, but different relative changes for women compared with men.

Almost 60% of women FELC graduates increased their empowerment compared with the pre-FELC condition

There were some notable differences in the pattern and changes between regions. For example, in Cox’s Bazar women were already slightly (not significantly) more empowered than men before they enrolled in FELCs, and after a year had increased their empowerment significantly while men stagnated to the extent that in the impact survey women there were more empowered than men. In retrospect, empowerment initiatives targeting women were not needed in Cox’s Bazar region and could have targeted poor women and men. However, targeted efforts for women were needed and effective in the other three regions, where women caught up to a considerable extent with men a year after enrolling in FELCs. The northeast was the only region where men also improved significantly their empowerment over the same period, eroding the extent that women caught them up.

Fig. 4.4 Mean and 95% confidence intervals for CREL’s version of the five dimensions of empowerment index by region



4.4 Comparing changes within households

After attending the FELCs there were more households with no effective gap between women and men, as well as changes in the extent of differences in empowerment. Thus the percentage of households where women were much or somewhat below men (in terms of the five dimensions of empowerment index) reduced considerably (Fig. 4.5).

Although about 25% of FELC graduates actually experienced a decline in their level of empowerment (or increase in disempowerment), this was less than the percentage of men experiencing negative changes (Fig. 4.6). Case studies showed that the reasons for this are more likely to be household level changes in circumstances than directly attributable to the FELC or any negative response from husbands. For example, economic or social hardships affecting the whole household, causing loss of assets and/or additional burdens on women (see case study 1).

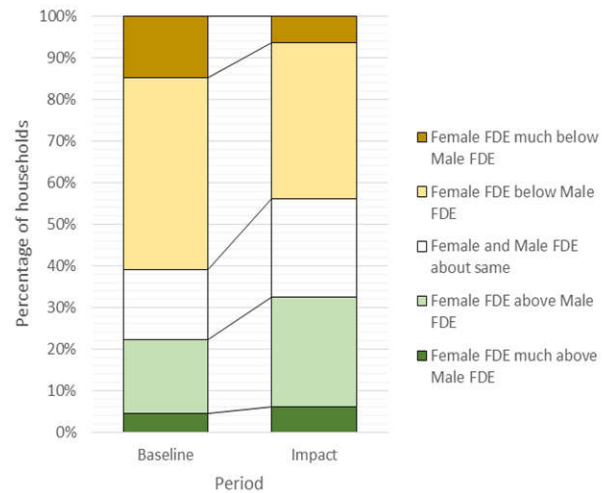
Case Study 1: Large decrease in empowerment of Sabakun Naher

Sabakun Naher of Ulubunia Village near Fashiakhali WS is a rural housewife living with her husband, three sons and one daughter. She started growing vegetables year-round on 0.1 acres near to her house. Her husband fattens cattle. Their elder daughter is studying in college which costs about Tk. 5000 per month.



Before attending FELC an adjacent land owner filed a legal case claiming ownership of their homestead land. Her husband was jailed for 8 months and their economic condition went down abruptly, irrespective of attending FELC. Ultimately they had to buy a smaller plot, but hope their condition will now improve.

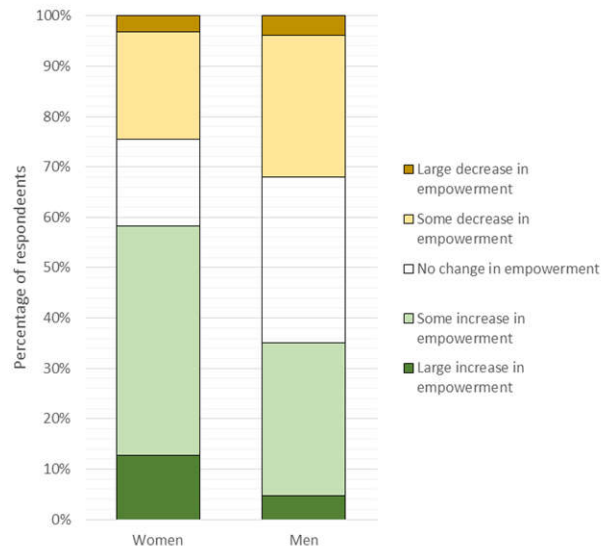
Fig. 4.5 Comparison of female to male empowerment within each household (five dimensions of empowerment index)



Note: green indicates woman more empowered than man of same household, brown indicates man more empowered than woman of the same household.

Ranges used to define categories: >0.3 difference in index (which has a value range of 0 to 1) = much below or above; within 0.1 of each other = about same; difference of <0.3 but >0.1 in index for other two categories.

Fig. 4.6 Changes in empowerment for members of same households where women completed FELC



Case study 2: Large increase in empowerment of Bulbul Jannath Juli

Bulbul Jannath Juli (in the center of the photo below) from the Fashiakhali area:

- Used her FELC literacy skills to become an entrepreneur.
- She established a beauty parlour and now employs and earns from several apprentice workers.
- Used her new confidence and the profits to:
 - Invest in a sewing school
 - Obtain 40 sewing machines on credit
 - Pay 720,000 BDT (initially 200 BDT/trainee/day for a 3-month period) for 40 trainees to learn to sew with the machines

Before FELC: she explained that the FELC graduates had to accept what NGOs and merchants told them [women] regarding loans and sales

After FELC: Now they can keep accounts, question calculations, and can ensure that they get a fair deal



Case study 3: Large increase in empowerment of Rumi Akter



Rumi Akter of Mithachhari Village near Fashiakhali WS is an unmarried girl. She lives with her mother and six brothers and sisters. She lost her father in her childhood. She earns a little by making prayer caps. But the economic condition of her family was not good. However, for the last three years their condition has been getting better. Rumi started growing vegetables in their 0.15 acre homestead. But she also suggested that the family lease in a small plot to grow food crops and look for other work, and her brother got a job in a shop. These changes happened after she attended an FELC. Her mother and siblings now appreciate her suggestions on different matters.

Considering the relative changes in empowerment of women FELC graduates and men in the same households, Table 4.4 shows how in 46% of these households women gained power relative to men (including for example where there was no change for women but men suffered a decrease in empowerment), whereas in only 23% of these households men gained power relative to women.

Table 4.4 Changes in five dimensions of empowerment index for women and men in same households (number of pairs of respondents/households)

Women	Men					Total
	Large increase in empowerment	Some increase in empowerment	No change in empowerment	Some decrease in empowerment	Large decrease in empowerment	
Large increase in empowerment	14	56	55	31	6	162
Some increase in empowerment	30	190	175	158	23	576
No change in empowerment	5	55	99	57	4	220
Some decrease in empowerment	10	74	81	90	14	269
Large decrease in empowerment	1	9	9	19	3	41
Total	60	384	419	355	50	1268

Note: diagonal – equivalent changes in empowerment for women and men in same household, green – women gained power relative to men (579 households), buff – men gained power relative to women (293 households)

We also examined for regional variations in these changes (Figs. 4.7 to 4.10). Changes were relatively small in Khulna and the northeast, whereas in Chittagong region almost 40% of women were much below the status of men in their households against the five dimensions of empowerment before attending FELC, whereas after attending the FELCs only 5% of these same women were much below their men's level of empowerment (comparing Fig 4.8 with 4.7). In all four regions more women improved their empowerment status over the period between starting FELC and 8-12 months later. An almost uniform 58% of women in all regions (Fig 4.9), whereas only 15-40% of men improved their empowerment in the same period (Fig 4.10) and hardly any achieved large changes in empowerment (partly because they were already more empowered in the baseline in three out of four regions).

Fig. 4.7 Baseline relative empowerment of women and men in same households

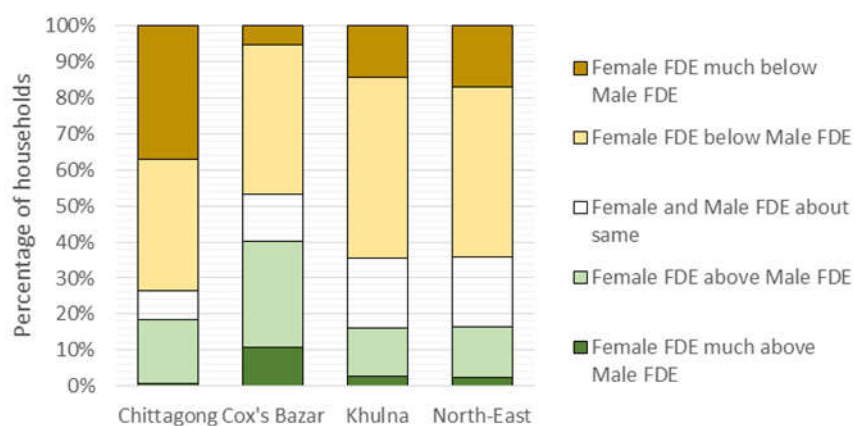
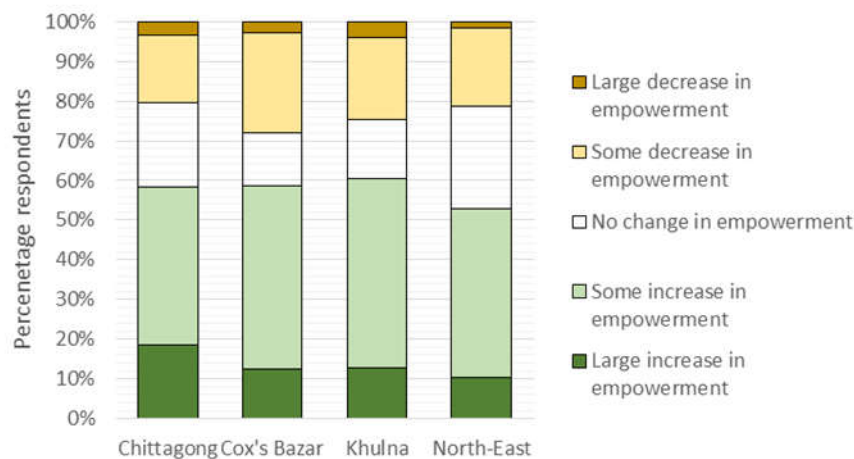
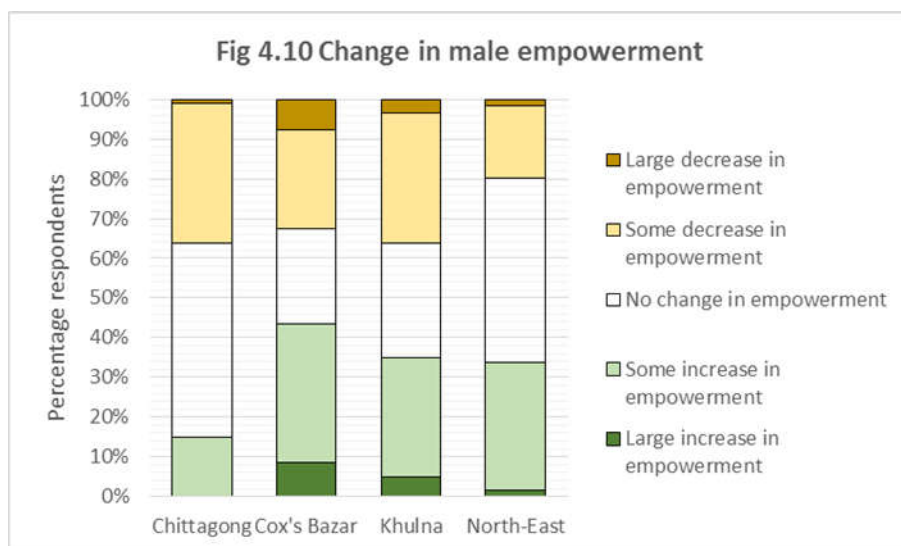


Fig. 4.8 Impact relative empowerment of women and men in same households



Fig 4.9 Change in female empowerment





Although the surveys were not designed to assess empowerment or changes in empowerment at site/protected area level, and sample sites are small for some sites, Table 4.5 confirms that in most sites a high proportion of women (over 50% in 13 sites out of 20 covered by these FELCs) achieved a either a large or some increase in their empowerment. However, a high proportion of women did not increase their empowerment in Hazarikhil (Chittagong region), Hail Haor and Khadimnagar (both northeast region), and there was a split outcome in Fashiakhali (Cox's Bazar region) with equal proportion of women having some decrease or some increase in their empowerment. These variations would warrant more in-depth investigation to guide future FELCs or other empowerment actions.

Table 4.5 Percentage of women surveyed by extent of change in their index of five dimensions of empowerment (changes in empowerment)

Region	Site	Large increase	Some increase	No change	Some decrease	Large decrease	No. respondents
Chittagong	Dhopachari CMC	20.8	50.0	8.3	16.7	4.2	24
	Dudpukuria CMC	23.5	41.2	20.6	14.7		34
	Hazarikhil NP	6.7	6.7	33.3	33.3	20.0	15
	Nijhum Dweep NP	17.5	45.0	25.0	12.5		40
	Total	18.6	39.8	21.2	16.8	3.5	113
Cox's Bazar	Fashiakhali WS	7.0	38.6	12.3	35.1	7.0	57
	Himchari NP	21.5	47.7	9.2	20.0	1.5	65
	Medakachhapia NP	13.7	47.1	23.5	11.8	3.9	51
	Shilkhali CMC (Teknaf WS)		60.0		40.0		5
	Teknaf CMC (Teknaf WS)	13.0	48.1	9.3	28.7	0.9	108
	Whykong CMC (Teknaf WS)		46.4	25.0	25.0	3.6	28
Total	12.4	46.2	13.4	25.2	2.9	314	
Khulna	Chandpai CMC	6.8	51.3	17.9	20.5	3.4	117
	Dacope-Koyra CMC	21.3	59.0	9.8	9.8		122
	Munshigonj CMC	11.9	43.7	13.4	24.3	6.7	268
	Sarankhola CMC	12.5	36.3	23.8	25.0	2.5	80
	Total	12.9	47.4	15.0	20.6	4.1	587
North-East	Hail Haor	16.7	27.8	38.9	16.7		36
	Hakaluki Haor	2.0	53.1	26.5	14.3	4.1	49
	Khadimnagar NP		45.7	42.9	11.4		35
	Lawachara NP	24.0	48.0	8.0	20.0		25
	Rema Kalenga WS	11.9	42.4	16.9	25.4	3.4	59
	Satchari NP	12.0	38.0	24.0	26.0		50
	Total	10.2	42.5	26.0	19.7	1.6	254

Ranges used to define categories: >0.3 difference in index (which has a value range of 0 to 1) = much below or above; within 0.1 of each other = about same; difference of <0.3 but >0.1 in index for other two categories.

4.5 Contributions of different dimensions to empowerment/disempowerment

The WEAI approach allows also for disaggregation of the contributions of different components of the index (dimensions) to levels of empowerment and to changes in empowerment. As shown in Table 4.6 and Fig 4.11, very few men or women achieved the empowerment criteria for leadership in baseline or impact surveys (note that the benchmark was set higher than in the normal WEAI since all of these households are already active in local village conservation forums).

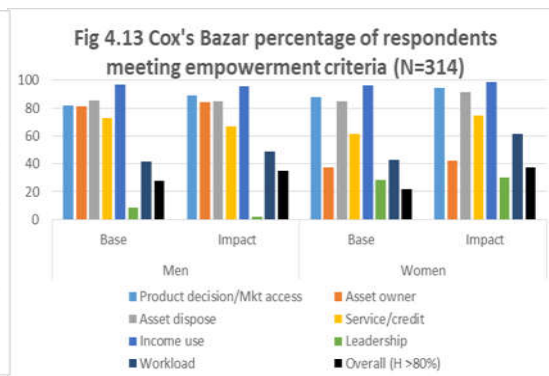
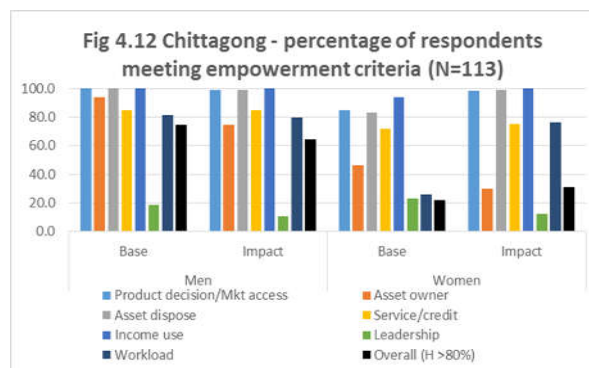
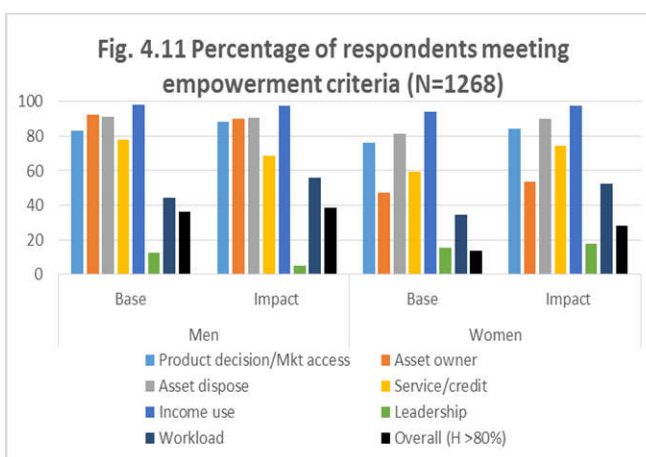
A high percentage (78% or more) of men were already adequate on five components in the baseline and this changed little in the impact survey. By comparison, women were only at this level for three of the components in the baseline, rising to four in the impact survey. The main gains for women were in access/use of services and credit, and in reducing their workload /increasing leisure time.

Regional analysis of these component contributions to empowerment show that in Chittagong most men also achieved adequacy in workload, and that in the impact survey most women here had moved to achieving adequacy in workload, but the percentage achieving asset ownership actually fell (Fig. 4.12). In nearby Cox's Bazar region there was little change in the percentages of women or men achieving each component between impact and baseline surveys (Fig 4.13), and women were only disempowered relative to men in asset ownership and to some extent in access to services and credit.

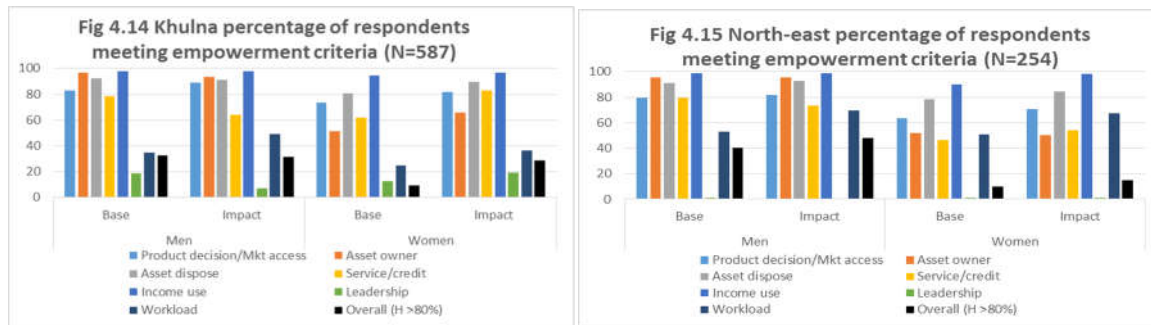
Table 4.6 Percentage of 1268 respondents meeting criteria for adequacy for each component of empowerment index

Empowerment component	Women		Men	
	Baseline	Impact	Baseline	Impact
Production decision/market access	75.9	84.1	83.4	88.2
Asset owner	47.4	53.5	92.3	89.9
Asset dispose	81.4	89.9	91.0	90.6
Service/credit	59.5	74.4	77.9	68.5
Income use	93.9	97.7	97.9	97.7
Leadership	15.1	17.7	12.6	4.9
Workload	34.7	52.2	44.2	55.8
Overall (H ≥80%)	13.6	28.2	36.5	38.7

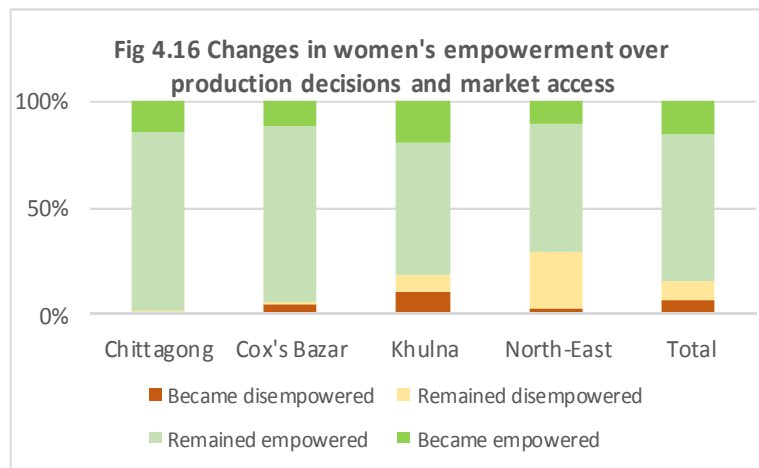
Note: overall figure is for those reaching 80% of “fully empowered” or on average four out of five dimensions; individual component figures are for those qualifying as empowered on that dimension or sub-dimension.



In Khulna region there was a general increase in the percentage of women achieving empowerment benchmarks for all of the dimensions while men improved their workload adequacy (Fig. 4.14). Probably the least change took place at disaggregated level in the northeast, and notably none of the women or men were in leadership positions (Fig. 4.15).

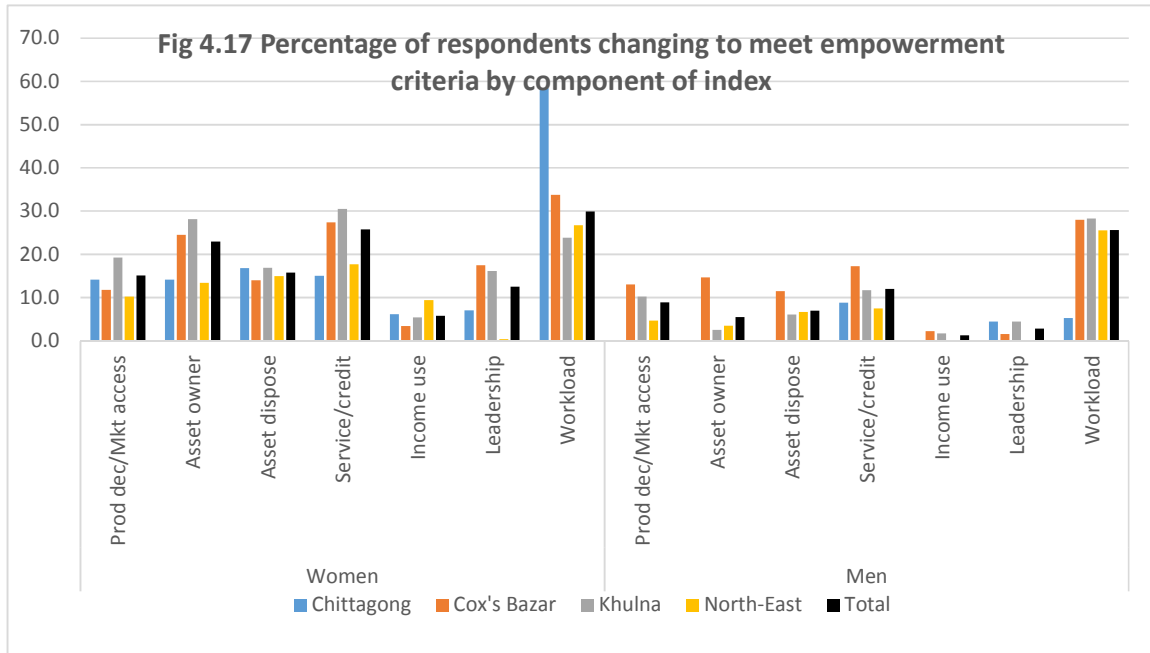


As the index is constructed or framed, for each dimension (or sub-heading) a respondent may change status or remain as they were, so there are four possible categories of outcome comparing baseline and impact status. A respondent could: remain disempowered, remain empowered, become disempowered, or become empowered. Fig 4.16 illustrates the pattern of such changes for one of the dimensions expected to be most impacted by FELC training –



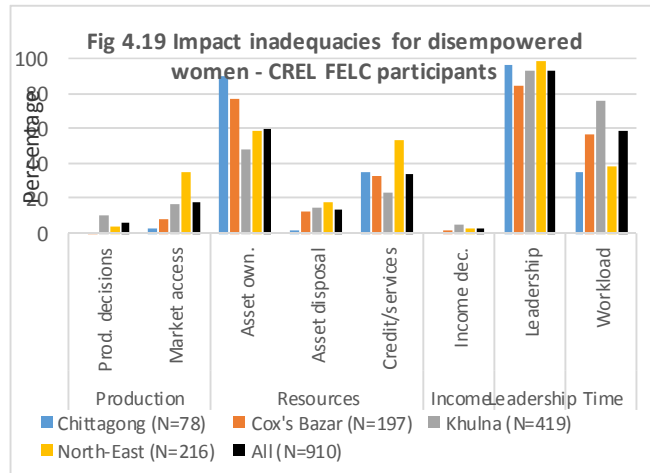
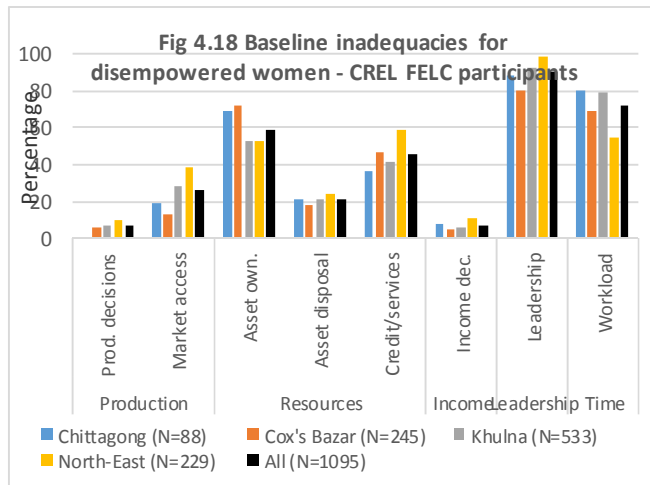
women's role in decisions over production and market access. This shows almost all FELC graduates in Chittagong region were static as they already were empowered in these decisions, while in the northeast region over 20% of women lacked a role in these decisions and remained in that situation, and in Khulna region 20% were empowered to make these decisions after completing the FELC program.

To simplify this we focus on the percentage of respondents who changed their condition such that they no longer were disempowered on a component of the index (i.e. they meet that part of empowerment criteria). This is shown in Fig. 4.17, where 60% of Chittagong FELC graduates changed from disempowered to empowered on the workload/leisure dimension, compared with 25-30% of women in the other regions. The other main dimensions where women moved to being empowered were in asset ownership and in access to services and credit, both in Cox's Bazar and Khulna regions. The changes in workload/leisure empowerment are similar for men (except in Chittagong), but few men became empowered on any of the other dimensions between baseline and impact surveys.



Note: this shows the percentage of respondents who were disempowered on each component of the five dimensions of empowerment index in the baseline survey, but had changed status and met the empowerment criteria on the same components in the impact survey.

The alternative way of putting these characteristics, as used by IFPRI, is to express the level of inadequacies reported. This confirms the high baseline level of inadequacy experienced by women in leadership, workload (excessive) and asset ownership (Fig 4.18). The incidence of inadequacy in workload declined considerably for these women, and inadequacy in access to services/credit also declined comparing the impact survey (Fig 4.19) with the baseline. Presumably FELCs resulted in women being more confident to access government and GO services and credit and this was borne out by some case study comments).



Overall in these disaggregated aspects of the analysis and for the WEAI itself, since the respondents were women and men from the same households and therefore facing the same wider socio-economic and environmental conditions, the changes and differences found and evidence of empowerment of women FELC graduates relative to men from their households seems attributable to the FELC program.

4.6 Comparison with IFPRI studies in wider Bangladesh

Since the disempowerment/empowerment index was modified from the one used in the original development of the index and methods by IFPRI (part of which took place in Bangladesh), there are several caveats on comparing the results. The CREL index is somewhere between the full WEAI and abbreviated WEAI, but with some differences: the leisure/time component is less reliable in the CREL surveys since a detailed time budget was not prepared for each respondent, and the leadership component of the index is stricter in the CREL version since all of the households covered in the survey would qualify by definition as empowered (a man or woman had to be a member of a group supported by CREL) so the criteria was set at membership of higher co-management bodies, and data on public speaking was lacking.

Alkire et al. (2012) reported that 22.6% of women and 43.8% of men met the 80% empowered (H) headcount criteria (and 23.2% of women and 49.3% of men in southwest Bangladesh met it). This compares with 13.6% of women and 28.5% of men in the CREL baseline rising to 36.5% of women and 38.7% of men in the impact survey. Although the CREL index and head count are likely to be lower than would have been calculated had the standard WEAI been used, the gap between women and men is similar to the national one, and relatively lower empowerment at the baseline may be correct given that poorer households were purposively selected, and the CREL working areas are relatively remote being adjacent to protected areas with limited public service provision, and with a higher proportion of ethnic minorities than in Bangladesh as a whole.

Chapter 5 CONCLUSIONS

5.1 Synthesis

The study shows that **FELCs empower women**. The FELCs:

- Helped some women lift themselves up to meet the WEAI empowerment criteria.
- Resulted in statistically significant increases in women's empowerment.
- Across the FELC participants there was a reduction in empowerment gaps between women and men.

The WEAI is a useful approach/tool that can be adapted to meet the needs of assessing changes among women and men living around biologically significant areas and dependent on a broader range of natural resources than just agriculture. It can be used to assess the empowerment of women in rural households involved in co-management, but requires some modification to do so.

Adapting the WEAI approach can enhance monitoring, evaluation and learning:

For *baselines* it establishes the initial conditions to target (by identifying an ensuring a project has greater focus on disempowered women), it can also then be used to benchmark change, and to guide future activities and project investment.

Using the modified WEAI for *evaluation*:

- Produces quantitative evidence of changes in empowerment that can be attributed to FELCs (or other interventions).
- Repeat surveys could track changes in empowerment potentially associated with the growth of enterprises, and changes in attitudes from FELC and other awareness initiatives.

7.2 Recommendations and lessons

The positive impact of the FELCs (although this was linked with enterprise training which was not assessed separately for empowerment impacts) shows that this approach that should be replicated to achieve wider economic and social empowerment of disadvantaged women.

Several recommendations are made regarding the surveys and method and its use:

1. Follow-up/impact surveys should be used to verify empowerment changes, but should be at least one year after FELC graduation.
2. Surveys should also assess the extent to which skills and capacities developed in FELCs have a medium term and continuing impact on women's empowerment.
3. Surveys should be complemented with qualitative information and sufficient case studies to understand the types of change, successes and failures revealed from quantitative data.
4. The time/workload leisure parameters need further refinement over those used in this study. This should also ensure that these measures remain easier to collect than detailed time-allocation studies.

5. Surveys could be improved by including control samples, and samples from other empowerment initiatives for comparisons.
6. Impact surveys show where further efforts can be targeted on inadequacies of women who remain disempowered.
7. However, if empowerment and the WEAI is used in designing projects and/or as a performance indicator in projects then realistic empowerment targets should be set and there is a danger that this quantitative approach could miss the human dimensions of change.

REFERENCES

- Alkire, S., R. Meinzen-Dick, A. Peterman, A. R. Quisumbing, G. Seymour, and A. Vaz. 2012. *The Women's Empowerment in Agriculture Index*. IFPRI Discussion Paper 1240. Washington, DC: International Food Policy Research Institute, Poverty, Health & Nutrition Division. Downloadable at: <http://www.ifpri.org/publication/women-s-empowerment-agriculture-index>.
- Malapit, H., Kovarik, C., Sproule, K., Meinzen-Dick, R. and Quisumbing, A. (2015) Instructional Guide on the Abbreviated Women's Empowerment in Agriculture Index (A-WEAI). Washington, DC: International Food Policy Research Institute. Downloadable at: https://www.ifpri.org/sites/default/files/Basic%20Page/weai_instructionalguide_1.pdf
- Sraboni, E., Malapit, H. J., Quisumbing, A. R., and Akhter U. Ahmed. 2014. "Women's Empowerment in Agriculture: What Role for Food Security in Bangladesh?" *World Development* 61: 11-52.
- Sraboni, E., A. R. Quisumbing and A.U. Ahmed. 2013. *The Women's Empowerment in Agriculture Index: results from the 2011-2012 Bangladesh Integrated Household Survey*. IFPRI Report to USAID. Dhaka: International Food Policy Research Institute.

Annex 1 : CREL Gender Scorecard Questionnaire

Method/Instructions

- Each FELC teacher will interview 25% of her/his trainees at the onset of the School (one out of every four participants, chosen by counting around the room on the opening day).
- Explain to the participants that we would like to have data on everybody but that would take too much time, so for this information we are asking from representatives of the class. Ask if they agree to this (if a selected person for the scorecard strongly objects to this the person next to him/her can replace).
- Monitoring Officer and Gender Focal Person at CREL region will collect the filled-in questionnaires, store and digitize the scores by entering in the provided excel sheet for further analysis.

Use scores ranging from 0 to 4 to assess the performance and involvement of men and women from your household, as follows (except where specified): প্রতিটি প্রশ্নের ক্ষেত্রে ০-৪ মাত্রায় স্কোর দিতে হবে যা নারী ও পুরুষ এর সমপূর্ণতা ও অগ্রগতির মাত্রা নিরূপন করবে।

	Q1, 3, 4	Q2.1
0 =	Never কখনোই না	None কেউই না
1 =	Rarely কদাচিৎ / খুবই কম সময়ে	Few খুবই কম
2 =	Sometimes মাঝে মাঝে	Some কিছু
3 =	Often প্রায়শঃই/ বেশীর ভাগ সময়ে	Most বেশীর ভাগ
4 =	Always সব সময়ই	All সবাই

For Q2.1 if woman is 4 then man is 0, if man is 3 then woman is 1, etc – scores for man and woman always add to 4 for any asset that they have, leave blank for any asset that the household does not own at all. প্রশ্নমালা ২.১ এর ক্ষেত্রে যদি নারী চার (৪) স্কোর পায়, তাহলে পুরুষ শূন্য (০) পাবে; যদি পুরুষ তিন (৩) পায়, তাহলে নারী এক (১) পাবে; অর্থাৎ সম্পদের মালিকানার ক্ষেত্রে পুরুষ ও নারীর সমষ্টিগত স্কোর চার (৪) হবে। আর যেক্ষেত্রে পরিবরের বর্ণিত সম্পদ থাকবে না, তাহলে স্কোর “ফাঁকা” রাখবেন।

ঋ

For Q4.1: For involvement in following question is yes score will be “4” otherwise “0”

NOTE:

Use the score card diagram to help the respondent to understand the questions

ভীপ-কার্ড ব্যবহার করুন এবং প্রশ্ন শেষে নারী ও পুরুষের জন্য আলাদা ভাবে স্কোর/মতামত জেনে নিন

CREL Gender Scorecard diagram



Never	Rarely	Sometimes	Often	Always
কখনোই না	খুবই কম সময়ে/ কদাচিৎ	মাঝে মাঝে	বেশীর ভাগ সময়ে/ প্রায়শঃই	সব সময়ই

Climate-Resilient Ecosystems and Livelihoods (CREL) Project: Gender Scorecard

Questionnaire no |__|__|__| Interviewer: Mobile (interviewer):

Date (of interview):

Region: PA/Site:

CMO: VCF/VCG/Village:

Name of Respondent: CREL ID (11-digit): |__|__|__|__|__|__|__|__|__|__|__|

Sex: M / F (pls tick) Mobile (respondent): FELC:

CREL GENDER SCORECARD		Issues in Bengali	Female	Male
1.	Production: Input in Productive Decisions/Autonomy in Production and Market Access	উৎপাদনঃ উৎপাদন উপাদান, ক্রয়/বিক্রয়ের ক্ষেত্রে সিদ্ধান্ত এবং উৎপাদন ও বাজারজাত করণে স্বাধীনতা;		
	1.1 Who makes decisions on the following:	নীচের বিষয়াদির ক্ষেত্রে কে সিদ্ধান্ত গ্রহণ করে?		
	What crop to grow in homestead?	বসতবাড়িতে কোন ফসলের আবাদ হবে?	0-4	0-4
	What crop to grow in crop field?	কৃষি জমিতে কোন ফসলের (মাঠ ফসল) আবাদ হবে?		
	What varieties to plant?	কোন জাতের ফসলের আবাদ হবে?	0-4	0-4
	Allocation of land for food crops?	কতটুকু জমিতে খাদ্য শস্যের চাষ হবে?	0-4	0-4
	Allocation of land for cash crops?	কতটুকু জমিতে অর্থকরী ফসলের চাষ হবে?	0-4	0-4
	Adoption of new technologies or practices?	কোন ধরনের নতুন টেকনোলজি, প্রযুক্তি বা চাষপদ্ধতি গ্রহণ করবে?	0-4	0-4
	Distribution of tasks/labor in homestead?	বসতবাড়িতে কে কোন কাজ করবে তার বন্টন কে করেন?	0-4	0-4
	Distribution of tasks/labor in agro-field?	কৃষি জমিতে (মাঠ ফসল) কে কোন কাজ করবে তার বন্টন কে করেন?		
	1.2 Access to Market			
	Who sells agriculture products?	কে কৃষি ফসল বিক্রির সিদ্ধান্ত নেয়?	0-4	0-4
	Where to sell agriculture products?	কৃষি ফসল কোথায় বিক্রি করবে, কে সিদ্ধান্ত নেয়?	0-4	0-4
	Who to sell agriculture products to?	কার কাছে কৃষি ফসল বিক্রি করবে, কে সিদ্ধান্ত নেয়?	0-4	0-4
	What price to sell agriculture products?	কত দামে ফসল বিক্রি করবে, কে সিদ্ধান্ত নেয়?	0-4	0-4
	Where to sell handicraft products?	কোথায় হাতে বোনা/তৈরী জিনিস বিক্রি করবে?	0-4	0-4
	Who to sell handicraft products to?	কার কাছে হাতে বোনা/ তৈরী জিনিস বিক্রি করবে?	0-4	0-4
	What price to sell handicraft products?	কত দামে হাতে বোনা তৈরী জিনিস বিক্রি করবে?	0-4	0-4
	Based on the above, give an average score for this domain	গড় স্কোর (ইন্টারভিউ শেষে হিসেব করুন)		
2.	Resources: Ownership of Assets and Access to Services	সম্পদ: সম্পদের মালিকানা এবং বিভিন্ন সেবা গ্রহণের ক্ষেত্রে প্রবেশাধিকার		
	2.1 Asset ownership	সম্পদের মালিকানা, প্রবেশাধিকার এবং সিদ্ধান্ত গ্রহণ		
	Who owns the land?	জমির মালিকানা কার?	0-4	0-4
	Who owns fish pond?	পুকুরের মালিকানা কার?	0-4	0-4
	Who owns poultry? (chickens, ducks)	হাঁস- মুরগীর মালিকানা কার?	0-4	0-4
	Who owns small livestock? (goats/sheep)	ছাগল/ভেড়ার মালিকানা কার?	0-4	0-4

CREL GENDER SCORECARD		Issues in Bengali	Female	Male
	Who owns large livestock? (cattle, oxen, buffalo)	গাভী, ষাঁড়, মহিষের মালিকানা কার?	0-4	0-4
	Who owns non-mechanized farm equipment?	চাষাবাদের অ-যান্ত্রিক উপকরণসমূহের মালিকানা কার?	0-4	0-4
	Who owns mechanized farm equipment?	চাষাবাদের যান্ত্রিক উপকরণসমূহের মালিকানা কার?	0-4	0-4
	Who owns fishing equipment?	মাছ ধরার উপকরণসমূহের মালিকানা কার?	0-4	0-4
	Who owns means of transport? (bicycle, rickshaw, motorcycle, car)	যান-বাহন (সাইকেল, রিক্সা, মোটর সাইকেল, গাড়ী) মালিকানা কার?	0-4	0-4
	Who owns mobile phone?	মোবাইলের মালিক কে?	0-4	0-4
	Who uses mobile phone?	কে মোবাইল ব্যবহার করে?	0-4	0-4
2.2 Decisions on assets		সেবা ও সম্পদের বিক্রি/গ্রহণ/প্রদানের ক্ষেত্রে কে সিদ্ধান্ত গ্রহণ করে?		
	Who decides on the sale or transfer of lands/fish ponds as asset?	জমি/পুকুর বিক্রি বা প্রদানের ক্ষেত্রে কে সিদ্ধান্ত দেন?	0-4	0-4
	Who decides on the sale or transfer of small livestock? (chickens, ducks, goats, sheep) as asset ?	মুরগী, হাঁস, ছাগল, ভেড়ার বিক্রি বা প্রদানের ক্ষেত্রে কে সিদ্ধান্ত দেন?	0-4	0-4
	Who decides on the sale or transfer of large livestock? (cattle, oxen, buffalo) as asset?	গাভী, ষাঁড়, মহিষের বিক্রি বা প্রদানের ক্ষেত্রে কে সিদ্ধান্ত দেন?	0-4	0-4
	Who decides on the sale or transfer of other household assets?	অন্যান্য গৃহস্থালী সম্পদ বিক্রি বা প্রদানের ক্ষেত্রে কে সিদ্ধান্ত দেন?	0-4	0-4
2.3 Decisions on services				
	Who has access to credit?	কে ঋণ এর সুবিধা পেতে/নিতে পারেন?	0-4	0-4
	Who decides how the credit will be used?	ঋণের টাকা কিভাবে খরচ হবে কে সিদ্ধান্ত গ্রহণ করে?		
	Who has access to extension in agriculture services?	কে কৃষিসম্প্রসারণ সেবার সুবিধা পেতে/নিতে পারেন?	0-4	0-4
	Who has access to extension in health services?	কে স্বাস্থ্য সম্প্রসারণ সেবার সুবিধা পেতে/নিতে পারেন?		
	Who has access to demonstration plots?	কে ডেমো প্লটে অংশগ্রহণ করতে পারেন?	0-4	0-4
	Who has access to training programs?	কে প্রশিক্ষণ -এ অংশগ্রহণ করতে পারেন?	0-4	0-4
Based on the above, give an average score for this domain		গড় স্কোর (ইন্টারভিউ শেষে হিসেব করুন)		
3. Income: Control over & Use of Income		আয় : আয় এবং তার ব্যবহারের উপর নিয়ন্ত্রণ		
Who decides on expenditures and distribution related to the following:		নীচের বিষয়াদিতে ব্যয় ও বিতরণে কে সিদ্ধান্ত গ্রহণ করেন?		
	Who earns?	পরিবারে কে উপার্জন করেন?	0-4	0-4
	If both earn, what % of household income	পুরুষ-নারী দু'জনে উপার্জন করলে, কে কতভাগ আয় করে		
	Food purchases	খাবার কেনা	0-4	0-4
	Quantities of food distributed among family members	পরিবারের সদস্যদের মাঝে কাকে কি পরিমাণ খাবার দেওয়া হবে?	0-4	0-4
	Education/School fees	শিক্ষা/স্কুল এর খরচ বিষয়ে কে সিদ্ধান্ত নেয়?	0-4	0-4
	Home improvements	বসতঘরের কোন উন্নয়নকাজের সিদ্ধান্ত	0-4	0-4

CREL GENDER SCORECARD		Issues in Bengali	Female	Male
	Health Care	চিকিৎসা	0-4	0-4
	Clothing	জামা-কাপড় ক্রয়	0-4	0-4
	Household utensils	ঘরের বিভিন্ন তৈজসপত্র	0-4	0-4
	Energy (fuel, electricity, other?)	জ্বালানী, লাইট/ইলেকট্রিসিটি, বা অন্যান্য শক্তির যোগান	0-4	0-4
	Water	পানির সরবরাহ জনিত ব্যয়ে কে সিদ্ধান্ত গ্রহণ করে?	0-4	0-4
Based on the above, give an average score for this domain		গড় স্কোর (ইন্টারভিউ শেষে হিসেব করুন)		
4.	Leadership: Membership and Participation in CMOs/CBOs	নেতৃত্ব: সমাজ-ভিত্তিক সংগঠনে অংশগ্রহণ এবং সদস্যভুক্তি		
4.1	Who is a member in the following:	পরিবারের কে (পুরুষ/নারী) নিচের কোনো সংগঠনে সদস্য হিসেবে জড়িত আছেন কিনা?		
	CMC (Council)	রক্ষিত বন: সহ-ব্যবস্থাপনা কাউন্সিলের/ সাধারণ সভার সদস্য	0-4	0-4
	CMC (Committee)	রক্ষিত বন: সহ-ব্যবস্থাপনা কমিটি / নির্বাহী কমিটির সদস্য	0-4	0-4
	PF (General Body)	রক্ষিত বনের পিপলস ফোরামের সাধারণ সদস্য	0-4	0-4
	PF (Executive committee)	রক্ষিত বনের পিপলস ফোরামের নির্বাহী কমিটির সদস্য	0-4	0-4
	VCF (General Body)	রক্ষিত বনের ভিসিএফ এর সাধারণ সদস্য	0-4	0-4
	VCF (Executive committee)	রক্ষিত বনের ভিসিএফ এর নির্বাহী কমিটির সদস্য	0-4	0-4
	RMO (General Body)	জলাভূমির সম্পদ-ব্যবস্থাপনা সংগঠনের সাধারণ সদস্য	0-4	0-4
	RMO (Executive committee)	জলাভূমির সম্পদ-ব্যবস্থাপনা সংগঠনের নির্বাহী কমিটির সদস্য	0-4	0-4
	RUG	জলাভূমির সম্পদ-ব্যবহারকারী সংগঠনের সদস্য	0-4	0-4
	FRUG	জলাভূমির সম্পদ-ব্যবহারকারী সংগঠনের ফেডারেশন এর সদস্য		
	ECA Committee (Union)	ইসিএ-এর ইউনিয়ন কমিটির সদস্য	0-4	0-4
	VCG (Executive committee)	ভিসিজি (নির্বাহী কমিটির সদস্য)		
	VCG	ইসিএ-এর ভিসিজির সদস্য	0-4	0-4
	Holding Office bearer position (e.g. President/Secretary/Treasurer) in any of above	উপরের কোনো সংগঠনের সভাপতি/সেক্রেটারী/কোষাধ্যক্ষ হিসেবে দায়িত্বপ্রাপ্ত আছেন কিনা?		
Based on the above, give an average score for this domain		গড় স্কোর (ইন্টারভিউ শেষে হিসেব করুন)		
4.2	Who participates in different meetings or events:	বিভিন্ন সভা / অনুষ্ঠানে কে অংশগ্রহণ করে?		
	Who attends the VCF/VCG/RUG meeting?	কে গ্রাম সংরক্ষণ দল দলের (ভিসিএফ/ভিসিজি) সভায় অংশ গ্রহণ করে?	0-4	0-4
	Who participates in exchange programs?	সমাজ-ভিত্তিক কোন মতবিনিময় সভায়/ অনুষ্ঠানে কে অংশগ্রহণ করে?	0-4	0-4
	Who attends public meetings at the Upazila level?	উপজেলা পর্যায়ে সভায় কে অংশগ্রহণ করে?	0-4	0-4
	Who attends public meetings at the district level?	জেলা পর্যায়ে সভায় কে অংশগ্রহণ করে?	0-4	0-4
Based on the above, give an average score for this domain		গড় স্কোর (ইন্টারভিউ শেষে হিসেব করুন)		
5.	Time Allocation: Productive, Domestic and Community Tasks	সময় বন্টন: উৎপাদনশীল, গৃহস্থালী ও সামাজিক কাজসমূহ		
5.1	Who does the following agricultural tasks?	নিম্নোক্ত কৃষিকাজে কে কতটুকু সময় ব্যয় করে?		
	Land preparation in homestead?	জমি প্রস্তুত করা (বসতবাড়ী)	0-4	0-4
	Land preparation in agro field?	জমি প্রস্তুত করা (মাঠ ফসল)		
	Planting seedling /Sowing crops?	ফসল বোনা/ চারা রোপন করা	0-4	0-4

CREL GENDER SCORECARD		Issues in Bengali	Female	Male
	Weeding?	আগাছা পরিষ্কার করা	0-4	0-4
	Harvesting?	ফসল তোলা/ আহরণ করা	0-4	0-4
	Carrying produce from field to home?	মাঠ থেকে ফসল তুলে ঘরে নেওয়া	0-4	0-4
	Processing?	ফসলের পরবর্তী প্রসেসিং/ প্রকৃয়াজাত	0-4	0-4
	Storing?	ফসল মজুদ / গুদামজাত করা	0-4	0-4
	Marketing crops?	ফসল বাজারজাত করা	0-4	0-4
	Based on the above, give an average score for this domain	গড় স্কোর (ইন্টারভিউ শেষে হিসেব করুন)		
5.2 Who does the following household tasks?		গৃহস্থালীর নিম্নোক্ত কাজে কে কতটুকু সময় ব্যয় করে?		
	Collecting water?	পানি সংগ্রহ	0-4	0-4
	Childcare?	শিশুদের দেখাশুনা	0-4	0-4
	Eldercare?	বয়স্কদের দেখাশুনা	0-4	0-4
	Collecting firewood?	জ্বালানীকাঠ সংগ্রহ	0-4	0-4
	Cooking?	রান্না-বান্না	0-4	0-4
	House cleaning?	ঘর- পরিষ্কার রাখা	0-4	0-4
	Courtyard sweeping?	উঠান পরিষ্কার রাখা	0-4	0-4
	Washing dishes?	খালা-বাসন ধোয়া	0-4	0-4
	Bathing children?	শিশুদের গোসল করানো	0-4	0-4
	Based on the above, give an average score for this domain	গড় স্কোর (ইন্টারভিউ শেষে হিসেব করুন)		
5.3 Who does the following community-related work?		সামাজিক কর্মকাণ্ডে কে কতটুকু সময় ব্যয় করে?		
	Attending community meetings?	সামাজিক সভায় উপস্থিত থাকা	0-4	0-4
	Preparing for community events or celebrations?	সামাজিক অনুষ্ঠানে সহযোগিতা করা (বিয়ে, বিচার সালিশি ও অন্যান্য সামাজিক অনুষ্ঠান)	0-4	0-4
	Road maintenance?	রাস্তা সংস্কার	0-4	0-4
	Levy/embankment maintenance?	বাঁধ সংস্কার	0-4	0-4
	Tree planting/guarding?	গাছ লাগানো (সামাজিক বনায়ন)	0-4	0-4
	Based on the above, give an average score for this domain	গড় স্কোর (ইন্টারভিউ শেষে হিসেব করুন)		
5.4 Measuring Leisure time				
	What amount of leisure time is available during an average day? <i>respondent may say, Scales: 0=0, 1=1-2, 2=2- 3, 3=3- 4, 4= 4+ hours daily</i>	সাধারণতঃ দৈনিক কত ঘন্টা অবসর সময় পানঃ অবসর দৈনিক '০' ঘন্টা হলে স্কোর '০'; ১-২ ঘন্টা হলে স্কোর '১'; ২+হইতে ৩ ঘন্টা হলে স্কোর '২'; দৈনিক '৩+ -৪' ঘন্টা হলে স্কোর '৩'; ৪+ঘন্টা হলে স্কোর '৪';	0-4	0-4
	Watching TV/listening to radio per day <i>respondent may say, Scales: 0, 1-2, 2+- 3, 3+- 4, 4+hrs daily</i>	সাধারণতঃ দৈনিক কত ঘন্টা টেলিভিশন দেখেন/ রেডিও শোনেন? টিভি/রেডিও: দৈনিক '০' ঘন্টা হলে স্কোর '০'; দৈনিক ১-২ ঘন্টা হলে স্কোর '১'; দৈনিক '২+ হইতে ৩' ঘন্টা হলে স্কোর '২'; দৈনিক '৩+ হইতে ৪' ঘন্টা হলে স্কোর '৩'; ৪+ঘন্টা হলে স্কোর '৪';	0-4	0-4
	Practicing hobby per day <i>respondent may say, Scales: 0, 1-2, 2+- 3, 3+- 4, 4+hrs daily</i>	সাধারণতঃ দৈনিক কত ঘন্টা সময় শখের কাজ করেন? গল্প/শখ: দৈনিক '০' ঘন্টা হলে স্কোর '০'; ১-২ ঘন্টা হলে স্কোর '১'; দৈনিক '২+ হইতে ৩' ঘন্টা হলে স্কোর '২'; দৈনিক '৩+ হইতে ৪' ঘন্টা হলে স্কোর '৩'; ৪+ঘন্টা হলে স্কোর '৪';	0-4	0-4
	Practicing gossiping per day <i>respondent may say, Scales: 0, 1-2, 2+- 3, 3+- 4, 4+hrs daily</i>	সাধারণতঃ দৈনিক কত ঘন্টা সময় গল্প-গুজব করেন? গল্প/শখ: দৈনিক '০' ঘন্টা হলে স্কোর '০'; ১-২ ঘন্টা হলে স্কোর '১'; দৈনিক '২+ হইতে ৩' ঘন্টা হলে স্কোর '২'; দৈনিক '৩+ হইতে ৪' ঘন্টা হলে স্কোর '৩'; ৪+ঘন্টা হলে স্কোর '৪';	0-4	0-4
	Based on the above, give an	গড় স্কোর (ইন্টারভিউ শেষে হিসেব করুন)		

	CREL GENDER SCORECARD	Issues in Bengali	Female	Male
	<i>average score for this domain</i>			

Note: Any other remarks of the respondent (during interview):
 "কিভাবে নারীর ক্ষমতায়ন করা যেতে পারে" এ বিষয়ে উত্তরদাতার যে কোন মতামতঃ