

Final ~~Draft~~ Report

END-LINE EVALUATION OF WOMEN RESILIENCE INDEX
(WRI) PROJECT



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Prepared by

Sanjib Kumar Saha

JULY 2018

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**END-LINE EVALUATION OF WOMEN RESILIENCE INDEX (WRI)
PROJECT**

Prepared for

ActionAid Australia

ActionAid Bangladesh

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Sanjib Kumar Saha

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ACRONYMS

AAAus	ActionAid Australia
AAB	ActionAid Bangladesh
AKK	Amra Kaj Kory
ANCP	Australian NGO Cooperation Programme
AVAS	Association of Voluntary Actions for Society
CPP	Cyclone Preparedness Programme
DAE	Department of Agricultural Extension
DFAT	Department of Foreign Affairs and Trade
DoF	Department of Fisheries
DoWA	Department of Women Affairs
DLS	Department of Livestock Services
DPHE	Department of Public Health Engineering
DYD	Department of Youth Development
FSCD	Fire Service Civil Defense
HRBA	Human Rights Based Approach
NGO	Non Government Organisation
NPDM	National Plan for Disaster Management
PWD	Person with Disability
SMC	School Management Committee
UDMC	Union Disaster Management Committee
UP	Union Parishad
VGD	Vulnerable Group Development
VGf	Vulnerable Group Feeding
WRI	Women Resilience Index

GLOSSARY

Administrative structure: The administrative structure of Bangladesh consists of Divisions, Districts, Upazilas and Union Parishads (UPs). The divisions of Bangladesh are divided into 64 districts, or Zila. The districts are further subdivided into sub-districts or upazila. Upazila is a geographical region in Bangladesh used for administrative or other purposes. They function as sub-units of districts. Their functionality can be seen to be analogous to that of a county or a borough of Western countries. The upazilas are the second lowest tier of regional administration in Bangladesh. Union councils (or union parishads) are the smallest rural administrative and local government units under the upazila. Each Union is made up of nine Wards. Usually one village is designated as a ward. A Union Council consists of a chairman and twelve members including three members exclusively reserved for women. A Union Council is the body primarily responsible for agricultural, industrial and community development within the local limits of the union.

Courtyard Meeting: Meeting arranged for small group of group members/community people for discussion on a specific agenda (e.g. women rights) as part of raising level of awareness on the particular agenda of the target people.

Resilience score: The meaning of resilience score varies from indicator to indicator. Say for example – for income earning opportunity it may be 0 = no income, 1 = can earn well and for decision making ability 0 = can not make any decision, 1 = has ability (empowered) to make decision etc. But, in general 0 stands for negative or worst or no and 1 stands for positive or best or yes.

ACKNOWLEDGMENT

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Thanks also go to AAAus and AAB teams for their support during the preparatory phase, to design the evaluation methodology and tools. AAB deserves special thanks for facilitating the field level activities with their implementing partners. The contribution of the partners to provide logistic support during consultation and interviews at the field with project participants and local-level stakeholders is sincerely recognised.

Finally, the consultant team wishes to express profound gratitude to all the evaluation respondents for their generosity, time, valuable information, observation and lessons which contributed towards the successful completion of the evaluation.

EXECUTIVE SUMMARY

The end-line evaluation of the Women's Resilience Index (WRI) Project aimed to assess the relevance, effectiveness and impact, sustainability, scalability, women's empowerment and efficiency of the project interventions and captured lessons which are expected to help design future projects in Bangladesh, and more widely across ActionAid countries. The evaluation was conducted by using qualitative methods and tools such as the focus group discussion (FGD), key informant interviews (KII) and case studies at the union level in the project districts. Evaluation were taken place in the North Channel Union of Faridpur, Nilganj Union of Patuakhali, Patharghata Sadar and Charduani Unions of Barguna.

Evaluation Findings

Relevance

Relevance of the approach, particularly in light of using the Women's Resilience Index: The project approach of research to action was able to attract and retain the women in the group because the women members have discovered the difference of resilience between men and women. It was found that the aggregate score of resilience indicators of men (0.55) is higher than that of women (0.42), for example, in case of an economic indicator, it clearly shows the remarkable difference between women (0.38) and men (0.55). The reasons behind the phenomenon are sources of income and scope of self-development being highly dominated by men; lack of opportunities for women to set up friendly small and cottage industries, etc.

Score card to identify ways to improve the resilience of women: The score card was used by the WRI project as a unique tool to engage the women in an action learning process, to explore the present status of women with regard to the resilience indicators. It was used to identify, document and report back/review thereafter the women's daily income, social mobility, and access to decision making.

Relevance of the project given the achievements made: Project participants, local level stakeholders, civil society members and executive/staff of partner NGOs and AAB staff were satisfied with the achievements made and they recommended for follow-up intervention. They mentioned that some important activities were needed to be completed like the access to credit/finance from the Banks.

Effectiveness and impact

Changes in the knowledge and skill domain: Given that the project was implemented over a limited period of time, it was found that the planned activities were largely successful and delivered on time. Almost all the respondents from all the unions described how they could prepare for and respond to any disaster like flood, cyclone or storm surge. They know the location of the flood shelter and cyclone shelter.

Changes in the attitude of the WRI women participants: A huge change has been observed in the mindset of the participating women and young girls in the project activities. The women members are more confident than ever and able to pursue and claim their rights at the community and institutional levels. The changes that have happened in the lives of the young

girls are remarkable: in Patharghata, they produce and promote/sell sanitary napkins in the school, community and local markets.

Changes are valued by communities and families: The change of attitude of the society towards the women was considered as the greatest benefit as per the observation made by the women during the consultations and interview in all study sites. Chairmen of North Channel Union, Faridpur and Nilganj Union, Kalapara, Patuakhali and also UP Member of Charduani, Patharghata applauded the work of AAB/WRI Project and the partner NGOs and their support was noted in almost all the activities and particularly in the establishment of the 'Women Market Corner' at the North Channel, Faridpur.

Women's empowerment

WRI project contribution to women's social mobility; access to finance and markets; and active participation and leadership in decision-making: Consultation with the WRI Project participants revealed that the main value added by the project was the empowerment of women characterised by increased income, mobility, participation in the family decision making process, social/community arbitration, access to public/other institutions and service etc. The women members are aware of their rights, know the duty bearers/government offices and received services from the union and upazila levels as a result of advocacy programmes arranged and facilitated by the WRI Project.

Project contribution in advancing gender equality for women in family, society and political spaces: All responding women (100%) were found to be satisfied with the level of participation in decision making at home and outside. In all unions, the women members took part in day to day decision making of the home affairs like child education, family health, marriage of daughter, assets purchase etc. Women leaders took part in the community/social arbitration and some of them were already members of the Union Disaster Management, School Management and other committees. Almost all the women (>90%) assured that they started their independent movement in and out of their area for various purposes, which include visiting relatives, market, offices, NGOs, health center etc.

Value for Money (VfM)

The women respondents felt that the only a small amount of money with continual moral, technical, training, advocacy support (from AAB/AVAS/WRI Project) could make the big difference. Ms. Sujata Baroi from Nilganj uttered, *"We really do not know the cost of your project/intervention/activities, but we are very much aware of the value it created for all of us. It has changed our lives and our outlook. I believe we can now go forward"*. Partner NGO (Shushilan) staff were engaged in an exercise, in a small group, to compare the investment vs. values against major activities/interventions and to locate those in the diagram. As per the process, they were facilitated to draw a quadrant and indicate low to high investment in the horizontal axis and low to high value in the vertical axis. The Shushilan staff considered some important achievements for analysis. They pointed out that women leadership development, change of attitude of the society towards women, raising community awareness and income earning opportunities stand out towards high value with higher investment.

Sustainability

WRI project makes lasting change as well as the sustainability of the project outcomes and approach: The project has produced some commendable outcomes/results which are expected to be practiced and continued at the levels of the family and community. The end-line evaluation found that as a result of the WRI Project effort, the women members were engaged in income earning activities and their income has increased to a satisfactory level as per their expectation; an upward creeping trend has been noted over the period. Women's participation in the community meeting and arbitration has gained the momentum and expected to be continued and expanded throughout the area.

The association of the femalewomen project members with the partner NGO staff, engagement with other projects and most importantly, relation developed with the UP Members, Chairmen, Offices are expected to last long.

An encouraging evidence of lasting change of the project effort and outcomes is that three women groups of Nilganj, Kalapara have been processed for registration under the Social Welfare Department, Government of Bangladesh.

Conclusion and Way Forward

Propagate the modus of 'action research': Action research or research to action (resilience index and report card) has largely been liked as learning process and thus transform to planned action. This has generated some interest to the users which could potentially transfer and expand to the fellow members, neighbours and other areas for learning, planning and action. Weakness of the process i.e. making the lessons easy to understand and reporting back on a regular basis, have room for improvement based on the lessons learned.

Continuation of the achievements and results: Capitalising on the positive support of the local government authorities and market committees, efforts should be continued to establish market place or 'Women Market Corners' at the local markets at Nilganj, Patharghata and Charduani Unions as necessary.

Access to finance institutions to be strengthened: As per the findings and observations, except a few agencies like 'Ekti Bari Ekti Khamar Project' and NGOs, the Banks did not provide any credit/loan to the project participants. Provision of collateral/security has created blockage and the group members could not implement some of their desired plan/activities and failed to fetch the intended benefits.

Development of supply chain for women's products: Some products like shopping bags (North Channel), pickles (Nilganj), sanitary napkins (Patharghata) in particular have been liked by the local people and the local vendors have shown their positive signal for further promotion.

CHAPTER I: INTRODUCTION

1.1 Background

The geographical location, land characteristics, multiplicity of rivers and the monsoon climate render Bangladesh highly vulnerable to natural hazards. Natural and human-induced hazards such as floods, cyclones, droughts, tidal surges, tornadoes, river erosion, high arsenic content of ground water, water logging, water and soil salinity, fire and infrastructure collapse are frequent occurrences in the country. Climate change will exacerbate many of the natural hazards and disasters the country already faces, and bring about a significant challenge for future development. IPCC 5th Assessment Report (AR5)¹ foresees “increased riverine, coastal, and urban flooding leading to widespread damage to infrastructure, livelihoods, and settlements for Asia”.

Women’s Resilience Index (WRI) Project is a 4-year-long project supported by ActionAid Australia and implemented by ActionAid Bangladesh. The project received funding from the Australian Government through Department of Foreign Affairs and Trade (DFAT) and the Australian NGO Cooperation Programme (ANCP). The project aimed at minimising gender inequalities in the targeted locations by strengthening women’s agency and their leadership, and by mobilising women to challenge the existing social, political and economic barriers to facilitate female-led resilience building initiatives across the society. It seeks to improve women’s resilience building in Bangladesh, which is expected to be achieved through the following outcomes:

<i>Outcome 1</i>	<i>Women’s groups understand resilience and have proactively engaged the community in resilience building actions.</i>
<i>Outcome 2</i>	<i>Skills and capacity of women leaders is strengthened for implementing resilience action plans.</i>
<i>Outcome 3</i>	<i>Women’s leadership is promoted and women’s voices are heard at sub-national, national and international levels for resilience building.</i>

One of the key tasks of the project is to measure the resilience scores of men and women by using 36 indicators driven from the South Asia Women’s Resilience Index developed by the Economist Intelligence Unit and ActionAid. The project, based on the analysis of the 36 indicators and through facilitating women-led processes, invests its resources primarily in daily income,

¹ Fifth Assessment Report (AR5), Intergovernmental Panel on Climate Change, 2014 (<https://www.ipcc.ch/report/ar5/>)

social mobility and access to decision making (3 indicators) to ameliorate the women's scores, especially in comparison to the baseline data that was collected via a survey in 2015. The project followed an action research approach where each phase was designed based on learning and progress from its previous phase (s)².

1.2 Objective of the End-line Evaluation

The end-line evaluation aims to assess the relevance, effectiveness and impact, sustainability, scalability, women's empowerment and efficiency of the project interventions and capture the lessons that will help to design future projects in Bangladesh, and more widely across ActionAid countries.

More specifically the end-line evaluation aims:

- to gather evidence of resilience (both positive and negative) from the ground by undertaking case studies (at least 15) and applying other techniques;
- to capture project achievements, strengths, weaknesses and implementation constraints against the stated criteria;
- to document lessons which could be incorporated into future resilience programming in-line with ActionAid's approach; and
- to develop a community-led report card, where women collectively make decisions against all 36 indicators in order to measure progress from the previous year.

² Terms of Reference (ToR), End-line Evaluation of Women Resilience Index Project, ActionAid Bangladesh

CHAPTER II: METHODOLOGY

2.1 Conceptual basis of the approach

In accordance with the terms of reference (ToR) for the End-line Evaluation of the Women’s Resilience Index (WRI) Project, and in order to take care of relevance, effectiveness and impact, sustainability, scalability, women’s empowerment and efficiency, the methods and processes of evaluation were conceived, as presented in the diagram below (Figure-1).

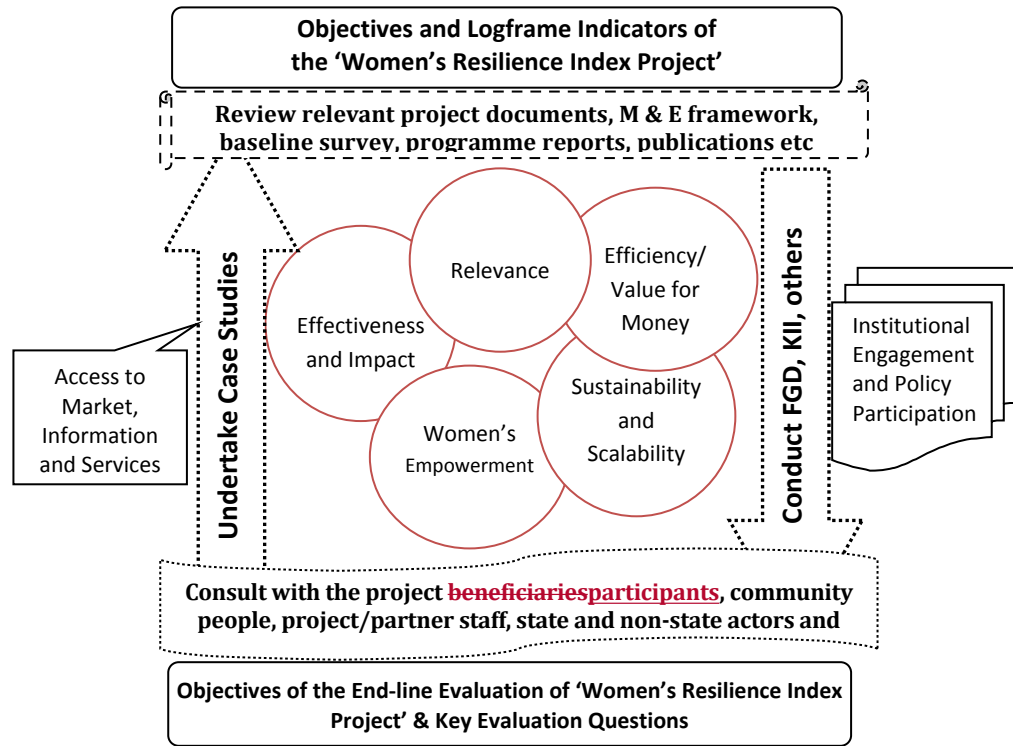


Figure-1: Conceptual Framework for the End-line Evaluation (adapted from OECD/DAC criteria)

2.2 Detailed process and tools

Documents review

At the outset of the evaluation work, a list of the relevant documents and papers was prepared with the advice of the AAB staff, and collected from them, AAAs and other sources. The WRI project proposal, baseline study report, South Asian resilience index, resilience hand book, other documents were reviewed during the work.

Focus group discussion (FGD)/consultation

Focus Group Discussion (FGD)/consultation was carried out with the women groups at the union level in the project districts. A checklist was prepared, in line with some of the key themes in the evaluation criteria/questions, and employed in the FGD/consultation process. A total of nine (9) FGDs/consultation sessions were conducted, among which, 5 FGDs with women groups, 1 with youth women entrepreneurs (sanitary napkins) and 3 with the market committees. A total of 69 women group members, five youth women entrepreneurs (sanitary napkins), and 16 market committee members (1 female, 15 male) participated. While the report cards were reviewed with the participants, questions were asked to assess their understanding of resilience, the activities undertaken, their achievements and also to document their lessons and recommendations.

Key informant interview (KII)

Key Informant Interview (KII) was administered among a range of stakeholders following the aforesaid checklist. A total of 21 KIIs were conducted with community/public representatives, government officers, civil society representatives, market committee representatives, partner NGO staff and AAB staff. The FGD and KII checklists are attached in the annex (Annex-1).

Case Study

As per the expectations of the ToR, a total of 15 case studies were conducted with the selected project participants from the women groups of all four Unions.

2.3 Evaluation sample

As per the scope of the end-line evaluation, the respondents were drawn from the project beneficiaries participants, community/public representatives, government officers, civil society representatives, market committee representatives, partner NGO staff and AAB staff (Table-1).

Table - 1: Distribution of end-line evaluation respondents against the unions

Activities	North Channel	Nilganj	Patharghata	Charduani
FGD/consultation with women group	25 women participants for 2 FGDs	24 women participants for 1 FGD	8 women participants for 1 FGD	12 women participants for 1 FGD
FGD/consultation with Market Committee	5 participants for 1 FGD	3 participants for 1 FGD	-	8 participants for 1 FGD
FGD/consultation with youth women entrepreneur group	-	-	5 participants for 1 FGD	-
KII	4 (Male-3 & Female-1)	7 (Male-5 & Female-2)	10 (Male-7 & Female-3)	

2.4 Evaluation site

The end-line evaluation work was conducted in North Channel Union of Faridpur Sadar Upazila of Faridpur District, Nilganj Union of Kalapara Upazila of Patuakhali District, Patharghata Sadar and Charduani Unions of Patharghata Upazila of Barguna District (Figure-2).

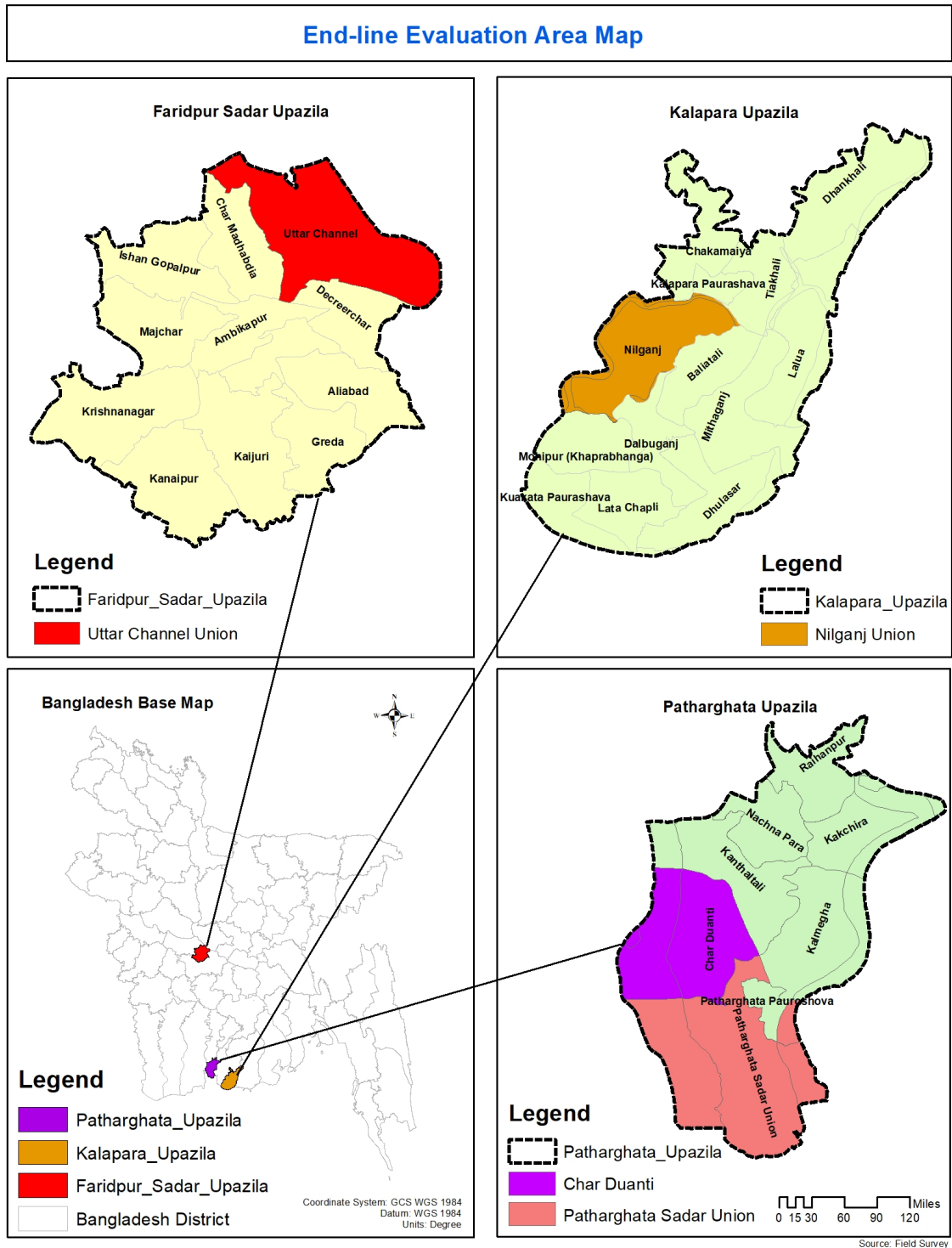


Figure-2: Evaluation Site Map

2.5 Evaluation plan

The evaluation plan was prepared and agreed with the AAB team. The field work was arranged and completed according to the convenience of the partner NGOs. Necessary adjustments were made in the schedule as per the availability of the respondents, as and when required (Annex-2).

2.6 Ethical consideration

ActionAid Bangladesh's Policies on Gender, Child Protection, Anti-Corruption, Anti-terrorism (ActionAid Australia's Policy) and all other relevant policies were followed during the end-line evaluation work.

CHAPTER III: CONTEXT AND CONSTRAINTS

The World Risk Report 2015 identified Bangladesh as the sixth most natural disaster-prone country among 173 countries in the world, bearing the disastrous combination of extreme exposure and high vulnerability. The geographical location and climate have made the country susceptible to different meteorological, hydrological and geological hazards. These hazards often lead to disasters and the major ones in the country are floods, cyclones, droughts, tidal surges, water and soil salinity, tornadoes, river bank erosion, earthquakes, and land slides, among others³. The IPCC's 5th Assessment Report projects that if the temperature rises more than 2 degrees celsius, Bangladesh could lose more than 17 per cent of its coastal land mass, and lead to the displacement of about 30 million people. Major hazards of the country cause colossal damage to people and their assets, and sometimes translate into disasters, described in the paragraphs below.

Flood: The flood of Bangladesh commonly takes the form of flash floods, caused by the overflowing of hilly rivers in eastern and northern Bangladesh (in April–May and September–November). Rain floods are caused by drainage congestion and heavy rains. Monsoon floods are caused by major rivers usually in the monsoon (during June–September). The floods of 2004 and 2007 were particularly catastrophic, resulting in large-scale destruction and the loss of lives.

Cyclone and storm surge: Tropical cyclones which originate from the Bay of Bengal, accompanied by storm surges, are one of the major disasters in Bangladesh. In the recent years, cyclones Aila and Sidr hit the southwestern coastal zone, which implies that the whole coastal area is vulnerable to cyclones and storm surges. Cyclone Sidr (November 2007) and Cyclone Aila (May 2009) are infamous for the devastation they have left behind in Bangladesh. Livelihoods of 8.9 million people were affected and damages and losses from Cyclone Sidr totaled to US\$1.67 billion (GoB, 2008). In 2009, Cyclone Aila, a 1.2 year return period cyclone, caused 190 deaths, 7,103 injuries and affected 3.9 million people.

Salinity: Nineteen (19) coastal districts face salinity concentrations due to the lack of freshwater flow from the upstream. Over the years, the salinity has intruded significantly in the coastal Ganges delta because of the reduced flow in the Ganges, the only freshwater source in the zone. Observed salinity data shows that the salinity was found to be as high as 9.3 ppt in 2013 (IWM, 2013) whereas it was less than 0.5 ppt before 1975 (Khulna Newsprint Mill, SWSMP 1993).

³ Government of Bangladesh, National Plan for Disaster Management 2016-20

Riverbank Erosion: Riverbank erosion is a common problem along the major and minor rivers in Bangladesh, mainly due to deltaic topography, and it has been forcing people to migrate or resettle in marginal areas which are equally vulnerable. Along the Jamuna, the Ganges and Padma rivers, about 88,462, 29,854 and 33,121 hectares of land have become eroded respectively, between 1973 and 2015. Around 180,000–200,000 people have displaced annually due to river erosion in Bangladesh.

In the above circumstances, ActionAid Bangladesh implemented the WRI Project in most disaster and climate vulnerable areas of the country which are hit by one or more hazards and disasters like flood, cyclone, storm surge, salinity, river bank erosion — either once in a year or more frequently. A brief background of the Unions where the project has been implemented, is provided as follows.

North (Uttar) Channel: North Channel Union is a shoal in the mighty Padma River under Faridpur Sadar Upazila. The Union is situated on the north-eastern corner of the Faridpur Sadar Upazila and covers an area of only 61.85 sq. km. with a population of 26252, in an area dominated by farmers, fishers and poor daily workers/labourers. Flood is a regular and seasonal occurrence in Bangladesh and inundates a majority of the areas of the country including the central flood-prone areas along the mighty Padma River. North Channel, being a riverine island, is frequently hit by flood and river erosion, and thus, the people there are habitually adapted to the hazards and continually adjusted to the condition. Floods of 2004, 2007, 2008, 2014 and 2017 are considered the most damaging events in recent times. The floods caused great devastation to the standing crops, livestock, house and schools, bazar, and community centres, among others.

Nilganj: Nilganj is one of the 12 Unions of Kalapara Upazila under Patuakhali District. The Union is surrounded by Andharmanik River on the east and Balleshwar River on the north and western sides. The Union has an area of 63.38 sq. km. with a population of 29,019. Nilganj Union is a disaster-prone area and frequently hit by cyclones, upsurges and coastal flooding. Every year, the union faces one or more cyclones or upsurges of varying intensities. Both the cyclones SIDR (2007) and Aila (2009) greatly impacted Nilganj, such as through the destruction of the physical structures, crops, livestock and human casualties. After the cyclone Aila, the crop field was salinised and farmers had to struggle for a year or two in order to fix the problem. The Department of Agricultural Extension (DAE) introduced some new and saline tolerant crop/rice varieties and consequently, the farmers are now getting good yields. Upazila administration along

with the local government representatives is taking the required disaster preparedness and response activities in order to enhance the resilience of the most vulnerable people of the Union.

Patharghata and Charduani: Patharghata Sadar and Charduani are two Unions in Patharghata Upazila under the Barguna District. While Patharghata has an area of 29 sq. km., Charduani is much smaller (only 19.92 sq. km). The populations of Patharghata and Charduani are 35,761 and 31,598 respectively. The Unions are covered by the Haringhata River on the western side, while Patharghata is extended up to the Bay of Bengal in the south. Exposed to the Bay of Bengal, both Unions belong to the most vulnerable area of the country, frequently ravaged by fierce cyclones, upsurges and coastal floods. Both the Unions were devastated by the cyclones SIDR (2007) and Aila (2009), characterised by loss of lives and assets. Since the Unions are close to the sea, the primary occupation of the majority of the population is fishing. Families are extremely vulnerable while they have to depend on the sea for their daily subsistence. The loss of lives in the sea is very common during the monsoon, when fishing boats are capsized deep in the sea. As a result, female heads bear the loss and at the same time, care for all the members of the family.

CHAPTER IV: EVALUATION FINDINGS

This section presents findings and major observations in line with the evaluation criteria/areas. The findings are elaborated and qualified with the information gathered from various respondents through consultation, interview and discussion.

4.1 Relevance

The fundamental premise of the WRI Project is the action research (research to action) approach that promotes engagement, participation and evidence-based advocacy and need based programming. The WRI Project targets the most vulnerable section of the population i.e. women who are denied their rights. The project believes, “Women will be more confident in their own leadership abilities, they will be able to demonstrate the qualities and values of community leaders, their leadership for resilience building initiatives will be recognised by the society. Women have access to and control over income, they have more access to decision making, rights for social mobility and their contribution to the society will be recognised⁴”.

Relevance is defined, for the purpose of the end-line evaluation, as the extent to which the objectives of a WRI project are consistent with women group members’ requirements, community and stakeholders’ needs. It was intended to find out from the respondents understandings about the appropriateness of the approach used by the WRI project and the use of score card to increase women’s resilience. Also to find out project’s justification even after the end of its operation.

Relevance of the approach, particularly in light of using the Women’s Resilience Index, to women in the communities

A baseline study was conducted at project initiation and assessed the complexity, and contextualised the South Asian Women’s Resilience Index⁵. The study also explored the role of women in building resilience. The study identified that:

- i) women have very limited scope for participation in economic activities;
- ii) there is a lack of opportunity for small and cottage industries for women;
- iii) lack of loan from bank/other financial organisations; and
- iv) lack of skills among women to undertake such business.

Using the aforesaid resilience index, the scoring of various elements of resilience acted as the critical driver for engagement and participation of the women. The project approach of research to action has been able to attract and retain the women in the group because of the fact that the women members have discovered the difference between men and women. The women became instigated and interested while they were provided with the opportunity to participate, relate to

⁴ ANCP ADPlan Project 2017-18

⁵ Resilience Study to understand that complexity while contextualizes the South Asian Women’s Resilience Index, AAB

their own lives and see the differences between the men and women, according to the resilience index. This was how the women respondents found that the WRI Project is the right choice for the people, the most vulnerable section i.e. the women.

It was found that the aggregate score of resilience indicators of men (0.55) in all categories of indicators is higher than women (0.42)⁶. In case of economic indicator, it clearly shows the remarkable difference between women (0.38) and men (0.55). This is because sources of income and scope of self-development are highly dominated by men. There is a lack of opportunities for women to set up friendly small and cottage industries, business, and loans provided by banks/other financial institutions are insufficient. Moreover, lack of skills also made women unable to integrate into the labour market. Similarly as far as social indicators are concerned, such as seen in case of 'social mobility', the score for men is 0.48, and 0.39 is attributed to women which is quite low. The fact behind this score is that women in Bangladesh are culturally conditioned to remain in the private sphere, this sociocultural belief generally restricts the mobility of women. Similarly, in case of 'access to market', women are far behind men and the score for women is 0.42 while men score 0.71. The facts are that in general, men have easier access to the multiple markets and women, on the other hand, have to maintain 'Parda' and are not usually allowed to go to the market, as this is seen as a sin for the women. One of the respondents said that 'good women' never go to the market and engage with income generating work.

As per the method and process, ActionAid, through their local partners (AKK, AVAS and Shushilan), invited and involved them (the women) for to participate in the baseline survey for the WRI Project. The report card exercise followed thereafter. Based on its research to action approach, the WRI project ensured the participation of the community, women in particular, provided them training, undertook and facilitated evidence-based advocacy. It also provided required support for need based programming/interventions.

"We had been struggling to fix our livelihoods. Although some of us have received some financial support from one credit organization, we were looking for some more advice. It has been almost three years since the AAK staff came and undertook a study and then started the score card writing (in her own language). We particularly liked the way the staff facilitated us to draw, discuss and find our own (resilience/in her language) status. We could see the difference with men, we decided to get involved and we have been benefitted. All of us have learned a lot and

⁶ Resilience Study to understand that complexity while contextualizes the South Asian Women's Resilience Index, AAB

we are applying this knowledge in our own lives” said Ms. Shanti Begum, Women Group Leader, North Channel, Faridpur.

Score card to identify ways to improve the resilience of women

South Asian Women Resilience Index⁷ (WRI) Project, funded by ANCP/AA Australia, aims to increase the resilience of vulnerable communities in Asia. The resilience index is already being proved influential as a policy tool, it is being used based on the assumption that it can significantly enhance women’s resilience while it is translated into action. Based on the findings and recommendations from the baseline study and taking into consideration the scenario of difference between men and women, the WRI project in Bangladesh used the ‘Score Card’ to measure and reflect the progress made under the action plan developed against key priority indicators of WRI. The group members got together and found out and drew the status of their resilience with assigned scores through a series of consultation at the village level, which was compiled and verified at the union level. Leaders of the women’s groups played vital roles to aggregate the findings of the women’s groups on the progress of their action plan against women’s resilience interventions.

The score card was used by the WRI project as a unique tool to engage the women in an action-based learning process, explore the present status of women with regard to the resilience indicators, and also to assess the needs and aspirations. While participating in the exercise, the women discovered their status in the family and society and at the same time, learned to identify opportunities for building resilience. The score card helped women to learn, identify and thus improve their resilience through three key indicators i.e. ‘women’s daily income’, ‘social mobility’, and ‘access to decision making’. Various initiatives and activities were planned and implemented accordingly, which were mostly driven by the local level aspirations and according to the operational plan.

Consultation with the women groups revealed that while they, with the help of WRI project, prepared the score card, they were able to identify eight (8) indicators for increasing women’s resilience. During the exercise, the respondents identified three (3) indicators which were directly associated with increasing their daily income, they had the scope to enhance social mobility and could also take part in the decision making process. The women groups reviewed the status and discussed in detail while the report was sent back to them after one season. The understanding

⁷<http://www.economistinsights.com/sites/default/files/The%20South%20Asia%20Women's%20Resilience%20Index%20Dec8.pdf>

of the women on the process was found to be almost the same across the Unions, and similarly, the actions were taken as per the same plan, like community meeting, training, income generating and advocacy activities.

Mr. Abdul Jalil, Executive Director, Amra Kaj Kory (AKK), AAB Partner, Faridpur, reported “The WRI Project has been able to sensitise the women and the community people of the project area/North Channel. The women members are doing well in the income generating activities like making shopping bags, producing and selling vegetables etc. The WRI Project works in one ward (Ward no. 1) only. Based on the good results so far, we want to extend the work to other wards so that more women get the opportunity to learn, practice for some time and then continue.”

Relevance of the project given the achievements made

Project participants, local level stakeholders, civil society members and executive/staff of partner NGOs and AAB staff were satisfied with the achievements made so far and they recommended that if the project is followed up or scaled up, it will remain relevant to Bangladesh for quite some time.

Ms. Sabita Rani, Women Group Leader, Nilganj, Kalapara argued, “We have learned so many things from the project and we have been benefitted. I was fortunate to be able to visit another country (Japan) because of the support of the project/AAB. There are some tasks to be completed, like establishing the Women Market Corner at Pakhimara Bazar. We need some more support from AVAS and AAB, so the WRI Project should not go away”.

According to the respondents, women groups had series of consultation at the village level, on various aspects of women resilience like the income earning opportunities. Most of the women members (more than 500) in the project areas are aware of the importance of access to finance for resilience building and know the means and processes for accessing finance i.e. loans and schemes, from different government/other financial institutions. The women leaders at Patharghata have succeeded in reaching the higher authority, and have secured financial support. As per the WRI annual report (2017)⁸ Patharghata women members had received a loan of 4,00,000 BDT (6,502.81 AUD) from Department of Social Welfare (under the Ministry of Social Welfare) to implement their economic resilience interventions. This is a testimony of achievement and relevance per the outcome (OC-1) of WRI Project, “Women’s groups

⁸ WRI Project Annual Report 2017

understand resilience and have proactively engaged the community in resilience building actions”.

The local political leader and lawyer Ms. Fatema Parvin, Pathargha, Barguna acknowledged, “Even though Bangladesh had a proven record of being able to respond quickly to disasters, there is a room for improvement of the same at the district and lower levels, particularly for the most vulnerable section of the population like the women. Locations of the WRI Project make it most relevant because it works in the hard to reach areas (Patharghata and Charduani) of the country. The Unions are frequently hit by natural disasters like cyclone and storm surge. Cyclone SIDR (2007) and AILA (2009) destroyed everything it could find in the coastal areas like houses, crops, assets of the unions. Women, children and people with disabilities were the biggest sufferers”.

4.2 Effectiveness and impact

The WRI project aimed to improve women’s resilience through social mobility, active participation in decision making, access to income and also youth’s knowledge, attitude and practice on/around sexual and reproductive health rights. At the end of project, women were expected to be more confident in their own leadership abilities, able to demonstrate the qualities and values of community leaders. Their leadership, resilience building initiatives and their contribution to the society are sought to be recognised by the community. Although the project was only implemented over a limited period of time, the evaluation found that the planned activities were largely successful and delivered on time.

Effectiveness was used, for the purpose of the end-line evaluation, as a measure of the extent to which the WRI project has attained its objectives. The evaluation tried to capture whether the objectives were achieved, or are expected to be achieved, taking into account their relative importance. The respondents were facilitated to ascertain the changes in their knowledge, skill, attitude and also the attitude of the operating communities towards them/project participants. The positive and negative changes produced by a WRI interventions, particularly the investment in the gender sensitive DRR plan and budget, were also examined. It also tried to assess the impact of external factors, such as changes in terms of community, institutions and other conditions.

Changes in the knowledge and skill domain

The WRI project arranged and facilitated quite a good number of capacity building, training and awareness programmes throughout the project period. Women group members reported that they have gained an appreciable level of knowledge and skill on various aspects of women resilience; their rights, social mobility, participation in decision making, access to income and

market. A good percentage (60 – 90%) of respondents from the unions received training on various topics (Table-2).

Table - 2: Training Received by the Women Members

Training on Crop Production, Fisheries, Cow & Goat Rearing, Vaccination, Tailoring, Search & Rescue etc	Number of Women Members who Received Training			
	North Channel	Nilganj	Patharghata	Charduani
	90	87	61	51

Almost all of the respondents were well versed and could talk about the technical aspects of crop production, processing and storage. Women members of the North Channel explained the maize threshing procedure and also the ways of seed storage at home without any difficulty. Some of them know some vaccination techniques, which they have acquired from the Department of Livestock Services (DLS) and now apply the same in the community.

A few respondents of Nilganj described techniques of pickle preparation as well. They know as how to preserve the pickles and also promote the same in the market. As Laily Begum said, “I collect/procure everything such as raw materials (like Amblika/Indian gooseberry, spices, sweetener, container etc) from the local/upazila market, prepare the pickles as per the process I have learned from the Department of Youth Development (DYD), communicate with the local vendors and sell at a more or less reasonable price”.

Almost all the respondents from all the unions described how they could prepare for and respond to any disaster like flood, cyclone or storm surge. They know the location of the flood shelter and cyclone shelter. The women could not restrain themselves to mention about the dress they need to put on and the management of (women’s) long hair during the emergency. Some of the respondents of coastal unions explained about cyclone signals and how to respond to various signals. Ms. Nasima Begum of Charduani, Patharghata said, “As soon as we are informed about the impending cyclone/storm by the CPP, we get prepared and also advise the neighbours to get ready. We particularly take care of disabled people, pregnant women, children and elderly people”.

Changes in the attitude of the WRI women participants

A huge change has been observed in the mindset of the participating women and young girls in the project activities. The women members are more confident than ever and able to pursue their rights and claim at the community and institutional levels. They felt that they could take their present achievements forward and promote their rights till they attain complete resilience

(in their own language). At the evaluation, they appeared to have achieved the confidence which was applauded by the community, duty bearers and institutions.

Almost all of the respondents found that their activities were accepted by the family and society. They reported, though, that they had to overcome the initial resistance by a small section of the society, the religious leaders in particular. The women members were able to remove and overcome the social taboo attached to them and came out of the home in an attempt to empower themselves and thus improve their resilience.

Women members' mobility to the market, UP and Upazila offices prove their changes in attitude and thus signify an improvement in their overall resilience. Participation in various social/community meetings and arbitration also demonstrates their positive attitude and ability. Ms. Syeda Begum, Pashchim Badurtala, Patharghata explained, "I go everywhere, from market to the government and/or NGO offices and relatives' houses. I do not think that any one has right to stop my mobility or other endeavour/s which I have gained over the period by working with the WRI Project. I went to Dhaka and met senior officials of AAB and I am confident that I could go and meet the officials at upazila level and raise my voice. I am happy that my family supports me as always."

The respondents considered themselves fortunate since they had the opportunity to go out and visit other districts like Faridpur, Barisal, Dhaka and other countries like Mexico and Japan. They found that the exposure has changed them a lot and boosted their confidence. Taking part in the resilience fair, football competition, cycle rally, among others, has made them feel positively towards the activities which they could hardly imagine to do before the launch of the WRI/AAB project activities. Ms. Surjo Begum, North Channel, Faridpur, said, "We went there and learned so many things like vegetable cultivation, seed preservation, gender and women rights etc. We are now better off, able to talk to the male persons of the society, UP representatives and officers at the Upazila level. We are very much aware of people's rights and able to realise our own rights".

In the WRI working areas, women have taken different initiatives to make them economically empowered. In North Channel (Faridpur), women leaders are managing the women's corner situated in the market place and their activities and leadership have inspired other women to engage with them at the marketplace and sell their products directly. These initiatives have created visibility of women's engagement with economic activities and increased public participation. In all project areas, women have secured access to government resources and

services. Nevertheless, women leaders received several training sessions from relevant government departments on kitchen gardening, handicraft, livestock health and vaccination, etc. These training sessions have resulted in increased involvement of women in income generating activities and earning money, which led to increased resilience.

The changes that have happened in the lives of the young girls are remarkable, in Patharghata, where they are capable to produce sanitary napkins and promote/sell the same in the school, community and local markets. The understanding of the young girls and their leader in particular is simply amazing, as discovered during the evaluation. Hiramoni, the young leader, explained how they were motivated, engaged and carried over the social entrepreneurship.

Effectiveness of the project could better be understood from the change in their impression about their future. While the women group members acknowledged the WRI contribution, they were found to have been confident about their capacity and also could foresee their improved future. They explained about their vision during the FGD and indicated some upcoming programmes they planned to undertake, even if the WRI/AAB support is withdrawn. The women group members were found spirited and hopeful to attain their planned objectives.

Changes are valued by communities and families

Society/community's attitude towards the WRI activities, especially of the women members, were appraised through the interview with various stakeholders and people. The change of attitude of the society towards the women was considered as the greatest benefit as per the observation made by the women during the consultations and interview in all study sites. Although the acceptance of women members and activities was very poor in the initial stage, the respondents felt that their acceptance has increased over the period. Almost all of the respondents (100%) acknowledged that husbands have turned positive and cooperated in attending meetings, income generating activities and also in decision making. One of the reasons might be that the women could earn and thus support family wellbeing.

Chairmen of North Channel Union, Faridpur and Nilganj Union, Kalapara, Patuakhali and also UP Member of Charduani, Patharghata applauded the work of AAB/WRI Project and the partner NGOs. Their support and cooperation was noted in almost all the activities of the women groups and particularly establishment of the 'Women's Market Corner' at the North Channel, Faridpur. UP Chairmen, Members recognised the leadership of the women group members and it was learned that they call them up and take their consent while the local government authority plans

to identify and distribute the material/money to the prospective recipients. The group members are also invited to participate in the UP/Ward Budget, other meetings and social/community arbitration, which shows the change in attitude of the society, community and institutions.

Members of the market committees of all unions were found positive and supportive to the women's mobility and involvement in the local market. They recollected women's movement in the market and re-assured that the mindset of the local people had changed (or had been changing) over the period and people are turning positive towards women's activity and mobility. Dr. Ruhul Amin Bacchu, Organising Secretary, 'Pakhimara Bazar Committee', Nilganj, Kalapara informed that women had the liberty to come during the weekly bazar day and sell their products (seed, chicken, eggs, vegetables etc). Now no one could even pass any odd comment while the women members did their job, he observed. He confirmed that the Bazar Committee is committed to ensuring a woman-friendly environment in the market, and towards supporting the establishment of a 'Women Market Corner' in the Pakhimara Bazar.

Community member/villagers (male), while they were asked, in the meeting at the Padma Sluice Gate, Patharghata, replied that some of them had reservations about the involvement and participation of the women members at the beginning of the WRI/AAB/Shushilan activities. But, according to them, the male members started to turn positive because they found that their wives, sisters, mothers were trained and skilled in some income generating activities and they could earn by themselves and support family wellbeing. The respondents also recalled that there were some social movement, rights based and disaster management activities (for the community in general) were conducted by the staff of WRI/AAB/Shushilan that created an enabling environment towards the WRI activities.

Advocacy activities for increased attention and investment in gender-sensitive disaster risk reduction

As per the annual report of the WRI Project, there was a number of advocacy and campaign activities/programmes organised/facilitated by the partner NGOs. WRI Project/partners arranged the programmes with the upazila level offices of Upazila Nirbahi Officer (UNO), Department of Woman Affairs (DoWA), Social Welfare Department, Department of Agricultural Extension (DAE), Department of Fisheries (DoF), Department of Livestock Services (DLS), Department of Youth Development (DYD) and others. While the WRI facilitated the women group members, the group members presented their needs in front of the officers and wanted to know of their rights and privileges from the respective department/offices.

The respondents reported that the officers of all departments welcomed them and informed them about the support and services respondents are entitled to, and also described the procedure to claim those support services. The respondents also claimed that a good understanding and relationship was established among service providing department/offices and women group members. As a result of their advocacy works and linkages, women got training from 'Ekti Bari and Ekti Khamar' Project, DAE, DYD and DLS etc. Many women members of all four unions have received training on crop production, seed processing and storage, cattle and poultry rearing, vaccination, fish processing, sewing and other income generating activities.

The women members also took part in the observance of World Women Day, World Environment Day, National Disaster Preparedness Day (NDPD), others national and international days and events organized by the Local Government Authority with the support from WRI Project/Partner NGOs. Some of the women participated in the football competition arranged among women, cycle rally of the young girls and other games. A cultural team was formed with the local youths and they were trained on interactive theatre by WRI Project. The team performed in nine (9) dramas at the local community place/bazaars which, according to the respondents, have played an important role for awareness raising among people with regard to women empowerment and improved resilience.

While talking to the women members during the FGD sessions and interview/case studies, they found to have been happy to be part of various committees (like UDMC, CPP). They reported that they were invited for participating in meetings including the UP/Ward budget meeting. All of them raised some issues in those meetings, like the women friendly budget, establishment of women market corner in Pakhimara Bazar, Nilganj, Kalapara but nothing has happened so far. The UP officials only appreciated their proposal and no decision has so far been made. The respondents were found hopeful as they said, "We will be successful one day". In regard to the issue of women friendly DRR plan and budget, UP Chairman, Nilganj, Kalapara, could not be found aware about the budget allocation for gender specific disaster risk reduction activities in his union.

4.3 Women's empowerment

The proactive involvement of women in the project appears to have had a positive influence on women within the groups and also some lateral impacts at the levels of the family and society. The women group members were found to be bold and confident during the consultation and

interview with them. It emerged from the discussion with the women members, community leaders, local government people and field staff (partner NGOs), that levels of domestic violence amongst participating women were reduced over the project period. The respondents indicated that their ability to earn, make decisions has earned them respect and acceptance at home, which might have contributed to the decrease in domestic violence. Though they agreed that there is a long way to go to completely eradicate domestic violence from the society.

Given that the WRI project intends to minimise gender inequalities by strengthening women's agency and leadership, and mobilise women to challenge the existing social, political and economic barriers, the end-line evaluation criteria of women empowerment focused its attention towards increasing women's understanding on their social mobility, their access to finance and markets, participation in decision making both at the family and at the level of the institution. The respondents were also asked to assess the contribution of WRI project in advancing gender equality for women in family, society and political spaces in building their (women's) resilience.

WRI project contribution to women's social mobility; access to finance and markets; and active participation and leadership in decision-making

Consultation with the WRI Project participants revealed that the main value added by the project was the empowerment of women characterised by increased income, mobility, participation in the family decision making process, social/community arbitration, access to public/other institutions and service etc. The women members are aware about their rights, know the duty bearers/govt offices and able to claim their rights and privileges at union, upazila and higher levels.

As per the annual reports, WRI/Partners organised regular courtyard meeting/sessions with the women groups. The respondents, during the end-line evaluation, reported that the discussion was basically centered around women rights, gender based violence, child marriage and other important agendas. With the support of the partner NGOs, WRI staff organised and facilitated some training programmes at the UP, Upazila, district and Dhaka levels. As part of advocacy programmes, the project facilitated the women groups to meet the local government representatives at the UP level, government officials at the upazila and district levels. During their meeting they raised their voices and learned about their rights and claims. Some selected members of the women groups had opportunities to visit, exchange/share ideas and learn from project activities of other district/locations arranged by WRI/AAB. As the respondents reported during the end-line evaluation, they have learned different and new ideas and tested them in their individual/group contexts.

Women were found to have been involved in various entrepreneurial/income earning activities like vegetable cultivation, crop production, cow, goat and poultry rearing, catching fish, making shopping bags, other handicraft products, producing pickles etc. Almost all (100%) women are now involved in selling and buying products. Women group members were found to be enthusiastic, confident and happy since they could contribute to their family wellbeing and thus felt empowered in the family and society. Women members have been doing the crop cultivation by themselves (without the help of men); they open the land, sow seed, tend the crops, harvest, process and store the same in appropriate containers. Responding women members of the Charduani, Patharghata, Barguna stated that they (in a group) have leased some lands and they are producing crops and making some profit over the period. They have taken up the crop production as a business and they were found confident that they will make profit and have control over the money and thus contribute to enhancing resilience.

As per the findings from the FGD/consultation, almost all women members go to the local/upazila market (Table-3) regularly and most of them do their shopping/marketing for their own business and also to respond to family needs. As they told, their choices are recognised and they are happy to be able to make decisions. While Ms. Shanti Begum of North Channel, Faridpur sell her shopping bags at the local (women market corner) and upazila markets, she collects the raw materials for making the bags. Some of them spend time at the ‘Women Market Corner’ with the fellow members while selling their products and purchasing raw materials. As reported by the respondents, among the group members six women are responsible for looking after the market corner. In a meeting with them, the members of the ‘Bazar Committee’ of Mohon Miar Hat, North Channel, Faridpur acknowledged the change and development of the women groups, their businesses, movement and ensured that they supported the women members in their entrepreneurship/businesses. Women group members of Nilganj, Kalapara have been able to established few small shops in Pakhimara Bazar and getting supports from the market committee to run their businesses.

Table - 3: Mobility of the women members

Mostly Local Market and sometimes Upazila Market	Number of Women Members going to the Market			
	North Channel	Nilganj	Patharghata	Charduani
	100	160	75	125

During a KII with him, Mr. Babul Chandra Das, Assistant Upazila Youth Development Officer, Patharghata, commented, “I met and talked to several women leaders as a result of relationship with the WRI Project. I believe that improvements in their leadership and overall capacity have enhanced their resilience”.

contribution in advancing gender equality for women in family, society and political spaces

Access to decision making: All responding women (100%) were found to be satisfied with the level of participation in decision making at home and outside. In all unions, the women members took part in day to day decision making of the home affairs and all of them could make decisions in mutual understanding with husbands for child education, family health, marriage of daughter, assets purchase etc. All of the responding women were able give opinions for decision making in the family in case of health and education. Some of the women group members of Nilganj, Kalapara reported that they have purchased land in their own names and husbands supported their move. A few of them also noted that they managed to purchase land jointly with their husbands.

Social Mobility: Almost all (>90%) women assured that they started their independent movement in and out of their area for various purposes, which include visiting relatives, the market, UP, offices, NGOs, health center etc. Women members were able go to big cities far away from their houses to attend training. They observed that the level of criticism about women’s mobility is getting gradually reduced. The women respondents visited different government offices like DAE, DLS, DoF, DoWA etc and secured various support and services like seeds from DAE, training from Ekti Bai Ekti Khamar Project, food support for Jatka protection from DoF, water tank from DPHE etc. Women members received VGF support for DoWA and training from the DoYD. Many women members (*15 in North Channel*) have been involved in the Farmers’ Field School (FFS) of DAE and received training and other support. Young girls of the sanitary napkin programme said that they do not give importance to this criticism but do their activities as per plan.

Mr. Md. Humayun Kabir, UNO, Patharghata Upazila, Barguna remarked during the KII, “I was surprised and pleased at the same time to experience that women members from remote villages

came to the Upazila Office, met the officers and wanted to know their rights and made their claims. I attended many programmes of the WRI Project and supported them (Shushilan). The poor women need to be supported for some time so that they are empowered.”

Involvement in income generation: “Availability of finance and opportunities to generate income are crucial to their resilience in the face of disruptive shocks — particularly in the light of their invisible (unpaid) domestic work and small-scale farming⁹”. The responding women acknowledged that access to income and control over the money has made them independent and empowered. They could work anywhere in their area like earth work, road maintenance, small business etc. Women members, who earn through their businesses, felt satisfied while they declared that they could spend their own money. The change of monthly income of the women members is shown in the table (Table-4). Their contribution has been able to reduce the vulnerability and hence improve the overall resilience of the family.

Table - 4: Change in Per Capita Income of the Women Members

Particulars	Change in per capita Income of the Women Group Members (BDT)/Month* <i>(1 BDT = plus/minus 0.01620 AUD)</i>			
	North Channel	Nilganj	Patharghata	Charduani
No. of Members	100	156	74	125
Year 2017/Beginning	2738	2500	706	882
End-line Evaluation	3609	4000	1433	3550

*Based on the previous report cards and also the calculated estimation while discussed with the respondents during FGD/consultation

Participation in the institution/social/political space: Women members of all unions have been included in various committees like Union Disaster Management Committee (UDMC), Union Development Committee, Union Sanitation Committee, Cyclone Preparedness Programme (CPP). Women members of the groups are included in the School Management Committee (SMC) in almost all unions. Some of them participated in the community/social meeting and arbitration and expressed their opinion in taking appropriate decisions. UP Chairmen and members consulted with the women members while they prepared a list of **beneficiariesparticipants** of her area for providing government support/services. Ms. Amena Begum, a poor woman of a woman group, Charduani, Patharghata was excited while she reported her achievement, “I had a dispute with my neighbor regarding a crop land. The neighbor is a political leader and tried to grab my land using his political influence. I was suffering, discussed the matter in our group meeting and one day I made up my mind, collected the phone number of Deputy Commissioner (DC) of the Barguna district and informed him about my problem with the land. He assured me of all support. Accordingly with the help of the concerned government officials, my problem was solved. Now I am cultivating my land and producing crops”.

⁹ The Women’s Resilience Index: Key Findings for South Asia, The South Asia Women’s Resilience Index, ActionAid

Ms. Komela Begum, women group member, North Channel, Faridpur could be an example of 'Change' who has been able to establish herself from a destitute women to an entrepreneur with the support of WRI Project/AAB/AKK. She has turned down the speculation of the local community/society about her life and future while she was 'no where' after the death of her husband and while she was abandoned by the near and dear ones. She has been rearing cow, goats, poultry and earning a lot and established herself in the society. Komela is a source of inspiration and model of 'empowerment' for many women in and around the area.

Mr. Md. Bazlur Rahaman Faruque Panchayet, UP Member, Charduani, Patharghata, Barguna, said, "Shushilan (WRI Project) has done some wonderful work in the area. They have changed the mindset of the women and the men. The women are able to step outside their homes to work. Although we people (men) were not so comfortable in the beginning, things are changing. I think this type of project/activity should continue for another one or two years to sustain the benefits for long".

The respondents recalled the comment made by an honorable Member of Parliament who attended a public meeting arranged at Pakhimara Bazar, Kalapara with his wife and declared that if he could bring his wife to the meeting, why other male persons could not bring their wives to the meeting. According to them the women of conservative families felt interested to be members of different committees. This is why, women's mobility has increased and both family and gradually the society, have taken it easily. With the help of WRI Project, one of women members went to Japan, which encouraged other women to get out of their homes for the purpose of business or tourism.

4.4 Value for Money (VfM)

The research to action approach followed in the WRI project has generated lots of interest among the project participants within a short project period and using minimum resources. While the report card preparation and sharing, feed-backing and learning process went on, a few of the most preferred interventions were implemented with minimum amounts of money. As Mr. Partha Protim Mojumder, AAB Staff, said, "We had very little amounts of money for the project and we tried to spend it against some important yet critical needs of the project participants".

The concept of value for money (VfM) was used in the end-line evaluation to assess the worth of the outcome/outputs generated as a result of the WRI project intervention/activities. It was intended to appreciate the understanding of the project people as how they 'value' the project

activities, achievements and the benefits they (project participants) received. Respondents were requested to present the intervention/activities implemented/carried out and the results they obtained. They were also facilitated to draw a simple line and thus find out the low-high 'value' generated against the low-high 'investment' made.

The end-line evaluation team used the VfM lens based on a concept from the guide book 'Value for Money in ActionAid: Creating an Alternative' and captured the judgment of the implementers on the ground. Mostly open question and a diagram were used to reflect on and try to understand from the perspectives of the project beneficiariesparticipants and the partner staff as what value was created through the project investment (interventions and activities). Brainstorming sessions in small groups were conducted with some leading questions and pens and papers to list down and draw diagram.

Women group members of Nilganj, Kalapara were asked to prepare the list of inputs (in-terms of activities, training, advocacy etc) the WRI Project invested to improve their resilience at one side of a brown paper and also the outcome/results/benefits they have obtained on the other side of the same paper. At the end, they were surprised to discover that the list of outcome/results/benefits is much longer than the inputs. They were extremely happy to find themselves at a state where they could hardly think of only a few years back. While they were invited to explain how it happened, they were simply amazed to see the long list of result/benefits. The respondents felt that the only a small amount of money with continual moral, technical, training, advocacy support (from AAB/AVAS/WRI Project) could make the big difference. One of the group members Ms. Sujata Baroi uttered, "We really do not know the cost of your project/intervention/activities, but we are very much aware of the value it created for all of us. It has changed our lives and our outlooks. I believe we can now move forward". Ms. Pakhi Begum of Ruhita, Patharghata, observed, "You may not want to spend money for everything of this kind of social change activities (in her own language). You only need to make a mobile phone call to the concerned authority to inform about a child marriage at the village. Police will come and then do their job. We can do it easily to save the life of a young girl and change the society".

Partner NGO (Shushilan) staff were engaged in an exercise, in a small group, to compare the investment vs values against major activities/interventions and locate those in the diagram. As per the process, they were facilitated to draw a quadrant and indicate low to high investment in the horizontal axis and low to high value in the vertical axis. The Shushilan staff considered some important achievements for analysis. They discussed, decided and plotted their understanding/decision on the paper. They pointed out that women leadership development,

change of attitude of the society towards women, raising community awareness and income earning opportunities stand out towards high value with higher investment. As far as they asserted they could not invest much on ensuring access to finance, decision making, women mobility, participation in various committees and meetings. However, they felt happy that the efforts have resulted in achieving some appreciable results and they believed that in those cases, whatever the amount of money spent, the value generated was also rewarding to them.

4.5 Sustainability

The WRI Project has been able to enlighten the women about their status in the family and society and move them towards realising their rights and claims, in order to improve their resilience. While the achievements so far are noteworthy, within such a short period of time, there are lots of expectations and hopes among the project participants, community people and stakeholders. The project has been successful in revitalising dreams among them, what they reflected during the end-line study, the project is still felt to be relevant for the people of the areas it worked. The present level of buy-in of WRI initiatives by the project beneficiaries/participants in particular shows potential for continuation given that the institutional support mechanism development with the stakeholders, local government authorities, partners, others works well and turns to a lasting system.

For the purpose of end-line evaluation 'sustainability' was elucidated to capture whether the project benefits are likely to continue after WRI project support has been withdrawn. Has the project made any lasting change in the lives of the people it worked with? And also whether there is/are any sign of adoption of project intervention/activities in the existing/present resilience building practices/efforts?

WRI project makes lasting change as well as the sustainability of the project outcomes and approach

Based on the ActionAid's Human Rights Based Approach¹⁰, which encourages the empowerment of communities to understand their rights, especially women, and to hold duty-bearers accountable over the longer term, the WRI project has provided women with tools and skills that generate evidence to support their demands and help them to identify and prioritise areas of investment. The project has produced some commendable outcomes/results which are expected to be practiced and continued at the family and group/community levels. The end-line evaluation found that as a result of the WRI Project effort, the women group members were engaged in income earning activities and their income has increased to a satisfactory level; an upward creeping trend has also been noted over the period. The women members were networked with

¹⁰ ANCP/WRI Project Proposal

the public service offices, people and financial institutions which could be utilised to take advantage and go forward.

A lot of evidence has been recorded during the evaluation process, that women's access to decision making process in the family and community/society has been enhanced. As per their expression, women have been practicing the same in the family while making any decision with regard to children's education, health care, purchasing assets and marriage to the children. Women's participation in the social/community meetings and arbitration has gained the momentum and expected to be continued and expanded throughout the area.

Aleay Begum of North Channel, Faridpur, proprietor of a Tea Stall at the local Mohon Miar Hat demonstrates the transformational potential of the WRI Project. Aleya, a member of the women group, has learned and applied the knowledge and skills in her own life. She has become the source of inspiration for others to learn how to succeed and sustain in life, "I run my business, support my family and advise my fellow members as how to do business and live a good life. My business is growing and I hope that I can have a bigger shop with other items for the common people. I want to provide good education to my son so that he can find a good job and we are able to get out of the curse of poverty".

Mobility for women in Bangladesh (Muslim dominated) varies depending on social status, religious affiliation or whether they are residents of rural or urban areas. Similarly, socio-cultural norms restrict a large proportion of women to domestic responsibilities. Mobility of the women members has increased for several socio-economic reasons, WRI Project has added some values to the ongoing process. As per the advocacy initiative and development linkage the AAB/WRI Partners facilitated them and they visited the UP and Upazila Offices and claimed their rights and privileges. The association of the project women members with the partner NGO staff, engagement with other projects and most importantly relation developed with the UP Members, Chairmen, Upazila Offices are expected to last long and pay back.

An encouraging evidence of lasting change of the project effort and outcomes is that three women groups of Nilganj, Kalapara have been processed for registration under the Social Welfare Department, Government of Bangladesh. Some of the women members have already been affiliated with a long-period Government project like 'Ekti Bari Ekti Khamar' and have been enrolled for training and loan for income generating activities. At least 57 per cent of them have got access to land, both collectively and individually, for cultivating different crops, which has

created a good economic opportunity and a stable source of income. Although Ms. Sujata Baroi, Nilganj, Kalapara felt, “You cannot take back what we have learned from WRI Project, these are our lifetime assets. We have just been able to stand on our own feet. We need your support for some time so that we are able to walk and go along the way”.

Alternative approaches taken in the project reinforced existing inclusive resilience building efforts

ANCP/WRI Project is inclusive in nature and it includes relevant stakeholders at different levels and stages of its implementation. While the project addressed the root cause of vulnerability (gender inequality and poverty), it might ensure more long term benefits and at the same time contribute to resilience building. “Initiatives aimed at building resilience need to invest in long-term relationships with a wide spectrum of actors including collaborating with communities in order to be sustainable¹¹”. The end-line evaluation portrayed that a range of beneficiariesparticipants and stakeholders took part in various interventions and activities at different stages of the WRI Project implementation. The association of the project women with the local public representatives, local govt institutions, financial institutions and community at large is considered as enduring and continue to grow.

The end-line evaluation found that the women members prepared the report card and numbers of community-led priority options/activities were identified and implemented in order to enhance their resilience. The priority activities included the training, income generation, awareness raising and advocacy programmes, which have been contributing to the resilience building of the women members and the community as a whole.

“The (WRI) project with support from AAB and Shushilan, has made some changes in the socio-economic status of the poor and vulnerable women of the area. The women are able to go and meet officials at the local government offices and the duty bearers. They are now organised, have solidarity and move against the wrong doings in the society like child marriage, sexual harassment at home and outside. I always stand beside them and support their activities. Please make some recommendation to the concerned authority so that the WRI project continues to

¹¹ Resilience Handbook: A Guide to Integrated Resilience Programming (*ActionAid’s Resilience Framework, Page – 7*)

work for long for the benefits of the poor women”. Ms. S. M. Khusi, Civil Society Leader and Counselor, Patharghata Upazila, Barguna.

“We have tried to complete the planned activities. We have done so much work within very short period of time. There were gaps in the middle of three phases, and some of our work became hampered. There are lots of lessons and experiences. A new project could be initiated through analysing the strengths and weaknesses.” Mr. Partha Protim Majumder, WRI/AAB Staff.

4.6 Scalability

The WRI project and its activities were well recognised and accepted by the women group members, given their level of understanding and enthusiasm. When asked, they found everything of the project starting from its ways of doing (approach) and technical support as replicable and scalable. However, they identified a few interventions and activities which could be tried elsewhere since they liked them.

In order to make the respondents understand, scalability was defined to mean as what interventions, activities or processes were liked/accepted by the project participants most. It was also meant as to what extent the said interventions, activities or processes were applied or could potentially be replicated and/or extended to other communities and locations.

Among all, social mobilisation, awareness raising campaigns (to stop gender and sexual violence and child marriage) and advocacy with the duty-bearers were ranked highest by the respondents and recommended for replication and extension since they were benefitted while practiced in their areas. Nonetheless, a few interventions like raising house plinth might be considered to expand for higher resilience building of the vulnerable communities. Also, promotion of income generating options and creation of women market corner at the local level were also praised for replication and scaling-up.

Staff of partner NGOs reported that they have learned the research to action approach of WRI and felt that some of the ingredients could be integrated in their on-going/up-coming project/interventions. Involving the project participants in the identification of problems, status and reporting back to them are interesting steps and may be taken up. Women group members of another AVAS/AAB Project, learned from the AVAS staff (about WRI success) and demonstrated in front of Champapur Union under Kalapara and were able to construct 1.5 KM rural road which was unusable for the community. AVAS was benefitted because they were able to apply the lessons to other projects, as reported by Monirul Haque, Manager, AVAS, Kalapara.

Promotho Majumder, Coordinator, 'Ekti Bari Ekti Khamar' Project and Moshiur Rahman, Upazila Agriculture Officer, Kalapara wondered if the project/concept could be extended to other unions of the upazila for wider coverage and more benefits to the vulnerable local community.

CHAPTER V: LESSONS LEARNED AND RESIDUAL CHALLENGES

The end-line evaluation work went well with the participation of and cooperation from all parties involved in the entire work. The evaluation team observed high levels of awareness and interest among the project participants throughout the project areas. Participation of other stakeholders in the project activities and initiatives was also praiseworthy. Some areas were recorded during the evaluation work, which might be considered as lessons and challenges.

Presence of other project/interventions: The WRI project has been working with the women who are engaged in and getting support from other AAB/Partner NGO Projects (e.g. AAB/WATER Project in Pathargahata). It is perceived that the changes happened in knowledge, skill, attitude/behaviour/mobility, engagement and linkage with the government/other agencies, institutions etc. due to the interventions of the WRI project, but the influence/impact of other (ongoing/previous) projects could not be ignored.

Resilience index and report cards: As a process and methods, it has raised the interest and understanding among the project participants. It was noted during the sessions with the women that they struggled to remember what they were told in earlier session/s. The sessions needed to be organised more frequently while they could be given feedback, and reviewed the changes with more clarity. The ways of estimation and the presentation in the paper/poster has not been translated on time /as desired and well understood by the participants.

Enabling environment for change: From the North Channel (Riverine Island) to Ruhita, Patharghata (Coastal Embankment) everywhere, an environment for social change was observed where, the community, the women in particular, were upfront and aware of the rights. For example they were enthusiastic about the upcoming programmes of i) court yard meeting, ii) drama, iii) movement to stop child marriage etc. The opportunity created might be taken into consideration for future resilience building interventions.

Women vulnerability is not over: The National Plan for Disaster Management (NPDM) recognises the vulnerabilities of women, though these do not necessarily trickle down into disaster-specific or local plans and budgets. Although the participation of women members are recognised by the local level agencies, it does not guarantee any service or support unless their needs are taken-up, mainstreamed in the local-level plan and budget. None of the local level representatives were aware of the inclusion of a gender specific budget for women. It is still a far cry and needs to go on, to try to push for inclusion in processes related to local planning, budget and practice.

Project plan and fund support: There were intermissions in the middle of the WRI project and the project activities suffered because of the absence of staff and lack of other support. Although the WRI project was benefitted through the support of staff of other projects, discontinuation of some ongoing initiatives created a setback for the project participants and partner NGOs.

CHAPTER VI: CONCLUSION AND WAY FORWARD

The study findings confirm that a great deal of work has been completed and some real demonstration of practices (meeting with the local government people and claiming the rights, stopping child marriage, participating in the social/community arbitration etc) has been appreciated. Changes to knowledge are relatively easier than changes to attitude and hence, transformation of knowledge into practice; and so, the practice to lasting change always takes time, as the experience says.

As per the observations and findings, the participation of the women members in the events has made some measurable changes in their personal confidence, leadership and also social acceptance, establishment of and access to their rights which are largely attributed to the advocacy initiatives. Although there are lots to do in drawing the attention of the concerned people, duty bearers and the institutions, some more work is needed for a resilient future. The same was felt by the AAB and partner staff and they acknowledged, “We could not do much within this short period of time and the project should be continued so that the initiative/activities could be completed and replicated”. The following recommendations are put forward for consideration and future reference.

Propagate the modus of ‘action research’: Action research or research to action (resilience index and report card) has largely been liked by the project participants and the partner NGOs, as method and process. The learning process and thus transform to planned action have generated some interest to the users which could potentially transfer and expand to the fellow members, neighbours and other areas for learning, planning and action. Weakness of the process i.e. making easy to understand and reporting back on a regular basis, might consider to improve upon based on the lessons learned.

Continuation of the achievements and results: A few interventions that have shown some potential for improving peoples’ resilience might consider to be tied up with the ongoing project/activities for lasting outcome/change. The establishment of a ‘Women Market Corner’ at North Channel, Faridpur has created some interest among the women groups of other unions. Access to market, for income generating activities, is considered as one of the important ingredients for women’s resilience. Capitalising on the positive support of the local government authorities and market committees, efforts should be continued to establish market place or

‘Women Market Corner’ at the local markets at Nilganj, Patharghata and Charduani Unions as and where possible.

Access to financial institutions to be strengthened: As per the findings and observations, except for a few agencies like ‘Ekti Bari Ekti Khamar Project’ and NGOs, the banks did not provide any credit/loan to the project participants because of the provision of collateral/security. The women members could not arrange for any papers for mortgage as per the bank’s rule and as a result they could not implement some of their desired plan/activities and failed to fetch the intended benefits. Strong advocacy with the financial institutions may be carried on where the representative/s of local government offices may be involved as the catalyst/s.

Development of supply chain for women’s products: Some products like shopping bags (North Channel), pickles (Nilganj), Sanitary Napkins (Patharghata) in particular have been liked by the local people and the local vendors have shown their positive signal for further promotion. While there is a need (as requested by the women respondents) for technical support for quality development, an in-house and in-depth study may be undertaken to actually find needs, market potential and also the chain for promotion and distribution. Accordingly, a supply chain mechanism may be devised throughout the niche and higher markets of the area.

Coping strategy in changing disaster landscape: While the disaster episode for the last few decades is reviewed, a changing direction, depth and damage is evident and reminds the obvious change in preparedness and response strategy. While the research to action (action research) process is a good tool to start with, the development of new programming with long-term strategic direction/focus may only sustain and transform the lessons learned and good practices. Devising and implementing interventions with the participation of people and institutions may help develop resilient systems in the most vulnerable areas over a considerable period.

CHAPTER VII: Documents reviewed and used

1. ANCP/WRI Project Proposal
2. Fifth Assessment Report (AR5), Intergovernmental Panel on Climate Change, 2014 (<https://www.ipcc.ch/report/ar5/>)
3. Government of Bangladesh, Ministry of Disaster Management and Relief, National Plan for Disaster Management (NPDM) 2016-20
4. Resilience Handbook: A Guide to Integrated Resilience Programming (*ActionAid's Resilience Framework, Page – 7*)
5. Report of the Resilience Study to understand that complexity while contextualizes the South Asian Women's Resilience Index, AAB
6. Women's Resilience Index (WRI) Project Annual Report 2017
7. The Women's Resilience Index: Key Findings for South Asia, The South Asia Women's Resilience Index, ActionAid
8. Terms of Reference (ToR), End-line Evaluation of Women Resilience Index Project, ActionAid Bangladesh
9. <http://www.economistinsights.com/sites/default/files/The%20South%20Asia%20Women's%20Resilience%20Index%20Dec8.pdf>

FOCUS GROUP DISCUSSION (FGD) CHECKLIST

Number of Participants: Male: Female:
 Date: Place: Union: Upazila:

Areas to be discussed/covered

Relevance

- Please would you give us some background information about the WRI project. What about your response about the need of the WRI project in your area? How would you explain that the project activities were relevant for the vulnerable women of your area?
- How has the scorecard helped you to identify ways to improve your resilience to natural disasters and climate change? How have you used the scorecard to help you understand resilience? How have you used the scorecard to advocate for increased attention and investment in disaster risk reduction programs relevant to women? What new approaches have you learnt and are applying in disaster risk reduction activities that you will continue to use? How do find that the project is still relevant as far as its success, challenges over the period of its operation in your area?

Effectiveness and Impact

- How do you think that the WRI project has made some changes in the status of your knowledge and skill? Please provide some evidence/examples. As we are talking to community people, we have learned that they have observed some changes in the attitude of the project participants/women. How would you like to explain these? Please provide some evidence.
- Similarly, there have been some changes in the mindset of the community people. How would you like to explain the changes? Please provide some evidence.
- Are you aware of any change/inclusion in the plan and budget (of your union) in regard to the investment in gender-sensitive disaster risk reduction? What is/are the changes and challenges?

Woman Empowerment

- How has the project contributed to women’s social mobility, access to finance and markets and active participation and leadership in decision-making around DRR and CCA? For example, under social mobility—what changes do you find in the political space like UP or Upazila? Would you explain about women’s ability to move freely outside of home as she wishes, do women have to be accompanied while leaving the house and how are families and the society react to this?
- How do women access markets to sell their goods? How have you observed a greater access to markets for women? What has been the response from men to this change in access to markets?
- Please could you tell as how the WRI Project contribution in advancing gender equality for women in family, society and political spaces?

Sustainability and scalability

- What activity/interventions of WRI project you would like to continue and practice in your own life and also think that you (or WRI project) possibly could apply in another context? Do you think that alternative approaches taken in the project have been able to reinforce existing inclusive resilience building efforts at the community level?

Value for Money

- How would you explain the benefits you have gained from the WRI project over the period? What about your ideas about the cost involved against the activity/interventions and benefit or value generated for the project people and others?

Lessons, challenges and recommendations

- Could you tell us some of your major and interesting lessons, experiences from the WRI project? What the challenges you have encountered over the period of involvement and implementation? What suggestion/recommendations would you like to put forward for future improvement?

KEY ONFORMANT INTERVIEW (KII) CHECKLIST

Public/Govt. Officer/Representative/Stakeholder

Name of the Respondent: _____ **Sex:** _____ **Profession/office:** _____

Date: _____ **Place:** _____ **Union:** _____ **Upazila:** _____ **Cell No:** _____

Areas to be discussed/covered

Relevance

- We have learned from the AAB/Partner NGO that you have been supporting them in their project activities. Please would you tell us your understanding about the WRI project?
- What sorts of support and services have you/your department/organization/institution provided to the WRI project, and its participant/beneficiaries participants, in particular, that contributed to the improvement of their resilience?
- What about your response about the need or justification of the WRI project in your area? How would you explain that the project activities were relevant for the vulnerable women of your area (in relation to the local and impending climate change/hazard/disasters and their impacts on the poor women)?
- If you agree that the project has done some changes or improvement for women’s resilience, do you think that the project is still relevant as far as its success, challenges over the period of its operation in your area, are concerned? Could you explain in favour of your opinion?

Effectiveness and Impact

- Do you think that the WRI project has done some changes in the status of the knowledge, skill, behaviour and practices of the women it worked with? Please provide some evidence/examples.
- As we are talking to community people, we have learned that there have been some changes in the mindset of the community people. How would you like to explain the changes? Please provide some evidence, attributed to the local socio-cultural context.
- Are you aware about any change/inclusion in the plan and budget (of your department/agency/union/upazila) with regard to the investment in gender-sensitive disaster risk reduction? How does it contribute towards improving women’s resilience? What is/are the changes and what are the challenges with regard to the changes?

Woman Empowerment

- It has appeared from the discussion with the project participants that there have been some changes to women’s social mobility. The women members have started to go and visit the UP and Upazila and other offices and institutions. What changes do you find in the political space like UP or Upazila?
- They have some sort of access to income generating activities, access to markets and active participation and leadership in decision-making around DRR and CC. How did your office/department contribute?
- What about your reading of the WRI Project’s contribution in advancing gender equality for women in family, society and political spaces?

Sustainability and scalability

- The project is at its last stage of implementation. There have been some good work done and some of the activities or interventions have accepted and practiced in their own condition. Please could you explain as how do you see the sustainability of WRI project?
- Have you noticed that the WRI project intervention/activities are being replicated and disseminated in your area or around? What do you think about the potential of expansion of the WRI Project?

Lessons, challenges and recommendations

- Please would you tell us about the project in addition to or apart from the discussion we just had, if that had direct or indirect relationship with the WRI project?
- What suggestion/recommendations would you like to put forward for future improvement of this sort of project to increase women’s resilience, especially for those who live in the most vulnerable areas?

ANNEX-2

End-line Evaluation Work Plan

Major Activities	Duration of the Assignment/Working Days																																			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30						
<i>Inception</i>																																				
Document review	→						- - - - -																								→					
Inception report preparation and submission	→																																			
<i>Field work</i>																																				
Preparation and finalization of methods, process, tools			→																																	
Conduction of CS/FGD/KII									→																											
Conduction of sharing and validation workshop																					→															
<i>Report preparation</i>																																				
Draft report preparation and presentation																					→															
Final report preparation and submission																											→				- - - - -					

-----End of the Report-----