



Community Savings Groups: A vehicle to enable women's empowerment & contribution to Hilsa conservation?

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Hilsa: The national fish of Bangladesh

- 2.5 million people dependent for their livelihood
- **1.5% of GDP**
- **11%** of Bangladesh's total fish
- Bangladesh produces **65%** of global hilsa
- Rich in **Omega 3**, essential minerals such as **Vitamin A** and **Zinc**
- Conserving hilsa enhances **biodiversity**



Source: Department of Fisheries, Bangladesh (2018)

Women are vulnerable in coastal fishing communities

- Fishing is associated with men, women's work is mostly unrecognized and limited
- Women have limited decision making power, access to and control over resources
- Fishing communities do not invest in non-fish related entrepreneurship, limiting women's options further
- Community is over burdened with high interest micro credit loans



Source: Barker-Perez & Cole (under review), Kleiber (2014)

Community Savings Groups (CSG) to reduce financial pressure

- Encouraging savings habits and enabling alternative livelihood investments
- Women and the project both contribute to a women-managed revolving fund used for entrepreneurship development loans
- On average, CSG involves 30-40 women
- Marginalized women get priority
- There are pre-conditions for CSG membership



CSG Current Status

- 145 CSG formed involving 4,354 women
- Total savings amount US\$ 83,670
- 103 CSGs received matching funds (US\$ 32,187)
- 897 women received loan (US\$ 65/each)

Research Questions

1. In what way do CSGs influence women's empowerment in terms of:
 - Access to and control over own income
 - Decision making (HH and community level)

2. In what ways do CSG initiatives influence:
 - Livelihoods
 - Women's participation in Hilsa conservation

Research Methodology – Mixed Methods

2017: Quantitative – Individual Interviews (n=300)

- 150 control HHs – women new to CSG
- 150 treatment HHs:
 - 75 loan takers
 - 75 non-loan takers

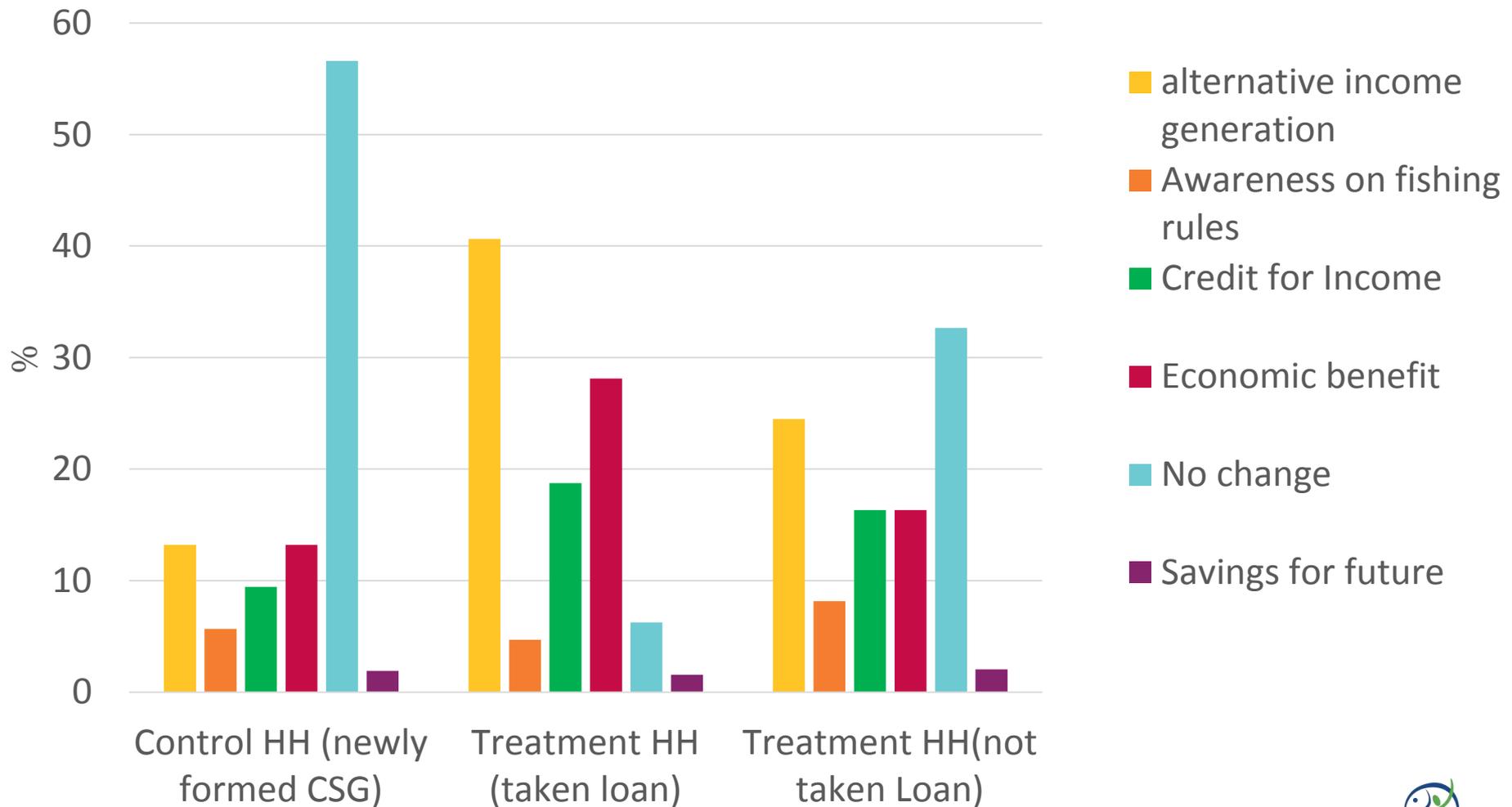
2018: Qualitative – Focus Group Discussions (n=18)

- 2 control groups
- 16 treatment groups:
 - 8 loan takers
 - 8 non-loan takers

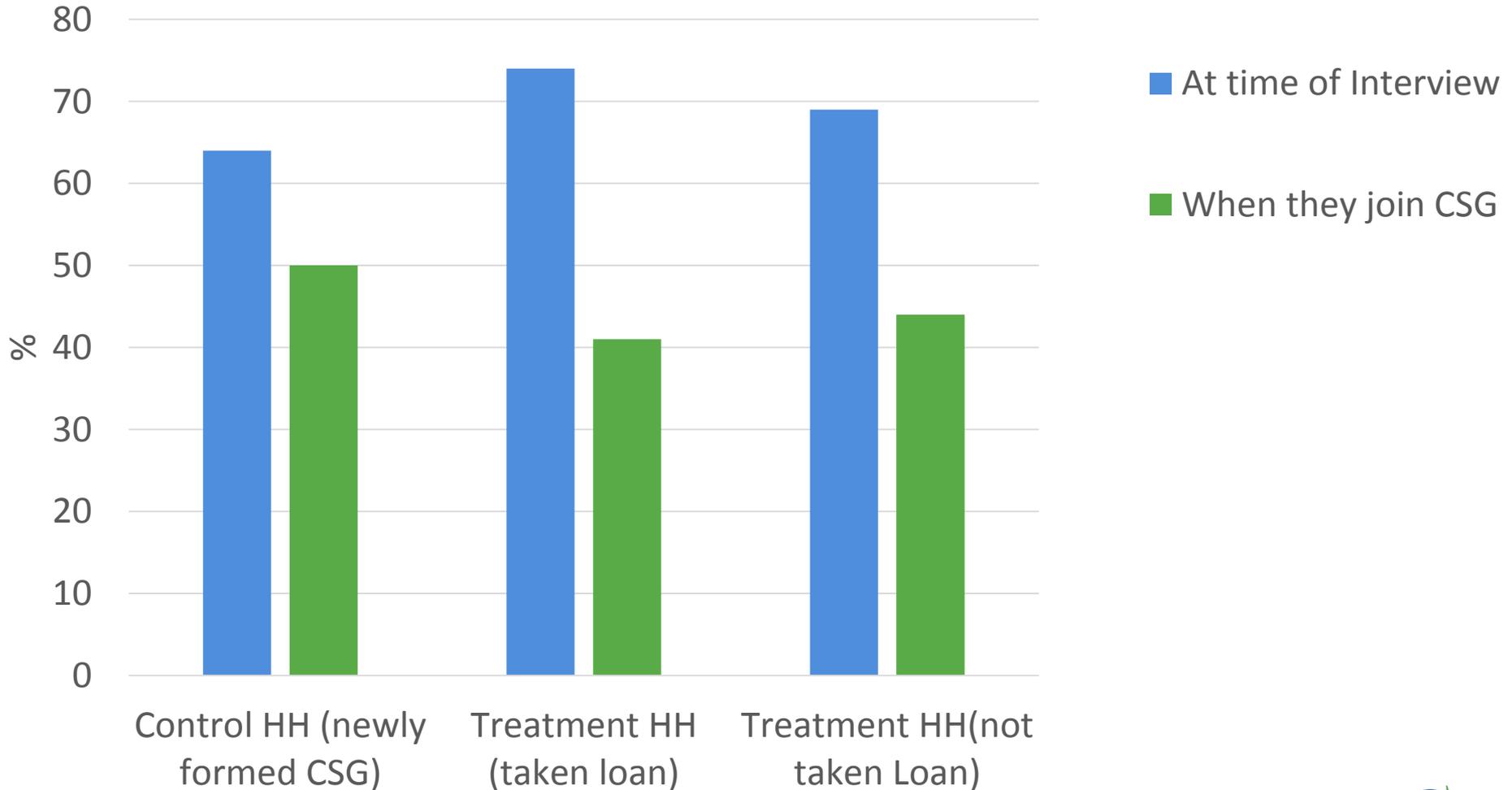
Results: Loans contributing to livelihoods



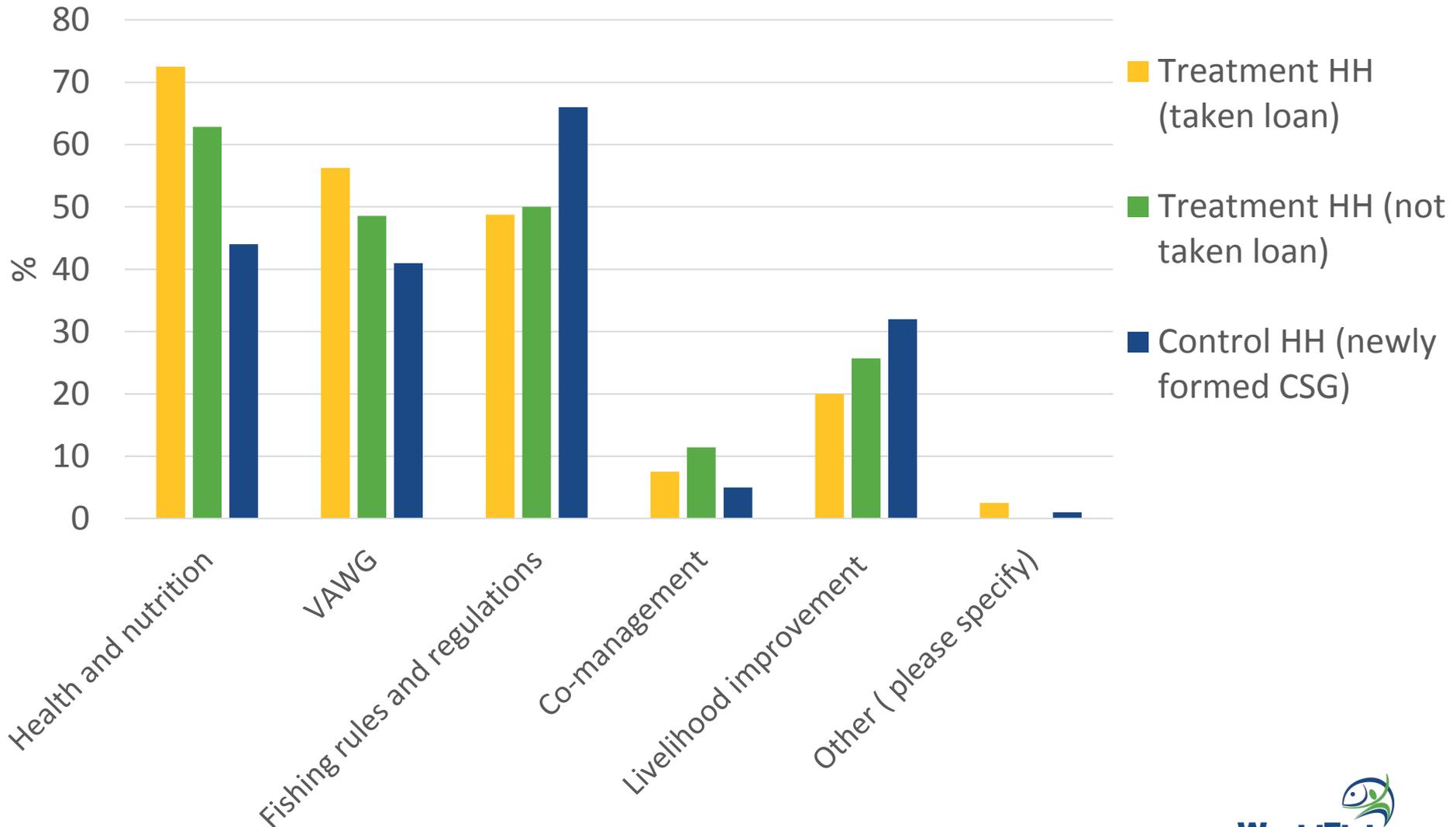
Changes through CSG



Women's control over own income



Issues raised and being addressed by the CSG



Participation in Hilsa management



...sitting beside man & talking on Hilsa conservation was something beyond my imagination.....”

-Ms. Putul

Rani



- Women are taking part in Hilsa management decision making.
- Women expressed commitment to conserve Hilsa.

Key outcomes from CSGs for women

- Women took CSG loans to invest in businesses
 - They could control independently
 - They could do jointly with their husbands and family
- Financial stress reduced due to CSG design
 - *During 3 month Hilsa ban period, women are not supposed to contribute savings, or pay loan installments*
 - *In ban period women's income becomes more critical to family*
- Women's position in household and community improved
- Women increased their social networks and social capital
- Women started participating in Hilsa management

Thank You



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Study Purpose

At Community level

- To assess the performance of CSG

At Individual Level

- To measure the empowerment of women in the fishing households using the Women's Empowerment in Fisheries Index (WEFI)
- To assess impact around three dimensions
 - savings
 - livelihood and
 - empowerment