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)
ECOFISH-Bangladesh Project

Enhanced Coastal Fisheries in Bangladesh
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 Overview

- Savings by women members of Fishing HHs
- Matching fund by ECOFISH
- Business Literacy School for CSG members
- CSG learning sharing sessions
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

- Control HH (newly formed CSG)
- Treatment HH (taken loan)
- Treatment HH (not taken Loan)

- alternative income generation
- Awareness on fishing rules
- Credit for Income
- Economic benefit
- No change
- Savings for future
Women’s control over own income

- Control HH (newly formed CSG)
- Treatment HH (taken loan)
- Treatment HH (not taken Loan)

At time of Interview

When they join CSG

%
Issues raised and being addressed by the CSG

- **Health and nutrition**
- **VAWG**
- **Fishing rules and regulations**
- **Co-management**
- **Livelihood improvement**
- **Other (please specify)**

- **Treatment HH (taken loan)**
- **Treatment HH (not taken loan)**
- **Control HH (newly formed CSG)**

Graph showing the percentage of issues addressed by each category.
Participation in Hilsa management

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

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

- Ms. Putul Rani
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