

Ultra Poor Graduation Approach towards Women's Empowerment: Evidence from the Grassroots of Southern Bangladesh

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Abstract

Following the BRAC's universally tested Graduation model, NOBO JATRA- (New Beginning) Ultra Poor Graduation (UPG) component developed a women-centric graduation approach to alleviate poverty and empower women at the same time. NOBO JATRA conceptualised a framework that recognises gender inequality as a critical factor and many other deep-rooted causes of chronic food insecurity and the economic vulnerability of the household. UPG component of NOBO JATRA-DFSA (Development Food Security Activity) aims to empower the ultra-poor women by uplifting them out of poverty through 24 months of sequential interventions.

This technical paper primarily aims to unearth evidence on whether and how the graduation approach contributes to women empowerment in five Gender Equality and Social Inclusion (GESI) domains: access, decision-

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making, participation, systems, and safeguarding/protection. Besides, the change of women's knowledge, attitude, and practice through the Ultra Poor Graduation (UPG) component has been observed as part of women's dignity mediated through empowerment. Besides, the importance of inter-linkages between the UPG component and other elements of NOBO JATRA is also explored.

This learning product predominantly relied on a qualitative investigation, and participatory tools were applied to acquire specific research questions. Relevant quantitative data for GESI five domains were collected and used with other quantitative references drawn from NOBO JATRA commissioned research activities conducted by HDRC.

Quantitative data reveals that more than 80 per cent of households are food secure in the graduation assessment compared to only about 15 per cent during the baseline study. The proportion of females reporting homemaking as a primary occupation has reduced significantly to 3.5 per cent compared to 33.6 per cent in the baseline. Women's involvement in decision-making related to household economic issues like savings, lending practice, and involvement in IGA has increased by about 49 to 53 per cent. Their involvement in the social sphere has also increased: women's decision to get involved with and organisation/Samity/NGO, vote, and participate in Shalish/arbitration has increased more than two-folds to six-folds.

The 3P's (Personal and Intimate, Private, and Public) Power Circle Tool is used to understand the change of women's position in terms of respect and dignity in three realms: personal/individual, private/relationship, and public/structural. Gender Equality and Social Inclusion (GESI) analysis revealed that the project participants were empowered in all of the observed GESI domains.

Women got empowered in terms of economic autonomy, structural/institutional linkages, and positive changes in knowledge, skill, personal and social behaviour. UPG component of NOBO JATRA-DFSA set of interventions and their linkage with other NOBO JATRA components helped ensure women's empowerment. In the process, UPG participant women gained knowledge-empowerment, economic-empowerment, institutional-empowerment, social-empowerment that securitised the all-inclusive empowerment of women.

Finally, it is argued that the NOBO JATRA-UPG approach has been instrumental in ensuring women's empowerment, which, in turn, contributed to the improved dignity of women. However, it is undeniable that the achievement of empowerment is not a single shot target. It needs continuous care and support to ensure sustainability and greater effectiveness in women's personal, private, and public life.

Risks and uncertainties are an integral part of people's lives. It is more so due to the COVID-19 lockdown. This unprecedented pandemic could bring a disastrous effect on the lives of women who constitute the most recent graduates from extreme poverty. It is most likely that these women's life-skill knowledge, increased assets, and earning capacity could be their potential assets to minimise the uncertainties and risks.

JEL Classification B54 · B55 · E70 · I30 · I32 · I38 · I39 · L26 · L31 · O15 · Q01

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1. Introduction

Empowerment is the process of enhancing the capacity of individuals or groups to make choices and then transform those choices into desired actions and outcomes (World Bank 2001). While Sen (1999) refers to empowerment as a greater individual and collective autonomy, this requires opportunities that contribute to development, broadly conceived, and which also serve to expand freedom in the public sphere. Besides, Pratto and Walker (2004) suggest that power is gendered. The concept of women's empowerment is usually coined to understand what is needed to change the condition of poor, vulnerable, and powerless women. Rural women of Bangladesh, especially those living in remote areas of the southwest region, have fewer opportunities and fewer choices in making decisions in their lives. Poverty is one of the underpinned barriers in the process of their empowerment.

There is no universally accepted definition of women empowerment. The diversity of the conceptualisation of empowerment focuses on different dynamics of women's lives, and each conceptualisation suggests a different path of reaching it. USAID (2017), in its Gender ADS Chapter 205, stated that female empowerment is achieved when women and girls acquire the power to act freely, exercise their rights, and fulfil their potential as full and equal members of society. While empowerment often comes from within, and individuals empower themselves, cultures, societies, and institutions create conditions that facilitate or undermine the possibilities for empowerment. Chen and Tanaka (2014) defined women empowerment as an economic, political, and sociocultural process that challenges the system of sexual stratification that has resulted in women's subordination and marginalisation to improve women's quality of life. Whereas, Mayoux (2000) argues that empowerment depends on what types of meanings of

empowerment women have in their lives. Sen (1999) stated that women's independent earning engagement in an economic role outside the family, ownership rights, literacy, and education commonly and positively contribute to adding force to women's voice and agency (ability to make choices and act on these choices or goals) through independence and empowerment. He also claimed that working outside of the home and independent earning capability tend to have a visible impact on enhancing the social position of women in the household and society. Kabeer (1999) argues that women's access to resources and agency can be thought of as women's capabilities, while achievements are realised capabilities. Based on empirical evidence, Barkat (2011) argued that even in the present socio-economic structure of Bangladesh, it is possible to accelerate the process of holistic empowerment of 60.2 million poor and marginalised women by implementing high priority conscientisation-mediated development interventions designed in congruence with the Constitutional and justiciable rights of women. Meanwhile, Horton (2018) claimed that women's economic contributions to the household trigger a shift in how male partners view and value women's role in the household. Undeniably, poverty alleviation is the key condition for empowering ultra-poor women in their personal, private, and public life.

Ultra Poor Graduation (UPG)¹ is a component of the NOBO JATRA² New Beginning, a USAID Development Food Security Activity (DFSA), under implementation in Dacope and Koyra Upazilas of Khulna and Shyamnagar and Kaliganj Upazilas of Satkhira, seeks to empower ultra-poor women³ through

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1. Ultra Poor Graduation is a Component in the NOBO JATRA Development Food Security Activity (DFSA).
 2. "NOBO JATRA- New Beginning" is a five year USAID Food for Peace Title II Development Food Security Activity that seeks to improve gender equitable food security, nutrition and resilience in southwest Bangladesh. World Vision Bangladesh, together with the World Food Programme and Winrock International and 3 local partner NGOs, undertook the project in September 2015, integrating interventions in MCHN, WASH, agriculture and alternative livelihoods, DRR, good governance and social accountability and gender to achieve its objectives. Nobo Jatra is jointly implemented in partnership with the Ministry of Disaster Management and Relief (MoDMR) of the Government of Bangladesh in Dacope and Koyra Upazilas in Khulna and Shyamnagar and Kaliganj Upazilas in Satkhira.
 3. According to NOBO JATRA graduation program operation manual, ultra poor is defined as: those who are living at less than half the \$1.90-a-day poverty line, and those who eat below 80% of their energy requirements despite spending at least 80% of their income on food. The majority tends to be landless rural women. They are the most vulnerable, lacking the skills, confidence, and future-orientation needed to lift them to the bottom rung of the economic ladder.

graduating them out of extreme poverty. NOBO JATRA coined empowerment as a strategy to change in the form of gender equality and social inclusion. NOBO JATRA UPG Component is an integral part of the World Vision Bangladesh (WVB) Ultra Poor Graduation program model, designed to provide a pathway out to the extremely poor households through helping them to engage in productive and resilient livelihood. World Vision Bangladesh (WVB) partnered with WINROCK International (WI), and the World Food Programme (WFP) intends to improve gender equitable food security, nutrition, and resilience of vulnerable people within the target area. The NOBO JATRA UPG component is designed following the graduation approach of the USAID Food for Peace (FFP) Learning Agenda and the BRAC graduation model. It delivers a similar sequence of interventions—entrepreneurial training, access to savings, engagement with the financial institution, cash transfer, IGA implementation, productive asset development, kitchen gardening, coaching and mentoring along with some additional supports (such as engaging women with other components of NOBO JATRA and transferring knowledge) to ensure that they do not revert to poverty. Life skills training, savings practice, and conditional cash grant transfer for livelihood promotion make the necessary linkages for transitioning women out of poverty and "disempowerment." Additionally, the component desires to enhance women's access to productive assets, infrastructure, technologies, and participation in local government institutions and markets. NOBO JATRA participant of Cohort I has completed its graduation⁴ cycle of 24 months.

"Once shy, introvert, and disregarded women are now social change makers who not only changing the settings of the household but also the community."

—Field Organizer, Shushilan,
Dacope

According to NOBO JATRA-New Beginning Ultra Poor Graduation Component baseline data, 66.9 per cent of the target households lived below the poverty line (\$1.90); 13.8 per cent were severely food insecure; 40.2 per cent households had no homestead of their own; nearly one-fourth of the population at school-going age (5-16 years) was not continuing school; only 15.9 per cent of the target women maintained an account with formal financial institutions; 32.7 per

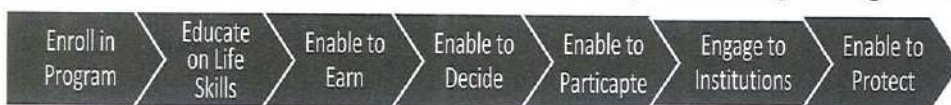
4. According to NOBO JATRA ultra poor graduation program operation manual, graduation is defined as: The point at which a participant in a Graduation Program is deemed to have satisfied locally determined criteria intended to ensure that he or she can sustain an economically viable livelihood and has lower risk of reverting back into extreme poverty.

cent had no savings; 58.3 per cent could participate in decision making regarding the marriage of their son/daughter; only 19.4 per cent of women could participate in decision making regarding the selling of household land (Barkat et al., 2018).

Ultra Poor Graduation component offered the women opportunities to develop life skills that range from learning entrepreneur skills to implementing business/IGA as per plan. Life-skill education is the founding step towards empowering these women as it prepares them with a set of skills that help them enhance their socio-economic status. Enable these participant women to use their learned life skills to create economic opportunities is the essence of the pertinent theory of change. The importance of raising their voices and deciding not only for themselves but for the household is a key to making these women equal and dignified members of their communities and society at large. Earning and decision-making capability enable ultra-poor women to enhance their participation in various activities in their community and society at large. The

“Thanks to Ultra Poor Graduation (UPG). It helps us to understand, feel, taste, and enjoy freedom. There is nothing amazing than the freedom.”

—UPG participant woman, Dacope



participatory approach allows women to engage with systems (access to institutions) and ensure their holistic protection with a respectful and dignified position in the household, community, and society. The following diagram illustrates the theory of change of UPG Component of NOBO JATRA-DFSA:

However, the available literature does not unearth significant evidence on whether the graduation approach leads to women empowerment and empowerment to improved dignity. This learning product is an attempt to fill the knowledge gap.

The key objective of this paper is to build an evidence base for the graduation approach in terms of women empowerment. The specific objectives of this paper are as follows:

- To document whether the UPG component of NOBO JATRA-DFSA contributes to women empowerment and whether that leads to improved dignity;
- To identify best practices both within and outside of NOBO JATRA in women empowerment and achievement of significant results;

- To suggest how the specific interventions/practices/activities contribute to women empowerment and improved dignity within the household, community, and society.

The methodological essence of the specific objectives of this paper may be described best as the "chain" or "mediation"-type of three-node causal network with two links⁵. Here the type of the causal network with the pattern of arrows looks as follows: UPG (specific components, activities, approaches) → women's empowerment → women's improved dignity. This 'mediation type' causal link assumes 'women's empowerment' as the mechanism, or 'mediator,' which transmits the effect of 'UPG' to 'women's improved dignity.' The most important conceptual point here is: the mediator -women's empowerment- "screens off" information about 'UPG' from 'women's improved dignity.'

1.1 Methodology

Gender Equality and Social Inclusion (GESI)⁶ lens have been applied to realise women empowerment achieved through the UPG component of NOBO JATRA-DFSA. The Ultra Poor Graduation component's relevance to the five GESI domains, such as access, decision-making, participation, systems, and safeguarding/protection, has been examined for this purpose. 3P's Power Circle Tool⁷ was used to measure the level of dignity and respect that ultra-poor women gained from the 24 month-long graduation period. This study has investigated two

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5. For details about all specific types of causal network with three-nodes and two-links ("chain" or "mediation"; "fork", and "collider"), see Pearl, J. and D. Mackenzie (2019). *The Book of Why. The New Science of Cause and Effect*. UK: Penguin Random House (pp.112-116). For application of the types of causal network in social sciences with conditional dependences/independences and common cause/confoundity, see Barkat, A. (2019). "Role of Japanese Studies in strengthening bilateral and multilateral relations between Japan and SAARC countries", presented as Plenary Paper at International Seminar, Japanese Studies in India and South Asia: Towards a New Horizon. JNU, 9-10 December. New Delhi: CJS, SLL7CS and JNU.
 6. "GESI is a concept that address unequal power relations experienced by people on the grounds of gender, wealth, ability, location, caste/ethnicity, language and agency or a combination of these dimensions. It focuses on the need for action to rebalance these power relations, reduce disparities and ensure equal rights, opportunities and respect for all individuals regardless of their social identity" (adapted from Ministry of Health by IDPG GESI WG 2017).
 7. 3P's Power Circle Tool is used to deepen analysis about how power relationships work at 3 different levels related to how we interact with the world: personal and intimate, private and public (Reflective Action n.d.). 3Ps Power Circle is a very effective tool to assess participants with common community/group characteristics by sex, age, marital status, economic status, residence/location etc. This method is useful to compare baseline with graduation assessment to understand how sequential interventions alone and collectively have facilitated the change in the power of women in three different level: personal, private and public.

interrelated questions: (1) Which UPG activities or approaches support women's empowerment and how? (2) To what extent UPG has uplifted ultra-poor households from the poverty line?

This technical paper used both qualitative and quantitative tools with more emphasis on qualitative. The qualitative investigation applied a range of participatory tools in the group discussions and key informants' interviews. Relevant quantitative data for GESI analysis were collected and used with other quantitative data drawn from NOBO JATRA commissioned research activities conducted by the Human Development Research Centre (HDRC). The primary quantitative data used are scorecard analysis, process documentation, baseline study, and graduation assessment report of NOBO JATRA Cohort I participants. Structured questionnaires were used to collect data from participant women to assess their mobilisation and decision-making abilities.

Qualitative research methods include 12 FGDs, which took place in 12 purposively selected unions in the four Upazilas of NOBO JATRA Activity. Women participants of the UPG attended these group discussions. Ten project staff and relevant stakeholders from the field, regional, and national level of UPG component of NOBO JATRA-DFSA were interviewed as key informants. A structured questionnaire, based on the GESI domain, as noted above, was prepared for KIIs.

This paper also collected evidence from the Graduation Assessment Report⁸ and the Report on Process Documentation⁹ of NOBO JATRA.

2. Key Findings and Analysis

2.1 Status of Graduation

Graduation Assessment of NOBO JATRA Cohort I participant households, followed by a baseline survey¹⁰ in May 2018, was conducted in December 2019 after 24 months of sequential interventions. The NOBO JATRA graduation component identified a total of 10 graduation criteria for the component

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8. BARKAT, A., R. YASMIN, M. S. H. SIDDIQUEE, and F. M. AHAMED (2020). Report on Graduation Assessment of NOBO JATRA. Dhaka: Human Development Research Center (HDRC).
 9. HDRC (2019). An account of graduation sequence: Process documentation of Ultra poor graduation approach of Nobo Jatra Project of World Vision Bangladesh. Dhaka: Human Development Research Center (HDRC).
 10. BARKAT, A., R. YASMIN, A. PODDAR, S. HOSSAIN, M. BADIUZZAMAN, A. OSMAN and F. M. AHAMED (2018). Baseline Report on Baseline Study on Graduation Component of NOBO JATRA Development Food Security Activity in Khulna and Satkhira District: Cohort 1. Dhaka: Human Development Research Center (HDRC).

assessment purpose. However, 3 of the ten graduation criteria were conditional to selected households only (e.g., the criterion "school-aged children are going to school" cannot be assessed if the target household does not have any school-going children). Thus, seven pre-selected "essential criteria" have been used for the NOBO JATRA graduation assessment, and the benchmark for graduation was set at 80 per cent or above. Therefore, a household will be considered "Graduated" if the household satisfies 6 of the 7-graduation assessment "essential criteria". This assessment assumes equal weight for each of the graduation criteria.

Data suggests that about 82.5 per cent of target households from Cohort I (319 households out of 387) have graduated in the UPG component of NOBO JATRA-DFSA. Almost all the households graduated in the following three criteria: "a minimum of 2 sources of income", "cash savings (includes formal as well as informal saving)," and "practising knowledge in the disaster preparedness activities." On the other hand, two of the criteria barred most of the households from being a "Graduate": "had two meals in a day in last one year," "use of sanitary latrine and safe drinking water." Three "conditional graduation criteria" of the UPG Component of NOBO JATRA-DFSA are "no child marriage in the household," "school-aged children are going to school," and "eligible couples adopt family planning method." Most of the target households graduated from the first two criteria mentioned above. However, the percentage of "eligible couples adopted family planning method" was estimated at 81 per cent. Truly speaking, a household with a higher Graduation score¹¹ does not necessarily mean to perform better in every single criterion. For example, all the households with a graduation score of 4 graduated in the "minimum two sources of income" compared to 98.2 per cent of the households with a graduation score of 5 and 99.4 per cent with a graduation score of 6 (Table 1).

Women were empowered according to their needs and demands through the economic benefits (criteria 1-5), knowledge and skill (criteria 1, 3, 4, 6, 7, 10) transfer, and social and institutional engagement (criteria 5,7,8,9). Their dignity improved through different forms of empowerment, i.e. knowledge, skill, economic, social, and institutional. Table 1 presents forms of women empowerment and graduation as per set criteria.

The household's ability to graduate was explored using the following indicators: sex of household head, disability status of household head, disability

11. "Graduation score" is termed as the number of graduation criteria that a household has been graduated.

Table 1: Graduation of households by criteria and forms of empowerment according to Graduation Score of households

Forms of women empowerment	Graduation Criteria	Graduation score				Overall
		4	5	6	7	
	Overall Graduation	67.0	81.3	91.6	100	92.7
	Essential					
Knowledge, Skill, Economic	Criteria 1: Minimum 2 sources of income	100	98.2	99.4	100	99.5
Economic	Criteria 2: Had two full meals in a day in the last year	30.8	60.0	75.6	100	81.7
Skill, Economic	Criteria 3: Household increased productive assets 2 times	61.5	85.5	95.1	100	94.6
Skill, Economic	Criteria 4: Households have kitchen gardens	46.2	63.6	93.3	100	90.2
Economic, Institutional	Criteria 5: Cash savings (includes formal as well as informal saving)	84.6	100	100	100	99.5
Knowledge	Criteria 6: Use of a sanitary latrine and safe drinking water	46.2	61.8	78.0	100	83.5
Knowledge, Institutional	Criteria 7: Practicing knowledge in the disaster preparedness activities	100	100	100	100	100.0
	Conditional					
Social	Criteria 8: No child marriage in the household	100	100	100	98.7	99.5
Social	Criteria 9: School-aged children are going to school	100	96.4	91.2	96.3	94.1
Knowledge	Criteria 10: Eligible couples adopt family planning method	70.0	91.2	80.5	79.5	81.0

status of household members, and education level of mothers. Findings summarised in Table 2 show that a slightly lower percentage of female-headed households, household heads with a disability, households with some members with a disability, and households having no or below primary level education are graduated than their counterparts. However, p-values indicate that their ability to graduate is not significantly different from their counterparts.

Relevant data of all the participants (women) in graduation assessment, along with information collected from the previous NOBO JATRA research activities and other participatory tools, have been used to assess women empowerment. The following sub-sections explore the state of empowerment of the participants through five domains of GESI: access, decision-making, participation, systems, and safeguarding/protection. Moreover, change in women's knowledge, attitude and practice; interlinkages of UPG component with other components of NOBO

Table 2: Household's ability to graduate by sex of household head, disability status of household head, disability status of household members, and education level of mothers

Type of household		Graduate	n	p-value
Sex of household head	Male-headed household	83.1	302	0.51
	Female-headed household	80.0	85	
Disability status of household head	Household head without disability	82.6	374	0.59
	Household head with disability	76.9	13	
Disability status of household members	Household with no member with a disability	82.6	357	0.72
	Household with some members with a disability	80.0	30	
Mother's education	Mother having primary or higher-level education	86.3	102	0.23
	Mother having no or below primary level education	81.1	285	

JATRA; and role of different activities on women empowerment at the various levels have been investigated.

2.2 Access to Food, Productive Asset, Financial Services, Health, and WASH

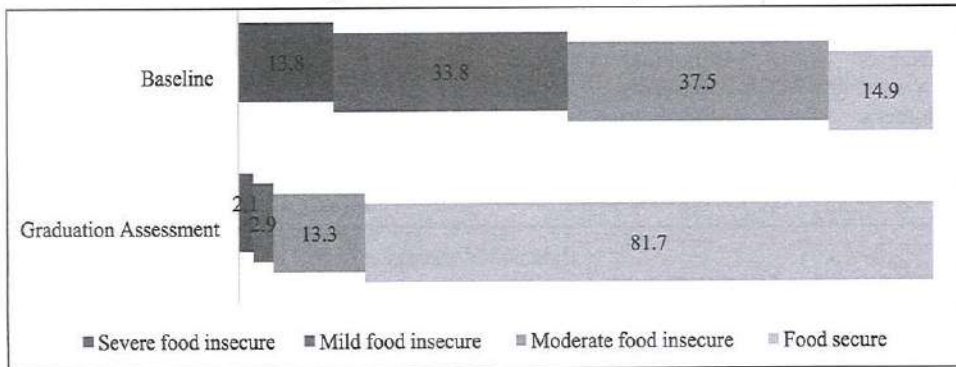
UPG components include entrepreneurial literacy, monthly cash transfer, IGA selection and development, productive asset development, participation in savings groups, and continuous supervision and mentoring addressed to the women in the households. Access to these graduation components contributed to uplift the target women from poverty. The graduation assessment suggests that 85.3 per cent of households are now living above the poverty line compared to 33.1 per cent during baseline. This substantial increase in the households above the upper poverty line indicates the real success story of the NOBO JATRA Graduation Project aiming at reducing ultra-poverty.

In the process, the food security of the participant household has improved. All the members of 96.6 per cent sample participant households, including women and children, had two main meals a day in the past year. About 81.7 per cent of households did not report any food shortage in the past year, whereas this was only 14.9 per cent in the baseline (see Figure 1). Only 2.1 per cent of households were reported suffering from severe food insecurity, whereas it was 13.8 per cent in the baseline, implying a significant decrease in food insecurity ($p\text{-value} < 0.0001$).

Women's access to productive assets, infrastructure, and technologies are crucial indicators of empowerment. Data suggest that the ownership of productive

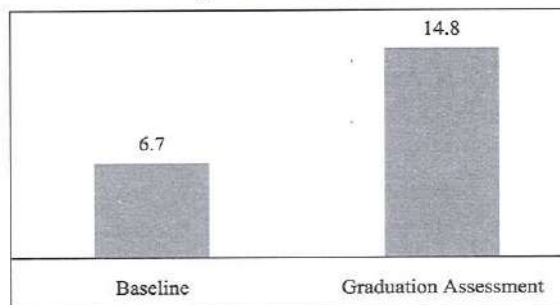
household assets both in terms of number and the market value of those assets (i.e., price*quantity) has increased. As per the graduation assessment study, the average number of productive assets in the participant households was 14.8. It is more than a two-fold increase as compared to the baseline (see Figure 2). The aggregated average market value of productive assets from the households'

Figure 1: Status of food security in households during baseline and graduation assessment (in %)



graduation assessment increased by 39.1 per cent from baseline. Participants purchased assets as per their two approved business plans contributed to the increase in household assets (FGD with UPG participant women, Dacope, Kaliganj, Koyra, Shyamnagar, 2019).

Figure 2: Ownership of average number of productive assets



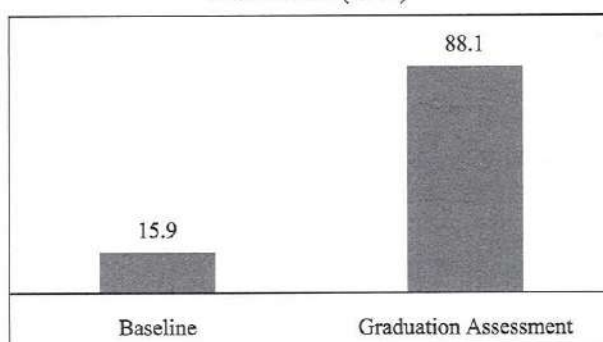
Additionally, women could purchase some assets with their loaned amount against savings with VSLA and profits from IGA (KII with Field Organizer, Dacope, Kaliganj, Koyra, Shyamnagar, 2019). Though the ownership of the homestead land of the households has not changed, their ownership of agricultural land increased significantly (baseline: 3.9% and graduation assessment: 14%). Ownership of livestock (baseline: 19.4% and graduation assessment: 76.2%) and poultry (baseline: 56.4% and graduation assessment: 95.6%) has experienced a substantial increase, which is most likely an impact of IGA chosen by the participants. Ownership of household mobile phones has increased significantly from 82.6 per cent in baseline to 95.6 per cent at graduation assessment ($p\text{-value} < 0.001$).

In Bangladesh, household poverty and access to different institutions and services are correlated. Mostly, women are deprived of access to institutions such as formal financial institutions, government offices, and health care systems. UPG participant women could not access services or know how to approach services from formal financial institutions, government offices, and health care facilities before they became part of the UPG component (KII with Field Staff of Nabalok, Dacope, 2019). Even they were deprived of their rights (FGD with UPG participant women, Dacope, Kaliganj, Koyra and Shyamnagar, 2019).

According to the baseline study, most of the NOBO JATRA participant women (84.1%) had no access to formal financial institutions (banks, or bKash, or Rocket). NOBO JATRA supported the UPG participants in opening their electronic accounts with bKash, through which cash allowance and cash grant got

transferred to them. They facilitated opening the bKash account with Banglalink sim registration. After that, NOBO JATRA imparted them with financial literacy-orientation on how to use bKash, including pin safety, cash-in, cash-out, send money, and check balance. As a result, women's access to

Figure 3: Women's access to formal financial institutions (in %)



formal financial institutions increased. Access to a mobile financial institution like bKash has given confidence and security to UPG participant women. Participants registration with such financial institution ensure their inclusion in financial services (KII with Field Staff, Shushilan, Shyamnagar, 2019). At the same time, UPG participant women can now confidently manage their accounts and balance, which was unimaginable for them in the past (FGD with UPG participant women, Dacope, 2019). It is a demonstration of participant women's financial inclusion. Even UPG participant women make payments for their children's purchases and school fees through bKash (FGD with UPG Participant Women, Kaliganj, Koyra, 2019). bKash account is user friendly, and it enables women participants to help in a need-based safe financial transaction of the household (FGD with VSLA members, Dacope, Shyamnagar, 2019). Reportedly, about 90 per cent of the participant women (88.1%) have access to formal financial services (i.e., bank, agent banking), and all participant women have access to mobile-based financial service-bKash, according to the Graduation Assessment survey.

Women's financial service accounts and cash support from the UPG economically and institutionally empowered them. Access to financial service

"We have learned to earn and save. Moreover, engagement in VSLA helped us gain improved status in the society that we never dared to dream earlier."

—VSLA Member, Shyamnagar

opens avenues for women participants like the scope of additional savings in the bKash for the emergency and regular savings at Village Savings and Loan Association (VSLA). UPG participant membership at VSLA ensures their sustainable access

to financial services and financial inclusion. It also helps them explore opportunities for taking a loan against savings or using evolving savings to expand IGAs and address unforeseen natural or human calamities.

UPG participant women were empowered through the citizen voice and action (CVA), one of the NOBO JATRA components. Through the CVA approach, women learned to raise their voices to access institutions. Moreover, participation in associations like VSLA gave them the confidence to engage with institutions, facilitating their access to institutional services (FGD

"Graduation assessment data suggests that about 84 percent of women can access Union Parishad or government offices for different services like birth registration, citizen and charter certificate, information, etc. Nearly half of the women (47.3%) can visit such institutions alone, while about 36.7 percent were accompanied by a male member or other household members."

with VSLA members, Dacope, Shyamnagar, 2019). Graduation assessment data suggests that about 84 per cent of women can access Union Parishad or government offices at Upazila for different services like birth registration, citizen and charter certificate, information. Nearly half of the women (47.3%) can visit such institutions alone, while about 36.7 per cent were accompanied by a male member or other household members.

Sexual Reproductive Health (including family planning) has been recognised as a part of universal human rights (United Nations, 1996). Thus, it is vital to access family planning services as a part of the livelihood of a group of people. Data suggests that the contraceptive prevalence rate of eligible couples was 81 per cent at graduation assessment compared to 79.4 per cent in the baseline. Of them, 91.6 per cent can access family planning methods regularly.

Access to safe water and the sanitary latrine is essential for improved livelihood. Almost all households (98.1%) reportedly have access to safe drinking

water, which has increased significantly compared to the baseline (87%) (p -value < 0.0001). Besides, 85.2 per cent of participants have access to sanitary latrines, which was 74.5 per cent during the baseline (p -value < 0.0001).

2.3 Decision-Making

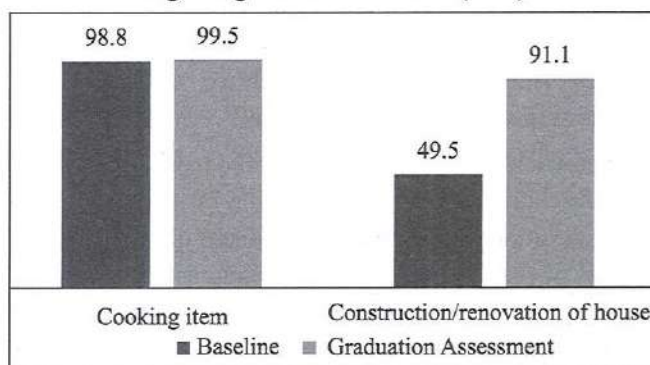
Women are under-represented in decision-making positions worldwide. It is, however, well recognised that gender equality and diversity have beneficial effects on organisations, institutions, and the overall economy. Removing the glass ceiling—the invisible barriers that prevent women from reaching upper-level positions—may produce more equality and substantial efficiency gains (Profeta 2017).

Keeping this in mind, as an integral part of the UPG approach, the NOBO JATRA UPG component incorporated life skills into Entrepreneurial Literacy Training (ELT) to facilitate women's decision-making ability. The UPG approach greatly influenced the women involved in decision-making over household matters and control of assets.

Decision-making of women has been observed in five broad categories: household matters, economic issues, issues related to the social sphere, control over household assets, and mobility of women (can move outside home alone).

Culturally, women had always been the ones to decide on food items to cook for a household. Almost all the participants' women (99.5%) decide on the cooking item for the household meal compared to 98.8 per cent in the baseline period. NOBO JATRA UPG encouraged participant women in kitchen gardening. UPG participant women post ELT can decide what to grow in their homestead (FGD with UPG participant women, Dacope, Shyamnagar 2019). Women-managed kitchen gardening leads to increased household food security. Besides, women are now more nutrition-sensitive about selecting what to cultivate in the kitchen garden (FGD with UPG participant women, Kaliganj, Koyra, 2019). Kitchen garden practice reduced food costs and contributed to the non-food cost of the participant households.

Figure 4: Women's involvement in decision making regarding household matters (in %)



UPG participant women applied their food diversity and nutrition knowledge to produce needful vegetables and fruits in the courtyards (KII with Field Staff, Shushilan, Shyamnagar, 2019). UPG participant women often sold vegetables and

"Women-managed kitchen gardening leads to increased household food security."

"Women are now more nutrition-sensitive about selecting what to cultivate in the kitchen garden?"

fruits produced to the neighbours, and they sometimes used those for hospitality purposes (FGD with UPG participant women, Dacope, 2019). There are examples in the ground that sometimes participant

women collectively cultivate in their courtyard for most land utilisation (FGD with UPG participant women, Shyamnagar, 2019). Women's involvement in the decision of construction/renovation of houses has increased by 84 per cent (or 1.84 times as compared to the baseline) (see Figure 4).

Regarding economic issues, about one-third of the women had no voice on different household matters during baseline. It is the household male members who, in most cases, decide on economic issues like savings, borrowing, purchase, and sale

"No one in the household used to bother what we feel or hear our thoughts in the past.

Situation has changed since we participated in the Ultra Poor Graduation and started IGA.

Now our families value what we think and believe."

—UPG participant woman, Shyamnagar

of assets. After receiving UPG interventions, women's involvement in household economic issues increased significantly (see Figure 5). Women are meaningfully participating in the decision-making of household purchases (FGD with UPG participant,

Kaliganj, Koyra, 2019). Besides, women are also involved in savings and loan-related decision-making processes (FGD with UPG participant, Dacope, Shyamnagar 2019).

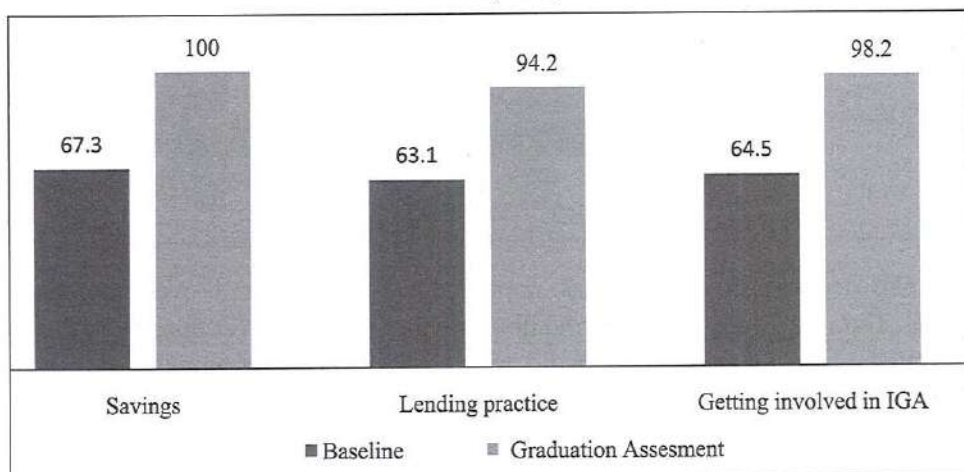
According to the graduation assessment survey, all the participant women can decide on household savings. That means they can decide on household spending as well.

"The UPG participant women learning from ELT give them the confidence to execute their planned business or IGA independently."

Women could contribute from their savings with VSLA in the economic activities of the household, including the ongoing business or IGA. Reportedly, several women invested in their male partners' business or IGA from their savings with VSLA or a portion of received cash grant marking as second IGA (FGD with UPG participant women, Kaliganj, Koyra, 2019). Women's participation in the household lending decision has increased 30 per cent from baseline. Most of them enjoy the freedom to

involve in Income Generating Activities (see Figure 5). According to the UPG participant women, their learning from ELT gives them the confidence to execute their planned business or IGA independently (FGD with UPG participant women, Dacope, Shyamnagar, 2019). Most of the UPG participants are little educated or not educated

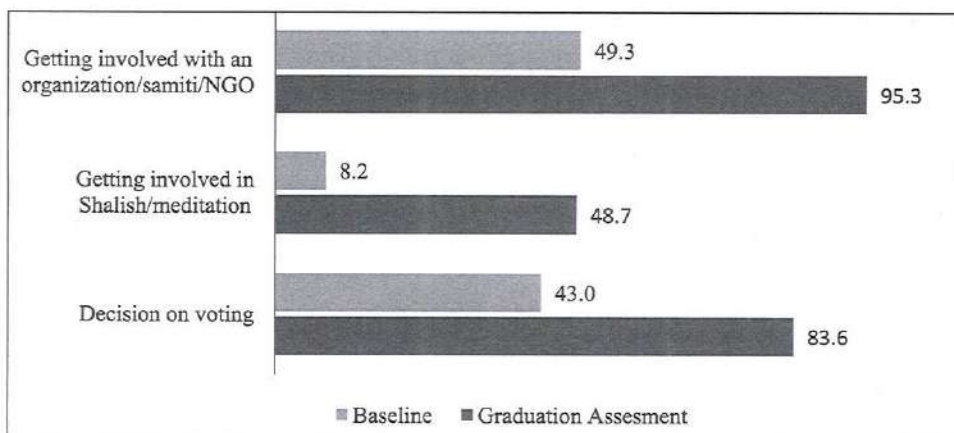
Figure 5: Women's involvement in decision-making regarding household economic issues (in %)



at all. ELT provided life-skill knowledge to UPG participant women. UPG participant women gained self-confidence and courage to step forward independently, design a business plan, and implement IGA as per the plan. Besides, UPG participant women confidently shared their ideas and knowledge gained from ELT with their male partners' IGA/Business development (FGD with UPG participant women, Dacope, Koyra, 2019). However, most of them consulted with household members before selecting and finalising IGA or business (FGD with UPG participant women, Kaliganj, Shyamnagar, 2019).

In the social sphere, ultra-poor women's involvement was very restricted in the past (see Figure 6). UPG participant women have come out of this shell through the graduation approach. Their involvement in the social sphere has increased significantly from the baseline. While less than half of them could decide on their involvement with an organisation/Samity/NGO during the baseline, the figure has peaked at 95.3 per cent at the graduation assessment. Besides, about 48.7 per cent of the women can decide to participate in Shalish/arbitration, which is a six-fold increase from the baseline. Women's involvement in the voting decision has also doubled (from 43 per cent to 83.6 per cent). Women's decision-making ability regarding these issues made them empowered in the household, community, and society.

Figure 6: Women decides on their involvement in social sphere (in %)

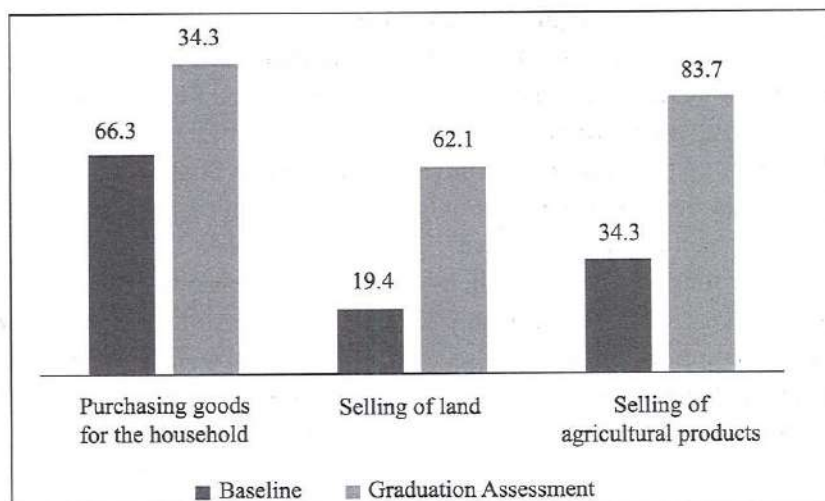


The decision-making process improved women's control over household assets. Data suggest that women did not have much control over household assets during the baseline. Most of them did not have any voice over buying and selling household assets like land, agricultural products, and commodities for the household. The situation was dire gruesome in the case of selling off land owned by the household. In most cases, women were not consulted with making decisions about selling-off land or agricultural products (see Figure 7).

However, this scenario has improved extensively during the graduation assessment period. According to graduation assessment data, about 94 per cent of the participant women have control over purchasing goods for the household, which is a 30 per cent increase from the baseline. Before participating in the UPG, about 80 per cent of the women had no opportunity to decide on selling land. The corresponding percentage has halved in the graduation assessment period, i.e., about 62.1 per cent of participant women can now decide on selling the household land. Women's involvement in the selling of agricultural products has increased by nearly about 2.5 times.

Women's mobility, however, has not increased as compared to the baseline. A composite score was calculated to measure women's mobility based on six criteria: i) going to local shop/hat/Bazar; ii) visiting parents, relatives or friends; iii) going to the workplace; iv) going to fair/cinema/Jatra; v) going to hospital/doctor's chamber, and vi) going to educational institutions. Findings reveal that about 58 per cent of participant women have mobility outside their home; the corresponding figure for baseline was 56.8 per cent. The difference between the two percentage figures is not statistically significant (p-value: 0.61). Women's mobility based on the criteria mentioned above has not changed much

Figure 7: Women's involvement in decision making regarding economic issues (in %)

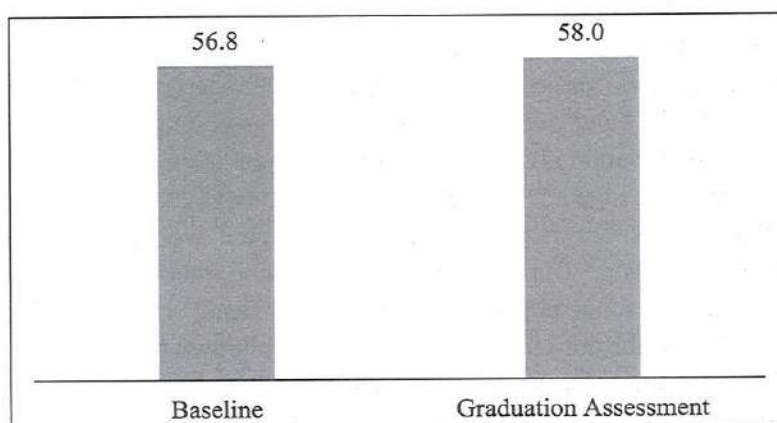


since they spent a reasonable amount of time participating in VSLA meetings, ELT sessions, kitchen gardening, and IGA/enterprise development (mainly livestock and poultry rearing). Their movement with their partners or fellow members of VSLA increased for IGA/Enterprise development purposes (FGD with VSLA members, Dacope, Shyamnagar, 2019).

2.4 Participation

Since their involvement in the UPG, women could participate in an in-house household discussion such as education affairs of children, the marriage of

Figure 8: Composite score of women's mobility (in %)



eligible son or daughter, healthcare of household members, and household purchasing (FGD with UPG participant women, Dacope, Shyamnagar, 2019). Figure 11 depicts that women's participation in discussing children's education has increased 15-20 per cent. On the other hand, their involvement in discussing their children's marriage has risen by about 1.5 times (see Figure 11).

At the same time, women could raise their voices in societal issues. Data suggests that 50.4 per cent of the women participated in Shalish/arbitration in 24 months' project period, which was only 8.2 per cent during the baseline. UPG participant women are aware of their rights. They enable a stronger voice in the Shalish/mediation in favour of their opinion and demands (FGD with UPG participant, Dacope, Shyamnagar, 2019). Male arbitrator members of Shalish/mediation no longer impose their decision on women as women now counter them with a stronger voice and raise their concerns with confidence (FGD with UPG participant women, Dacope, Shyamnagar, 2019).

"Earlier, our participation was ornamental in the family discussions and community programs. Since we started earning, we felt empowered and could participate in family matters and societal issues without any hesitation."

—UPG participant woman, Kaliganj

The participation of ultra-poor women in income-generating activities was minimal during baseline. A key noticeable fact is that the proportion of females reporting homemaking as a primary occupation has reduced significantly to 3.5 per cent compared to 33.6 per cent in the baseline. The UPG aims to

empower women and alleviate their extreme poverty by engaging them in livelihood or IGA. Components of the UPG enabled women to involve in income-generating activities (IGA) or business. By project design, women developed business plans for at least two selected IGAs or businesses. Moreover, women's involvement in kitchen gardening was estimated at 89.4 per cent at the graduation assessment, only 18.4 per cent during the baseline (see Figure 9).

Education deprivation is measured through the prevalence of households with at least one member (aged 5-16 years) not going to any educational institutions. Figure 10 reveals that a large number of participant women's children were deprived of schooling. During the baseline period, about one-fifth of the household had at least one eligible child (aged 5-16 years) who were not going to school. This figure for not school-going children got down to 5.9 per cent at the time of graduation assessment. Qualitative findings further reveal that participation of adolescent girls in school and community activities has increased

since their mother's enrolment in the UPG (FGD with UPG participant women, Kaliganj, Koyra, 2019). UPG participant women encouraged their daughter's participation in extracurricular and social activities. These changed mothers understand the values of community and social networks in the progress of women empowerment. Adolescent girls of the participant households are the frontrunner in the community volunteer activities like awareness-building campaigns focusing on WASH, nutrition, prevention of child marriage (FGD with

Figure 9: Participation in kitchen gardening (in %)

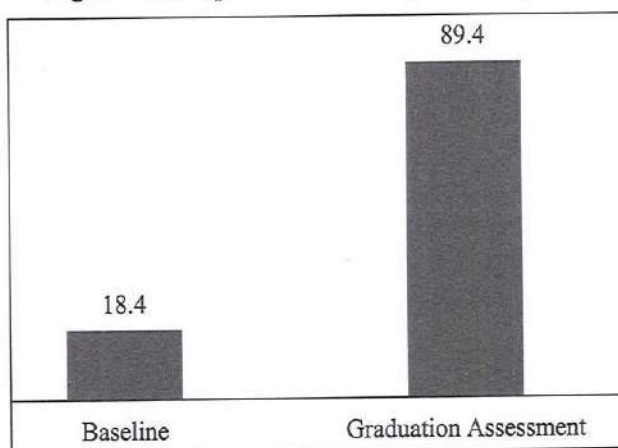
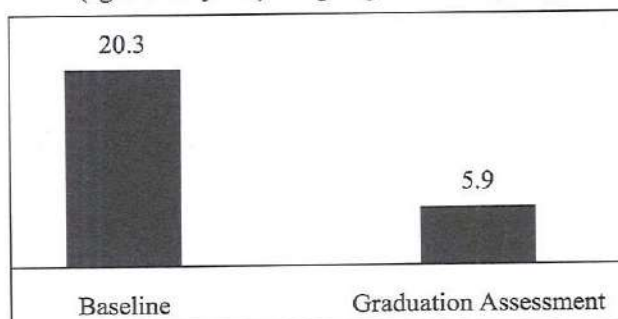


Figure 10: Household with at least one member (aged 5-16 years) not going to school (in %)



UPG participant women, Dacope, Kaliganj, Koyra and Shyamnagar, 2019).

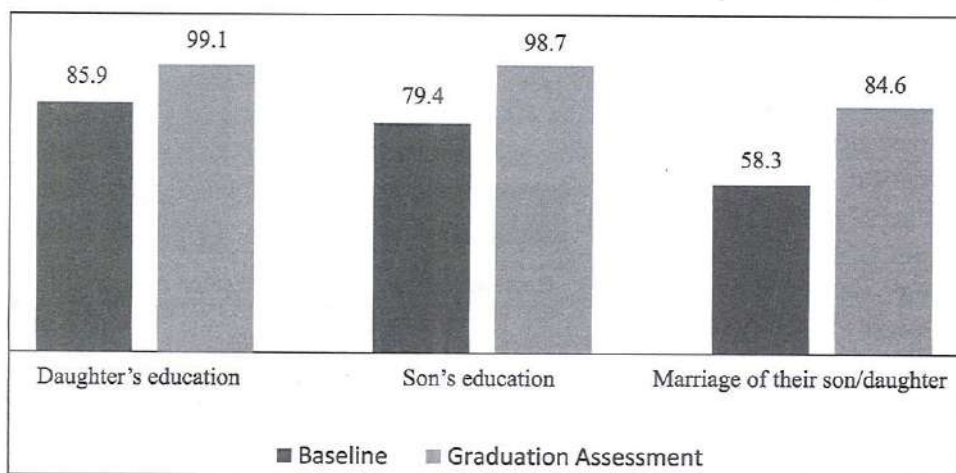
Access to formal financial institutions has expanded women's opportunities to save for future household use. Almost all participant women (99.5%) reportedly have savings during graduation assessment, whereas it was 36.5 per cent in the baseline. More than 50 per cent (53.5%) have savings in formal financial institutions (Bank/NGO), while the corresponding figure was about 26.2 per cent during the baseline. It implies that the participant women's savings practice with formal financial institutions has doubled through graduation.

"Qualitative findings further reveal that participation of adolescent girls in school and community activities has increased since their mother's enrolment in the UPG."

The components of promotional graduation included participation in savings groups, which is expected to lead to cash savings. Nearly 90 per cent of the women (88.9%) have participated in the Village Saving and Loan Association

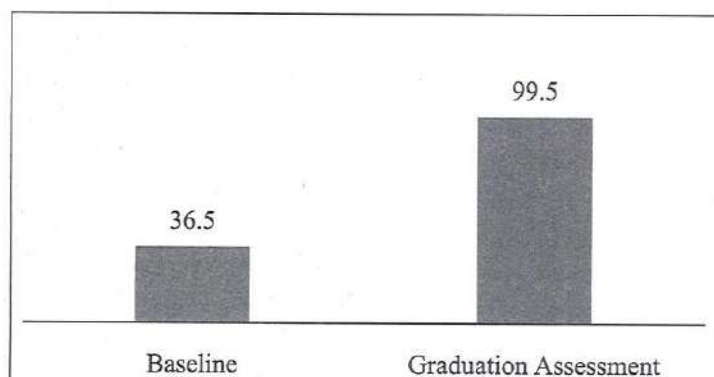
(VSLA). Besides, UPG participant women's participation in the VSLA developed 'we' feeling among them, and they expressed that the group has made them stronger (FGD with VSLA Members, Dacope, 2019). UPG participant women use

Figure 11: Participation in discussion regarding their children issues (in%)



this platform to discuss their personal, private (household), public (community, social) issues and organise their thoughts through knowledge exchange within the group (FGD with VSLA Members, Shyamnagar, 2019).

Figure 12: Household with savings (in %)



2.5 Systems

In rural settings, women, especially ultra-poor, are internally and externally excluded from local governance. Poverty and gender identity pushed back women from participation in local governance and engagement with local government

institutions. There are various reasons for the exclusion of women, including social stigma and deep-rooted patriarchy.

Knowledge and cash transfer are considered as practical addition to empowering women, individually and socially. VSLA platform contributed to the organisational empowerment of UPG participant women. Such a group enabled members to collaborate to articulate their knowledge, organise their thoughts, and mobilise them to interact with private and public community organisations. Village Development Committee (VDC) provides scope to the representative of UPG participant women to attain institutional empowerment and assert their voices in the platform of local governance. NOBO JATRA provided knowledge through ELT and cash in allowance and grant through mobile-based financial service (bKash). Another platform in the UPG is the business support group (BSG), which equips participant-women in asset procurement as per the approved business plan. Additionally, successful entrepreneur women get the opportunity to tie up with the producer group, which formed and facilitated under the Agriculture and Livelihood component of NOBO JATRA. Participant women's association with producer groups develops their capacities in the form of market empowerment, which helps them gain confidence and new market skills and uplift them out of the chronic cycle of poverty.

About 91 per cent of UPG participants expressed the need for Union Parishad (UP) support for various purposes. UPG participants also seek services like issuing a birth registration certificate, character/citizen certificate. However, many women did not know how to approach UP members and access services from UP. UPG equipped UPG participant women to access government services and raise their voices in the institutional platforms of local government to strengthen local governance (FGD with

UPG participant women, Dacope, Koyra, 2019). UPG component through different interventions largely contributed to transferring power of knowledge and self-believe among

"UPG equipped UPG participant women to access government services and raise their voices in the institutional platforms of local government to strengthen local governance."

participant women, enabling them to place opinions and raise voices for rights in different forums, including local government offices. UPG participant women often make service requests to local government institutions like Union Parishad (UP) and stand for their rights to services (FGD with UPG participant women, Dacope, 2019). Admissions to UPG and participation in the successive sequential activities of the component have been instrumental in broadening the knowledge base-building confidence and enhancing the moral strength of the UPG

participant women. All these, in turn, contributed to their raising voices demanding need-based services like WASH, H&N, DRR, AgE, and social protection support from the offices of the local government (FGD with UPG participant women, Kaliganj, Shyamnagar, 2019).

Apart from Union Parishad (UP), the women participants also expressed their need to go to Union Health and Family Planning Center, Community clinic, Union Digital Center, Bank, NGO, and Local Group/Samity. Women participants' mobility toward these institutions enhanced gradually with the graduation process. Women participants have frequent access and deep-wider participation in local governance and institutions (FGD with UPG participant women, Dacope, Kaliganj, Koyra, Shyamnagar, 2019).

NOBO JATRA formed Village Development Committee (VDC) to help the UPG participants with advisory support. VDCs are the central mechanism for community development planning and implementation in NOBO JATRA, and their purpose is to ensure the continuation of the project's mandate after phasing out. VDC is a 19-member committee comprising members from cross-sections of the community (10-male and 9-female), including a female UPG participant. VDC is responsible for supporting UPG participants to access WASH facilities and institutional services (FGD with UPG participant women, Dacope, Shyamnagar, 2019). VDC helped women participants access local government institutions like UP for social safety net programs (SSNPs).

VDC played a crucial role in uplifting underprivileged women participants' interests by facilitating their inclusion in the local governance. VDC created opportunities for ultra-poor women to raise their voices for their needs and rights in the community platforms. The VDC sub-committee on maternity and child healthcare helps women participants access union healthcare facilities like family planning, child vaccination, and maternal healthcare (FGD with VSLA members, Dacope, Shyamnagar, 2019). Another sub-committee on "disaster management" plays a crucial role in disaster-related preparedness and awareness building. The WASH sub-committee sensitises community people about the importance of WASH practice. VDC sub-committee on agriculture and livelihood provided advisory support to the women participants to purchase appropriate IGA/Business materials and interlinked them with the backward linkage market. Gender-related sub-committee plays a pivotal role in awakening the community about the problems of child marriage and violence against women (VAW) and children. This committee also provides arbitrary and mediatory support to resolve marital conflicts and protect the interests of women (FGD with VSLA members, Kaliganj, Shyamnagar, 2019).

The UPG participant households desperately sought support from SSNPs before their involvement in the UPG. Besides, these households need seasonal assistance like Gratuitous Relief (GR) in Kind and Test Relief (TR) as they are frequently affected and first to be affected by all types of disaster (KII with Field Organizer, Nabolok, Dacope, 2019). However, participant households' eligible members for SSNPs gradually declined compared to the baseline. Earning of UPG participant women from IGA/Enterprise improved the economic condition of their families. Therefore, their need for support from SSNPs declined (FGD with VSLA members, Dacope, Kaliganj, Koyra, Shyamnagar, 2019).

It is to be noted here that the UPG does not contain any dedicated component for institutional networking. Women used informal social channels with the support of UPG mentors and facilitators to connect with the network of local government institutions. Though there are platforms like VDC, participant women's representation is not adequate there. Thus, institutional linkage requires broader facilitation. However, it will not ensure their wellbeing until they can influence local governance practice for good governance in local government organisations.

2.6 Safeguarding

Women's empowerment is incomplete and at risk without appropriate safeguards, protections, and security insurance. Gender mainstreaming is essential for uplifting gender equality and sensitising women in the ground, service providers (both personnel and institutions), and policymakers. UPG interventions, directly and indirectly, developed need-based safeguards that ensure comprehensive protection and developed a strong sense of security. UPG component interventions enhanced the respect and dignity of women participants in the household and the community and society at large. This enhancement of respect and dignity is evidenced by quantitative findings and focus group discussions with participant women.

Entrepreneurial Literacy Training (ELT) played a crucial role in safeguarding women. ELT provides the necessary knowledge to UPG participants, and the knowledge transfer strengthens their self-confidence and sense of security. Enrolment to Village Saving and Loan Association (VSLA) and participating in savings practice contribute to economic empowerment and financial security.

UPG participants' access to formal financial services enabled them to transact and transfer cash safely (FGD with VSLA members, Koyra, 2019). Moreover, increased savings practice contributed to strengthening women's self-confidence as part of economic empowerment. Monthly cash allowance for participation in

ELT sessions and conditional cash transfer for IGA implementation also played an essential role in safeguarding women. Cash allowance enhances the material asset of ELT learner women. Conditional cash transfer allowed ultra-poor women to implement their business plan/IGA plans to apply learned life-skills from ELT and earn to improve the socio-economic condition of the household.

On the other hand, IGA/Enterprise selection and business plan development boosted confidence, and their demonstrated capacity enhanced their respect not only in the household but also within the group (VSLA) and in the community. Household members expressed respect, sought suggestions, and approached women to join in the household issue-based discussion (FGD with VSLA Members, Shyamnagar, 2019). Women's voice has been heard regarding household financial issues (FGD with VSLA Members, Kaliganj, 2019). The husband also sought suggestions and consulted with their wife about expanding the business (FGD with VSLA members, Dacope, 2019). There are several stories of women participants where they invested in expanding the business of their husbands.

Women enabled them to raise voices on their rights and expressed their opinions on essential household issues. Quantitative findings reveal that about 84.6 per cent of households discussed with participant women regarding the

"These women could not even utter a word when enrolled into the component. They are now forefront voice in the community forum."

—Field Organizer, Shushilan, Dacope

marriage of their son/daughter, and about 81.3 per cent discussed with their marriageable daughter about their marriage in 24 months' project period. The corresponding figures in the baseline were 58.3 per cent and 50 per cent, respectively. A woman participant in Dacope who works as

the community stocker and distributor of healthcare products reported that now her opinion in the family get more value and higher respect than before (FGD with VSLA Members, Dacope, 2019).

Women participants who are Village Development Committee (VDC) members enjoy high respect in the Union Council (FGD with UPG participant women, Shyamnagar, 2019). Even as a VDC member, UPG participant woman participates in the local arbitration as an arbitration panel member, which ultra-poor women

like her never dreamed of before (FGD with UPG participant women, Dacope 2019). UPG participant women compared to non-participants have a stronger

"There are only two female child marriage incidences (1 in Kaliganj and 1 in Koyra) reported in the last 24 months compared to 10 such cases reported in the baseline."

voice in the community forums (KII with Field Staff, Shushilan, Shyamnagar, 2019). All these demonstrate enhanced respect and inclusion of women participants in the community and society at large.

"No child marriage in the household" is one of the critical graduation criteria (Criteria 8). According to the baseline survey, about 10 per cent of the females within the target households were 14-17 years of age and were at risk of early marriage. Whereas, findings from the graduation assessment revealed only two female child marriage incidences (1 in Kaliganj and 1 in Koyra) reported in the last 24 months compared to 10 such cases reported in the baseline. Collectively, the UPG women participants build community awareness of and social movement about the negative consequences of early marriage and child marriage. Within the participant household, women discussed the importance of girl education and the disastrous outcomes of child marriage both for the adolescent girl and her family (FGD with UPG participant women, Dacope, Shyamnagar, 2019).

3Ps Power Circles were applied to the cross-sectional findings from the baseline survey, graduation assessment, and process documentation. The aim of using this tool was to compare baseline and post-graduation situations to understand how different interventions have facilitated shifts in power of participant women in each of the following domains:

- Personal domain (Willingness, Awareness, Self-confidence)
- Private domain (within the household) (Earnings, Decision-making, Participation)
- Public domain (Engagement, Enhancement)

Table 2 illustrates the direction of the impact of specific interventions of UPG by domains of 3P Power Circles. The intervention, ELT, has enhanced women participants' awareness and self-confidence on a personal level through transferring knowledge and life skills. Learning from ELT enabled women to decide themselves and undertake earning activity in the private sphere while promoting their dignity in the public forum. Managing VSLA and savings practice contribute to building self-reliance and economic solvency of women in the personal domain and thus provide confidence and scope to raise voice both at the individual level (within the household) and public level (in the community platform). IGA/Enterprise selection, planning, and implementation boost the confidence of women participants in the personal domain. In the process, IGA/business execution enabled women to earn and enhance their private participation and increased their mobility in the public domain. Cash transfer as a stipend for participating in ELT and as a grant for investing in selected and planned IGA/Business ensure economic solvency of women participants on the personal level; the improved livelihood of household in the private level; and

Table 2: 3Ps Power Circles for NOBO JATRA UPG interventions

Intervention	Personal Domain	Private Domain	Public Domain
ELT	<ul style="list-style-type: none"> • Increased knowledge and better life-skills • Increased awareness • Self-confident • Self-esteemed 	<ul style="list-style-type: none"> • Enable to engage in earning activity • Enable to decide • Enhanced participation 	<ul style="list-style-type: none"> • Enhanced respect and dignity
VSLA	<ul style="list-style-type: none"> • Self-reliant • Self-confident • Economically solvent 	<ul style="list-style-type: none"> • Enable to decide • Engage with formal financial services • Strengthen voice 	<ul style="list-style-type: none"> • Enhanced respect and dignity • Strengthen voice
IGA/Enterprise selection, business plan development, and IGA/business implementation	<ul style="list-style-type: none"> • Self-reliant • Self-confident • Economically solvent 	<ul style="list-style-type: none"> • Enable to earn • Enable to decide • Enhanced participation 	<ul style="list-style-type: none"> • Enhanced mobility • Enhanced respect and dignity
Monthly Cash Allowance and Conditional Cash Transfer	<ul style="list-style-type: none"> • Economically solvent 	<ul style="list-style-type: none"> • Enhanced household economic condition • Strengthen voice 	<ul style="list-style-type: none"> • Enhanced respect and dignity
Interlinkage with other groups and institutions	<ul style="list-style-type: none"> • Self-reliant • Self-confident • Self-esteemed 	<ul style="list-style-type: none"> • Enable to decide • Strengthen voice 	<ul style="list-style-type: none"> • Engage with other groups and institutions • Networking • Expansion of self and group interests • Enhanced mobility • Enhanced respect and dignity

enhanced dignity as a self-reliant woman in the public level. Interlinkages with other groups and institutions (such as input and output market, agencies, and agents) make women participants self-esteemed in the personal sphere, strengthen their voice in the private sphere, and network with other actors in the process promotes a dignified position in the public sphere.

In the past, most of the UPG participant women witnessed domestic violence in different forms in their household and neighbourhood (FGD with UPG

participant women, Dacope, Kaliganj, Koyra, Shyamnagar 2019). However, domestic violence drastically reduced in the last 24 months of the graduation intervention period (FGD with UPG participant women, Dacope, Kaliganj, Koyra, Shyamnagar, 2019). Economic, knowledge, and institutional empowerment of women contribute to curbing VAWG both in the household and in the community. Sexual harassment (like bullying and staring of boys in the street) in the community was reduced because of the sensitisation of parents and youth (especially young boys) on this sensitive issue (FGD with UPG participant women, Dacope, Kaliganj, Koyra, Shyamnagar, 2019).

2.7 Knowledge, Attitude and Practice

Knowledge

Knowledge transfer is one of the critical purposes of the NOBO JATRA graduation approach. Entrepreneurial Literacy Training (ELT) is the focal UPG intervention that transferred knowledge on life skills and beyond to women participants. ELT is an all-out women-focused intervention considering all the learners are women. Women from targeted households receive a nine-month-long intensive entrepreneurial literacy training (ELT) comprising a total of 30 sessions with 24 sessions typical for all learners. Each ELT centre has 13 to 32 participants. The duration of the class is 2-hour, and three classes are held per week.

The same content and logical sequence of the thirty sessions designed for the Entrepreneurial Literacy Training (ELT) are indicative enough to show the seriousness of the training program in terms of improving women's dignity through empowerment. The first session of ELT starts with an orientation about the NOBO JATRA and the Ultra Poor Graduation (UPG) Component. Introduction to entrepreneur profile and entrepreneurship is the subject matter of the second session. Learners learn about Income Generating Activities (IGA) in the third session. In the fourth session, women are sensitised about the negative impact of early marriage, dowry, and violence against women and girls (VAWG). Mentored by ELT facilitators, UPG participants start developing their business plan from the fifth session. They are oriented with market linkages covering the input and output market in the sixth session. They learn about environmental compliance and risk management associated with the business in the seventh session. Learners are trained to calculate income-expenditure and profit-loss in the eight-session. Participant women finalised their business plan for selected IGA/Enterprise in consultation with a mentor in the ninth session. During the

tenth to the sixteenth session, learners receive vocational training on on-farm IGAs (poultry, animal husbandry, and goat rearing). Women participants get training on off-farm business from the seventeenth to the nineteenth session. Learners learn about kitchen gardening from the twentieth to twenty-second session. Optionally, those who plan to cultivate fish get training on fish hatchery in the twenty-third and twenty-fourth sessions. The last six sessions of ELT are devoted to knowledge building issues on WASH (Safe Water, Sanitation and Hygiene), maternal healthcare (prenatal and postnatal nutrition and healthcare), access to services and institutions (community-level services), mobility (community participation), and women empowerment (inter-personal communication development).

ELT largely contributes to the knowledge-empowerment of UPG participant women through their acquisition of technical, financial, and social knowledge from sessions and application of this learning for improving livelihoods. Knowledge empowerment enables UPG participant women to understand their concerns' causes and effects and articulate their development essentials. Knowledge-empowerment allows women to actively participate in the selection, planning, implementation, and evaluation of IGA/Enterprise, bringing sustainability in the household income.

In the past, eligible couples, especially the female members in the household, had little knowledge, and they were stigmatised. The situation has changed through the ELT session on maternal and child health and nutrition, MCHN (FGD with UPG participant women, Kaliganj, Koyra, 2019). UPG participant women's knowledge on health and nutrition increased through gender sensitisation, and ELT provided life-skill training and awareness on prenatal and postnatal nutrition and healthcare. Now, women know that not all types of family planning methods are suitable for everyone. Women now consider their present health status and the consequences of each type of family planning method in light of when and how many children they want to have (FGD with UPG participant women, Kaliganj, Koyra, 2019).

Women participants' knowledge about disaster preparedness improved through ELT (FGD with UPG participant women, Dacope, Kaliganj, Koyra, Shyamnagar, 2019). Reportedly, all the participants know about disaster preparedness (data source: Graduation Assessment survey). Nearly 95 per cent of them know that they need to go to a safe shelter during disasters, and about 83 per cent of them are aware of storing clean water and dry food during a disaster. Data suggests that all the households qualified for practising knowledge on disaster management during graduation assessment, as all households could recall at least two activities for disaster preparedness.

Participants are sensitised on violence against women and girls (VAWG) and have improved knowledge about WASH (Safe Water, Sanitation and Hygiene), nutrition, healthcare, access to services and institutions, and women empowerment (FGD with UPG participant women, Dacope, Kaliganj, Koyra, Shyamnagar, 2019). Most of the women (96.6%) had the correct knowledge of the minimum age of marriage for a girl.

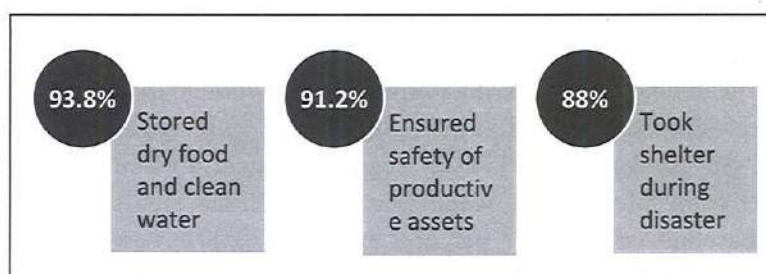
Change in Attitude and Practice

The most pronounced change reported in the participant women's behavioural changes is towards savings. All the participants expressed their keen interest in savings in the future. It is encouraging that 99.5 per cent of the participant women are saving compared to 36.5 per cent in the baseline; 45.2 per cent of them are

88 percent of participant households reportedly took shelter took; 93.8 percent stored dry food and clean water, and 91.2 percent ensured the safety measure for their productive assets.

practising savings and utilising their savings to enhance income. They invest their savings to create a new IGA or expand the old one, which leads to further improvements in their livelihood.

Figure 13: Most common actions undertaken by participants when affected by disasters (in %)



A kitchen garden is considered a contributory source of dietary requirements and additional income and a source in the reduction of household food costs. It contributes to both increased food security and increased household income. Nearly 90 percent of the participant households consume vegetables from their kitchen garden, which was only 18.4 percent during baseline. More so, about 47 percent earn from selling vegetables of their kitchen garden in the market.

When asked about actions undertaken during the disaster, 88 per cent of participant households reportedly took shelter; 93.8 per cent stored dry food and

clean water, and 91.2 per cent ensured the safety measure for their productive assets (see Figure 13). During baseline, however, such practice was very minimal.

"We are now able to teach our daughters about sexual abuse and legal rights of safety. We are able to mobilize and unite women and girls in our community to stand against any violence against women and girls in any form."

— UPG participant woman, Dacope

Only 13.6 per cent of households stored dry food, and only 7.6 per cent stored water to face disasters during the baseline. Participant households are well prepared for a disaster, and most of them would take necessary actions as per their knowledge primarily gained from their exposure to UPG interventions.

There has been a visible change in the UPG participants' attitudes towards child marriage and children's education. Change of attitude due to enhanced awareness through ELT noticeably contributed to the prevention of child marriage among the targeted households: only two female child marriage incidences during graduation assessment compared to ten such incidences during baseline. School-going Children (aged 6-14 years) in most households (94.1%) are continuing school, implying that the households acknowledge the importance of education.

Among the participants, 81 per cent of the eligible couples practice family planning (i.e., the contraceptive prevalence rate is 81%, which is 21 percentage points higher than the national rural figure of 60.4¹² for the same). The increased knowledge and improved attitudes towards health contribute to women's healthcare and participation in the family planning decision.

UPG participant women are sensitised about the importance of safe drinking water and the urgency of preserving rainwater in the context of salinity challenges in the areas they live- the Southern Bangladesh (KII with Field Organizer, Shushilan, Shyamnagar, 2019). Data suggests almost all households (98.1%) drink water from safe drinking water sources, which has significantly increased from the baseline value of 87 per cent ($p\text{-value} < 0.001$). Besides, the use of sanitary latrines has increased significantly as compared to baseline (graduation assessment: 85.2% and baseline: 74.5%) ($p\text{-value} < 0.001$). However, the UPG participants face the problem of sanitary latrines during cyclones and floods (KII with Field Organizer, Shushilan, Dacope, 2019). NOBO JATRA is working on resolving this seasonal problem (KII with M&E Officer, Shushilan, Dacope, 2019).

12. NIPORT and ICF (2019). Bangladesh Demographic and Health Survey 2017-2018: Key indicators. Dhaka: Bangladesh, and Rockville, Maryland, USA: NIPORT and ICF

The importance of hygiene practice is one of the significant areas of sensitisation under UPG. All participant women were sensitised to hygiene practice. As a result, their hygiene practice has improved vividly. Nearly 80 per cent of women wash hands with soap and water after defecation, followed by 10.9 per cent with ash/mud and 9.3 per cent with water only. On the other hand, only 19.4 per cent of them used soap and water for handwashing (see Figure 14).

Figure 14: Handwashing practice after defecation (in %)


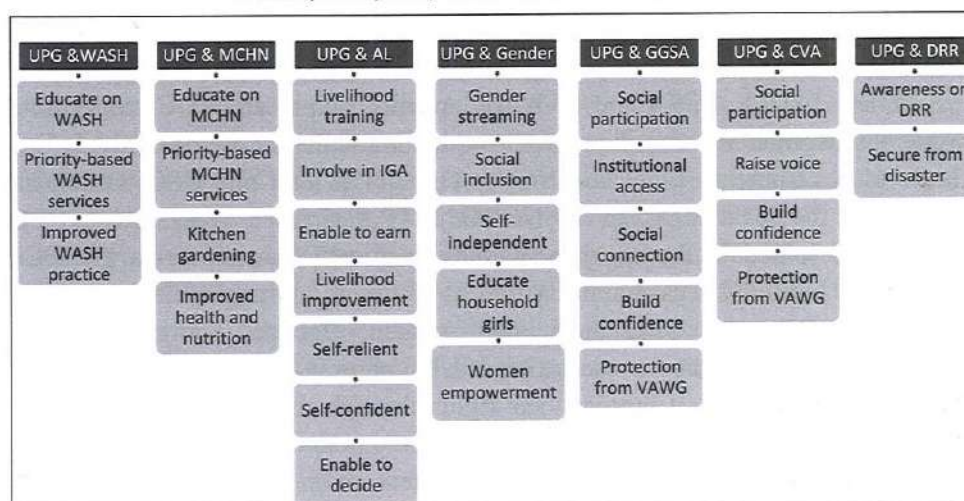
Baseline		
Soap and water 19.4%	Mud/ash and water 49.1%	Only water 31.5%
		
Graduation Assessment		
Soap and water 79.8%	Mud/ash and water 10.9%	Only water 9.3%

Figure 15: Interlinkage of UPG and other components of NOBO JATRA concerning WASH, SBC, ME, LSBE and Youth Livelihood



2.8 Inter Linkages

The various instruments of UPG and other components of NOBO JATRA have been instrumental in establishing multi-dimensional forms of interlinkages, which ultimately improved participant women's dignity through empowerment. Figure 15 portrays such interlinkages.

UPG participant women received life skills-based education (LSBE) from UPG ELT, one of the components of UPG, which enabled them to develop IGA, earn, and improve the household livelihood. It was facilitated through their interconnection with the Agricultural and Livelihood (AL) component of NOBO JATRA. In the process, these women became self-reliant and economically empowered. Besides, their participation in different forms both within and outside the household activities increased. Noteworthy to mention that ELT learner women are confident to make their own decision in the personal sphere and household and community at large.

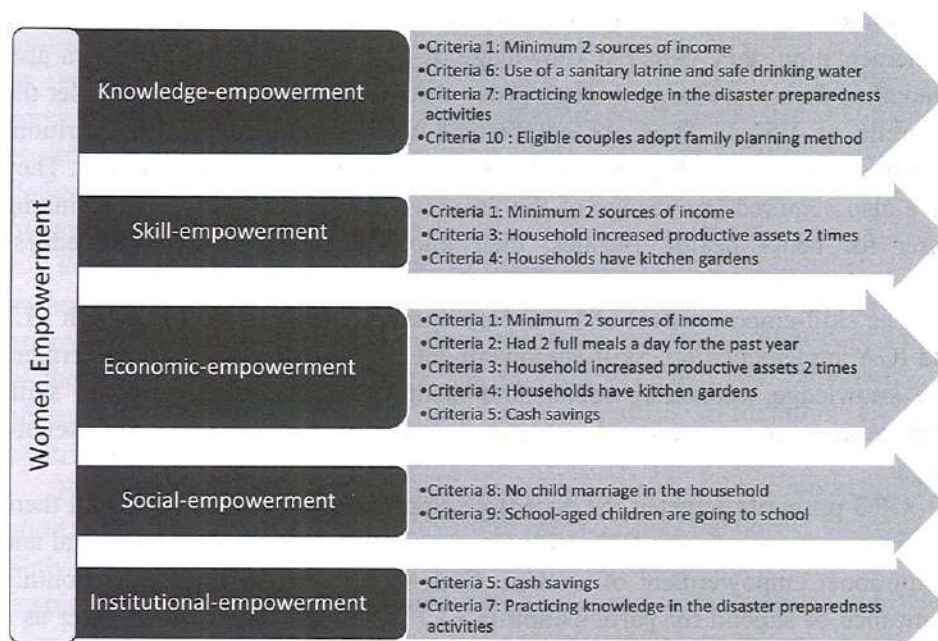
UPG participants were also educated on Water, Sanitation, and Hygiene (WASH), and Maternal Education (ME) through ELT. The institutional framework of the UPG connected women with the WASH; Maternal, Child Health and Nutrition (MCHN) and other components of NOBO JATRA as well, which include Agriculture and Livelihood (AL); Gender; Gender, Good Governance and Social Accountability (GGSA); Citizen Voice and Action (CVA); and Disaster Risk Reduction (DRR).

UPG participants interlinked themselves with local service providers (LSPs), local government offices, and government health facilities with their acquired knowledge. In the process, UPG participant women receive priority-based WASH-related support from both LSPs and government offices. They also receive priority-based healthcare from government health facilities and LSPs associated with MCHN (FGD with UPG participant women, Dacope, Shyamnagar, 2019)

NOBO JATRA GGSA and CVA components' output are VDC, connecting vulnerable women and their households with community stakeholders, including the local government offices and NGOs. There is at least one UPG participant woman in the local VDC in all NOBO JATRA targeted areas. Since UPG participants joined in the component, they frequently participate in the local governance related discussion and activities that were unimaginable for them in the past (FGD with UPG participant women, Dacope, Kaliganj, Koyra, Shyamnagar, 2019). This representation of UPG participant women helps them to place their demands and protect their rights through the CVA approach. UPG participant women's awareness of disaster preparedness is a result of their mobilisation by connecting them with DRR intervention of NOBO JATRA.

UPG's transfer of knowledge on Gender, GGSA, and CVA and, in the process, their improved life-skill broadly strengthened the voice of ultra-poor women. They are no longer fearful or feel discomfort to place their need-based and right-based demands on the government stakeholders (both personnel and institutions) (FGD with UPG participant women, Dacope, Kaliganj, Koyra, Shyamnagar, 2019). UPG participant women's social behaviour changed significantly with

Figure 16: Role of different forms of women empowerment in qualifying according to set criteria



increasing their knowledge, asset base, livelihood status, confidence level, and decision-making capacity. The social behaviour of community people towards the knowledgeable and economically empowered UPG participant women gradually changed. The economic empowerment of these graduate women enhanced their capacity to prevent VAWG, including domestic violence and child marriage in the household (KII with Field Staff, Shushilan, Shyamnagar, 2019).

The youth of the UPG participant households are associated with activities undertaken as a part of the Youth Livelihood Program of NOBO JATRA. Youth usually participate in the anti-child marriage campaign, awareness on preventing school dropout, and VAWG in the household and community.

2.9 Empower to Qualify as per Criteria

There are different forms of empowerment required by women according to their needs and demands. These forms of interrelated empowerment of women include knowledge-empowerment, skill-empowerment, economic-empowerment, social-empowerment, and institutional empowerment. Figure 16 presents the different forms of women's empowerment, along with the set criteria to satisfy each form of women's empowerment.

For example, ELT directly contributes to the knowledge-empowerment of women. UPG participant women empowered with knowledge from direct interventions and impacts of interventions. Meanwhile, in the process of IGA implementation, they gathered knowledge of life skills. Participant women also strengthen their knowledge through group discussion and idea-sharing under the umbrella of VSLA. They are empowered with knowledge of the nutrition-sensitive meal and the importance of at least two complete meals every day. They have also acquired knowledge of the use of sanitary latrines and safe drinking water for better health. Besides, their knowledge of disaster preparedness improved.

The skill-empowerment of UPG participant women transpired through ELT and IGA implementation. Skill-empowerment contributes to other empowerment like knowledge, economic, social, and institutional empowerment. The skill-empowerment of women enables them to improve their livelihood and household assets.

UPG primarily targeted the economic empowerment of women to pull them out from extreme poverty. Economic empowerment contributes to the social and institutional empowerment of women. Cash support in the form of a monthly allowance or stipend for participation in ELT and conditional cash transfer as a grant for two IGA implementations directly empowered women economically. Besides, savings with VSLA and the practice of kitchen gardening also subsidise the economic empowerment of women.

UPG participant women were socially empowered by strengthening their decision-making scope and capacity, enhancing their mobility, and increased participation in the rights and interest-related platforms in the household, community, and society.

All forms of empowerment mentioned above individually and collectively backed the institutional empowerment of ultra-poor women. UPG participant women's participation in the group like VSLA is a catalyst towards institutional empowerment. Women having accounts with bKash, a formal mobile-based financial service, are also considered their institutional empowerment. UPG participants' representation in the VDC, BSG (business support group), and producer group demonstrate institutional empowerment. However, admission to the UPG itself is a pathway towards the institutional empowerment of the participant women.

3. Conclusion

Women's empowerment through poverty alleviation by UPG in the prevalent social, economic, and political context of the rural southwest region of

Bangladesh is a complex process. Women empowerment is multi-dimensional, and there is no shortcut pathway to attain that. It should be seen in a holistic framework. UPG, in tandem with various components of NOBO JATRA, provides such a holistic framework. Under UPG, the empowerment of women is an outcome of a process of cross-connecting and interlinked components like access, knowledge, skills, mobility, participation, engagement, decision-making, economic solvency, networking, gender equality, and voice inclusive consciously designed and implemented interventions in the personal, private and public sphere of women.

Poverty is always a challenge to comprehensive and sustainable women empowerment. UPG component of NOBO JATRA-DFSA is a graduation approach that applied a set of sequential interventions targeting ultra-poor women in the household, considering they are the most excluded and vulnerable. The successful implementation of this women-centric graduation approach contributed to women empowerment.

Findings reveal that about 82 per cent of households did not report any food shortage in the past year, whereas this was about 15 per cent during the baseline. Only about 2 per cent of the household reported suffering from severe food insecurity. The corresponding figure was 13.8 per cent in the baseline, implying a significant decrease in food insecurity ($p\text{-value} < 0.0001$). Household assets have also increased significantly: the aggregate average market value of productive assets from the households' graduation assessment increased by 39.1 per cent from baseline coaching and mentoring, women empowerment will not be sustainable and greater effectiveness will not come in their personal, private, and public life. Moreover, human life is full of uncertainty as caused by the recent outbreak of a new coronavirus, COVID-19¹³. It is worth noting that the ongoing COVID-19 pandemic poses an enormous challenge to the sustainability of women's empowerment. It has generated the potential risk of a reversal back to extreme poverty and created a condition of the emergence of the "new poor" in Bangladesh (Barkat 2020a, 2020b). The likelihood is not low that the UPG participant women's own IGA or business (especially rearing livestock and poultry and kitchen gardening) would contribute to the crisis management of the household, to some extent. Their life-skill knowledge, increased assets, and

13. COVID-19 is a mild to severe respiratory illness that is caused by a coronavirus (Severe acute respiratory syndrome coronavirus 2 of the genus Beta coronavirus), is transmitted chiefly by contact with infectious material (such as respiratory droplets) or with objects or surfaces contaminated by the causative virus, and is characterized especially by fever, cough, and shortness of breath and may progress to pneumonia and respiratory failure.

earning capacity could be their potential assets to minimise the uncertainties and risks attributable to the pandemic COVID-19.

Meanwhile, COVID-19 created the risk of an increase in the VAWG, including domestic violence in the household. COVID-19 also harms children's education and overall livelihood. As a whole, it is difficult to forecast the extent of the impact of COVID-19 on the life and livelihood of the people in general and that of deprived and vulnerable women in climate hotspots like the southwest coastal region- the NOBO JATRA--DFSA catchment areas. These tenacious women, the participants of NOBO JATRA, will have to mitigate formidable economic, social, cultural, and psychological shocks attributable to the COVID-19. This exogenous and unmeasurably uncertain situation needs to be addressed by NOBO JATRA-DFSA and UPG like interventions with new vigour and most likely with some changed programming incorporating the "best practice" examples of NOBO JATRA-DFSA.

4. Limitations

This study maps out some limitations of the study, which are as follows:

- The causality of individual UPG activity to women empowerment could not be tested quantitatively.
- Though women's inclusion in the local governance was explored, the depth of the inclusion, i.e., how much women's voice changed local governance practice for good governance in local government organisations, could not be gauged out properly.
- The influence of women empowerment in grassroots policy-making could not be mapped.

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