

Process Evaluation of a Project on Vulnerability Reduction of Women Affected by Climate Change

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Contents

Acknowledgements	ii
Abstract	iii
Background	1
Objective	3
Methods	4
Results	8
Conclusion	15
Recommendations	16
References	17

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Abstract

It is evident that the poor, especially women and children are highly vulnerable to the impacts of climate change because of their limited adaptive capacity. In such circumstances, BRAC Disaster, Environment and Climate Change (DECC) programme has been providing interventions (capacity building training and/or grant) on alternative livelihood options so that poverty stricken women affected by disaster can adapt to the changing environment. This study has been undertaken to understand the process of main activities, specifically whether these activities are being implemented as planned in order to motivate the target women for income generation and to make them less vulnerable to the challenging environment. Forty-one in-depth interviews were conducted. Semi-structured checklists were used to interview programme staff, women receiving training or grants, and other men and women who did not receive any intervention. Most of the respondents receiving interventions did not know the term “climate change”, but they perceived environmental changes in terms of rising temperature, irregularity in rainfall, salinity problem, and crisis of safe drinking water, etc. The women developed business knowledge on seven income generating activities (IGAs) running grocery shops, rice processing from paddy, poultry farming, tailoring, net making, crab fattening, and setting up nurseries. The women who received grants were involved with some of these IGAs. A major share of their income was reinvested to keep the business on track. The rest of the money was mostly spent on buying food, getting treatment and children’s education. The women who only received training could not initiate their business venture due to lack of money in spite of having business knowledge. The non-participant men and women became aware of programme activities which showed ways of generating income and both parties opined that women were more vulnerable to natural disasters than men due to varied reasons. According to the training participants and programme staff, all the poor training participants needed financial support for generating income. Capacity building training on IGAs was not enough to improve the economic situation of the poor make the ultra poor economically better off. The areas to be emphasised are: more manpower at field level, grant to all training participants and training on business transactions.

Background

In many contexts, women are more vulnerable to the effects of climate change than men as they face social, economic and political barriers limiting their coping capacity (WomenWatch 2009). Moreover, unequal access to resources and to decision-making processes, and limited mobility make them disproportionately affected by climate change. Therefore, it is necessary to identify gender sensitive strategies to respond to environmental crises caused by climate change. It is often reported that the main activities of climate change lack gender sensitivity. In Bangladesh, action plans on climate change include women's involvement in development programme (MoEF 2008). However, women's participation in climate relevant decision making are not adequately mentioned. In such context, the government of Bangladesh intends to engender climate related national policies by influencing policy makers and other stakeholders. In support of the government, BRAC's Disaster, Environment and Climate Change (DECC) programme has been carrying out an action-based development programme for reducing women's vulnerability in selected disaster prone districts through capacity building on alternative livelihoods. Households living in such geographically vulnerable areas are often affected by seasonal fluctuations. Thus, considering women as change agents, the programme aims to increase their participation in climate change related development measures.

The programme has planned to provide interventions in 5 districts, 20 *upazilas* (4 *upazilas* in each district) and 40 unions (2 unions in each *upazila*). A number of skill development training programmes with different time frames have been provided to enhance women's knowledge and capacity through skill development training in some local-level adaptable livelihood activities. In each union, 10 groups of women were formed for capacity building training. Each group was comprised of 25 members. Five out of 25 members were selected for grants on a participatory basis.

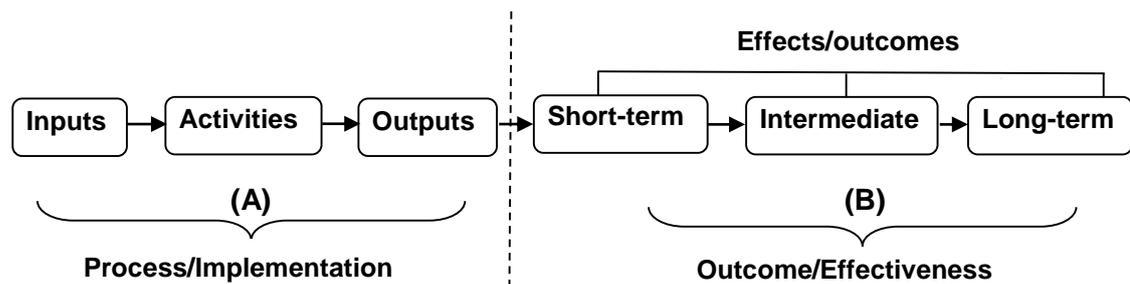
Process evaluation helps in monitoring and documenting programme's implementation and develops understanding of the relationships between programme's activities and outputs (Saunders *et al.* 2005). The process evaluation is used to understand whether the interventions are implemented as intended (Hall *et al.* 2012)

The present study aimed at process evaluation of programme activities and the significance of this study was to assess whether the programme was being implemented as planned. Types of activities were identified to understand the process, specifically how the activity was conducted, scale or duration of the activity, how frequently the activity was conducted, how many/type of people were reached, and associated use of resources (Fotou *et al.* 2011). The term 'programme' is defined as 'any set of organised activities supported by a set of resources to achieve a specific and intended result' (CDC 2011). Logic model which is a graphical representation of the relationships between programme activities and its intended outcomes is used for programme description (Figure 1). In this model, the term 'process' or 'implementation' consisting of inputs, process and outputs is phrased differently in a number of studies as 'implementation theory' (Weiss 1995), 'process theory' (Donaldson 2007) or 'action model' (Chen 2004). In figure 1, part 'A' of logic model is generally used for process evaluation and part 'B' is used for impact evaluation.

In the current research, major activities for process evaluation are identification and formation of women groups for capacity building through training so that they are less vulnerable in the changing environment. Moreover, women are provided with grants to

support income generation activities in order to empower them at familial and community level. The importance of conducting this research is crucial in case the interventions are not delivered as intended, the participants will not be self-motivated to work and face the challenging situation. Thus, this study is necessary to track the process of each activity including resource use, delivery, understanding about the intervention, and patterns of interactions between provider and participants. In addition, the intended and actual implementation of programme activities is explored through process documentation.

Figure 1. Logic model for programme description (CDC 2011)



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Objective

The general objective is to document and understand the implementation process of each activity aiming to reduce women's vulnerability in disaster affected areas.

Specific objectives

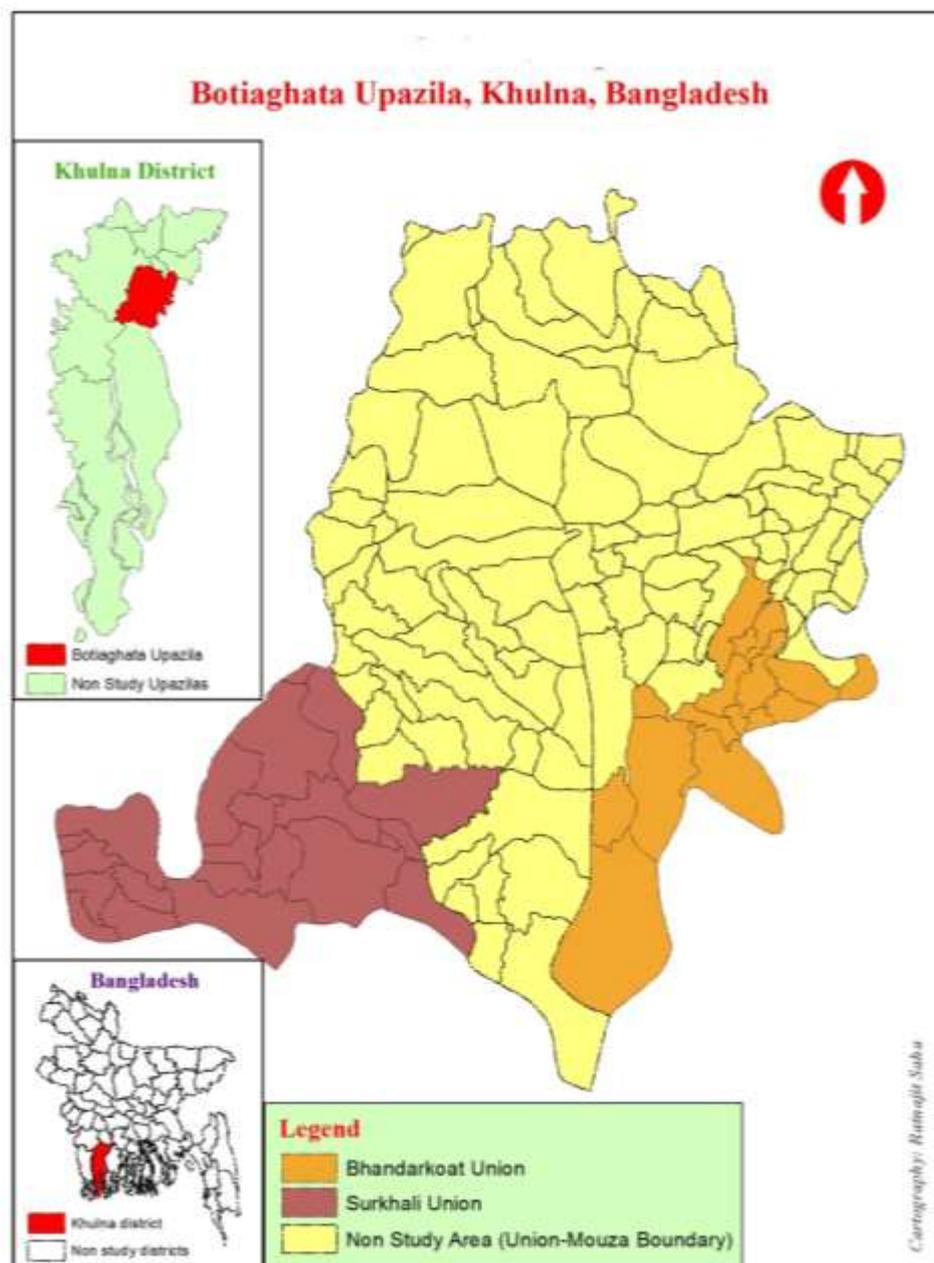
- Explore different types of vulnerability experienced by women at household level in disaster prone areas
- Understand the process of implementation and its output of each activity toward vulnerability reduction
- Understand the status of income generating activities (IGAs) and changes perceived at household level

Methods

Study design and area

This was a qualitative and descriptive study which was conducted in two intervention unions namely 'Surkhali' and 'Bhandarkoat' of Botiaghata *upazila* in Khulna district (Figure 2). Out of its 7 unions, 'Surkhali' and 'Bhandarkoat' unions were selected for programme interventions considering its geographical location and vulnerability to disaster.

Figure 2. Map showing study unions of Botiaghata *upazila*



Sample and sampling techniques

The persons involved in programme operations such as regional managers, programme organisers, trainers and those receiving programme interventions were tracked and documented in process evaluation. Approximately, 41 samples including providers and participants were selected for data collection. Fourteen women receiving both training and grants, 10 receiving only training, and 3 programme staff were selected for in-depth interviews. Moreover, 7 male and 7 female participants who did not receive any intervention were also included in the data collection procedure.

Data collection and quality control

Different sets of semi-structured checklists were prepared and used for data collection from programme staff, training or grant recipients. Moreover, semi-structured checklists were also used for male and female participants without programme interventions. Different sources of data collection are presented in Table 1.

Table 1. Source and techniques of data collection

Source of data collection	Data collection technique	Number
Programme staff		
Staff at regional level	In-depth interview (IDI)	2
PO	IDI	1
Intervention group		
Participants with only training	IDI	10
Participants with both training and grant	IDI	14
Non-intervention group		
Female	IDI	7
Male	IDI	7

A research design incorporating data requirement for each specific objective, data source, data collection method and expected output has been developed and shown in Table 2. In this Table, the 'data requirement' field is based on pre-selected indicators or themes which were later used for process assessment following the theory of process in logic model (Figure 1). Some of the information explored were: participants' socioeconomic conditions, contexts of vulnerability (e.g., natural/economic/health shocks, conflicts), perceptions about the programme and its activities, problems encountered during service delivery and reception, understanding the content of the training, involvement with income generating activities, types of resources used, investment experience, marketing of products, income and expenditure, participants' satisfaction, their decision making status at household level, etc.

Table 2. Research design

Specific objectives	Research Questions	Data Requirement	Data Source	Methods/Tools	Expected output
1. Explore different types of vulnerability experienced and dealt by women at household level in disaster prone areas	What types of vulnerability are experienced by women?	-Narratives on different shocks (e.g., natural/economic/health shocks, conflicts)	-Training participants - Grant recipients -Non-participants	-IDI with training participants, grant recipients -IDI with training participants and non-participants	-Types of shocks will be explored
	What are the coping strategies?	-Narratives on coping strategies	-Training participants - Grant recipients -Non-participants	-IDI with training participants, grant recipients -IDI with training participants and non-participants	- Strategies to cope with vulnerability will be understood
2. Understand the process of implementation and its output of each activity toward vulnerability reduction	What are the activities planned for implementation? What is the content of each activity?	-Reports/project proposals/other secondary data -Narratives of interview	-Programme staff	-Literature search - IDI with programme staff	List of activities and its content planned by the programme before implementation
	What are the resources allocated for each planned activity?	-Narratives of interview - Secondary data	- Programme staff -Secondary data from head office/field office	-IDI with programme staff at regional and field level	Types and amount of resources allocated
	What is the procedure of carrying out each activity?	-Identification of primary data (-Structure and staffing pattern of each activity -Identification and formation of target groups for intervention -Type of interaction/communications between providers and participants -Frequency and duration of each activity)	- Programme staff - Training participants - Grant recipients	-IDI with programme staff at regional and field level -IDI with training participants -IDI with grant recipients -IDI with training participants	Process adopted during implementation of each activity
	What is the actual output of each activity after implementation?	-Activities delivered most/least successfully -Understanding of and satisfaction about the interventions e.g., training, grants -Knowledge on and involvement with IGAs	- Programme staff - Training participants - Grant recipients	-IDI with programme staff at regional and field level -IDI with training participants -IDI with grant recipients	Actual output of each activity after implementation in the field
3. Understand the status of income generating activities (IGAs) and changes perceived at household level	What are the changes perceived at family level?	- Involvement with IGAs - Status of income, expenditure, loss and profit - Food intake - Health - Freedom in movement - Decision making - Social network (participation in GO/NGO activities) - Marriage/schooling of family members	- Programme staff - Training participants - Grant recipients	-IDI with programme staff at regional and field level -IDI with training participants -IDI with grant recipients	Status of income generating activities

Six research assistants for data collection were recruited and trained for three days to be acquainted with data collection tools and techniques. Immediately after the interview, collected field notes were transcribed to get the sense of respondents' knowledge and perceptions. The research assistants checked each other's transcription on the same day for completeness of data. The principal researcher visited the field sites to supervise the quality of work.

Data processing and thematic analysis

Data were translated from Bangla to English. All the narrative data were processed manually and analysed following several steps such as familiarization with data, generating initial codes, searching for themes among codes, reviewing themes, defining and naming themes, and producing the final report. To understand the analysis, collected data were repeatedly reviewed by the researcher to understand inner meanings of the narratives and to identify relevant themes and sub-themes before interpretation (Table 3). Interpretation of these themes included comparing theme frequencies, and relationship between the themes' occurrence.

Table 3. Checklist of themes and sub-themes

Theme	Sub-theme
1 Context over climate change	<ul style="list-style-type: none"> - Knowledge - Environmental changes over the years - Coping strategy
2 Process description	<ul style="list-style-type: none"> - Activities planned for implementation - Procedure of each activity - Allocation of resources - Communication within and between the programme staff and beneficiaries
3 Output	<ul style="list-style-type: none"> - Knowledge and perception of respondents on programme intervention (training, grant) - Involvement and status of income generating activities - Changes perceived in the family after getting intervention <ul style="list-style-type: none"> • Economic • Food intake • Health • Freedom in movement • Decision making • Social network (participation in GO/NGO activities) • Marriage/schooling of family members

Ethical consideration

Ethical approval to conduct this research was obtained from both BRAC Research and Evaluation Division and BRAC DECC Programme. Informed verbal consent was obtained from each respondent by informing the participants about the general purpose of this study. Each respondent was assured that he/she could withdraw from the interview at any time and this would not affect her receiving any services from BRAC. Strict confidentiality was maintained in data handling.

Results

Respondents' characteristics

The total number of women respondents who received interventions was twenty-four. Out of 24, 14 women received both capacity building training and grants, and 10 women got training only. Their ages varied from 25 to 45 years. The majority of them (57%) had schooling up to grade five. However, some of them (36%) had no schooling but they could just write their names. The average household consisted of 4 members. All of them had experienced disaster in the past and they were more or less affected by it. Besides, other respondents (7 male and 7 female) who did not receive any intervention were interviewed. Programme staffs were also interviewed to get their perceptions on programme activities.



(a) Interview with a female participant



(b) Interview with a male participant

Context over climate change

Knowledge on climate change

Most of the respondents did not know the term “climate change”. However, the respondents were prompted to know about their perceptions on some of the indicators of climate change: change in temperature, precipitation, and other environmental changes.

Environmental change over the years

Temperature: Most of the respondents perceived higher temperature during the hot season compared to past years. The farm-based labourer had difficulties to work in the field due to the excess heat. Therefore, the labourer who used to work in agricultural land changed their occupations from farm to non-farm activities. As farm-based working opportunities were fewer than before, they adopted available livelihood opportunities for their living, such as pulling a van, working in the brick-field, road construction, binding cigarettes, lifting earth from fish pond, etc. One respondent who received intervention stated, *“My husband became less involved in agricultural work. Besides, he worked in someone else’s fish pond. Sometimes he went to distant places for farming jobs which became less in our village. During the paddy cutting season, he stayed outside home for a few days to earn money. At that time, I worked as a day labourer for digging earth in fish ponds or for embankment construction in order to earn a living for my family”*.

Rainfall: Most respondents reported that the level of rainfall was normal and timely in the past. However, precipitation was irregular at present. Some of them replied that although it was rainy season (during data collection), but it was not raining. According to the respondents, they even observed rainfall last year during the month of *Boishakh* (April). However, they detected changes in weather conditions this year. They were not able to cultivate land properly due to lack of rainfall. Time of planting paddy was changed from one season to another, i.e. from season *Bhadro* to *Ashshin* (August-September). One of the male participants from a non-intervention group stated, “*We observed tremendous rainfall earlier in Ashar and Shrabon months (June-July). But, there is a confusion now among us about the rainy season due to irregular rainfall patterns. Winter almost becomes a lost season now. It seems to me that summer is the only season now.*”

Salinity: Some of the respondents reported that the rivers contained both saline and sweet water. Each type used to be present for six months in a year. However, salinity in water has become prominent now, and remains for eight months in a year. Increased intrusion of salinity into the soil of agricultural land resulted in loss of productivity. Trees did not grow and some even died after planting. However, the situation was different in the past. Some of the respondents replied that they had to sell domestic animals due to lack of grass in their locality. One of the respondents from the intervention group stated, “*I owned four cows. I used to get 1-1.5 kg milk from them. One of the sources of my family income was selling milk. However, I had to sell them at a low price because I could not feed them properly due to lack of grass.*”

Reduction in variety and quantity of fish population compared to the past was well understood by the respondents. Salinity intrusion in river water was reported to be one of the main reasons for reduction of fish population. They had varieties of livelihood opportunities in the past. In order to survive, they had to work more compared to the past to adjust with the changing environment.

Availability of safe drinking water was a serious problem. Some of the respondents collected safe water from a distant place which was 1/2 km away. Sometimes they used to drink salt water from nearby water sources. They did not have as much water as they required daily. It took much time to collect safe water from pond sand filter (PSF) because of long queue. Besides, some of them bought water by paying Tk. 10-20 per 30 litre of water.



(a) Carrying safe drinking water from distant places



(b) Dying trees due to salt water

Storm surge: Some respondents reported that they could understand the signs of storms in the past, because there was a cold gust of wind before the storm hit. According to a respondent, *“We could apprehend the seriousness of the situation by seeing the movement of ants and birds. But now, the storms come by with no warning, just like a magic which hits suddenly leaving all helpless.”*

Coping strategy

Environmental changes had an immense impact in their lives and livelihoods. To cope with this situation, they had to work harder than before. They had no options, but to do whatever work that was available in order to survive. Farmers or farm-based labourers adopted alternative livelihood options when they could not work in the farmlands due to excess heat. Both men and women who did not want to work in farmlands, and felt sick, used to work in the cigarette factory. They were usually paid Tk. 20 per 1000 cigarettes. They worked sometimes in road construction for which they were paid Tk. 150 on a daily basis. According to some respondents, farm activities decreased over time. Their husbands went to nearby districts for paddy cutting in other farmlands. Beside these, other common activities were digging earth, doing other household works or fish farming.

Process description

Three main activities under this women’s vulnerability reduction project through alternative livelihood supports were:

i) Inclusion of most vulnerable women and formation of women group

The programme staff (programme organiser, senior regional manager, and regional manager) identified and made a list of most vulnerable unions and villages which were at high risk to disasters by discussing with relevant persons of the Union Parishad, Department of Public Health Engineering (DPHE) and Department of Youth Development. The programme organiser (PO) arranged cluster meetings of men and women in selected villages. A list of the most vulnerable women which included 600 women in Surkhali and 654 women in Bhandarkoat, was made with the consent of all participants. A total of 20 committees (10 in Surkhali and 10 in Bhandarkoat) was formed out of them. In each committee, twenty-five most vulnerable women were included. The committees, each with 25 most vulnerable women, were formed in 20 villages. An orientation meeting with these women was organised to inform them about programme purposes. In a review meeting with them, a list of income generating activities for intervention was made according to the women’s choice. A two-day long capacity building training was organised by the programme organiser in each committee. In total, 500 women were accommodated with capacity building training and 100 most vulnerable women out of the 500 women received grants. Each of the woman received Tk. 14,000 as a grant for initiating their preferred income generating activities (IGAs), such as running grocery shops, processing rice from paddy, tailoring, poultry farming, and goat rearing.

According to the programme staff, the number of workers was not enough to operationalize this activity. Only one person was burdened with many duties such as organising meeting, providing training, collecting resources, providing grant, etc. In spite of this, inclusion of the ultra poor and disaster affected women was ensured with active participation of and discussion with men and women. The most vulnerable women were included according to the programme’s criteria such as disaster affected women,

disadvantaged women who did not receive any financial support earlier, ultra poor women, etc. To implement this activity successfully, more workers were needed as reported by the respondents. Moreover, periodic monitoring of grant recipients was needed to guide them so that they were able to make more profit in their business.

ii) Capacity building training

The women were given knowledge on natural disasters, warning signals of storms, income generating activities, etc. According to the programme staff, the grant recipients for IGAs had already been involved with the work and were doing well by carrying out these activities. However, most of the women who only received training could not involve themselves with any income generating activities in spite of having business knowledge.

The programme staff showed their satisfaction in delivering capacity building training to the respondents as expected, although there were some barriers such as remoteness of the area, lack of manpower, and short term schedule of the training. The training could be extended to two more days. They also reported that the total money should not be given to them altogether at once. This could be given in separate installments after seeing the performance of the first disbursement.

iii) Monitoring the performance of income generating activities

Programme organiser (PO) monitored each committee member who received grant only once in a month. According to the programme staff, most of the beneficiaries who had small shops could not keep accounts of sale, purchase, loss and profit because most of them had no schooling. The prime concern for most of the women in the committee was to get money rather than initiating any income generating activities. Thus the biggest challenge was to motivate the women to initiate small business and to have a source of income in order to reduce their vulnerability.

Communication

Each of the programme staff maintained regular communication among them over phone. Senior level staff visited the field each month to oversee field level activities. The field level staff i.e. programme organisers had regular communication with the advisor of each committee over phone and visited the committee members whenever necessary.

Output

Knowledge and perception on programme interventions

The project was recognized by the respondents as “BRAC disaster”. According to them, the main purpose of the training was capacity building of disaster affected ultra poor women on alternative livelihoods. They came to know about various aspects of disasters, warning signals of storms, etc. The programme purpose was to reduce women’s vulnerability in disaster affected areas through alternative livelihood options. They were trained in 7 different types of income generating activities (IGAs) such as running grocery shops, rice processing from paddy, tailoring, poultry farming, net making, making nurseries and crab fattening which were found compatible to cyclone affected coastal areas. One of the respondents stated, *“We realised from this training that women could do something as well. We had been taught how to support ourselves*

by conducting small businesses. We got together in one place for this training, and learned by sharing our experiences and discussing different matters about business. We became familiar with the idea of women unity through this training.” Another woman stated, *“I had no previous knowledge on business. I learned about making money from the capacity building training. We became aware of expanding business, and not just spending all our money on food.”*

They had varied perceptions about income generating activities. For instance, enough space was required for poultry and crab farming, but they lacked space. Some of them found nursery business and crab fattening difficult to understand. Net making was perceived as hard working task. The most preferred livelihood options were running grocery shops, and rice processing from paddy. However, some problems associated with these businesses (e.g., running grocery shops, rice selling) identified by the respondents were: borrowing things by customers from these shops without making any payments. Besides, women had to carry heavy sacks of rice with great difficulty.

Involvement and status of income generating activities

The programme’s expectation from the programme participants was expansion of their business through right use of money paid as grant to them. Most of the grant recipients were found to be involved with grocery shops and rice processing from paddy. Few of them were involved with tailoring. In the first year after initiating the business, most of the grant recipients earned more money. A major share of their income was reinvested to keep the business on track. The rest of the money produced out of the business was mainly used for buying food, children’s education, treatment and buying clothes. The other expenses were payment of previous loan, renting land for cultivation. According to the respondents, they started getting their initial profit from the business within a short time. After starting business, some made a profit of Tk. 1,200-1,500 in the first month. However, some received Tk. 3,000-8,000 as profit after 6-8 months. Those who were involved in rice processing earned extra money from “Kura” (husk) made out of paddy which was used as duck’s or chicken’s food. One of the respondents who spent Tk. 14,000 in rice processing stated, *“I earned Tk. 1,200 in the first month after initiating my business. Out of Tk. 1,200, I spent Tk. 8,00 to buy paddy and rest of the money was used for other household purposes.”*



(a) “Kura” (husk) also sold as duck’s or chicken’s food

None of the respondents who received training only was able to start a business due to lack of money. However, they had strong wishes for earning using the skills they acquired through these activities after attending capacity building training. According to a respondent, *“I had a chance of learning many things from capacity building training.”*

My neighbours often came to me for advice. I had a strong desire for a permanent occupation after attending this training. For that reason, I started saving Tk. 20 every week.”

Most of the women had no education, so they took family member’s assistance to keep account of daily transactions.

Changes brought to the family after getting interventions

Nearly all respondents who received both training and grant opined that their status improved compared to the past. They chose such livelihood options which they found compatible with their condition and would yield profits. According to a woman respondent, *“I had a wish to become a shop owner, but was unable to do so due to lack of money and lack of courage because of being a woman. I had no previous knowledge of running a shop. Now I am an owner of this shop after getting support from BRAC. I do not depend on my husband’s income anymore for daily requirements.”*



(a) Signboard of a grocery shop



(b) Signboard of a rice selling centre

Financial condition

Most of the grant recipients experienced improved economic status compared to the past. Earlier, they were needy and dependent on other family members to meet their own demands. Now they could buy daily necessary things for their families with their own income without depending on others. According to most of them, they had uncertain lives in the past because they had no fixed source of income. Statement of a grant recipient was, *“I had to do different types of work earlier to support and maintain my family. I used to get a small amount of money by fishing in the river which was not enough for living. But now, after doing this business of rice processing, I always have money to buy necessary things. Life is quite steady now.”*

Food intake

Most of them could afford only two meals a day and managing three meals was almost impossible in the past. Now, they could easily manage three meals a day for all the family members. They reported that diversity in food intake increased as fish and meat remained on their menu on a weekly and monthly basis.

Health condition

Most of the respondents replied that buying medicine was no longer an issue. They could buy medicine whenever it was necessary. They did not seek any treatment or have any medicine earlier even when they were sick. However, a need for proper treatment and medicine has now developed among them.

Freedom in movement

The movement of grant recipients increased because of the business transactions. They had to go to market and deal with different types of people more than before.

Decision making at household level

Most of the grant recipients perceived that support from the family members (e.g., husband, mother-in-law) increased in taking decision on family matters.

Children's education

As reported by some respondents, they could not only afford children's education but also manage tuition fees for better schooling.

Three women out of 400 who received only training were able to initiate income generating activities. A large proportion of training participants who did not get any financial support failed to initiate any IGA due to lack of money. Thus, their economic condition remained unchanged. Though, they developed business knowledge but their desire for generating income remained constrained due to money.

Perception of non-intervened respondents on programme activities

Male and female participants from non-intervention groups knew that programme activities were for economic improvement of ultra poor women. The grant recipients were shown ways of earning income through the programme supports. Most of the respondents from both intervention and non-intervention groups perceived that women were more vulnerable than men for a number of reasons. The reasons were:

- Women spent much time at home than men
- Women were more attached to the family than men and they did not leave home until they were hit by natural hazards. They stayed at home till the last moment to protect their children, other dependent family members and household belongings.
- Women were unable to move to the safer places as quickly as the men. At that time, the pregnant women suffered the most.
- Women also kept themselves busy by collecting fuels and cooking for the family members. They had to bring drinking water from distant places. Moreover, sanitation during disaster had been the most awful matter for the women due to lack of privacy.

Conclusion

Most vulnerable women were included and grouped for programme supports (e.g., training, grants) with the consent of all participants. Programme staff maintained regular communication within themselves and with the programme participants. Most of the women who received training and grants did not know the term “climate change”, but over the years they could perceive environmental changes in terms of rising temperature, irregular rainfall, salinity problem, etc. in their locality. The women receiving grants were involved with income generating activities and observed changes in financial condition, food intake, affordability in buying medicine, freedom in movement and decision making at household level. Those who received only training could not initiate any income generating activities, and so, there were no changes in their living conditions.

Recommendations

The following issues were raised during interview with the programme staff and intervention (training/grant) recipients:

- More programme staff (e.g., programme assistant) are needed as supporting staff like programme organisers at the field level. A programme organiser is assigned with many activities at a time such as identifying and grouping most vulnerable women, providing capacity building training and grants, monitoring grant recipients' income generating activities. Additional staff can help to manage all these activities.
- All the participants are very poor and they are unable to initiate income generating activities without financial help. Thus, only capacity building on IGAs is not enough for income generation. Besides training, they needed financial help so that their business knowledge acquired through capacity building training can be utilised for income generation and bringing changes in their living condition.
- Other than writing their names, most of the participants had no education. They found it difficult to keep records of daily income, expenditure, savings, etc. They can be trained to keep track of daily business transactions.
- Knowledge of climate change related issues can be given to all the participants.

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