



## PROJECT CLOSING REPORT

### Strengthening Women's Ability for Productive New Opportunities (SWAPNO)

DPHE Bhaban (8<sup>th</sup> floor), Kakrail, Dhaka | July 27, 2022



### Project Summary

<b>Project Title</b>	Social Protection Programme – Component 3, Strengthening Women’s Ability for Productive New Opportunities (SWAPNO)
<b>Award ID &amp; Project no.</b>	Award# 000181623 & Project# 00090809
<b>Project Duration</b>	July 2014 to June 2022
<b>Executive Agency</b>	Local Government Division
<b>Implementing Partner(s)</b>	Local Government Division (LGD), Ministry of Local Government, Rural Development and Cooperatives (MoLGRD&C) and PNGOs
<b>Donor(s)</b>	UNDP, SIDA, MRICO, SDGF, BSRM & Bank Asia
<b>Total Budget (US\$)<sup>1</sup></b>	78,000,000.00
<b>Total Expenditure (US\$)</b>	10,101,296.45
<b>Related UNDAF outcome(s)</b>	Outcome 2.1: Economic growth is achieved in an inclusive manner, extending opportunities to the rural and urban poor and protecting the vulnerable from shocks.
<b>Related SP outcome(s)</b>	SP Outcome 1: Advance Poverty Eradication in all its forms and dimensions
<b>Related CPD outcome(s)</b>	CPD Outcome 1: Increase opportunities, especially for women and disadvantaged groups, to contribute to and benefit from economic progress  CPD Output 1.1 Government has the knowledge and skill to better target the remaining pockets of poverty and expand opportunities for women to contribute to and benefit from economic progress.
<b>Country Office focal point(s)</b>	Arif Abdullah Khan
<b>Report prepared by</b>	SWAPNO Project

<sup>1</sup> Total PA budget as per Prodoc is considered here. Out of USD 78.00 million, USD 10.58 million was collected from Donors during the project tenure.

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## GLOSSARY OF TERMS/LIST OF ACRONYMS

BDT	Bangladeshi Taka
BIDS	Bangladesh Institute of Development Studies
BSRM	Bangladesh Steel Re-Rolling Mills Ltd
CRA	Community Risk Assessment
COVID	Corona Virus Disease
CPD	Country Program Document
DDLG	Deputy Director of Local Government
GoB	Government of Bangladesh
IGAs	Income Generating Activities
ILO	International Labor Organization
IT	Information Technology
LDCs	Least Developed Countries
LGD	Local Government Division
M&E	Monitoring and Evaluation
MFI	Micro finance Institutions
MFS	Mobile Financial Services
MIS	Management Information Systems
MoLGRD&C	Ministry of Local Government, Rural Development & Cooperatives
MOS	Market Opportunity Survey
NSSS	National Social Security Strategy
PNGO	Partner NGO
NPD	National Project Director
NPM	National Project Manager
QPR	Quarterly Progress Review
RMG	Ready-made Garments
ROSCA	Rotating Savings and Credit Association
RRAP	Rapid Risk Assessment Process
RRF	Result and Resource Framework
SDG	Sustainable Development Goal
SDG-F	Sustainable Development Goals Fund
SIM	Subscriber Identity Module
SME	Small & Medium Enterprise
SP	Strategic Plan
SWAPNO	Strengthening Women's Ability for Productive New Opportunities
UDMC	Union Disaster Management Committee
UNCDF	United Nations Capital Development Fund
UNDAF	United Nations Development Assistance Framework
UP	Union Parishad
USD	United States Dollar
WHO	World Health Organization

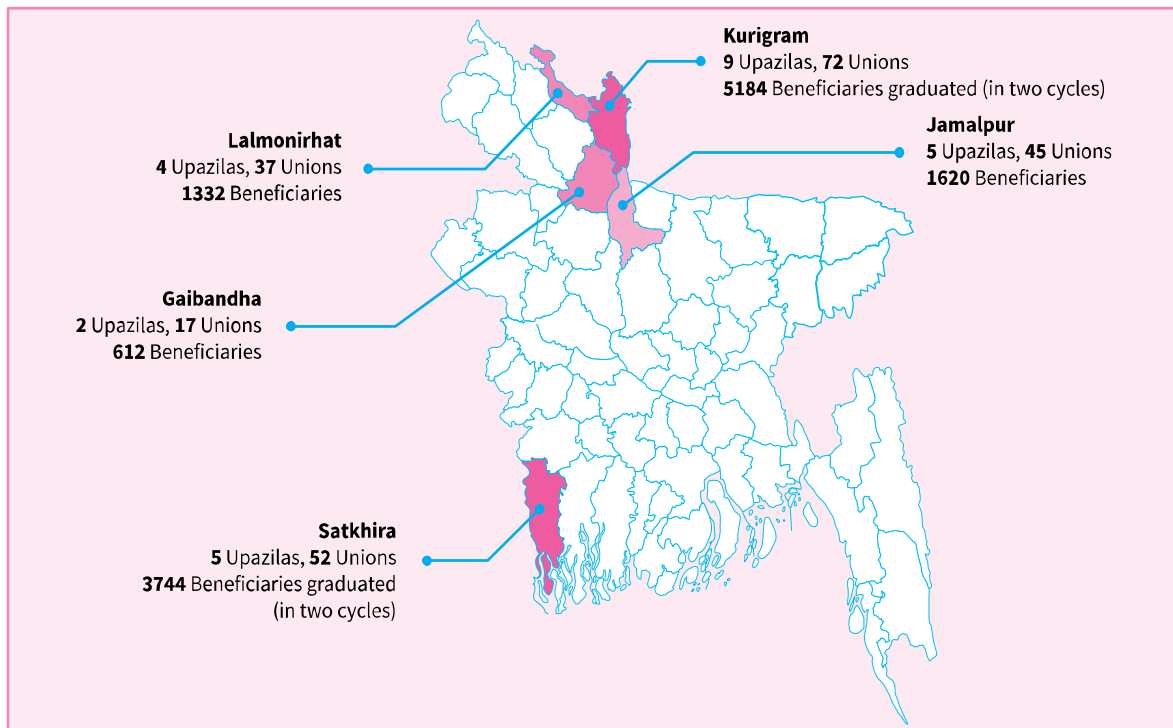
## 1. INTRODUCTION

Bangladesh has been registering impressive economic growth and progress in human development over the past decade. Despite achievements, vulnerable employment, as well as increased frequency and intensity of disaster and climate risks are stalling further development. The COVID-19 pandemic has posed an additional socio-economic challenge to Bangladesh, exacerbating inequalities and pushing millions of people into poverty. Women belonging to the poverty pockets are bearing the brunt of these complex challenges. The pandemic has mainly had gendered impacts, halting or even reversing much of the progress in gender equality.

Strengthening Women’s Ability for Productive New Opportunities (SWAPNO) is a gender-based social security project that targets ultra-poor rural women who are widowed, divorced, abandoned, or left with a disabled husband unable to earn an income. SWAPNO has gathered knowledge and insights into how women can slip back into poverty owing to malnutrition, climate vulnerability, gender-based violence, and other factors since its inception.

SWAPNO follows a "state-of-the-art" graduation model that incorporates livelihood promotion, financial inclusion, social protection, and social empowerment. For 15 months, the women are employed by the Government. Simultaneously, participants receive training in self-confidence, leadership, financial literacy, basic numeracy, saving, and spending. Following this, they receive livelihood training based on their interests and local market opportunities to start micro-businesses or find formal employment. They can access capital to invest in their businesses after completing their employment term.

So far, SWAPNO has benefited 12,492 beneficiaries in five districts – Satkhira, Kurigram, Jamalpur, Lalmonirhat, and Gaibandha districts. The project has helped highly vulnerable women in poverty to develop their skills, linked them with services and the local markets, and ensured their financial inclusion. This has secured their livelihoods and increased their resilience to shocks. The following map illustrates the project’s intervention areas.





## 1.1 Project Outline

SWAPNO has six outputs concentrated on public works-based poverty graduation approach; improvement of human capital; promotion of women empowerment; resilient livelihoods; promotion of digital financial system; and strengthening of local government institutions for sustaining SWAPNO impacts. Based on these six outputs, relevant indicators are defined, and progress are measured as stated in section 2. Project's outputs and major focusing areas of each output are stated below:

### **Output 1: Core beneficiaries are able to protect their food security and livelihoods post-project.**

Focusing areas:

- Selection of extreme poor women as core beneficiaries, maintain rural earthen roads and other public assets.
- Employment of extreme poor women in public works and wage payment.
- Promotion of savings habits, skill training of extreme poor women for economic opportunities and post-project employment.
- Promotion of expanded household asset base for sustainable livelihood development.
- Job placement arrangement with local SMEs and formal sector employment.
- Creation of social capital in support of graduated women and their post-project livelihood activities

The purpose of these areas was to permanently move out the core beneficiary households from abject poverty. Beneficiary households were assisted with critical thresholds, market linkage, and employment opportunities that they did not have earlier.

### **Output 2: Core beneficiaries and their dependents have improved their human capital in terms of nutrition, health, education, and voice**

Focusing areas:

- Life skills training of extreme poor women.
- Nutrition and awareness campaign.
- Mobility and decision making of women.
- Awareness development and support during crisis.

The purpose of these intervention areas was to develop human capital that build confidence and awareness, boost resilience to shocks and adverse trends, revert previous social exclusion, and thwart inter-generational transmission of poverty.

### **Outputs 3: Core beneficiary households have access to public services essential for their livelihood activities and family well-being.**

Focusing areas:

- Participatory identification of needs for services.
- Establishment of linkages between service providers, in particular Upazila service providing departments, and SWAPNO beneficiary households and other poor households in participating local communities.
- Enhancing cooperation between the UPs and service delivery departments.
- Provision of savings deposit facilities with participating in financial institutions.
- Provision of micro-insurance and access to digital financial services.

These interventions aimed to improve poor households' access to essential services and improve the quality-of-service delivery. These interventions enhanced cooperation between the UPs and service delivery departments which created positive results in the livelihood activities of the core beneficiary households.

### **Output 4: Public assets promoting economic growth, improving social conditions and enhancing environmental conditions are maintained and developed for the benefit of the poor of the participating rural communities.**

Focusing areas:

- Selection of priority public assets through community consultations.
- Maintenance/creation/rehabilitation of public assets selected and wage payment.
- On-the-job training to crew groups on techniques of quality maintenance work and wage payments.
- Provision of supplies (tools, tree saplings, uniforms, cell phones, etc.).
- Monitoring, follow up support and supervision of the work and its quality.

The purpose of these interventions was to maintain and develop public assets central to local communities' economic and social life and special relevance for the rural poor.

**Output 5: Local communities have a better capacity to withstand natural disasters and recover after disasters**

Focusing areas:

- Community engagement, consultation, awareness development and climate resilience cultivation/technology use.
- Selection of poor women to develop/maintain environment friendly fertilizer/vermicompost production.
- Developed, maintained and restored household/community assets that reduced the risk of natural disasters.
- Enterprise development and Local employment creation for poor women.

These special set of interventions had the purpose to address the challenges and vulnerabilities posed by climate change and reduced risk association with natural disasters. Schemes included rising the height of the existing embankments, rehabilitating and raising the homestead of the vulnerable households, awareness raising and climate resilient technology use, enterprise development and local employment creation.

**Output 6: Local Government has the capacity to implement social transfer projects with accountability, transparency, gender sensitivity, and a pro-poor approach.**

Focusing areas:

- Operation Manual development and implementation.
- Capacity development training, on-the-job coaching/training to UPs/UDMCs.
- Coordination meeting, workshops/lesson learning workshops conduction.
- Ownership development of UPs/UDMCs
- Baseline survey, midterm review and end-line survey conduction.

The purpose of these intervention was to develop the capacity of UPs/UDMCs, evidence-based documentation, prepare evaluation reports, and promote good governance in implementing social transfer programmes and pro-poor service delivery with respect to accountability, responsiveness and inclusive development.

**1.2 Context**

SWAPNO (Strengthening Women's Ability for Productive New Opportunities) is a gender-based social security project targeting ultra-poor rural women 18-50 years of age who are widowed/divorced/abandoned or left with a disabled husband. SWAPNO is implemented by the Local Government Division (LGD) and UNDP under the auspices of the National Social Security Strategy (NSSS) of the Government of Bangladesh. The overall objective is "Economic growth is achieved in a more inclusive manner, with economic opportunities reaching rural poor women, and vulnerable groups are protected against shocks".

In recent years, Bangladesh has achieved significant socio-economic progress. The country is expected to graduate from the group of Least Developed Countries (LDCs) by 2024. Despite achievements, Bangladesh ranks 133 out of 189 countries on the 2020 Gender Inequality Index (Human Development Report, 2020). Structural inequalities such as biased gender relations, inadequate legal provisions, and weak governance complicate further progress on women's



empowerment. Poverty also drives gender-based discrimination as it determines households' decisions about how to use scarce resources.

Again, Bangladesh is one of the most vulnerable countries worldwide regarding climate change and disaster risks. These risks aggravate multidimensional poverty among women in the country as their capacity to adapt to climate change is limited. To lift these women from the poverty trap, the Local Government Division of Bangladesh and UNDP initiated the Strengthening Women's Ability for Productive New Opportunities (SWAPNO) project, focusing on ensuring the socio-economic independence of Bangladesh's rural women.

In 2015, SWAPNO spearheaded its activities in two districts: Kurigram and Satkhira. In 2019, it was further extended to three impoverished districts of Bangladesh – Jamalpur, Lalmonirhat, and Gaibandha. So far, the project has uplifted 12,492 distressed rural women out of extreme poverty.

SWAPNO has been recognized as a promising model for eliminating poverty at the National Social Security Conference 2019. It has been suggested in the Government's National Social Security Strategy (NSSS) Action Plan to scale up the project across 200 Upazilas (or sub-districts). These indicate high national ownership and increase the project's potential to be further organized within an integrated structure of ministries that can help maximize development impact.

## **2. PROJECT RESULTS & ACHIEVEMENTS**

SWAPNO project effectively contributes to achieving the Sustainable Development Goals (SDG) 1, 2,3,5, 8, 10 and 13: No poverty, zero hunger, good health & well-being, gender equality, decent work & economic growth, reduced inequalities, and climate action by implementing several initiatives like public works programme, micro-enterprise development, training on Health & Nutrition, Climate change, Gender, Formal sector employment, etc. This could be justified by comparing various well-being indicators like changes in income, expenditure, assets, dietary improvement and status of nutrition, empowerment, etc. over time across the beneficiary and control groups. Our study findings strongly support this statement as well. In terms of per capita income, consumption expenditure, and asset holding, the SWAPNO project beneficiaries are ahead of the control households.

The project is in line with the NSSS; this social protection program leverages public works to train vulnerable women in vocational skills, places them in productive employment, and supports them in moving out of poverty. SWAPNO contributes to Bangladesh's national and global level commitment. On the national level, it promotes an inclusive and equal opportunity workforce, including increasing women's labor force participation. On the global level, the project reflects Bangladesh's commitment to eradicating extreme poverty as part of the Sustainable Development Goals (SDGs).

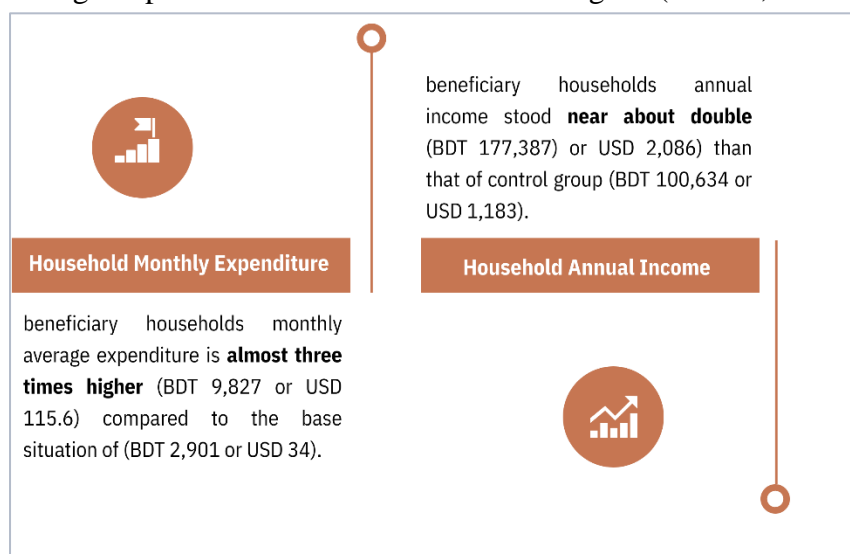
The project has consciously invested in "Ownership Building" with the Local Government Division, District and Upazila Administration, and the Union Parishad (UP) in various ways. These include extensive reporting, briefing, and meetings; involving the Local government officials in decision making, accounts operation, and day-to-day management of project operation. The Central account is operated jointly by the National Project Director (NPD) and the National Project Manager (NPM), the district account is jointly used by the Deputy Director of Local Government (DDLG) and District Manager (DM), while three signatories operate the UP account: the UP Chair, Chairperson of the concerned Standing Committee-a female member of UP and the Secretary.

Using a rigorous beneficiary selection process, the project has selected impoverished, single female-headed rural households where the women are widowed/ divorced/ separated/ abandoned/ having disabled husbands. The project disseminated information on beneficiary selection criteria, date, time, and venue in the selected unions. Community members, local journalists, NGO, and Upazila level government officials supervised the selection process. Finally, Union Parishad approved the final list of project beneficiaries. Because of the transparency and active involvement of all stakeholders, 96% beneficiaries are correctly targeted.

SWAPNO beneficiaries in the formal sector successfully sustain their jobs in the RMG and Leather factories. The formation of the cooperatives by the beneficiaries and registration with the government bodies have given a new dimension to local job creation and sustainable graduation. Also, it is observed that beneficiaries are actively involved in more than two types of income-generating activities even after the project completion. According to BIDS endline evaluation, they have outperformed in terms of all major indicators of economic well-being compared with the control group households.

### Result 1: SWAPNO beneficiaries' households have improved their living standard

Through access to employment, skill training and savings practices, the SWAPNO beneficiaries have empowered themselves economically. The 3<sup>rd</sup> cycle endline evaluation report 2022 of BIDS, revealed that the average annual income of beneficiary households stood near about double (BDT 177,387) USD 2,086) compared to the control group (BDT 100,634 or USD 1,183). SWAPNO beneficiary households' expenditure and savings have increased through the project intervention. Presently, the beneficiary households monthly average expenditure is almost three times higher (BDT 9,827 or USD 115.6) compared to the base situation (BDT 2,901 or USD 34). Moreover, the productive asset value of beneficiary households increased dramatically compared to the control group. The current average productive asset value of the beneficiary household is BDT 160,299 (USD 1,886) and the control group is BDT 101907 (USD 1,199). The average monthly savings of beneficiary households is more than seven times higher than that of the control group. Current monthly savings of beneficiary households is BDT 1132 (USD 13), and the control group is BDT 142 (USD 1.7).

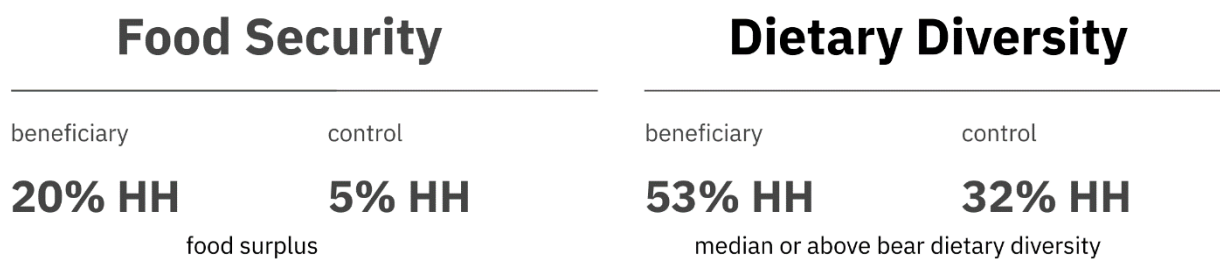


The results were achieved because the project rightly selected the targeted beneficiaries (96% correct targeting), engaged them in public work schemes, provided life skills and livelihood development training, and finally involved them in different Income Generating Activities (IGAs). The project evaluation report revealed that SWAPNO beneficiaries have yearly project income around 57,600 BDT through wage employment. Along with the wage employment, SWAPNO project also enables their beneficiaries to start Rotating Savings and Credit Association (ROSCA). Beneficiaries form a group of 12 persons from 3 wards of a Union (thus 3 associations from each Union). Each member must deposit BDT 300 and the lottery winner gets BDT 3,600. Each member has received the winning money from ROSCA 3-4 times during the project duration which helped them to invest in small income-generating activities. The end-line evaluation report revealed that almost 98.21% of the beneficiaries are involved in IGA activities when only 36% of the control households have earnings from any such IGAs. SWAPNO women beneficiaries have average of 3-4 types of income-generating activities that contribute to household income, savings, and expenditure.

### Result 2: SWAPNO beneficiaries' households have food security and Dietary Diversity

The results of the SWAPNO project are not just noticeable in terms of major economic indicators but also reflected in dietary diversity and "subjective measures" of well-being. Among the beneficiary households, 53% have median or above dietary diversity, which is around 31% for the

control households indicating significantly higher dietary diversity for SWAPNO beneficiary households. Around 20% of the beneficiary households reported food surplus, while only 4.82% of the control households mentioned that they had surplus food in their houses. They also tend to be more ambitious, marked with higher aspirations for themselves (20.22% as against 6.03%) and their children (45.70% vs. 31.87%). The end-line evaluation report stated that the prevalence of underweight children is comparatively lower in the SWAPNO beneficiary group (2.23% against 5.15%) than in the children from control households. The same trend emerges in the case of stunted children (3.57% vs. 7.38%).



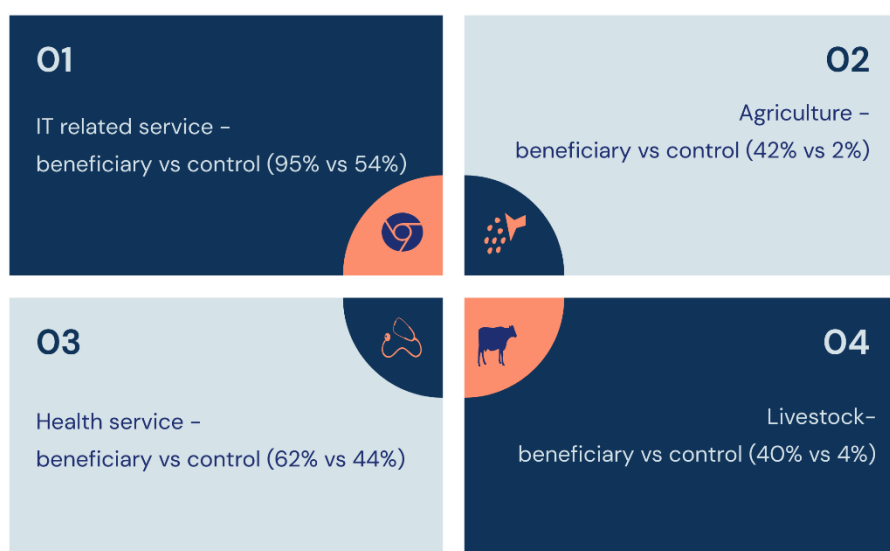
SWAPNO’s unique initiatives facilitate its beneficiaries to ensure their physical and mental well-being. The project conducted life skills training for all beneficiaries. As a result, women learned about malnutrition and micronutrient deficiencies and were encouraged to maintain health hygiene, proper food intake considering nutritional value in daily life. The beneficiaries also participated in nutrition campaigns, cooking demonstrations, and courtyard sessions which enhanced their knowledge and practices on diversified and nutrition food intake in their households. Regular follow-up by the Union Workers motivated beneficiaries to practice their learning in daily life.

### Result 3: SWAPNO beneficiaries have access to Services

The BIDS endline evaluation report revealed that SWAPNO beneficiaries accessed Government and non-government social and financial services higher than the control group. SWAPNO beneficiaries’ knowledge and information about Government and non-government services increased due to the project interventions. The women are now aware of their entitlements and are empowered to access the services.

The evaluation report stated a comparative analysis of five major categories<sup>2</sup> of social services attainment by beneficiaries and control households. The evaluation revealed that the beneficiaries’ knowledge of IT-related services (Computer, e-payment, bKash/Rocket/Nagad, etc.) increased by nearly double compared to the control households (95% vs. 54%). A similar trend was found in the other services - Agriculture (42% vs. 2%), Livestock (40% vs. 4%), and health services (62% vs. 44%).

The project facilitated its beneficiaries in getting access to digital mobile banking. Currently,



<sup>2</sup> Major category of services includes i) Agriculture, ii) Livestock, iii) Fisheries, iv) health care & v) Information Technology related services (Computer, e-payment, bKash, Rocket, Nagad etc.)

100% beneficiaries have digital mobile wallets which is higher compared to the control group. The project performed cash<sup>3</sup> transfer activities through bKash/Nagad and beneficiaries received the amount in their mobile wallets. This can be considered as a spillover effect as even after the completion of this project, it is still there, and they will continue to conduct monetary transactions through these digital financing services.

All these results showed that the program had played a significant role in attaining various social services, including health and digital financial services. Life skills training, awareness development activities, distribution of mobile phones with SIM cards, linkage with financial institutions, continuous monitoring, and follow-up support contributed to achieving the results.

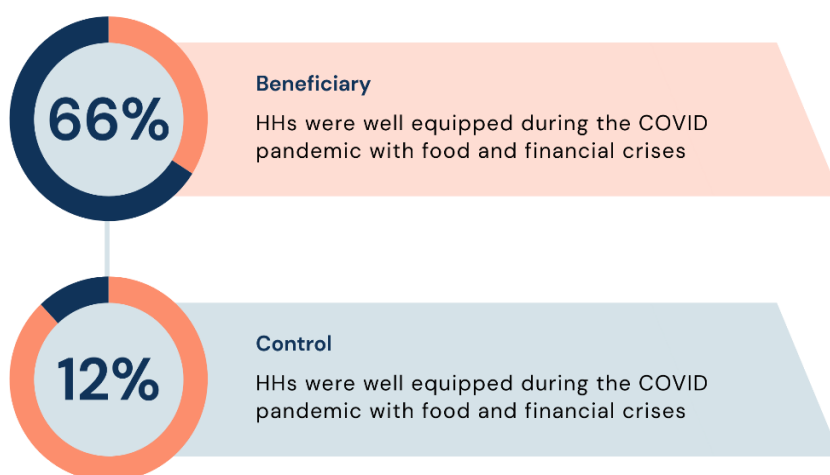
#### **Result 4: Women Beneficiaries are better in Mobility and Decision-making**

The project has a core mandate to ensure gender equality and women empowerment. Gender issues have been effectively mainstreamed across all programmatic approaches. The SWAPNO beneficiaries are no longer viewed as socially excluded women but as participants in a government program. Also, it contributed to ensuring gender equality by empowering the women beneficiary groups at personal, family, and community levels through market-led economic activities. Analysis of mobility and empowerment indicators revealed that the mobility of SWAPNO women at the Union, Upazila, District, and Division level and decision-making power in the household had increased significantly. The BIDS evaluation reports of all three cycles revealed that more than 90% of beneficiaries are decision makers, participate in social institutions, are sole bread earners, and have full control over household assets and income.

SWAPNO conducted a series of capacity development training for women, linked them with different service-providing organizations, and enhanced leadership quality to establish women-led cooperatives and management. All these interventions contributed to raising the beneficiaries' voices regarding decision-making and heightened their confidence in communicating with service-providing organizations.

#### **Result 5: Resilient livelihoods of SWAPNO beneficiaries against shocks and crises**

Women's economic and social empowerment through the SWAPNO model enables them to be better prepared to cope with shocks and crises like flood/flash floods, cyclones, and COVID-19 pandemic.



Due to project interventions, SWAPNO beneficiaries faced fewer crises and effectively managed the crises and shocks compared to the control households. According to BIDS evaluation report, during the pandemic, the non-beneficiaries faced financial and food-related crises almost three times higher than their counterparts. Besides, the

beneficiary households reported facing fewer challenges while buying hygiene kits and food during COVID-19 pandemic. Almost all the households (93%) in the control groups were worried about their food consumption as they did not have enough food during the pandemic. Over 66% of the

<sup>3</sup> SWAPNO project made digital transaction of all kinds of cash i.e beneficiaries wages, COVID-19 grants allowances and other government support through beneficiaries mobile accounts using bKash/Nagad.

beneficiary households were well equipped during the COVID pandemic in 2020 to handle food and financial crises, while it was only 12% in non-beneficiary households.

The above results correlate with the project interventions like climate resilient vegetable cultivation using SAC method, homestead raising, etc. to cope with flood/flash floods. Moreover, the project's mass awareness on COVID-19, hygiene kits (1,91,044 no.), food support (14,880 packets) to households, and cash transfer to beneficiaries enabled the beneficiaries to handle the COVID-19 crisis more than the control groups.

### **3. PROGRESS REVIEW**

The project has achieved significant progress against the set of indicators of each outcome in the ProDoc (referred RRF in Annex 1). The beneficiaries received various training from the beginning of the project intervention; now they are more vocal when approaching UP and local service providers. 100% of the beneficiaries have taken life skills and livelihood skills development training which helped them to enhance their capacity to engage in different income-generating activities. Household income of the beneficiaries has increased over time, almost six-times higher compared to the base situation. The beneficiary households' expenditure and savings increased through the project intervention. Presently, the beneficiary household's monthly average expenditure is almost three times higher (BDT 9,827 or USD 115.6) compare to the base situation of (BDT 2,901 or USD 34). The productive asset value of beneficiary households increased dramatically compared to the control group. The current average productive asset value of the beneficiary household is BDT 35,344 (USD 416) and the control group is BDT 10,485 (USD 123). The benefits from the SWAPNO project are not just noticeable in terms of major economic indicators but also reflected in terms of dietary diversity and "subjective measures" of well-being. Among the beneficiary households, 53% percent have a median or above bear dietary diversity, which is around 31% for the control households indicating significantly higher dietary diversity for SWAPNO beneficiary households. Around 20% of the beneficiary households reported food surplus while only 4.82% of the control households mentioned that they had surplus food in their house. An increase in income/earnings, expenditure, savings, and assets accumulation of SWAPNO beneficiaries gives them self-confidence and self-esteem. More than 90% of SWAPNO beneficiaries are decision-makers, participate in social institutions, are sole bread earners, and they have complete control over their assets and income (Source: BIDS Endline Evaluation 2022).

#### **3.1 OUTPUT 1: CORE BENEFICIARIES ARE ABLE TO PROTECT THEIR FOOD SECURITY AND LIVELIHOODS POST-PROJECT.**

Output 1 focuses on SWAPNO's public works-based poverty graduation approach. The emphasis is on "women's employability". Women are engaged with wage employment through public works with training on market-based skills and productive employment and supported to move out of poverty at the end of the project cycle.

Contributing to this output, significant results have been achieved through the project intervention. The average monthly income, expenditure, savings, and productive assets of the beneficiary households increased over time; the BIDS endline evaluation report 2022 revealed that 98% women beneficiaries are presently self-employed, and the average monthly income of the beneficiary household increased by 443% compared with the base situation (refer Annex 1 for details). The BIDS final evaluation report also revealed that the value of current productive assets<sup>4</sup> of beneficiary households is BDT 160,299 (USD 1,908) which is 58% higher than that of the control group of BDT 101,907 (USD 1,213).

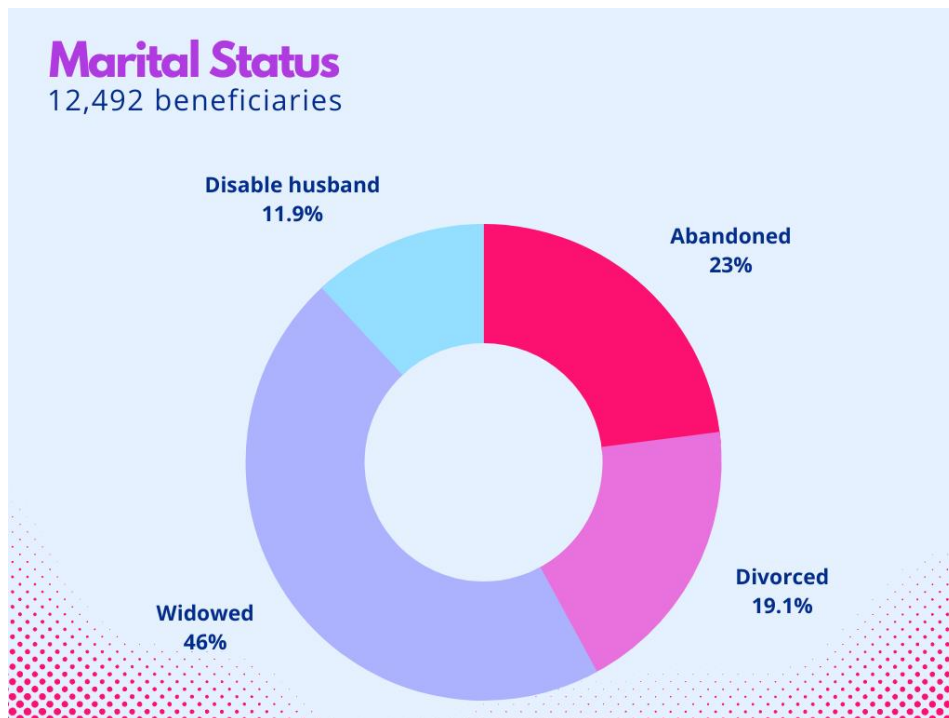
Below are the accomplishments under the output 1:

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<sup>4</sup> Here productive assets are considered the existing households' cattle, poultry, sewing machine those have ability to contributing household income.



**3.1.1 Selection of extreme poor women as core beneficiaries:** At the beginning of SWAPNO intervention, the project assisted the UPs and communities to select 12,492 women beneficiaries of 223 Unions under five districts<sup>5</sup> – who are widowed, abandoned, divorced, separated or have a husband with disability who is unable to earn and maintain the family. The beneficiaries were selected through mass awareness and publicity, final selection through the open lottery, individual house visits and validation. The Union Parishad led the selection process in close collaboration with the Partner NGOs along with community representatives and leaders. The UPs have signed a contract with women groups where beneficiary rights and entitlements, payment mechanism, and beneficiary

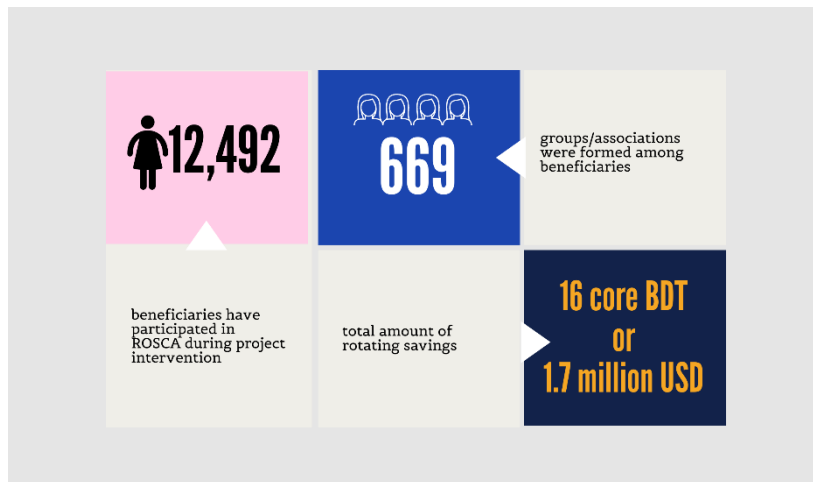


responsibilities are clearly mentioned. The project enlisted those selected women in the project MIS database and considered as core beneficiaries.

**3.1.2 Public Asset Maintenance and Employment of extreme poor women:** SWAPNO enabled the community to select need-based and climate adaptive public assets through ward sabha meetings in the inception period of project intervention. A total of 12,492 rural extreme poor women have completed their employment tenure by April 2021, and 100% of beneficiaries got their wage payment through their mobile wallets. SWAPNO project helped not only the beneficiaries but also others in the community indirectly through the local-level public works program. Through the Community Risk Assessment/ Rapid Risk Assessment Process (CRA/RRAP), 14,567 public assets were prioritized. Among these public assets, 3876 were maintained for disaster risk reduction. Disaster Risk Reduction related schemes include embankment repair, canal re-excavation, tree plantation, and field raising to protect from flooding and water logging. As a result, community people in 223 Unions have benefited from rural infrastructure development activities. The public asset model applied in SWAPNO achieved efficiency through directly supporting the livelihoods of participating households and creating pro-poor public goods (assets) that profited the larger community and contributed to inclusive economic growth.



**3.1.3 Promoted savings habits for securing livelihoods:** One of the notable interventions of the SWAPNO project is to inculcate the savings habit among the beneficiaries through the Rotating Savings and Credit Association (ROSCA). The advantage of ROSCA is that it offers a “commitment device”: the pressure to put money aside regularly helps them to save, which might have been



difficult for many of them given the lack of self-control in the face of many competing spending demands. By the end of employment tenure, the total ROSCA savings of 12,492 beneficiaries stood at BDT 16 crore (USD 1.7 million). Each beneficiary has generated BDT 12,808 (USD 150) on average, which they have invested in several income-earning activities like small business, livestock rearing, etc. So, ROSCAs have

provided them easy access to lump sums that can be directly invested for productive purposes.

**3.1.4 Promoted sustainable livelihood:** SWAPNO has provided demand-driven livelihood skills training to the project beneficiaries. Based on Market Opportunity Survey (MOS) and Training Needs Assessment (TNA), the project had identified four major areas for developing decent livelihoods: poultry and duck farming, cow rearing and beef fattening, goat and sheep farming, and small business management.



Beneficiaries received 4 days of modular training based on their choice. Moreover, all beneficiaries received 2 days of mandatory kitchen garden training to harvest or manage at least one nutrition item from their household.

After completing the demand-driven livelihood skills training of beneficiaries, they are engaged in different Income Generating Activities (IGAs) like cow rearing, goat rearing, poultry rearing, tailoring, vegetable cultivation, small trades, etc. The project’s endline evaluation revealed that 98% beneficiaries have two to three types of IGAs, on average, whereas it is only 36% for the control households. All these indicate that SWAPNO has a positive effect on the beneficiaries, which enabled them to be involved in additional income-generating activities.

**3.1.5 Women are promoted for formal sector employment:** The project has developed cost-sharing partnerships with export-oriented green factories such as Ecofab Ltd, Green Smart Shirt Ltd, and skills-providing organizations like the Center of Excellence for Leather Skills (COEL) to transfer industrial skills and placement in jobs after assessing their learning. SWAPNO’s strong partnership with these factories helped to enhance the capacity of beneficiaries as per the requirements of industries through skill development training. As a result of these initiatives, job placement was done for 588 women in several RMG and Leather factories. After job placement, SWAPNO conducts post-job counseling sessions to learn about the beneficiaries' working experiences and guides them to make necessary adjustments to the workplace environment.

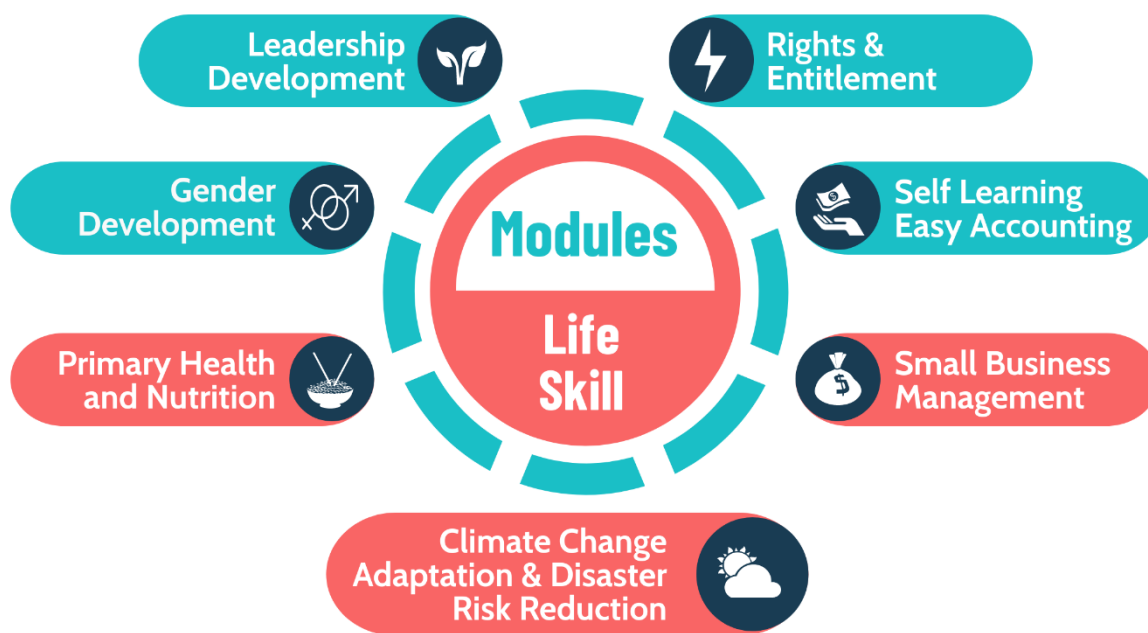
### 3.2 OUTPUT 2: CORE BENEFICIARIES AND THEIR DEPENDENTS HAVE IMPROVED THEIR HUMAN CAPITAL IN TERMS OF NUTRITION, HEALTH, EDUCATION AND VOICE

Output 2 focuses on enhancing conditions that promote women empowerment. It removes existing barriers so that women can act on their decision to graduate out of poverty. Especially, by working with the Government, UN, and NGO partners.

The project has transformed the lives of rural women by providing life skills training on health and nutrition, financial literacy, gender development, disaster risk reduction, etc. This has helped them uplift their confidence, courage, moral strength, and bargaining power with local service providers. Since the bargaining power has increased, beneficiaries have been able to talk with Union Parishad (UP) and other local service providers.

Below are the accomplishments under the output 2:

**3.2.1 Life skills training to beneficiaries on seven key issues:** As part of the skill development initiatives, the project conducted life skills training to the beneficiaries on seven different development subjects represented in the graph below:



Accordingly, training modules were developed for all mentioned subjects with contents and duration specified for each subject. SWAPNO hired a training organization to facilitate conducting the training. While conducting sessions, union workers applied some ice-breaking exercises to make participants active and lively. These exercises made the sessions more enjoyable for the participants. Participants got the scope to express their feelings and ask questions to clarify the issues not clear to them.

**3.2.2 Nutrition awareness campaign:** Due to a lack of awareness regarding the food nutrients, rural women process and cook foods wrongly, making them the victims of nutrition deficiency. In this regard, SWAPNO has conducted courtyard sessions, cooking



demonstrations, and nutrition campaigns in 223 Unions. A total of 12,492 women beneficiaries were reached through these awareness development events. As a result of these awareness development activities, community people raised awareness on nutrition issues and introduced and practiced dietary diversity in their food habits. The BIDS endline evaluation report revealed that 53% of beneficiary households bear median or above dietary diversity, nearly two times higher than the control households (31.2%). This indicates a positive correlation between the beneficiary household's increased income and awareness development on nutrition issues.

**3.2.3 Mobility and decision making:** SWAPNO beneficiaries have been able to lift themselves up economically and have also empowered themselves socially, with women reporting higher aspirations for themselves and their children. Their decision-making power has also increased in terms of initiating new Income Generating Activities (IGAs), selling of household products and raise participating in meetings.

**3.2.4 COVID-19 awareness development and support to people:** Since the COVID-19 outbreak, the project took the initiative to raise awareness of the beneficiary households to avoid transmission by following WHO advisories. The project disseminated awareness-raising messages through loudspeakers, conducted hand-washing demonstration sessions, and distributed soap bars and facial masks among the beneficiaries. As most beneficiaries incurred income loss during the two-month-lockdown in 2020, the project appealed to UNDP for a solidarity package and cash grants. UNDP approached the private sector for contribution, and eventually, the United Group of Bangladesh and the Citi group-Bangkok joined hands with UNDP. Apart from this, SWAPNO received cash grants of BDT 1500 for each of the beneficiaries, which were transferred through mobile wallets.



### **3.3 OUTPUT 3: CORE BENEFICIARY HOUSEHOLDS HAVE ACCESS TO PUBLIC SERVICES ESSENTIAL FOR THEIR LIVELIHOOD ACTIVITIES AND FAMILY WELL-BEING.**

SWAPNO beneficiaries' access to Government and non-government social services has increased significantly than the control households. The beneficiary women now become aware of their entitlements and are empowered to access them. The BIDS endline evaluation report 2022 revealed that beneficiary households seek more support from Upazila agriculture and livestock offices than the control households. A similar trend was also found at union level services; 95% of beneficiary households seek support from union parishad (i.e computer, e-payment, bKash/Rocket/ etc.), which is almost double compared to the control households (54%). For the first time, 1,587 SWAPNO women beneficiaries have access to micro-health insurance through the project intervention. Moreover, with the support from Zilla and Upazila administration, 101 beneficiaries have received climate-resilient housing of Government-owned *Ashrayan* project. 100% of beneficiaries have access to digital financial services using their mobile wallets.

The benefits from the SWAPNO project are also reflected in dietary diversity and “subjective measures” of well-being. Among the beneficiary households, 53% percent have median or above bear dietary diversity, whereas around 31% of the control households indicate significantly higher dietary diversity for SWAPNO beneficiary households. Around 20% of the beneficiary households reported food surplus, while only 4.82% of the control households mentioned that they had surplus food in their house.

Below are the accomplishments under the output 3:

**3.3.1 Access to Services:** The project beneficiaries have enhanced coordination with UPs and service delivery departments, which have positively impacted the core beneficiaries' livelihoods. The project endline evaluation report revealed that SWAPNO beneficiary households accessed different services<sup>6</sup> more frequently than the non-beneficiary households in their communities.

**3.3.2 Provision of micro-insurance for beneficiaries:** This initiative was undertaken in the year 2021 in association with Green Delta Insurance and Micro-Fintech on a pilot basis. The insurance has covered 1,587 women beneficiaries of 5 Upazilas of Jamalpur district. Two insurance policies have been developed - SWAPNO Suraksha Policy and SWAPNO Shathi Policy. These policies have provided the beneficiaries with the financial support incurred for hospitalization or in-house treatment. When beneficiaries get sick, they initially go to the doctor and buy medicines from the local medical store as per the doctor's advice. Afterward, the beneficiaries share all supportive documents with the insurance company through the SWAPNO office. Finally, they receive the final amount in their mobile wallets through bKash. To date, 32 beneficiaries have received their claimed amount of BDT 71,414 (USD 840).



**3.3.3 Access to digital financial services:** Women's knowledge and information about digital financial services is increased due to the project intervention. The capacity development training on digital financial transaction increased the knowledge of beneficiaries. Presently 100% of beneficiaries have mobile accounts.

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<sup>6</sup> Major services included the technical suggestion from GoB line departments, services from UPs, health services from upazila, district and divisional level etc.

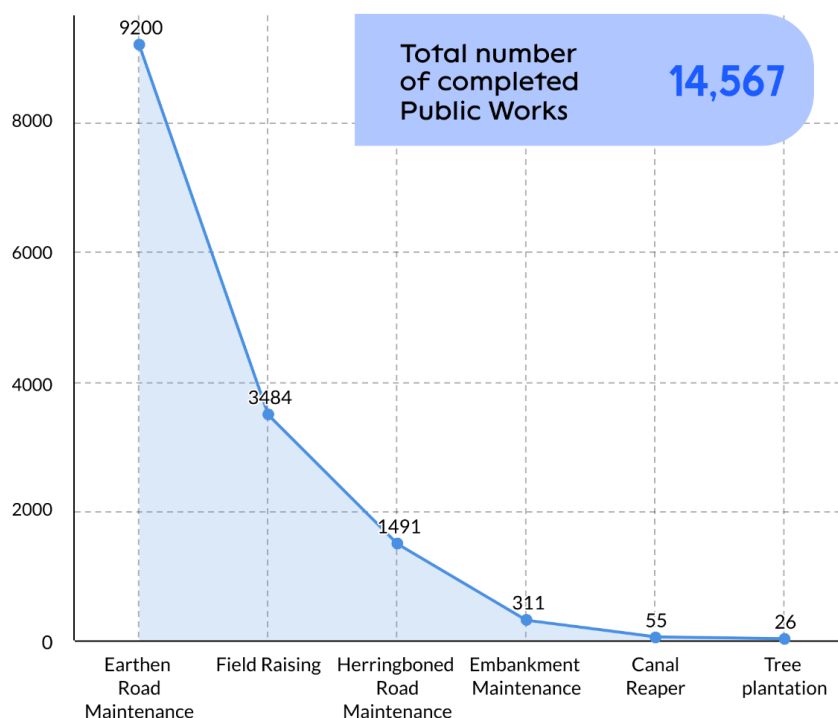


### 3.4 OUTPUT 4: PUBLIC ASSETS PROMOTING ECONOMIC GROWTH, IMPROVING SOCIAL CONDITIONS AND ENHANCING ENVIRONMENTAL CONDITIONS ARE MAINTAINED AND DEVELOPED FOR THE BENEFIT OF THE POOR OF THE PARTICIPATING RURAL COMMUNITIES.

Under this outcome, SWAPNO has completed public assets maintenance work central to the local communities' economic and social life. Total 12,492 women were selected as core beneficiaries of the project and employed in Women Crew Groups (WCGs) for public works. The project maintained and repaired 14,567 schemes in 223 unions, in which 48,78,910 people in rural areas benefited from access to nearby markets, education and health institutions, and Union parishad. The project beneficiaries have worked around 5,347,856 days, increasing income, savings, and productive assets. By maintaining public assets, SWAPNO project has protected its beneficiaries from poverty, developed their skills for more constructive engagement in income-earning activities, and provided a broader set of inputs required for a more profound developmental impact.

Below are the accomplishments under the output 4:

**3.4.1 Public Works maintenance Programme:** SWAPNO's graduation approach stands on this cash-for-work policy and other supportive interventions like forced savings, digital payment, training, etc., that facilitate employment creation of ultra-poor rural women through developing and maintaining local infrastructure. SWAPNO enabled the community to select 14,567 need-based public assets through ward sabha meetings. 63% (9,200 no.) of the public assets are earthen road maintenance, 24% (3,484 no.) are field raising of educational and religious institutions, 10% (1,491 no.) are repairing slopes of herringbone roads, and 3% (392 no.) encompasses embankment maintenance, canal reaper, and tree plantation.



### 3.4.2 Wage Payments:

The project created employment for 12,492 women beneficiaries, a total of 5,347,856 person days were created, and beneficiaries got wages through a digital financial transaction in their mobile wallets. The BIDS evaluation report revealed that the employment of women beneficiaries increased household income, savings, and asset accumulation that contributed to their livelihood development.

### 3.5 OUTPUT 5: LOCAL COMMUNITIES HAVE A BETTER CAPACITY TO WITHSTAND NATURAL DISASTERS AND RECOVER AFTER DISASTERS

This output aims to address the challenges and vulnerabilities of climate change and reduce risks associated with natural disaster. The project addressed the issue by providing disaster adaptive soft skills training, Union Disaster Management Committee (UDMC) members training and implementing different adaptive livelihood activities like tree plantation, sack cultivation, vermicompost production, low-cost Hydroponic technology for fodder production, distribution of

agro-inputs like seeds, saplings of fruit trees, and fertilizer. Using Sack cultivation method, almost 100% of beneficiaries have engaged with sack cultivation in their homestead. They can now fulfill their family needs and earn additional income by selling the produced vegetables and crops in the local market. The project provided training and setup support for establishing Hydroponic technology to produce fodder/grass. By applying low-cost Hydroponic technology, beneficiaries can afford enough fodder during the flood for their cattle. The project developed the capacity of the beneficiaries to produce vermicompost using eco-friendly technologies. All these adaptive approaches facilitated the beneficiaries to combat shocks induced by natural disasters.

Below are the accomplishments under the output 5:

**3.5.1 Climate resilient cultivation:** SWAPNO beneficiaries have cultivated climate-resilient vegetables in 23,145 sacks (an average of 6 sacks each household). Most of the beneficiaries consumed vegetables in their production, and many of them sold vegetables in the local markets and buying and selling points. The major types of produced vegetables are cucumber, pumpkin, basil leaf, coriander, bean, etc. The field monitoring and follow-up visits revealed that most of the beneficiaries successfully applied the sack cultivation method in their homesteads.

**3.5.2 Environment-friendly fertilizer production:** Vermicompost is the product of the decomposition process using various species of worms, usually red wigglers, white worms, and other earthworms, to create a mixture of decomposing vegetable or food waste, bedding materials, and vermicast. The project has selected beneficiaries who have cattle farms and trained them on vermicompost production. The project intervention enhanced the capacity of 100 beneficiaries who have been producing vermicompost. On average, the market value of the compost fertilizer for each beneficiary is BDT 3000 to 4000 taka.



**3.5.3 Homestead raising of vulnerable households:** The development of climate-resilient homesteads, particularly raising plinths of homesteads in low-lying char areas, is a significant intervention of SWAPNO. In close consultation with the local communities and UPs, a total of 198 beneficiaries are selected from Jamalpur, Gaibandha, and Lalmonirhat districts to provide partial support to raising their homestead. The selected beneficiaries worked in a group and completed the task in rotation. The raised plinth is protected those houses from inundation by the flood. It also allows household members to opt for year-round vegetable cultivation and rearing of livestock and poultry on the homestead.

**3.5.4 Established low-cost hydroponic technology:** The Char and flood-prone areas' beneficiaries face difficulties collecting fodder – particularly in August-November. During the crisis period, the price of fodder gets high and rises to BDT 20 per kg. To help these beneficiaries with climate-resilient and low-cost fodder production, the project introduced low-cost Hydroponic technology. A total of 40 beneficiaries installed hydroponic sets with locally available materials like bamboo, plastic tray, PVC pipe, etc., and produced fodder. After producing fodder, beneficiaries feed their cattle and have noticed significant changes. Their cows are getting healthier. They are now growing 30-40 kg of fodder in a month and minimizing the fodder crisis during the crisis.

**3.5.5 Enterprise development & Local employment creation:** The project developed women's skills to become self-employed, the project helped train and place women in jobs in local Small and Medium Enterprises (SMEs). Below are the major enterprise run by women:



- Low-cost Sanitary Napkins for women and adolescent girls: In the year 2020, SWAPNO beneficiaries from Kurigram came forward with an idea to produce low-cost sanitary napkins for rural women and adolescent girls, forming a Cooperative named ‘Kallayani Nari Kallayan Samittee’. The cooperative has trained and recruited 5 beneficiaries in each Union of Kurigram who are working as sales agents. They took the lead in producing low-cost sanitary pads to offer affordable health hygiene solutions for poor women and girls and create employment across the production and supply chain. The project conducted awareness sessions through courtyard meetings with women and adolescent girls on Menstrual Hygiene and sanitary napkins. This cooperative produces sanitary napkins and sells them to local women and girls at an affordable price.

- Shunipun mini-garments: In 2020, SWAPNO established ‘Shunipun Mini-garments’ in Kaliganj Upazila, Satkhira, in association with UNCDF and officially started operations in January 2021. 25 employees, including SWAPNO women, are working in this garment; each beneficiary gets BDT 6000 monthly. Alongside promoting decent working opportunities, Shunipun is contributing to market-based skills development, enhancing income, and aiding the scaling-up of businesses in Satkhira and adjacent districts.



- Development of milk chilling plant in Kurigram: As part of SWAPNO’s “Promoting Gender Responsive Enterprise Through Dairy Value Chain Activities”, the project established partnerships with UNCDF and Eco-Social Development Foundation (ESDF) to establish a milk chilling plant in Kurigram District. With the support of UNCDF and Eco-Social Development Foundation (ESDF), the beneficiaries of the cooperatives have purchased 8 decimals of land. House construction has been completed, and the milk chilling plant is in the process of being established. It is expected that 500 SWAPNO beneficiaries and nearby community people involved in cow rearing will benefit directly from this milk chilling plant.

- Establishment of Chicken Hatchery: SWAPNO beneficiaries in Jamalpur, Gaibandha, and Lalmonirhat districts have established 7 chicken hatcheries to produce native breed chicks. As a result of this initiative, the beneficiaries collect native chicks locally, raise three to six months for eggs production and sell live chickens in the market. These chicken hatcheries have fulfilled the demand for the beneficiaries' chicken. Each owner of the farm has been earning BDT 8000 – 10000 monthly.



- Established water treatment plant: Generally, people in Gaibandha privately extract water from a depth of 35 to 50 feet of ground for drinking purposes. This drinking water is contaminated by Iron and Arsenic, both of which are hazardous to human health. The contamination is relatively higher in Gazaria and Kanchipara Unions of Gaibandha. In this regard, SWAPNO mobilized its beneficiaries in Gaibandha to form a cooperative for establishing a Water Treatment Plant (WTP) in Gazaria in collaboration with Fulchari Upazilla Administration of Gaibandha. Fulchari Upazilla Administration allocated two spots in the two unions (Kanchipara and Gazaria) to establish the WTP. Finally, the WTP is established with the capacity of 8,000-liter water per day. The cooperative operates the WTP, distributes water to the community people, and sells surplus production as bottled water to the local market. Around 300 households and about 100 commercial entities buy this water with a minimum charge from the cooperative.
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- Women-led group farming: One of the innovative features of SWAPNO project is to capitalize on the group approach in all aspects of the poverty graduation journey. SWAPNO introduced the Group farming concept by mobilizing women groups and well-off people of the community simultaneously and establishing a commercial relationship to transform the landless women into commercial farmers. About 120 women under 15 groups started group farming in Kurigram, Lalmonirhat, and Jamalpur districts.
  - Women-led buying-selling points: The women-led 171 buying and selling points have been established and operating successfully by the women beneficiaries. These buying and selling points have created a win-win situation for the buyers and sellers of local communities. Sellers can easily sell their products at these points, and buyers can avail of the products from these shops. Generally, the villagers buy vegetable seeds, fertilizers, seasonal vegetables, and other agricultural products from these points. On average, BDT 8000 to 10,000 are sold monthly by each buying and selling owner.

### **3.6 OUTPUT 6: LOCAL GOVERNMENT HAS THE CAPACITY TO IMPLEMENT SOCIAL TRANSFER PROJECTS WITH ACCOUNTABILITY, TRANSPARENCY, GENDER SENSITIVITY, AND A PRO-POOR APPROACH.**

The project has consciously invested in “Ownership Building” with the Local Government Division, District and Upazila Administration and the Union Parishad (UP) in various ways. These include extensive reporting, briefing, and meetings, accounts operation, and day-to-day project operation management. The Central account is operated jointly by the National Project Director (NPD) and the National Project Manager (NPM), the district account is jointly used by the Deputy Director of Local Government (DDLG) and District Manager (DM), while three signatories operate the UP Account: the UP Chair, Chairperson of the concerned Standing Committee-a female member of UP and the Secretary. The project developed the capacity of 223 UPs representatives through various training and coordination meetings; as a result, the UPs are more responsive to supporting community people.

Below are the accomplishments under the output 6:

**3.6.1 Capacity Development of UPs/UDMCs:** Union Disaster Management Committees (UDMCs) are supposed to play a vital role in reducing disaster risks at the local level. It was observed that the UDMC members do not have adequate knowledge of disaster risk reduction & climate change

adaptation strategies and limited understanding of roles and responsibilities as per the Standing Order on Disasters (SOD). Strengthening the local institutional capacity is one of the core outcomes of the SWAPNO project to reduce the vulnerability of distressed women and available services for the community. SWAPNO trained 5,472 Union Disaster Management Committee (UDMC) members from 171 Unions on Gender-responsive Disaster Risk Reduction and Climate Change Adaptation strategies. It provided an understanding of gender roles that need to be included in all aspects of disaster risk reduction activities. The members can now support local communities to adapt resilient technology and coordinate with development partners and service-providing departments to implement the action plan for risk reduction.



**3.6.2 UPs/UDMCs Regular Coordination Meeting:** SWAPNO provided technical support to conduct the quarterly meeting of UDMCs. UDMC meetings were held at 171 UPs of Jamalpur, Gaibandha, Lalmonirhat, and Kurigram districts during this reporting period. Following agendas were discussed:

- Roles and responsibilities of the UDMC as per SOD.
- Flood situation.
- Disaster preparedness in the local context.
- Awareness on climate change adaptation and disaster risk reduction.

**3.6.3 Strictly adheres to its Internal Control framework for Corruption-free implementation:** SWAPNO adopted Internal Control Framework (ICF) for effective, efficient, and transparent project fund disbursement and expenditures. SWAPNO's ICF has been developed in line with UNDP's corporate Internal Control Framework (ICF) for preventing misappropriation and pilferage and the National Implementation Modality (NIM) modalities (i.e. Government of Bangladesh's rules and procedures) of 2017. The mechanisms of ICF have also been incorporated into SWAPNO's Operational Manual.

**3.6.4 Ownership development of Local Government Division:** The project has made strategic investments in "Ownership Building" with the Union Parishad (UP), the District and Upazila Administration, and the Local Government Division. These include in-depth reporting, briefings, and meetings; the project also involves them in decision-making, account management, and day-to-day project operation management. Three signatories operate the UP Account: the UP Chair, the Chairperson of the concerned Standing Committee—a female member of UP—and the Secretary. The National Project Director (NPD) and the National Project Manager (NPM) jointly operate the Central account. The Deputy Director of Local Government (DDLG) and the District Manager (DM) jointly use the District account.

**3.6.5 Ownership Building of Community People:** Community involvement is embedded in the project through the contribution of road maintenance materials such as soil gathered from homesteads, protection and monitoring of SWAPNO women at work in public places, and supervision of the beneficiary selection process. This involvement builds community ownership and helps establish reciprocal accountability and a participatory monitoring process.

**3.6.6 Assessment and Evaluation Conduction:** SWAPNO conducted evidence-based surveys, studies and evaluations. The project conducted baseline and endline evaluation through third-party engagement. The baseline report has supported setting the base status, endline evaluation has supported forming results of the set of indicators as per Result Resource Indicators (IRRF).



### **3.7 Gender and Youth**

SWAPNO has a core mandate to ensure gender equality and women empowerment. All programmatic approaches have effectively mainstreamed gender concerns. By enabling the project's female beneficiary groups to make their own decisions at the individual, family, and community levels through market-driven economic activities, the intervention has strengthened gender equality. SWAPNO promotes women's self-esteem, agility, and empowerment. More than 90% of beneficiaries are fully in charge of their assets and income, take part in social institutions, and are the only ones who earn a living. The project emphasizes empowering women as a strategy for contributing to a positive transformation of their position in both public and private spheres. The project has been designed to contribute significantly towards i) increasing women's access to income ii) control over assets iii) access to information and knowledge iv) mobility in the public sphere v) capacity for decision making vi) participation in community activities and vii) decreasing different forms of violence and discrimination based on the women's identities of gender and economic status and harassment. The project is categorized as – GEN 3 by UNDP.

### **3.8 LEAVE NO ONE BEHIND**

The project has selected 100% excluded rural women who are widowed (47%), abandoned (27%), divorced (18%), separated, or have a husband with a disability (8%). Using a rigorous beneficiary selection process, the project actively engaged community members, local journalists, NGO, and Upazila level government officials to supervise the entire process. Finally, Union Parishad approved the list of the beneficiaries for employment. 96% of SWAPNO's women are successfully targeted as a result of transparency and active participation from all stakeholders.

### **3.9 Social and Environmental Considerations**

The project piloted environment-friendly initiatives and techniques on a limited scale before wider implementation. For example, the project first steered the Hydroponic technology in Kurigram district, and after getting better results, the project replicated this technology in other districts. Similarly, the project beneficiaries introduced vegetable cultivation using the Sac method, which is fully environment-friendly. Presently, each beneficiary households have average of 5-6 Sacks in their homestead where they produce vegetables to fulfill household demands and sell the remaining portion to the local markets.

## **4. IMPLEMENTATION STRATEGY**

### **4.1 Accountability**

The project has been carefully designed to incorporate all stakeholders to ensure reciprocal accountability. These include beneficiary and public assets selection through community level meeting, developed comprehensive operation manual to specify stakeholders' roles and responsibilities and strictly adhering to the Internal Control Framework (ICF). Moreover, the project published a beneficiary directory which includes geographical location, name and mobile telephone numbers to enable the Government, UNDP and Donors to go for remote monitoring. The hotline numbers ensure grievance redressal. Finally, a 100% digital payment mechanism to transfer wages and other financial benefits has made the project corruption free.

### **4.2 Quality of Partnerships with Stakeholders**

The project established partnerships with the Government, Private sector, and UN organizations that have improved the project's model and contributed to economic, social and environmental sustainability. The project successfully implemented its activities with support from Marico Limited, Embassy of Sweden, BSRM Ltd., Fakir Apparels, Ecofab Ltd, Green Smart Shirt (GSS) Ltd, Leather and Footwear Manufacturing and Exporter Association of Bangladesh (LFMEAB).

In association with United Nations Capital Development Fund (UNCDF), the project has established 'Shunipun Mini-garments' in Satkhira, where the project beneficiaries maintained a significant level

of ownership. UNCDF and Eco-Social Development Foundation (ESDF) supported the project of establishing a milk chilling plant.

For SWAPNO, NGOs played a crucial role in supporting UPs to implement the project following GoB and UNDP guidelines. NGOs were involved in selecting eligible project beneficiaries, training them and facilitating implementation process.

### **4.3 Technical Capacity**

SWAPNO developed the technical capacity of implementing partners on financial management, monitoring and reporting, and the Management Information System (MIS) maintenance. The project developed the capacity of 12,492 women beneficiaries to implement and manage their income-generating activities in their locality. A total of 588 women got employment after completing their skill development training through the project intervention.

### **4.4 Communication and Advocacy**

SWAPNO project is implemented jointly by the Local Government Division and UNDP in five poverty and disaster-prone districts. As mentioned earlier, the project has employed rural women in Local Government's Public Works Program. Because of the entrenched societal norms, women are generally left behind in participating in this program. The project has carefully addressed this problem by drafting an advocacy strategy that has enabled SWAPNO women to be their own advocates under the umbrella of their local level elected representatives.

In terms of communication, the project developed a communication plan addressing the relevant stakeholders aiming to disseminate the project's results and achievements. The project has developed several communication materials like Brochures, Leaflets, Posters, Video documentaries, Booklets, Reports, TV talk shows, etc which portrayed the achievements of SWAPNO in terms of poverty graduation, gender equality, disaster risk reduction, health & nutrition, formal sector employment, etc. and widely circulated to the mass people, donors, partners and other stakeholders.

## **5. MANAGEMENT EFFECTIVENESS**

### **5.1 Project Design**

SWAPNO is a public-works and social transfer-based poverty graduation project that targets ultra-poor rural women who are widowed, divorced, abandoned, or left with a disabled husband. The project does not only aim at lifting poor women out of poverty during the project period; it also helps them sustain a higher income level after the end of project support. To achieve this goal, the focus is on future employability. The idea is that the set of skills learned from training will help women invest their savings for productive purposes, which would yield a stream of income in years to come. In addition to self-employment, SWAPNO helps place women in jobs in local Small and Medium Enterprises (SMEs) and private sector companies in the formal and informal sectors.

While SWAPNO has demonstrated success, lessons show that women risk falling back into poverty as they are malnutrition, vulnerable to climate and disaster risks, and can risk facing gender-based violence by participating in a project that can be perceived as challenging social norms. At the same time, the project has successfully piloted public-private partnerships that improve the women's skills and help place them in formal sector jobs; it also ran successful micro pilots that used mobile money for promoting financial inclusion and improving efficiency in the government-to-person (G2P) platform. The findings on mobile money will inform national policy on scaling up digital payments through G2P across Bangladesh.

By integrating these lessons, this proposal outlines SWAPNO strategy to support women's access to decent employment, ensure a discrimination-free environment in public workplaces, develop adaptive livelihoods and access to financial services for sustainable graduation from extreme poverty, and develop local government capacity to implement pro-poor projects.

## 5.2 Oversight

SWAPNO adheres to a systematic bookkeeping and reporting system to prevent financial irregularities, particularly for crew wage disbursement and block grants. Responsible officers (from field to headquarters levels) monitor financial transactions regularly at different tiers. UNDP auditors (both internal and external) spot-check randomly selected UPs during the annual UNDP-Bangladesh audit. When risks or irregularities are identified, concerned authorities are immediately notified to take corrective measures to ensure the integrity of the financial system.

For taking stock of accounting practices in the field, staff members from UNDP Country Office and authorized project staff such as National Project Manager (NPM), Finance and Administrative Officer, Subject Matter Specialists, and responsible deputed government officers from Project Management Unit (PMU), carry out spot checks of project accounts in randomly selected Union Parishads (UPs). Whenever they come across any irregularities, they take corrective measures on the spot, involving Deputy Commissioner/Upazilla Nirbahi Officer/Bank Manager as required.

SWAPNO has established a reciprocal grievance redressal system. The project circulated a Hotline number among SWAPNO women, UP representatives and Standing Committee (SC) members. Women use this hotline to report on any financial anomalies or challenges that they face. The complaints are dealt with immediate action. A telephone directory of all beneficiaries is made available to all stakeholders to carry out random checks on deliveries.

## 5.3 Monitoring and Evaluation

SWAPNO has a comprehensive Monitoring and Evaluation and Management Information System (M&E and MIS) to track the activity progress and evaluate the progress and achievement of intended results. A central online M&E and MIS incorporating the key performance indicators is functional for the project. The information gathered from different tiers of the project operation from UP to District levels is fed into the system regularly so that the project management at different levels can make operational decisions based on the latest field information. The District Manager, responsible at the district level, is supported by the Project Coordinator and Project Officers of partner NGOs to maintain and feed all the relevant data into the central MIS for continuous flow of information to all concerned. The Dhaka office of SWAPNO project manages the MIS system.

The M&E system has two key components: 1) Management Information System (MIS); 2) Monitoring and Evaluation.

***Management Information System (MIS):*** The MIS is an integral part of project management and acts as the tool for operational decision-making at the field and central levels. The roles of MIS are primarily the application of MIS database at the district level and providing necessary information on project delivery against the Annual Work Plan (AWP). The task of MIS includes data collection, data processing, data analysis, structured report generation for operational management and maintenance and refinement of information flow from the field to the headquarter.

***Monitoring and Evaluation:*** The monitoring and evaluation component is based on the principles of result monitoring (output to outcome) outlined in the Theory of Change of SWAPNO. The emphasis of monitoring is on assessing whether and how interventions contribute to achieving the project's intended objectives. The focus of evaluation is on assessing the project's impact achievement and eventually identifying the project's cost and benefit in the end.

In accordance with the programming policies and procedures outlined in the UNDP User Guide, the project is monitored through the following:

### ***Within the annual cycle:***

- Every quarter, a qualitative progress report is prepared based on the key results achieved in each quarter.



- An Issue Log is activated in Atlas and updated to facilitate tracking and resolution of potential problems or change requests.
- Based on the initial risk analysis, a risk log is activated in Atlas and regularly updated by reviewing the external environment that may affect project implementation.
- Based on the above information recorded in Atlas, a Project Progress Report (PPR) is submitted by the Project Manager to the Project Board through Project Assurance, using the standard report format available in Executive Snapshot.
- A project Lesson-learned log is activated and regularly updated to ensure ongoing learning and adaptation within the organization and to facilitate the preparation of the Lessons-learned Report at the end of the project.
- A Monitoring Schedule Plan is activated in Atlas and updated to track key management actions/events.

### **Annually:**

***Annual Review Report:*** An Annual Review Report is prepared by the Project Manager and shared with the Project Board and the Outcome Board. As a minimum requirement, the Annual Review Report consists of the Atlas standard format for the QPR, covering the whole year with updated information for each above element of the QPR as well as a summary of results achieved against pre-defined annual targets at the output level.

***Annual Project Review:*** Based on the above report, an annual project review is conducted during the fourth quarter of the year, which assesses the project performance, and appraises the Annual Work Plan (AWP) for the following year.

***Result Oriented Annual Report:*** Based on the prescribed format, the project prepared the ROAR report at the end of each year to the UNDP Country Office.

***Assessment and Evaluation:*** The project conducted an evidence-based baseline assessment and endline evaluation of the project with third-party engagement (refer to the evaluation findings in section 2)

## **5.5 Cost-Effectiveness and Timely Delivery**

The project has significant cost-effectiveness through the efficiency provided by its design and the program's effectiveness in strengthening long-term developmental impact. SWAPNO achieves efficiency through three channels: (i) directly supporting livelihoods of participating households – a push out of poverty; (ii) facilitating that marginalized women get access to a range of public services – a pull out of poverty; and (iii) creating pro-poor public goods (assets) that benefit the larger community and contribute to inclusive economic growth. This yields multiplier benefits that improve investment efficiency. The longer-term effectiveness in strengthening development impact provides a sustainable contribution to cost-effectiveness and real value-for-money. By linking financial inclusion, human capital development, gender equity, and other comprehensive elements, SWAPNO's integrated developmental model strengthens economic and social impacts and generates sustainable and deepening impacts. It is recognized, however, that cost-benefit calculations for comprehensive social protection programmes are very difficult, as quantifying the full span of benefits poses significant challenges.

The BIDS endline evaluation 2022 revealed that 98.21% of the beneficiaries were covered with IGA training and are now conducting income-generating activities (average 3-4 types of IGAs). Increased household income, savings, expenditure, productive assets, mobility and decision-making power revealed that the SWAPNO project is on the right track. The project's inputs and activities were managed efficiently to achieve the intended results (refer result framework indicators in the annex).

## **6. IMPLEMENTATION CHALLENGES & LESSONS LEARNED**

### **6.1 Challenges**

The project has faced some challenges, particularly during the COVID pandemic and country-wide lockdown period (September 2020 to August 2021). However, through the effective partnership of the Government, UNDP, and donor agencies, SWAPNO addressed the challenges effectively.

**6.1.1 Delay in Formal sector training:** Formal sector training of the project beneficiaries was supposed to be held in 2020. Due to the country-wide lockdown of the COVID pandemic and restrictions on mass gathering, the training started on April 2021 in the RMG sector and May 2021 in the Leather Sector. Despite delays, the project successfully completed the formal sector training in 2021, following all safety measures.

**6.1.2 Digital fraudulence:** SWAPNO's cash-for-work Public Works Program allows its participants to deposit a percentage of their wages in a mobile wallet, which they receive after the project is completed. However, 16 beneficiaries from Jamalpur heard about the hacking of their MFS accounts through which they lost their savings of BDT 2,86,500.00 (USD 3370.59). The project acted immediately and got the Bangladesh Counterterrorism and Cyber Crime Unit to handle the case. As an immediate result of this initiative, 13 criminals were arrested, and the Cyber Crime Team recovered the amount and handed over the money to the beneficiaries with the help of the Cyber Crime Unit.

**6.1.3 Physical Monitoring During COVID Pandemic:** Regular field visits, physical verification, spot-checking, and data quality control were a significant challenge to ensure error-free data and smooth implementation of project activities because of the COVID-19 pandemic. To overcome these shortcomings, the project immediately started remote/distance monitoring using WhatsApp/Viber. Afterwards, Zoom meetings were introduced to communicate with communities and field colleagues directly.

### **6.2 Lessons Learned**

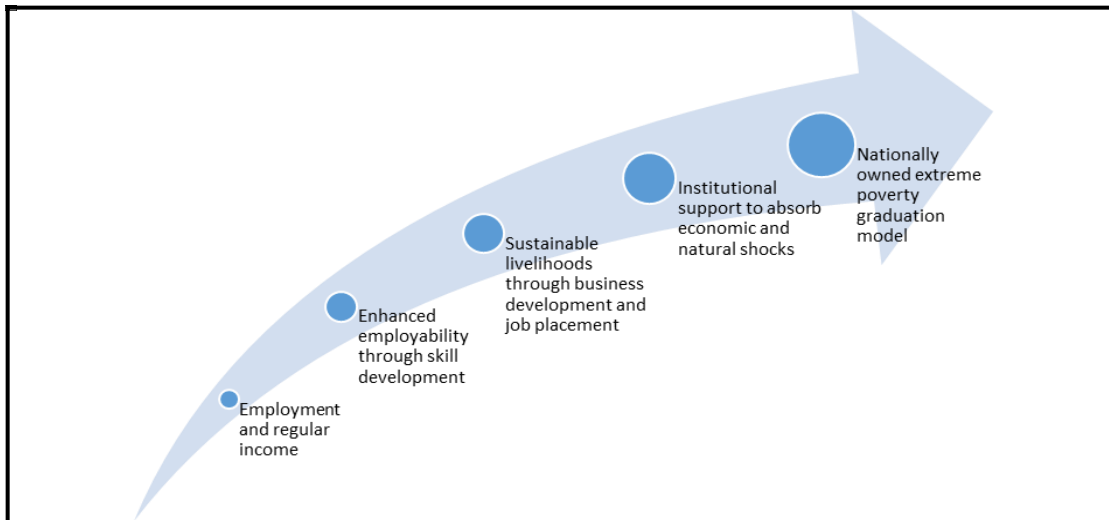
**6.2.1 Ownership building of Local Government Division:** The project has consciously invested on "Ownership Building" with the Local Government Division, District and Upazila Administration and the Union Parishad (UP) in various ways. These include extensive reporting, briefing and meetings, involving them in decision making, accounts operation, and day-to-day project operation management. The Central account is operated jointly by the National Project Director (NPD) and the National Project Manager (NPM), the district account is jointly used by the Deputy Director of Local Government (DDLG) and District Manager (DM), while the UP Account is operated by three signatories: the UP Chair, Chairperson of the concerned Standing Committee-a female member of UP and the Secretary. This ownership building strengthened the smooth implementation of the project, ensured accountability and transparency, and achieved the results.

**6.2.2 Ownership Building of Community People:** Community involvement is embedded in the project through the contribution of road maintenance materials such as soil gathered from homesteads, protection and monitoring of SWAPNO women at work in public places, and supervision of the beneficiary selection process. This involvement builds community ownership and helps establish reciprocal accountability and a participatory monitoring process.

**6.2.3 Use of Digital Platforms:** COVID-19 has opened new opportunities for using digital platforms – particularly digital tools like Zoom meetings, WhatsApp, etc. These tools saved time, ensured better monitoring and remote implementation, and reduced exposure to the COVID-19 risks.

## 7. SUSTAINABILITY AND EXIT STRATEGY

SWAPNO has involved local and national institutions to achieve sustainable outcomes beyond project tenure. The community people, local government institutions and development partners owned the project since they have engaged in every step of the project implementation.



**7.1 Community-level sustainability:** SWAPNO advocated Union Parishads and local government representatives and officials in order to continue to support SWAPNO’s beneficiaries after their graduation. This has been done through district-level workshops where project outcomes were shared with Union Parishad Chairpersons, Agriculture Extension Officers, Livestock Officers, Women Officers and Youth Development Officers at the sub-district level, as well as Bank Managers, Deputy Commissioners and other important government officials at the district level. The project provided support for: i) women’s enterprises and linking them to market suppliers; ii) training women on additional vocational skills and providing access to financial support; and iii) protecting women from sexual and gender-based violence.

Similarly, SWAPNO has developed partnerships with local NGOs to continue their support to the women beneficiaries even after phasing out of the project.

**7.2 Institutional and financial sustainability:** SWAPNO model is already embedded within a national social protection framework. Backed by proven development impact, as part of ongoing NSSS reforms, it has been incorporated into the Government’s Action Plan for scale-up across 10 districts. The Medium-Term Budgetary Framework (MTBF) 2018-19, published by the Ministry of Finance, also highlighted estimates of allocations that LGD plans to set aside for SWAPNO II in the next phase.

**7.3 Policy-level sustainability:** SWAPNO has successfully piloted and scaled up digital wage payments (i.e. social transfers that the Government pays to the women) through mobile transfers and agent banking. This intervention is linked with Social Security Policy Support programme—the Government’s lead initiative on NSSS reforms.

**7.4 Sustainability of project results:** the results of the SWAPNO model have proven to be sustainable at least in the medium-term period. The BIDS Evaluation Report also revealed the sustainability of the project’s result. SWAPNO beneficiaries are doing quite well in terms of maintaining their individual and collective income-generating activities. Beneficiaries employed in the formal sector have also sustained their jobs with the garments factories. The formation of the cooperative society by the beneficiaries and registration with the government bodies has given a new dimension to local employment and sustainable graduation. Beneficiaries are presently actively involved with more

than two types of income-generating activities even after the project completion. It indicated the sustainability of beneficiary's learning they have been applying to IGAs. The level of aspiration about beneficiaries themselves and their children's future has increased significantly compared to the control households which indicates the level of self-confidence that boosts the interest in fighting poverty, it is expected that they would continue to grow and develop more in the future.

## 8. FINANCIAL REPORTING

Year	Budget	Utilization	Difference	Reason of variance
2014	194,035.38	194,035.38	-	
2015	2,023,725.24	2,023,725.24	-	
2016	1,041,996.14	1,041,996.14	-	
2017	1,060,940.07	1,060,940.07	-	
2018	810,696.15	810,696.15	-	
2019	1,020,000.52	1,020,000.52	-	
2020	1,639,738.68	1,639,738.68	-	
2021	1,663,910.39	1,663,910.39	-	
2022	865,400.00	646,253.88	219,146.12	
<b>Total</b>	<b>10,320,442.57</b>	<b>10,101,296.45</b>	<b>219,146.12</b>	

\* Out of resource amounted to USD 10.58 million, SWAPNO delivered USD 10.10 million so far. The residual USD 0.48 million will be transferred to SWAPNO as a continuation of CSA with respective Donors.

## 9. CONCLUDING SUMMARY AND FUTURE DIRECTIONS

SWAPNO project has substantially changed the lives of 12,492 distressed rural women of Bangladesh. The project has acted as a profound platform that served the expectations of both parties – Local Government and vulnerable rural women which ultimately contributes to poverty reduction, gender equality, socio-economic empowerment, and climate resilience. Correct targeting, inclusive participation of all stakeholders, training, and follow-up support – all these measures have contributed to achieving this success. BIDS endline evaluation 2022 illustrated that the persistent poverty trap syndrome could be overcome with the injection of threshold amount of external resources. This is in contrast to the tokenism that characterizes conventional social protection projects. Considering the success of the project, BIDS has suggested the following measures for future implications:

- The project should be implemented in other remote areas of Bangladesh so that people can come out of extreme poverty. SWAPNO model can also be replicated in urban areas of poverty-stricken districts.
- To accommodate more penurious women under the SWAPNO coverage, the number of beneficiaries in each ward can be increased.
- In line with the present market rate and cost of living, per-day wages can be increased so that the beneficiaries can invest more money in their regular IGAs as well as avail improved living standards.
- The daily compulsory savings amount can also be set to a higher limit so that the beneficiaries can save more and secure their future need.



## ANNEX 1

### Results Framework

Indicator	Baseline	EOP Target	Achievement	Remarks
<b>Output 1: Core beneficiary households are able to protect their food security and livelihoods post-project</b>				
1.1 % of beneficiaries in public works engaged in activities generating income at least equal to public works wages 18 months after end of project employment tenure	0 (2015)	100% of beneficiaries	100% of 12,492 beneficiaries	
1.2 % of graduated women with improved resilience to cope with crises and lean seasons	0 (2015)	80%		
1.3 % of graduates employed or self-employed six months after cash transfer completion	0 (2015)	80% of graduated employed	98%	
1.4 % of HHs increased income	0 (2015)	80%	96%	
1.4.1 % of income increased against baseline	Monthly HHs Income (BDT): 2721	Actual	Monthly HHs Income (BDT): 14782	
1.5 % of households with expanded assets	0 (2015)	Actual	86%	
1.6 # of participants existing cash transfers into wages or self employed	0 (2015)	12,492	12,492	
1.7 % of household increased consumption & savings	0 (2015)	<ul style="list-style-type: none"> <li>• Consumption: 80%</li> <li>• Savings: 99%</li> </ul>	<ul style="list-style-type: none"> <li>• Consumption: 89%</li> <li>• Savings: 100%</li> </ul>	
1.8 # of beneficiaries trained in income generating activities	0 (2015)	12,492 women	12,492 women	
<b>Output 2: Core beneficiaries and their dependents have improved their human capital in terms of nutrition, health, education and voice</b>				
2.1 % primary & secondary school enrolment and completion rates (disaggregated by gender) in supported households	Enrolment Male 85% Female 89% (2015)	Male 90% & Female 90%	92.1% both for male & Female	
2.2 % of beneficiary children 0 - 5 years old with complete immunizations	69% (2015)	85%	100% of beneficiary children	
2.3 % of beneficiary children 0-5 years old with stunted growth	35.6% (2015)	25%	30%	
2.4 % of beneficiary women with improved health status (self-reported) as against baseline status	Bad 6.3% Good 93.7% (2015)	Bad 2%, Good 98%	Bad 7.9%, Good 92.1%	The self-reported health status of women is a bit behind the target because of COVID-19 pandemic situation
2.5 % of beneficiary women having a say in household decision making	76% (2015)	95%	91%	

Indicator	Baseline	EOP Target	Achievement	Remarks
2.6 # of training courses on different relevant issues conducted	0 (2015)	At least 6 training courses	7 training course	
2.7 # of participants trained	0 (2015)	12,492 women beneficiaries	12,492 women beneficiaries	
<b>Outputs 3: Core beneficiary households have access to public services essential for their livelihood activities and family well-being.</b>				
3.1 % of beneficiary households having access to a menu of UP and Upazila services (agriculture, livestock, fisheries, health services, etc.)	24% (2015)	60%	62%	
3.2 % of beneficiary households having access to financial services (disaggregated by savings facilities, loans and insurance)	Savings 3% Loan 5% (2015)	Savings 99%, Loan 60%	<ul style="list-style-type: none"> <li>• Savings 100%</li> <li>• Loan (NGOs 49.7%, bank 2.1%)</li> </ul>	
3.3 # of contacts established between service providing agencies and disadvantaged women	0 (2015)	12,492	12,492	
3.4 # of women employed with formal sector employment	0 (2015)	800	588	
<b>Output 4: Public assets promoting local economic regeneration, improving social conditions, and enhancing environmental conditions are maintained and developed for the benefit of the poor of the participating rural communities</b>				
4.1 Number of people with access to improved economic infrastructure (roads, markets, etc.) as a result of public works completed through the project	0 (2015)	5,278,000	4,878,910	
4.2 % of rural community households having better usage of targeted public assets	0 (2015)	70%	100%	
4.3 # of workers employed in project public works schemes.	0 (2015)	12,492	12,492	
4.4 # of workdays provided in labour intensive public works schemes	0 (2015)	5,200,000	5,347,856	
4.5 # of local communities benefiting at least one public work scheme	0 (2015)	223 UPs	223 UPs	
<b>Expected Output 5: Local communities have better capacity to withstand natural disasters and recover after disasters</b>				
5.1 # of public asset schemes serving the purpose of reducing natural disaster / climate change risk	0 (2015)	Actual	3276	
5.2 % of such public assets operational and maintained one year after completion	0 (2015)	95%	99%	
5.3 # of public assets rehabilitated/restored after disasters	0 (2015)	500	637	
5.4 # of workdays provided in labour intensive public works schemes	0 (2015)	5200,000	5347856	
5.5 # of workers employed in project public works schemes.	0 (2015)	12,492	12,492	

Indicator	Baseline	EOP Target	Achievement	Remarks
Output 6: Local Government has capacity to implement social transfer projects with accountability, transparency, gender sensitivity and pro-poor approach				
6.1 % of beneficiary households perceiving local government institutions having transparency, capacity and responsiveness	20% (2015)	60%		
6.2 % of local government institutions are sensitive to inclusiveness (including gender aspects) and able to make pro-poor plans	38% (2015)	75%		
6.3 % of UP project committees with improved management skills in planning, supervision, monitoring, record keeping, reporting and conflict resolution for public works schemes	Planing-42% Supervision-75%; Record keeping-70% (2015)	Planing-90%, Supervision-95%; Record keeping-95%	78% committee	
6.4 # of disadvantaged women provided with follow-up and counseling for sustainable livelihoods	0 (2015)	12,492	12,492	
6.5 # of participatory meetings and exercises organized by local government institutions	0 (2015)	3,490	3,727	
6.6 # of local government representatives/officials trained	0 (2015)	4,511	5,472	

## ANNEX 2

### List of Publications

SI #	Title of Publication	Year
1	<u>SWAPNO Endline Survey (3rd Cycle)</u>	2022
2	<u>SWAPNO Endline Survey – Key Findings</u>	2022
3	<u>Best Practices Booklet</u>	2022
4	<u>Annual Progress Report 2021</u>	2022
5	<u>Annual Progress Report to SIDA</u>	2022
6	<u>Storybook – Weaving Dreams</u>	2022
7	<u>COVID 19 Flyer</u>	2022
8	<u>BIDS Study Report on Impact of SWAPNO Project</u>	2021
9	<u>DFS Endline Study Report</u>	2021
10	<u>Report on Need Assessment of Micro Insurance Products</u>	2021
11	<u>Report on SWAPNO Online Qurbani Haat- 2021</u>	2021
12	<u>SWAPNO 3rd Cycle Baseline Survey Report</u>	2021
13	<u>SWAPNO Endline Survey (2nd Cycle)</u>	2021
14	<u>SWAPNO Photo Album</u>	2021
15	<u>Annual Progress Report 2020</u>	2021
16	<u>Training Module on Gender Responsive DRR and CCA</u>	2021
17	<u>Internal Result Assessment Report</u>	2021
18	<u>DFS Baseline Study Report</u>	2020
19	<u>COVID19 Operation Progress Tracker</u>	2020
20	<u>SWAPNO Beneficiary Mobile Phone Directory – 3rd cycle</u>	2020
21	<u>Annual Progress Report 2019</u>	2020
22	<u>Annual Progress Report 2018</u>	2019
23	<u>Economic improvement of first cycle SWAPNO beneficiaries</u>	2019
24	<u>Progress Report on Livelihood Skills Training 2018</u>	2018
25	<u>SWAPNO’s Participation at Bangladesh Social Security Conference 2018</u>	2018
26	<u>Report on planning workshop – SWAPNO project experience, changing perspectives and way forward</u>	2018
27	<u>Livelihood Training – Kitchen Garden</u>	2018
28	<u>Livelihood Training – Goat &amp; Sheep Rearing</u>	2018
29	<u>Livelihood Training – Cattle Rearing</u>	2018
30	<u>Livelihood Training – Livestock &amp; Poultry Management-Poultry</u>	2018
31	<u>Livelihood Training – Small Business Management</u>	2018
32	<u>Livelihood Training – Fish Culture and Crab Fattening</u>	2018
33	<u>Livelihood Training – Tailoring &amp; Dress Making</u>	2018
34	<u>Livelihood Training – Vegetable Cultivation</u>	2018
35	<u>Report on Baseline Survey of SWAPNO (2nd Cycle)</u>	2018
36	<u>Report on Impact and Evaluation of 1st Project Cycle</u>	2017
37	<u>Baseline Survey Report (Household Part)</u>	2017
38	<u>SWAPNO Operation Manual</u>	2017
39	<u>SWAPNO Brochure</u>	2017
40	<u>ROSCA in SWAPNO</u>	2017
41	<u>Vocational Training in SWAPNO (Infographics)</u>	2016
42	<u>Training – Leadership Development</u>	2016

43	<u>Training – Health &amp; Nutrition</u>	2016
44	<u>Training – Rights &amp; Entitlement</u>	2016
45	<u>Training – Financial Literacy</u>	2016
46	<u>Training – Gender &amp; Development</u>	2016
47	<u>Training – Climate Change &amp; Disaster Risk Reduction</u>	2016
48	<u>Training – Preparation of Business</u>	2016

### ANNEX 3

#### Pictorial Illustration of Project Activities







Figure 5: Public Works



Figure 6: Crop Cultivation



Figure 7: Cow Rearing



Figure 8: COVID Response



Figure 9: Wage Payment



Figure 10: Shunipun Garments



Figure 11: Sanitary Napkin Production



Figure 12: Water Treatment Plant

## ANNEX 4

### Case Story

#### Case Story: I

#### Vocational Skills and Decent Working Opportunities

Skills development is one of the most important components of SWAPNO to uplift vulnerable women from the poverty trap. To engage the women in various formal jobs, SWAPNO delivers accredited industry skills to its beneficiaries by partnering with the formal sectors, especially with the RMG and the Leather sector.

The project initiates the formal employment following a concrete screening guideline to identify eligible women among the beneficiaries followed by a pre-job motivational session to make them understandable and sensitized about the formal sector employment. The sessions are conducted in collaboration with the relevant employer at the community level.

Women can directly interact with the employers and learn details about vocational training, eligibility criteria, pre-training preparation, employment facilities, etc.

Based on the export potentiality, generating the highest number of jobs for women and sectoral annual growth, SWAPNO identified the



skills gap of women workers in RMG and Leather sectors that are the most vibrant sectors in Bangladesh. SWAPNO has developed cost-sharing partnerships with export-oriented green factories such as Ecofab Ltd, Green Smart Shirt Ltd and skills providing organizations like the Center of Excellence for Leather Skills (COEL) to transfer industrial skills and placement in jobs after assessing their learning.

After delivering a two-month-long Sewing Machine Operation training, the factories of both RMG and Leather sectors placed the women as operators. So far about 588 women have received jobs in factories primarily located in Gazipur.

Apart from this, to ensure a gender-sensitive decent working environment, the project established a tripartite partnership among SWAPNO, the Center of Excellence for Leather Skills in Bangladesh (COEL) and Leather goods and Footwear Manufacturing Exporter Association of Bangladesh (LFMEAB) and developed a toolkit on Decent Work Environment has been developed to sensitize and build awareness of the factories' personnel in the Leather Sector.



## Case Story: II

### Meena builds a better future for her children



It is perhaps impossible to imagine what goes through a mother when poverty drives her to put her children in an orphanage to ensure food for them. But that's exactly what happened with the mother of four, Meena Begum. This 36-year-old woman from Gaibandha sold everything she owned to treat her husband whom she eventually lost due to throat cancer.

What lays ahead was years of misery and impoverishment that working in people's households could not compensate. Meena's tragedy ended, however when her journey at SWAPNO began. She used to earn BDT 4500 (USD 52) a month before. Then, after being trained in small business, tailoring and livestock management, Meena makes BDT 12000 (USD 140) every month. With the savings from Rotating Savings Association, she has established an agricultural input buying-selling shop. This is a shop of selling farmers' produced vegetables, seeds, fertilizers as well as food items. Apart from her regular income, this shop has increased her income by BDT 30,000 (USD 348) per month.

*"Initially people mocked me for setting up the shop. After seeing the success, now everyone encourages me that I have made a good decision by starting this business,"* – she said with a smile.

Knowledge of nutrition, leadership, and disaster management broadened Meena's outlook. Her children have started going to school now. In the future, Meena plans to expand her current business to ensure proper education for her children.

Mina's life testifies that hard work and perseverance always pay off. No matter what the situation prevails, women like Mina always fight to bring a positive change in

their lives and SWAPNO, as a poverty graduation project, is proudly supporting them in their development journey.

### Case Story: III

#### Kollyani Sanitary Napkin: ending Period poverty in rural communities



In Bangladesh, stigma and social taboos around menstruation are still strong. As per National Hygiene Survey 2020, 50 percent of adolescent girls and 65 percent of adult women use old cloth during their menstrual time in Bangladesh. Almost half of all adolescents in secondary schools have not received any lessons on menstrual hygiene from school.

SWAPNO beneficiaries from Kurigram came forward with an idea to produce low-cost sanitary napkins for poor rural families. There are 5000 beneficiaries who have just broken out of the extreme poverty threshold. But still, many women in Kurigram can't afford sanitary pads.

The project facilitated the graduated women of Kurigram Sadar Upazilla to establish a cooperative and formed an enterprise to sustain their livelihood. The enterprise took the lead to produce low-cost sanitary pads aiming to offer affordable health hygiene solutions for the poor and create employment across the production and supply chain. The cooperative has trained and recruited 5 beneficiaries in each Union as sales agents and community volunteers who raise awareness of menstrual hygiene and sell door to door in the village.

50 beneficiaries in 10 unions work as sales agents cum volunteers. So far, the enterprise has reached seven to eight thousand adolescent girls and women, sold about 70,000 packs of sanitary napkins, and created 37 jobs for women in the last 12 months.



By launching Kollyani Sanitary napkin, SWAPNO increases the awareness of menstrual hygiene among rural women and helps the cooperative generate a sustainable income. Department of Cooperatives has registered the cooperative and the enterprise got membership from Bangladesh Small and Cottage Industry (BSCIC). The product also got the registration from Bangladesh Standards and Testing Institution (BSTI). The enterprise targets to reach 30000 women and girls per month by 2023.

### Case Story: IV

#### Micro-health Insurance: Rebuilding The Confidence of The Destitute

Health risks are generally regarded by distressed rural women as the most costly risks among all other natural, social, and economic risks, making micro-health insurance essential. SWAPNO commissioned the Birla Institute of Management, India, to study Micro-health insurance for the extreme poor in February 2020. Socio-economic status, income and expenditure patterns, perception and understanding of insurance risks, insurance premium affordability, risk mitigation measures



of potential micro-insurance clients, and other issues and constraints related to access to micro-insurance services were identified in the study.

#### SWAPNO SUROKKHA



Single - BDT 33.35/Month  
Family - BDT 46.2/Month

#### SWAPNO SHATHI

Single - BDT 63.25/Month  
Family - BDT 82.22/Month



The study also confirmed common features of the SWAPNO beneficiaries; suggested suitable micro-insurance products to tackle vulnerability with an identified potential insurer. Based on the study, the project piloted two micro health insurance policies, SWAPNO Surokkha Policy and SWAPNO Shathi Policy, in association with Green Delta Insurance and Micro-Fintech. SWAPNO Surokkha Policy includes the financial benefits of accidental death and hospital coverage. Swapno Shathi Policy includes the financial benefits of accidental death, and in-patient and out-patient hospital coverage. The insurance has covered 1620 women beneficiaries of 5 Upazilas of Jamalpur district.

Micro Health Insurance coverage has provided the beneficiaries with the financial support which is being incurred for the hospitalization or in-house treatment; without this financial support, the poor beneficiaries would have been left with the treatment from the quack doctors of the neighborhood.