



WEAVING DREAMS



SWAPNO

Strengthening Women's Ability for Productive New Opportunities

Local Government Division, MoLGRD & C



Weaving Dreams

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

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SWAPNO – AT A GLANCE

Strengthening Women's Ability for Productive New Opportunities (SWAPNO) is a gender based social security project targeting ultra-poor rural women who are widowed, divorced, abandoned, or left with a disabled husband. The project aims to uplift these women out of extreme poverty through productive and sustainable livelihoods. Under the auspices of National Social Security Strategy (NSSS) of Bangladesh government, SWAPNO is implemented jointly by Local Government Division and UNDP since 2015.

SWAPNO's intervention follows a 'state of the art' graduation model that encompasses livelihood promotion, financial inclusion, social protection, and social empowerment. The women are employed for a specific tenure under public works. Simultaneously, training is provided to improve self-confidence, leadership, financial literacy, basic numeracy, savings, and spending. This process is followed by livelihood training based on their interests and local market opportunities to begin micro-enterprises or find formal employment. After completing their employment tenure, they can access funds to invest in their enterprises.

Till now, SWAPNO has implemented its activities in 5 most climate vulnerable and poverty-stricken districts – Kurigram, Satkhira, Lalmonirhat, Gaibandha and Jamalpur and successfully lifted out 12,492 distressed women out of extreme poverty.

SWAPNO beneficiaries have maintained 14,567 public assets (tree plantation, road maintenance, etc.) which benefitted the larger community and contributed to inclusive economic growth. SWAPNO's strong partnership with RMG and Leather sectors helped to place 800 women in formal sector jobs (200 in Readymade Garments and 600 in the Leather sector). So far, job placement was done for 468 women in several RMG and Leather factories like EcoFab Ltd, Green Smart Shirt Ltd, FB footwear, Runner footwear, MK footwear, Royal footwear, Shoes BD, etc. Moreover, 622 beneficiaries have received apprenticeship training on several trades and working in local SMEs.

SWAPNO's innovative approaches enhanced the leadership quality of rural women which helped them to form cooperatives and create entrepreneurial mindset. For example, two groups of beneficiaries in Kurigram were registered by the Department of Cooperatives as SWAPNO Nari Kollyan Samitee and Kollyani Nari Kollyan Samitee. First one produces and sells masks and the second one is responsible for the commercial production and selling of low-cost sanitary napkin in the markets. In association with UNCDF, the project has established Shunipun minigarments in Satkhira and ensured employment of 60 beneficiaries. UNCDF and Eco-Social Development Foundation (ESDF) also supported for establishing a milk chilling plant in Kurigram.

On a pilot basis, SWAPNO has implemented two types of policies in association with Green Delta Insurance and Swapno Suraksha Policy and Swapno Shathi Policy. The project works with multiple digital financial service providers to provide services to beneficiaries, where most of the beneficiaries have digital access.

SWAPNO has implemented different adaptive livelihoods such as sack cultivation, vermicompost production, low-cost fish and fodder production, distribution of agro-inputs like seeds and fertilizer. The development of climate-resilient housing and plinths of homesteads in low-lying char areas is one of the activities of SWAPNO. The activity has been implementing in several areas. The raise is an adaptation intervention for disaster risk reduction. The approaches facilitated the beneficiaries to combat the impacts of disasters.

The project has a core mandate to ensure gender equality and empowerment. Gender issues have been effectively addressed through programmatic approaches. The SWAPNO beneficiaries are not only socially excluded women but as participants in a Government program contributed to gender equality through empowering them to take part in their own decision-making at personal, family and community level. market-led economic activities. Most of the beneficiaries are now participate in social institutions and they have full control over their income.

To combat COVID-19 induced shocks, the project has been conducting awareness raising through posters, leaflets, local meetings and providing food, hygiene kits and cash grants to the beneficiaries.

By and large, SWAPNO has established a pilfer proof fund, 100% mobile cash transfer, and a sustainable poverty reduction strategy. It has been recognized as a promising model for eliminating extreme poverty at Social Security Strategy (NSSS) Action Plan for scaling up in Bangladesh. SWAPNO contributes to Bangladesh's national and international commitments. At national level, it promotes an inclusive and equal opportunity for increasing women's labor force participation. On the global level, it reflects Bangladesh's commitments to eradicating extreme poverty and Sustainable Development Goals (SDGs).

es of micro health insurance
d Micro-Fintech in Jamalpur -
The project has collaborated
vide G2P services among its
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d activities like tree plantation,
t Hydroponic technology for
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n project areas as the plinth
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d community levels through
ciaries are decision makers,
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Mst. Ayesha Begum
Jamalpur

AYESHA OVERCAME HER DIFFICULTIES

Eight years ago, Ayesha got divorced and, along with her son, started to live with her mother. Her mother used to work as a maid-servant. But with a meagre income, it was tough for her to support her family. Ayesha was also struggling hard to make ends meet. Eventually, she heard about SWAPNO project and started working in public works program. Gradually she got trained on several income earning activities like cow rearing, poultry rearing, vegetable farming, handicraft making, etc. She also learned about the importance of leadership, nutrition, women rights, etc. She also received awareness messages during COVID-19 pandemic and shared the messages with her family and neighbors. She monthly earns BDT 12000 (USD 140.43) and has made a savings of BDT 80,000 (USD 939.16). With this savings, she plans to build a cattle farm. She can now fulfill her family's all requirements efficiently. She has successfully overcome her dark past and moves forward to build a bright future for her child.



Ruzina Begum
Gaibandha

RUZINA'S FAREWELL TO SADNESS

Abandoned by her husband to live life on her own with one child, Ruzina was helpless. Nobody in the neighbourhood came forward to help her on her worst days. There was no end to her sadness until she got into SWAPNO project. Prior to SWAPNO, Ruzina had no work. She passed her days by only BDT 1800 (USD \$28) a month. After receiving training on small businesses, now she earns BDT 6000 (USD \$70) every month through cattle rearing, pet bird rearing, harvesting crops and vegetables, and tailoring. With every sum of money received from the rotating saving credits at SWAPNO, Ruzina first bought a goat and gradually started other income earning activities. In future, Ruzina wants to be the owner of a big tailoring shop; she hopes to make her daughter highly educated as well. She expressed her gratitude to SWAPNO to help many abandoned women like her.

KAJALI'S GREAT LEARNING EXPERIENCE

When Kajali's husband died, she was forced to work at people's houses with her young child. Earning only BDT 3000 (USD \$35) a month, it was quite impossible for her to think about her child's education. Things began to change when she joined SWAPNO. There she received training in small business management. She started earning BDT 12000 (USD \$140) monthly from a small store, cattle rearing and pet bird rearing. Kajali's store sells chanachur (local savory snack), biscuits, and nuts. With a graduation bonus of BDT 18,000 (USD 210.51), she plans to expand her store, and set up a poultry farm. Kajali can send her child to school now. Having learned about income expenses, food habits, COVID-19 awareness, community participation, etc., Kajali is now able to communicate and socialize better than before. She is aware of her rights now. Kajali stays indebted to SWAPNO for the incredible learning opportunity.



Mst. Kajali Khatun
Jamalpur

FATEMA WINS HER BATTLE AGAINST POVERTY

Fatema Begum had an adequate life with two children and husband. Her husband worked as a mason in Dhaka who had an extra marital affair with another woman. Fatema's husband married that woman and stopped communicating with with Fatema. In order to survive, Fatema started working at a tobacco factory, earning BDT 3900 (USD \$46) monthly. Barely covering expenses, Fatema was losing hope of a future until she came to know of project SWAPNO. Fatema was quick to get trained in small business management with which she started earning BDT 12000 (USD \$140) monthly. Using the money from rotating saving credits, she bought a cow and then gave a grocery shop. Fatema has forgotten what dearth means as she paved her way into financial stability. She is able to send a child to school now and has access to local services. Fatema wishes to expand her grocery store in the future and lease land with her savings and the graduation bonus.



Mst. Fatema Begum
Lalmonirhat



Nasima Begum
Jamalpur

“I’M HAPPIER NOW THAN BEFORE.”

Suffering was a close companion in Nasima’s life. She returned to her father’s house to get rid of her torturous husband. Her husband married another woman and did not keep her whereabouts. Being in a vulnerable position with three children, Nasima joined SWAPNO and started earning. She took training on ‘Small Business Management’, and with the wage and rotating credit lottery, she started a business. Steadily, she begins rearing goats, ducks and chickens, and sewing Kantha (quilt made of piecemeal cloth). These sources bring her BDT 12000 (USD 139) per month, and Nasima can manage three proper meals for her family. She has a savings of BDT 10000 (USD 115.84) and household assets (except land) of BDT 15000 (USD 173.76). She received training on income expense balance, nutrition, sanitation, and community participation from the project, which helped her get a social identity. She has learned to use masks and soaps during the pandemic. Nasima wants to extend her small business and open a grocery store in the future.



Amina
Gaibandha

AMINA’S STORY OF WINNING THE WAR OF LIFE

Abandoned by her husband 5 years ago, 41-year-old Amina struggled to support her family despite working in households, earthworks, and excavation. When days wouldn’t pass, SWAPNO project came into her life as a blessing. Amina used to earn only 3000 taka a month (USD 35\$) but now she makes 9000 taka (USD 105\$) monthly. Having received intensive training in small business management, she opened up a tailoring shop to support her livelihood alongside pet birds and cattle rearing. “SWAPNO project gave me the confidence that I needed to win the war with life,” she remarked. With four diverse income-generating activities in effect, Amina is now able to send her two children to school and resolve her previous regrets of not being able to afford good clothes, food, and medication. With training in income expenses, food habits, and community participation, she admitted to experiencing visible changes in herself. Amina dreams of opening a clothing shop on a larger scale in her home and spending days sewing and tailoring.

REEMA'S TRANSITION TOWARDS ENABLEMENT

When Reema Begum's husband died 2 years ago, Reema and her three children were in utter despair. The children had to stop their education; it was often hard to manage three meals every day. The family's fate reversed when Reema joined SWAPNO project. There, she received training in small business management which she utilized into earning BDT 12000 (USD \$140) per month. Apart from small business, she also received training on tailoring, cattle rearing, and vegetable cultivation. Alongside, Reema gained an understanding of savings, digital banking, nutritious food intake, community participation, etc. She has now good connection with union parishad and takes suggestions from them whenever needed. Reema's children have access to education, nutritious food, and healthcare; she is finally relieved. Currently, Reema has saved up to BDT 60,000 (USD \$700) with which she wants to flourish her income-generating activities to ensure a better tomorrow.



Mst. Reema Begum
Jamalpur

"I AM THE LEADER OF THE FAMILY NOW"

Sandhya's life fell into the clutches of dire poverty when her husband died a decade ago. Mother of two, she recalled her plight of going to Dhaka to do odd jobs and provide for her family. Those days are left in the past however ever since SWAPNO project brought a visible difference in Sandhya's life. She is now earning 10500 taka (USD 123\$) monthly compared to just 4500 taka (USD 53\$) before. Sandhya turned her life around with the training she received and has multiple sources of earning including cattle and bird rearing, and crop cultivation. Acquainted with knowledge on income expenses, food habits, and community participation, she is the leader she aspired to be. "I am the leader of the family now, and now everybody follows me," she said with a smile. Saving up to 60,000 taka (USD 700\$) now, Sandhya dreams of raising her son and help him get a good job. She thanks SWAPNO project for bringing happiness in her life and the confidence to lead from the front.



Sandhya Rani
Lalmonirhat



Jorina
Jamalpur

JORINA LEAVES THE ODDS BEHIND

Eight years ago, Jorina's husband left her. Then she sent her son to work in a house, and she also started working in another house for earning. She spent the days with great difficulties. Eventually, she came under the blessings of SWAPNO and received training on conducting small businesses. With the money from wage and rotating credit lottery, she opens up a shop, rears goats, ducks, and chickens, and cultivates crops. Thus, she makes a monthly earning of BDT 15000 (USD 175.52). Now, the children can get nutritious foods and proper education. Jorina has learned about income expenses balanced diet, nutrition, social participation, etc., which have taught her to lead a quality life. Jorina does not want her children to go through the same hurdles she has faced, so, to secure their future, she has saved BDT 23000 (USD 269.13). Jorina's life is going smoothly. She plans to expand her business with the graduation bonus.



Mst. Anju Begum
Lalmोनिरহাট

THE END TO ANJU'S SONG OF SUFFERING

When Anju Begum's husband died 3 years ago, she went to live with her parents where there was no end to being belittled by people for staying there as a burden. With a monthly earning of BDT 3000 (USD \$35), Anju oftentimes failed to manage food and sought at people's doors to feed her child she could not afford nor healthcare for whom. The arrival of SWAPNO project proved to be the last lyric to Anju's song of sufferings. There she received training in small business management and started earning BDT 10500 (USD \$123) monthly through a small business, cattle rearing and fattening, and pet bird rearing; she is also currently training to learn tailoring. Having also learned about income expenses, food habits, cleanliness, COVID awareness, and community participation etc., Anju confidently socializes with people and has also spread awareness about the pandemic to many people. Anju wishes to raise her son well and to never have to seek help at anyone's door again.

KHUKI FINDS THE WAY TO SUCCESS

Khuki returned to her father's house after the death of her husband, but the condition was too miserable. She was unable to educate them because of poverty. Eventually, she joined SWAPNO and took training in managing small businesses. After that, she opens a grocery store, rears two cows, some ducks, chickens, and goats, and from there, she earns BDT 15000 (USD 175.18). Now, Khuki's one daughter is getting an education, the family has nutritious foods, and Khuki saves money. So far, she has held BDT 15000 (USD 175.18). The project has made her self-reliant. She knows the importance of healthy foods, cleanliness, managing disasters, etc. During the pandemic, she became aware of the Coronavirus and informed others. Khuki wants to be the best trader in the market and makes a cow farm in her house. She believes SWAPNO has created the first step of her improvement and thinks the project is necessary to change the lives of poor women.



Khuki Begum
Jamalpur

“LITTLE DID I KNOW MY FATE WOULD CHANGE”

Rasheda felt like a burden to her already poor and aging parents when she had to live with them after her divorce. She worked in people's houses and made an income of BDT 2100 (USD \$25) a month which was barely enough. When she joined SWAPNO in the most muddled state of her life, little did she know her fate would change. Rasheda got trained in cattle rearing and fattening and started making a living out of it, earning 5700 taka (USD \$67) monthly. She also had pet birds and a poultry farm to help her expenses. Alongside, Rasheda acquired valuable lessons in nutrition, hygiene, and precautions for the pandemic. From then on, Rasheda has not seen a day in grief or deprivation. Rasheda wants to take responsibility now not just of her parents but also for raising her nephews with her hard-earned money and focus on continuing her income-generating activities. She happily goes around telling everyone how SWAPNO changed her fate and could change theirs too.



Rasheda Khatun
Gaibandha





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**“I believe,
SWAPNO
entrepreneurs will
bring a change
in the rural
economy”**

**- Mohammad Kabiruddin
Deputy Director of Local Government
Jamalpur**



Sorufa Khatun
Jamalpur

SORUFA CLEARS THE MESS OF HER LIFE.

Five years ago, Sorufa's husband left her with three children. She sometimes worked as a maidservant and sometimes worked in the pepper field and earned BDT 2100 (USD 24.33) per month, which was insufficient for the family. She started working under SWAPNO, took training on 'Small Business Management', and started her own business. Furthermore, she rears ducks, chickens for eggs; cows, and goats for milk in her house. Her current income is BDT 10500 (USD 121.63), which is five times greater than her former income. As her earning has increased, she is providing healthy foods and proper education to her children. She has learned the necessity of healthy food, cleanliness, education, income expenses in the project. She also learned and adhered to COVID-19 hygiene and got a COVID-19 grant from the project. Sorufa has saved BDT 12000 (USD 139) from her income as she wants to admit her children to a good college and start a goat farm.



Mst. Ruzina Begum
Lalmonirhat

LIGHT AT THE END OF THE TUNNEL

Ruzina's peaceful life was disrupted by misfortune, poverty and when her husband became disabled and she was left bewildered with a family of three to support on her own. She left her one-year-old at home to go work at people's households to arrange a meal each day. She earned BDT 3000 (USD \$35) every month and to manage her husband's medical expenses, Ruzina's house got emptier every time to afford something in exchange. Then she joined project SWAPNO, and Ruzina saw specks of light at the end of the tunnel. After being trained in conducting small businesses, Ruzina started earning BDT 10500 (USD \$123) by cattle rearing and fattening, pet bird rearing, and harvesting crops and vegetables. Ruzina passes her days in content cultivating vegetables in her front yard and selling the eggs from her ducks and hens. Furthermore, she got enlightened with knowledge in digital payment, savings, leadership etc. Ruzina wants to expand her business to ensure a bright future for her family.

MOLINA REGAINED HER HAPPINESS

Molina's husband left her and married another woman. Grief-stricken Molina was struggling to feed her three children. There was no source of income, and Molina could not stop the crying of her children. Even she had to sell her jewellery for managing food. Finally, Molina joined SWAPNO and took training on 'Small Business Management.' With the first wage and rotating credit lottery, she starts a grocery shop. From the profit of the store, she bought a goat, and now she has three goats. Besides, she rears ducks and chickens and grows vegetables. She makes BDT 15000 (USD 175.18) per month now. Molina does not have to work as a servant anymore. She can meet up all demands of her children now. Under the project, she has learned about income expenses, cleanliness, community participation, etc., which have made her conscious. Molina has saved BDT 40000 (USD 467.14) from her earning. She wants to expand her grocery store in the future.



Molina
Jamalpur

NO SETBACKS FOR ARJINA NOW

"Being a day-labourer, there wasn't always work, and that meant there wasn't always food on the table," said Arjina Begum, mother of three who was widowed 10 years ago. Her average monthly income was BDT 2400 (USD \$28) with nothing to spare in times of medical emergencies. Arjina had no idea of how accounts, finances, and investments worked. At SWAPNO however, she was quick to grasp it all and effectively utilize it to make a living out of it. She started making BDT 12000 (USD \$140) monthly by the means of cattle rearing and fattening, pet bird rearing, vermicomposting, and harvesting crops and vegetables. She also got an idea of nutrition, sanitation, disaster management, and the social structure of justice. Arjina's lifestyle changed forever. Her children go to school now and have access to healthcare and nutritious food. Continuing cattle rearing and vermicomposting, she wishes to establish a farm and own land in her name.



Arjina Begum
Lalmonirhat



Bobita Bewya
Jamalpur

“NOW I KNOW ABOUT MY RIGHTS”

Widowed Bobita had no regular source of income and used to depend on others' help. Sometimes she had to live on one meal which was inadequate to feed her four children. Then, she joined SWAPNO project and received training on conducting small business. With the wages, she first bought a few kilos of rice and started making and selling vapa pitha (steamed cake) and continues it. Besides, Bobita has bought some ducks and chickens and sold their eggs regularly. She also rears goats and cows and cultivates crops. Thus, she has a regular flow of earning around BDT 12000 (USD 140.14) per month. Now, she can bear all expenses of her family. Bobita has learned about digital literacy, nutrition, leadership, etc., which have taught her to lead a quality life. She has saved BDT 20000 (USD 233.57) by which she will open a grocery shop in the local market. In near future, she envisions to participate in the union council election.



Mst. Marjina Begum
Lalmonirhat

“I DON'T HAVE TO SEEK HELP FROM ANYONE ANYMORE.”

Widowed 4 years ago, Marjina Begum and her three children went to live with her poor parents where she felt like a burden. She earned BDT 3000 (USD \$35) monthly then and barely managed her children's education, healthcare or full meals. Her fate reversed at project SWAPNO where Marjina received training in small business management. Soon she started earning BDT 15000 (USD \$175) by the means of a small business, cattle rearing and fattening, pet bird rearing, and harvesting crops and vegetables. Marjina does not have to seek aid from anyone anymore. She can access to healthcare and local services and also obtained knowledge in income expenses, nutrition, disaster management, community participation, etc. Marjina credits SWAPNO for being able to afford her son's schooling who just completed his higher secondary education; she wishes he would be a government employee soon and they'd help those in need. She dreams of making her shop the best there is, and own a beautiful house. She gratefully hopes SWAPNO helps many more like her.

NAYANTARA'S JOURNEY TOWARDS FORMAL SECTOR

Nayantara's husband died three years ago, and she had no one left to care about. She joined SWAPNO as a public asset maintenance employee and received training on 'Small Business Management'. She reared a chicken and a goat and earned around BDT 7500 (USD 87.59) per month. From the earnings, Nayantara had saved BDT 20000 (USD 233.57) and could afford proper food and medication. She did not have to rely on others' help and had no worries. But Nayantara did not stop there. She had a dream to get a job in the leather sector. So, she took training on 'Formal Sector Employment' from SWAPNO and eventually got a job in a leather factory in Dhaka. She sold the goat she was rearing for BDT 5000 (USD 58.39) and moved to Dhaka. Now, Nayantara is doing her dream job and getting a handsome salary. She utilized the opportunity offered by the project and changed the trajectory of her life.



Nayantara
Jamalpur

ROWSHANARA'S JOURNEY OF FINDING SOLACE AT LAST

Rowshanara's life turned upside down when her husband was diagnosed with cancer. After doing everything to save him, Rowshanara lost her husband to death. She often had to take her child at the workplace from where she earned a monthly income of BDT 3000 (USD \$35). Rowshanara was buried under loans to manage food and run her household; in addition to that, she often faced harassment from people for being a widowed workingwoman. She finally found solace at project SWAPNO. There she got trained in cow fattening and started earning BDT 12000 (USD \$140) by cattle rearing and fattening, land leasing, and harvesting crops and vegetables. From her rotating savings credit money, Rowshanara bought a goat whose offspring she sold to get a cow; she earns from selling cow milk too. With further knowledge in income expenses, importance of education, nutrition, community participation, and COVID awareness, she flourishes headstrong with hopes to increase her income-generating activities.



Mst. Rowshanara Begum
Lalmonirhat



Noornahar
Jamalpur

NOORNAHAR'S WAY OUT OF MISERY

Noornahar's husband abandoned her with two children three years ago, and she stayed at her in-laws nonetheless, but at what cost? After enduring days of torment and negligence, Noornahar was most disheartened for not being able to bear the basic expenses of her sons. So when SWAPNO project gave her the chance, she held tightly onto it. Previously, Noornahar earned only BDT 3000 (USD \$35). After joining SWAPNO project, she started earning BDT18000 (USD \$210) every month through cattle rearing, pet bird rearing, and tailoring. With further knowledge in digital payment, savings, food habits, community participation, etc., she can solve problems at her own now. She has saved up to BDT 60,000 (USD \$700) already. She sends her sons to school now. In future, Noornahar wishes to give a clothing store and also a poultry farm. She thanks SWAPNO for showing her the way out of her misery.



Sreemati Gayatri Rani
Lalmोनirhat

GAYATRI'S LIBERATION FROM TRAGEDIES

Tragedy befell Gayatri Rani's happy family when she lost her husband due to cancer 3 years ago. Before she could recover from mourning his death, Gayatri was forced to take over the responsibility of herself and two children with no stable source of income. With a monthly income of just BDT 2400 (USD \$28), she struggled to continue her children's education and healthcare. Gayatri's days of sorrow and seeking help at people's doors reversed on joining SWAPNO. She received training in small business management and tailoring with which she started earning BDT 10500 (USD \$123) monthly by cattle rearing and fattening, poultry farming, land leasing, and tailoring work. Also having learned about income expenses, nutrition, COVID-19 awareness, and community participation, etc., Gayatri socializes with everyone and helps to make others aware of the pandemic. She plans to give a big poultry farm, buy land and build a house where she will raise her children with no limitations. She also wants to help and create opportunities for women like her.

ARUNA'S METAMORPHOSIS

Aruna, single parent of one daughter, divorced her husband nine years ago and returned to her father's house. Coming from a poor family, she was always worried about how she would help her parents. Doing seasonal jobs wasn't enough to support her family. Her perplexities ended when she learned about SWAPNO project through Union parishad and selected for maintaining public assets of her area. Slowly but steadily, she regained her confidence. She received training on livestock and small business management. Then she started her grocery shop and bought cattle from the profit of that shop. Her monthly income is BDT 18000 (USD 210.65), four times more than her previous income. She also has made a savings of BDT 1,20,000 (USD 1404.30). Aruna is now well aware about her rights as a woman. She can now educate her daughter and ensure nutritious food and clothing for her family. She dreams of expanding her grocery shop and starting a poultry farm. From penniless to a successful businesswoman, Aruna has risen like a phoenix bird.



Aruna
Jamalpur

GANGA STEPS INTO SOLVENCY

Ganga Rani had to beg for money to ensure her sons' education because she had no source of income. Eight years ago, her husband left her and the children and put them into deep trouble. Then, from SWAPNO, she took training on 'Cow Rearing' and started cattle and poultry rearing and vegetable cultivation. Currently, she earns BDT 6300 (USD 73.63) and owns household assets (except land) of BDT 13000 (USD 151.94). This economic stability makes her and her family secure and stable. Her two sons are getting proper education now. Ganga also got training on several life skills, like- gender, leadership development, financial literacy, disaster management, etc., and thus she is accustomed to saving money, doing social interaction, etc. With a graduation bonus of BDT 18000, she plans to make a cow farm.



Ganga Rani
Gaibandha





SWAPNO
Implemented by
Local Government Unit - [illegible]



Fulati Rani
Lalmonirhat

“DAYS OF HUNGER ARE BEHIND ME NOW”

Fulati Rani lived in a tormented marriage for long before she left with her two sons 15 years ago. She worked at people’s households and earned a mere monthly income of BDT 3000 (USD \$35) with scarcity in everything. Most days, there was only misery to fill their appetite. At project SWAPNO, Fulati got trained in cow and goat rearing which enabled her to earn BDT 9000 (USD 105\$) now. She owns 3 cows and 5 goats. Fulati is able to consume and sell milk, eggs, and vegetables; days of hunger are behind her. She also gained an understanding of leadership, rights, food habits, disaster management, community participation, etc., which gave her the confidence to interact with everybody. One of her sons goes to school now as well. In future, Fulati Rani wishes to give a cattle farm and leave no stone unturned to raise her sons.



Bilkis Begum
Jamalpur

BILKIS FINDS THE RIGHT DIRECTION OF LIFE

Bilkis got divorced and returned to her father’s house. She used to work as a maid-servant and could hardly manage the meals for her children. She had to look after her parents also. So, the task was getting difficult for her. At last, she joined SWAPNO and received training on ‘Small Business Management’. With her wage and rotating savings, she first starts a tea stall. Then, she sells the eggs of the ducks and chickens she rears. She also rears goats and cultivates crops. From these sources, she monthly earns BDT 15000 (USD 175.18) with which she ensures nutritious foods for her family and education for her children. She has learned about the income expenses, nutritious foods, cleanliness, community participation, and disaster management through which she has elevated her thinking. She has recently received an apprenticeship training on tailoring as she plans to start a clothing business. Bilkis has finally found a proper direction which helps her move forward.

ABEDA STARTS A NEW LIFE

Abeda had to run her family and manage the cost of the treatment of her sick husband. She used to work as a maid-servant and could hardly cope with the expenses. Her life was getting difficult. At last, she joined SWAPNO and received training on 'Goat Rearing'. With her wage and rotating credit lottery, she first bought two goats. She also sells Vapa pitha (steamed cake), rears cows, ducks and chickens. From these sources, she monthly earns BDT 15000 (USD 175.18), with which she ensures nutritious foods for her family and education for her children. She has learned about income expenses, healthy foods, cleanliness, community participation, and disaster management, through which she has changed her thinking. She plans to make a goat farm and to execute that, she has saved BDT 30000 (USD 351). Abeda earns and saves money regularly, so she dreams of admitting her children to a good school for better education.



Abeda Begum
Jamalpur

LAILY MOVES FORWARD LEAVING ALL MISERIES BEHIND

12 years ago, Laily Begum's husband died, leaving four children. At her in-laws', Laily started to face inhuman torture and taunts to the extent that she had to leave for her children's well-being. She worked at people's houses and earned BDT 3000 (USD 35\$) monthly, which was not enough to provide for her family. Laily had to sell everything she owned for the betterment of her kids. Days got changed after being employed in the SWAPNO project through Union Parishad.

Laily Begum received training in small businesses, and through cattle rearing, pet bird rearing, harvesting crops, and vegetables and a small business, she started earning BDT 10,500 (USD \$123). She could send all her kids to school now, and with new knowledge in income expenses, food habits, and community participation, she is a changed woman leaving all her miseries behind. Laily has saved up to BDT 35000 (USD \$409) to secure her children's future and intends to save more and expands her business.



Laily Begum
Lalmonirhat



Aklima
Jamalpur

AKLIMA INSPIRES OTHERS TO BECOME SELF-SUSTAINED

Aklima was divorced and was living in starvation with her daughter. She went to her brother's house for shelter, but he was in poor condition too. So, Aklima started working as a maid-servant. Later, she got introduced to SWAPNO and took training on conducting small businesses. After that, she begins a tailoring shop, rears ducks, chickens, goats, and does vegetable farming, and from there, she makes around BDT 15000 (USD 175.18). Now, Aklima is not only fulfilling the necessary needs of her family but also saving money for the future. She said, "The project work, like excavating, making or repairing roads, etc are not the main concern, because this job is not permanent. But the pieces of training we have got from SWAPNO are the important things because these are permanent and will help us for life." She has saved BDT 30000 (USD 350.36) to expand her chicken farm and buy a cow. Aklima wants to help the poor women in her area to improve their condition.



Roshna Begum
Gaibandha

WALKING ON THE PATH TO ENLIGHTENMENT

13 years ago, when her husband died, Roshna Begum's life with her child completely fell apart. Ever since then, she lived a life encompassed with miseries and days barely passed where she had two meals. Unable to maintain her child's education, Roshna was helpless at the crossroads in life. Having joining SWAPNO and receiving training in small businesses there, she found a way to reach financial stability and provide for her family. "I believe SWAPNO paves the path to women's enlightenment," she said. Roshna has undergone massive personal growth and learned life skills on gender, nutrition, income-expense, climate, and disaster management. By means of cattle rearing and fattening, pet bird rearing, and vermicomposting, her current monthly income has risen by double from the previous amount to BDT 6000 (USD 70\$). With hearty gratefulness towards SWAPNO for having made a name for herself in society, she plans to continue with her income-generating activities in the future.

JOHURA'S TRANSITION FROM NOBODY TO AN ENTREPRENEUR

Johura Begum is familiar with starvation all too well ever since her husband died 5 years ago. With 2 children to support, Johura worked in other people's households to keep the wolf from the door but oftentimes, there was no work, and hence no food. When Johura joined project SWAPNO, she was determined to change her reality, and so she did. After receiving training in livestock management, Johura tried her luck in cattle and pet bird rearing. Johura who only earned BDT 2400 (USD \$28) before started making BDT 12000 (USD \$140). She also has her small business of selling Bhapa pithas (steamed sweet rice cakes). Alongside, Johura also learned about income expenses, food intake and habits, etc. which helped her to maintain financial stability and ensure nutritious food for her family regularly. Being a confident and self-reliant woman, Johura now looks forward to giving a cattle farm and a big grocery store adjacent to where she lives.



Johura Begum
Jamalpur

"I TAKE A STAND FOR MYSELF NOW"

Nasima Begum's world comprised of an ailing husband, three children, disparaging neighbours, and of course, poverty. Nasima earned BDT 2400 (USD \$28) with which she could neither manage her husband's medical expenses nor afford the children's education, or even food. In such a state, Nasima Begum came to know of project SWAPNO. There, soon she started earning BDT 9000 (USD 105\$) by cattle rearing and fattening, pet bird rearing, and harvesting crops and vegetables aided by her training in small business management. Besides, at SWAPNO, she learned certain life skills including nutrition, gender, leadership, disaster management etc. which gave her the confidence to face the world and not let anyone bring her down. "I take a stand for myself now, and speak against wrong," she said. Nasima is able to afford her children's education now and access all local services easily. Next, with her savings, Nasima wishes to give a general store and increase her income-generating activities.



Mst. Nasima Begum
Lalmonirhat



Ruposhi Begum
Jamalpur

RUPOSHI'S DARK DAYS ARE OVER

“When my husband died, I just saw darkness everywhere,” recalled mother of four, Ruposhi Begum, about the times when she had no stable source of income. Ruposhi started working in people’s households. But that was not a regular job. So, some days she and her family had to starve. Her life started getting better when she heard about SWAPNO. She received training in small business management and started earning BDT 12000 (USD \$140) via a grocery shop and cattle rearing. She also acquired an understanding of leadership, disaster management, digital payment, community participation, etc. She understood the basic elements of a balanced diet through cooking demonstrations and now tries to keep nutritious food items in her daily food intake. During the advent of COVID-19, she endeavored to maintain personal hygiene and aware others doing the same. Ruposhi wishes to enroll her daughters in school and provide them nutritious food not to fall ill again. She plans to expand her business in the future and pass her days happily.



Mst. Nasima Begum
Lalmonirhat

“NOW I’LL EMPLOY WORKERS OF MY OWN”

When all was well and life got by, Nasima Begum’s husband fell chronically ill. Working at other people’s households, Nasiman managed a monthly income of BDT 3000 (USD \$35) which was barely enough for running a family of four. Neither could she manage all meals of a day nor access healthcare and medicine in times of need. After coming at SWAPNO, Nasima’s state changed. She got trained in cow rearing and used it along with harvesting crops and vegetables to earn a monthly sum of BDT 9000 (USD 105\$). She also maintains a store alongside. Nasima got acquired an understanding of income expenses, savings, nutrition, sanitation, community participation, etc., which changed her living standards completely. Saving an amount of BDT 30,000 (USD \$350) already, she does not worry about her future anymore. “I don’t have to work at anybody’s home anymore, now I’ll employ workers of my own,” she said as she explained her plans to expand her store while she looks at just good times ahead.

HAMIDA IS SOCIALLY AND FINANCIALLY INDEPENDENT NOW

After her husband's death, Hamida and her two sons had no other choice but to live with her parents. Hamida's father used to earn money by cleaning coconut trees of local people. Certainly, his income was not enough to run a family of seven members. Some days they had to eat only vegetables. However, things began to change once Hamida joined SWAPNO project. After receiving training in small business management, cattle rearing and vegetable cultivation, she started to earn BDT 10500 (USD \$123) every month. She has her own shop now. Hamida also learned about gender based violence, disaster management, savings, nutrition, and personal hygiene. She can access to local services. SWAPNO facilitated her to become socially and financially independent and self-sufficient. Her parents are also happy to see her success. After the completion of project tenure, she has received BDT 18,000 (USD 210.51) as graduation bonus. With this money, Hamida wishes to expand her business.



Mst. Hamida Begum
Jamalpur

MINARA: RISE LIKE A PHOENIX

Minara's husband fell in a road accident and became handicapped. She mortgaged the land they had for her husband's treatment, but he didn't recover fully, and there was no way of earning left for them. Then, Minara joined SWAPNO and took training on 'Cow rearing', saved some money from her wages, and bought a cow and a goat. Also, she sells vegetables and makes organic fertilizer - vermicompost. Through these multiple sources, her income has increased. Now she makes BDT 6600 (USD 77.07) and has household assets (without land) worth BDT 15000 (USD 175.15). From the life skills training, she learns to maintain income and expenses, the usefulness of nutritious food, and disaster management and applying these in her lifestyle. Besides continuing the existing income sources, Minara wants to open a Jhalmuri (local spicy food) shop for her disabled husband so that he can also contribute to the family. She doesn't look back anymore and going ahead with renewed confidence.



Minara
Gaibandha



SWAPNO
Implemented by
Local Government Division

স্বপ্ন
LGD

PNC



“Not only in correct targeting, there is an innovation of SWAPNO’s wage payment system. Digital payment is ensured; thus the beneficiaries are receiving payment directly through bKash or bank account.”

**- Dr. Binayak Sen
Director General, BIDS**



Johura Khatun
Jamalpur

JOHURA'S GROCERY BRINGS HER GOOD FORTUNE.

Johura's family fell into deep trouble after her husband's death. She used to work as a maid-servant and could hardly manage the meals for her children. Then, she sold her husband's house and land at a lower price. At last, she joined SWAPNO and received training on 'Small Business Management'. With her wage and rotating credit lottery, she first started a grocery store. From its profit along with her next wage, she buys a goat. Then, she rears ducks and chickens and grows vegetables. From these sources, she monthly earns BDT 15000 (USD 175.18) with which she ensures nutritious foods for her family and education for her children. She has a savings of BDT 25000 (USD 292.54). She has learned about the gender, rights, leadership and disaster management through which she has changed her lifestyle. She has also learned about COVID-19 hygiene from the project. Johura wants to expand her grocery store and educate her children properly.



Mst. Arshi Begum
Lalmonirhat

ARSHI'S REVERSAL OF FATE

When Arshi Begum's husband divorced her, she was rendered helpless with an infant to face the struggles of life. Working with the small child was so difficult that time. She survived on roasted wheat and remnants of rice grains from people's houses. Unable to pay for medical emergencies with a monthly income of BDT 2100 (USD \$21), Arshi has had to witness terrifying near-death experiences of her child. Her fate turned around at project SWAPNO. There she received training in small business management and started earning BDT 12000 (USD \$140) by cattle rearing and fattening, pet bird rearing, harvesting crops and vegetables; she also has a small store of her own. With further tutelage in income expenses, nutrition and community participation etc., Arshi feels confident now. She eats healthy food now and sends her child to school. With knowledge about accessing healthcare and medicine, she wishes to raise her child rightly and expand her business too in future.

FARIDA ENSURING BETTER FUTURE FOR HER FAMILY

Young Farida underwent mental torture after her husband's death. She had no source of living and had to take others' help for her children's education. In such a condition, she joined SWAPNO and took training on rearing goats. Then she starts rearing goats, cows, chickens, and ducks, establishing a vegetable nursery in her house, and making BDT 12000 (USD 140.14). She can now manage her family comfortably. From the project, Farida has learned how to invest money to increase income, create income-generating activities, intake nutritious foods, ensure sanitation, and respond to disasters which makes her skilled. She has also learned the hygiene and precautionary guidelines of COVID-19 and informed the neighbours. Farida has saved BDT 20000 (USD 233.57) to make a goat farm and grow vegetables in sacks during the flood to increase income. Once Farida was uncertain about the future of her kids. But through the project, she has become hopeful and is working to ensure a better future for her kids.



Farida Begum
Jamalpur

MORSHEDA'S JOURNEY TO THE TOP

Morsheda's life fell apart when her husband died. She felt like a burden when she had to live with her aged mother with her children. Morsheda worked at people's households for rice to feed her children, but they often went hungry. With a monthly earning of BDT 3000 (USD \$35), it was impossible to continue their education. Finally, she found a way of changing her life by joining SWAPNO. She got trained in livestock and small business management. She started earning BDT 15000 (USD \$175) through fish farming, cattle and poultry rearing. With this earning, Morsheda established a grocery store. She also learned about income expenses, nutrition, cleanliness, community participation etc., which made her confident enough to participate in social events. She was cautious during the advent of COVID-19 and urged those around her to do the same as well during the pandemic. Morsheda looks forward to expanding her store other income-generating activities for creating a bright future.



Mst. Morsheda, Jamalpur
Jamalpur



Mst. Anjuara
Lalmonirhat

“I FOUND NEW DIRECTION IN LIFE.”

Widowed four years ago, Anjuara was left with two children to face the predicaments of life. She worked at people's households to earn around BDT 3000 (USD \$35) monthly. Some days, she had no work. Unable to afford proper food or her children's education, Anjuara's only companion was penury. She felt lost in the battle of life when SWAPNO project showed her a new direction in life. She got trained in small business management and started cattle rearing and fattening, land leasing, and harvesting crops and vegetables which helped her earn BDT 9000 (USD 105\$) monthly. With newfound knowledge in income expenses, nutrition, disaster management, community participation, etc she has changed her thinking and aware other women in her area. She sends both her children to school now and is able to give them a good life. Having saved BDT 60,000 (USD \$700) now, she does not want to work in anybody's household again; she is determined to continue cattle farming, expand her store, and soon give a poultry farm with her savings.



Irani
Jamalpur

IRANI: STORY OF A SUCCESSFUL VERMICOMPOST ENTREPRENEUR

Thirteen years back, 38-year-old Irani from Jamalpur had to divorce her addicted husband. She was left alone with the responsibility of her three children. Irani was struggling hard to manage food for her family. With a meagre income of BDT 2000 (USD 23.41), she could hardly bear all expenses of her family. After several years of hardship, finally lady luck smiled upon her. She joined UNDP's SWAPNO project as a public asset maintenance employee. Her life started getting better by receiving wages for this work. Apart from wages, she received several life changing training on leadership, women's rights, health, and nutrition which reshaped her mindset. SWAPNO's climate smart agricultural techniques helped her to set up a Vermicompost production center. She uses this organic fertilizer in her nursery and sells rest of the fertilizer to the local markets. She has also established a nursery producing vegetables. Now she earns around BDT 15000 (USD 175) per month. She has saved BDT 60,000 (USD 701.73) which she now plans to invest in expanding her nursery. Irani's success inspired others to start vermicomposting. Women in her village are now conducting vegetable farming and earning a handsome amount.

BAILY'S STORY OF SURVIVING IT ALL

This story is about Baily Khatun, mother of two and wife of a cancer warrior. All responsibilities fell on Baily who was desperate to survive during such dire times but with a monthly earning of BDT 3000 (USD \$35), she used to stay torn apart between spending for her husband's treatment and running the household. She sought help from everybody at the time. But things have changed now. Soon after she joined SWAPNO, she got trained in conducting small businesses by which Baily started earning BDT 12000 (USD \$140) monthly. She has set up a small shop selling food and non-food items. She earns every day now and ensures nutritious food for her family. Baily thanks SWAPNO for helping her understand income expenses, food habits, community participation, and how to survive the pandemic with the help of masks, soaps, and precautionary advice. In future, Baily plans to expand her store and take care of her family.



Mst. Baily Khatun
Lalmonirhat

ANJUARA'S STORY OF BECOMING AN ENTREPRENEUR

18 years ago, Anjuara Begum's husband left her to marry another woman. Anjuara was left helpless with her two daughters. Working as a day-labourer at people's households, she earned BDT 5400 (USD \$63) a month which was never enough. Unable to handle expenses, Anjuara hence married off one daughter. Troubled, she passed her days in dearth until SWAPNO project came into the picture. Here, Anjuara got trained to manage small businesses with which she started earning BDT 15000 (USD \$175) by the means of cattle rearing, pet bird rearing, harvesting crops and vegetables. She also has a small shop. Using the money from rotating savings credit, Anjuara bought a cow and leased 27% land. She further acquired knowledge in income expenses, nutrition, disaster management, community participation, etc. with which Anjuara helped herself and many others around her. With plans to expand her store, Anjuara feels like an expert now for which she graciously thanked project SWAPNO.



Mst. Anjuara Begum
Lalmonirhat



Rashida
Jamalpur

STORY OF RASHIDA: A SUCCESSFUL ENTREPRENEUR

When her husband died 4 years ago, Rashida and her children were deprived of their share of property. Not even having a roof to live under, the family of four lived in a market shop. To make ends meet, her little children used to work in another shop and Rashida worked at people's households. But as things often do, it all underwent a pleasant change when Rashida joined project SWAPNO. Rashida who earned BDT 3000 (USD \$35) before currently makes BDT 21,000 (USD \$245) monthly via cattle rearing pet and a small hotel. Aside from her training in small business management, she also learned about income expenses, nutrition, community participation, etc., Rashida is a changed woman now. She went to relevant local authorities to fight for her property rights and obtain them, something she never thought she'd be able to do. With plans to expand her hotel, she also wishes to give a grocery shop in the coming days.



Halima Begum
Gaibandha

“... I'VE SEEN THE LIGHT OF HOPE.”

After the death of her husband, Halima had to live by eating once a day. She did not have any fixed-job and so no fixed-earning. At length, she got a job under the SWAPNO project, and bit by bit, created some income-generating activities from the money she got from the rotating credit and savings association. Setting up a grocery shop business, rearing goats and poultry, and farming vegetables, she has increased her monthly income from BDT 2400 (USD 28.07) to BDT 6900 (USD 80.71). Halima has also got a savings of BDT 25,000 (USD 293.49). Her learning on income expenses, food intake and habits, community participation, and disaster management has changed her lifestyle. Once she had no source of income, but now she possesses multiple income-generating sources. She believes, all of these have been possible due to the SWAPNO project. Halima plans to continue her small business and will expand it in near future.

“I’VE BEEN HURT A LOT, BUT NOW NO MORE.”

“My husband said he was just going to Dhaka. Then he never came back.” Achhiya was narrating what sparked the series of unfortunate and hurtful events in her life. Abandoned by all and bemused, Achhiya started working at people’s households to provide for her three children but unable to find work every day. She struggled to feed them properly with a monthly income of BDT 3000 (USD \$35). Achhiya’s fate started looking up when she joined SWAPNO and got trained in small business management. She started earning BDT 12000 (USD \$140) by the means of cattle rearing and fattening, pet bird rearing, harvesting vegetables, and tailor work. She also has a store of her own alongside continuing her training in tailoring. Her days pass now quite nicely than before. In future, she plans to expand her shop with her savings and continue harvesting and cattle farming to pass her days in content.



Mst. Achhiya Begum
Lalmonirhat

BILKIS DREAMS OF A BETTER TOMORROW

Bilkis went through severe difficulties with her children when her husband abandoned her. She worked in the pepper field but earned very little. Through Union council, she got selected for working at SWAPNO project where she took training on ‘Goat Farming.’ With her first income, she bought some ducks and chickens and sells their eggs. She also rears a goat, and a cow. She is also farming vegetables. Her monthly income is BDT 12000 (USD 140.14) now. Bilkis has a savings of BDT 30000 (USD 350.36). She has no longer any problem of fulfilling the basic needs of her family. She got training on COVID-19 hygiene, nutrition, financial literacy, through which she has developed her life and kept her family safe. Bilkis received a special grant during the pandemic which supported her throughout the pandemic. She wants to start a large poultry farm to increase her income in the future. Bilkis dreams of educating her children and making them good human being.



Bilkis Begum
Jamalpur

স্বপ্না কর্মসূচীর অধীনে
কর্মসূচীর উদ্দেশ্য
কর্মসূচীর পরিধি
কর্মসূচীর কার্যক্রম
কর্মসূচীর প্রাপ্যতা
কর্মসূচীর প্রাপ্যতা



স্বপ্না কর্মসূচীর উদ্দেশ্য
কর্মসূচীর পরিধি
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কর্মসূচীর প্রাপ্যতা
কর্মসূচীর প্রাপ্যতা

উৎপাদনশীল ও সম্ভাবনাময় কর্মের সুযোগ গ্রহণে
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বাহ্যবাহিন্যে জেলা প্রশাসন ও স্থানীয়

গণ উন্নয়ন কেন্দ্র
Gana Uন্নayan Kendra



SWAPNO
Strengthening Women's Ability for
Productive Rural Opportu

গার্মেন্টস সামর্থ্য উন্নয়ন (শপ্ত) প্রকল্প
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 থাকতে হবে।
 ২. শ্রমিক প্রশিক্ষণে যত্ন সহকারে
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ANAPNO



Mst. Rojina Begum
Gaibandha

ROJINA'S COURAGE LEADS HER TO SUCCESS

Being unable to keep in-laws demand of dowry led Rojina to divorce her husband. She came back to her father's house with her two children and used to work in the local rice mill. But they paid very little. Then she selected as a public asset maintenance employee of SWAPNO and started getting wages regularly. She also took training on 'Small business management' from SWAPNO. With the wage, she purchased some ducks, a goat and started cultivating vegetables. She has increased her income sources as now she has twenty-two ducks. She sells the eggs and earns money. From all her income-generating activities, she makes BDT 7500 (USD 87.43) per month. Rojina has also saved BDT 13000 (USD 151.54) for the future. She can now send her children to school comfortably. In future, she plans to expand her income sources. Rojina can now speak confidently in public forums. She led the awareness activities during the COVID 19 pandemic in her area. She encourages the deprived women to never give up and work hard for a better future.



Sufiya Begum
Jamalpur

SUFIYA BELIEVES IN HERSELF

Poverty was the part and parcel for Sufiya. Her husband could not get proper treatment because of poverty and died. After that, she was a maid-servant and earned a minimal amount of money. Then, she joined SWAPNO and received training on poultry farming. With the wage and rotating credit money, she has bought some chickens for eggs and made a vegetable nursery. From the profit she has bought a cow and a goat. Besides, she received training on tailoring and dress making. Her monthly income is BDT 12000 (USD 140.14). Now, Sufiya can afford nutritious foods, proper treatment, and education for her family. She does not have to rely on others' help. She wants to expand her chicken farm. For these, she has saved BDT 25000 (USD 292.54) so far. The life-changing training on income expenses, nutrition, community participation, etc., has enlightened her towards an ideal lifestyle. Sufiya wants to achieve a higher place in society.

“I AM NOT A BURDEN TO ANYONE ANYMORE”

When Jasmine was pregnant with her second child, her husband left her at her parents' house, and never took her back. She felt like a burden to her mother who worked as a day-laborer to support the family. With nothing to do in times of an emergency, Jasmine passed days of uncertainty with a mere monthly income of BDT 2100 (USD \$21) until her time too came when she joined SWAPNO project.

After completing training on conducting small businesses, Jasmine makes a total of BDT 15000 (USD \$175) effortlessly every month from cattle rearing, poultry, land leasing. She encourages everyone to start cow rearing for how profitable and efficient she found it. She also has a store of her own. Alongside, Jasmine has acquired knowledge in income expenses, nutrition, sanitation, community participation, etc. which has turned her into a confident woman who is nobody's burden. She plans to expand all her income-generating activities, own land, and start several other businesses.



Jasmine
Lalmonirhat

AZIRAN'S FULFILLMENT OF ALL DESIRES

Ever since Aziran Begum's husband died, mishaps followed her everywhere. Within a year Aziran's parents died too. With three younger siblings and her son, Aziran was helpless and passing days in anguish with a mere monthly income of BDT 2400 (USD \$28). Things took a drastic turn when Aziran joined SWAPNO where she received training in cow rearing. She started making BDT 12000 (USD \$140) a month by cattle rearing, bird rearing, and harvesting crops and vegetables. By selling eggs and hens, she bought a van and gave it for renting. Aziran is now fulfilling all her dreams. Aziran has saved up to BDT 50,000 (USD \$586) as of now. She got her sister married, sends her son to school, and soon plans on giving a cattle farm and cultivating many seasonal vegetables on her land.



Mst. Aziran Begum
Jamalpur



Alefa Begum
Lalmonirhat

“I AM SELF-SUFFICIENT NOW”

Alefa Begum was widowed 4 years ago, left alone to face the world with her two children. She worked in people's households. Often underpaid, she earned BDT 3000 (USD \$35) a month. She was unable to afford the basic necessities of life including regular meals, education for the children, and help in times of emergencies. After completing the training period, Alefa Begum earns BDT 9000 (USD 105\$) now every month through cattle rearing and fattening, pet bird rearing, harvesting crops and vegetables. She also gained knowledge in income expenses, food intake and habits, etc. which helped Alefa both socially and economically. One child of hers goes to school now. Alefa Begum passes her days in happiness now; her streak of hopelessness has been broken. In the future, she plans to give a farm soon. Elated with her success and thankful to SWAPNO, Alefa shares her story with everyone she meets.



Kohinoor
Jamalpur

KOHINOOR SETS AN EXAMPLE OF EMPOWERMENT

Poverty was always after Kohinoor. Because of poverty, her husband did not get proper treatment and die. Her children were unable to complete their education. She was a maid servant and earned a meagre income. Then, she joined SWAPNO and received training on rearing cows. She starts a small business, rears goats, ducks and chickens, and cultivates crops. Her monthly income is BDT 12000 (USD 140.14). Now, Kohinoor can afford nutritious foods, proper treatment, and education for her family. She does not have to rely on others' help. She has bought an auto-rickshaw, given it in rent, and wants to buy more to start an auto-rickshaw business. She wants to expand her chicken farm too. For these, she has saved BDT 20000 (USD 133.57) so far. The life-changing training on income expenses, nutrition, community participation, etc., has broadened her mindset. Kohinoor wants to extend her support to help the poor women in her locality so that they can improve their lives.

“THESE AREN’T DREAMS, THIS IS REALITY.”

Divorced due to dowry-related issues, Manjila Khatun was finally free from her torturous in-laws but immediately victim to poverty. With a monthly income of BDT 3000 (USD \$35), she broke down every time due to the incapability to do more for her family. It all changed when she arrived at SWAPNO. When Manjila worked at other people’s houses, she did not know what income-generating activity meant; she only worked for whatever money came to afford meals every day. At SWAPNO, she learned about how to make and invest money. She actively started earning BDT 9000 (USD 105\$) monthly through cattle rearing and fattening, pet bird rearing. Manjila then highly benefited from sack cultivation which she made a living out of. She also sells milk from her cows and wishes to give a big business soon. Happy with her status-quo, Manjila stays indebted to SWAPNO for not just making so many helpless women weave dreams but also turn them into reality.



Mst. Manjila Khatun
Lalmonirhat

ACHIA HAS NO SUFFERINGS NOW

Achia’s life got complicated after the death of her husband. She could not find a source for living and thus, suffered along with her two children. Then she joined SWAPNO and took training on rearing cows. After that, she starts running a small business, rearing ducks, chickens, cows, and goats. From there, Achia makes around BDT 15000 (USD 175.52), with which she has removed the needs of her family. “By the grace of Allah, I can arrange three times meal and good clothing for my family”, she said. She has also saved BDT 20000 (USD 234) and continues to keep more. She has learned about income expenses, nutrition, cleanliness, and social participation from the project, which has changed her viewpoint. During the pandemic, Achia learned the precautionary guidelines and maintained them. She got the COVID-19 grant which helped her to continue the business. She also knows the usage of digital mobile banking. Achia wants to sell the calf she rears and buy a cow for expanding her business in the future.



Achia
Jamalpur



Maziran
Gaibandha

MAZIRAN'S STEPS TOWARDS STABILITY

Maziran's husband left her 14 years ago. Freed from marital strife but hostage to poverty, she couldn't manage healthcare and education for her son in times of need. At this point in life when she lived off only BDT 1800 (USD \$21) a month, SWAPNO project made its entry. There she received salient training on cattle fattening which she used to make her livelihood. At present, Maziran earns BDT 5400 (USD \$60) monthly by cattle and poultry farming and harvesting crops and vegetables. Alongside being enlightened in income expenses, food intake and habits, etc., she also learned how to combat the effects of the pandemic. Ever since, she has been aware of her health and hygiene and has encouraged others too. The days of Maziran worrying about a fixed income to pass a day are gone; now she has more than one source of income to fulfill her family's needs. In future, Maziran dreams of increasing the number of her income-generating activities.



Rehana
Jamalpur

REHENA FINDS TRIUMPH AT LAST

Rehana was left distraught with her child after her husband divorced her 3 years ago. She only made BDT 1500 (USD \$18) a month which wasn't enough to live on. Unable to pay for her daughter's education or even regular meals, Rehana felt defeated. Stumbling for years, she found triumph at last at project SWAPNO. She took training in poultry and pet bird rearing and started working in these activities. Previously, Rehana only made BDT 1500 (USD \$18) a month but currently, she makes a staggering amount of BDT 15600 (USD \$182). Rehana also learned about income expenses, savings, food intake and habits, cleanliness, sanitation, and disaster management. She has saved up to BDT 30,000 (USD \$350) already. Rehana sends her daughter to school now and faces no difficulty in providing her with healthy meals. She wishes to give a business soon with gratefulness towards SWAPNO for showing her the way towards triumph.

ROKEYA'S STORY OF UNCOVERING SUCCESS

When Rokeya Begum's husband died, rendered helpless and homeless, she went to live with her stepson. She went to Dhaka to provide for her two children but underpaid and unsuccessful, she returned after 4 years to work as a day-laborer. Earning only BDT 3000 (USD \$35), she was still battling with loans and poverty to afford meals and her children's education. She found hopes of success finally at project SWAPNO where she received training in conducting small businesses. Rokeya went on to earn BDT 10500 (USD \$123) monthly by cattle rearing and fattening, pet bird rearing, and harvesting crops and vegetables. With the money from rotating savings credits, she bought a goat and seeds to start cultivating vegetables. She also learned about income expenses, savings, food habits, sanitation, community participation, and COVID awareness, etc. Rokeya fulfils all her family's demands effortlessly now. She plans to buy a cow soon and keep running her income-generating activities.



Mst. Rokeya Begum
Lalmonirhat

“EVERYONE RESPECTS ME NOW”

Life of Morichful changed when her husband left her, she was clueless about how she could manage her family. She sold her nose pin and brass plate, gift from her father, for managing food. Sometimes, they had to starve. At last, she joined SWAPNO and took training on 'Small Business Management'. After that, she has established a grocery store. She also rears goats, ducks and chickens, and cultivates vegetables. Morichful now makes around BDT 12000 (USD 140.42), with which she can now arrange nutritious food and education for her children. She has saved BDT 20000 (USD 234) also. She has learned about income expense balance, nutrition, sanitation, and social participation from the project, which has changed her personality. During the pandemic, Morichful learned about the COVID-19 precautionary guidelines and maintained them. She also received a special grant which helped her to continue the business. She also learned to make transactions through mobile banking. Morichful wants to expand her grocery store and repair her house to keep them safe from the flood.



Morichful
Jamalpur





**“This is a dream of
new awakening”**

**- Md Abu Zafor
Deputy Commissioner
Lalmonirhat**



Sreemati Bharti Rani
Lalmonirhat

BHARTI'S STORY OF GROWING UNDER A BANYAN TREE

Things have been difficult ever since Bharti Rani's husband died. Bharti earned BDT 3000 (USD \$35) from working as a day-laborer which was hardly enough to continue the children's education or feed the family of four. SWAPNO came to her help in such a difficult time. She received training in conducting small businesses. Bharti started earning BDT 10,500 (USD \$123) by cattle rearing and fattening, and poultry and pet bird rearing. She owns one cow, one goat, and eight hens. With savings, Bharti has established a grocery store. She loves sack cultivation in her front yard. Now, Bharti knows more about the world by attending the seminars and workshops, and training in income expenses, food habits, and community participation, etc. Bharti has plans to expand her store, and harvest crops and vegetables. She wants to raise her children well. Nothing grows under the immense shade of the protective banyan tree but Bharti stays ever grateful to SWAPNO which gave her the shade and shield, and the growth.



Julekha Begum
Jamalpur

JULEKHA DEPENDS ON NONE BUT HERSELF

Julekha's husband left her with three children five years ago. Finding no other option, She had to work as a maid servant. Even, sometimes she had to rely on others' help. Later, she joined SWAPNO, and received training on 'Poultry and Bird Rearing' and started rearing ducks, chickens and cultivating crops. Thus, she is now making BDT 12000 (USD 140.14) per month. With this earning, she can provide nutritious foods and proper clothing and education to her children and save for the future. Julekha has a savings of BDT 30000 (USD 350.36) so far and wants to invest it to make a poultry farm. She did not have a regular source of income before, but now, she is running multiple activities simultaneously. She regularly participates in the union council meetings. Julekha dreams of providing higher education for her daughter to make her a lawyer in future.

LOVELY'S SECOND CHANCE AT LIFE

A decade ago, Lovely Begum was divorced by her husband with two children to feed with no stable or sufficient money of any sort. With an average monthly earning of BDT 3000 (USD \$35) per month, she had no access to proper food or medical services. Lovely earns BDT 10500 (USD \$123) now with the help of cattle rearing and fattening, land leasing, harvesting crops, and vegetables. And with the money she got from rotating savings, she bought a goat and then a cow with a loan, kickstarting her plans of giving a farm. Lovely has saved up to BDT 40,000 (USD \$468) now. Furthermore, she has gained an understanding of income expenses, food intake and habits, and community participation at SWAPNO. "My whole life just changed after coming here." she said. Lovely has 2 cows and 10 goats now. Both her children go to school too. With plans to give a farm soon, Lovely thanks SWAPNO for giving her second chance.



Mst. Lovely Begum
Lalmonirhat

SARISHAFULI CHANGES HER COURSE OF LIFE

Sarishafuli was down on her luck after the death of her husband. She used to be a maid servant as she had to feed her three children but often failed. Then she enrolled herself in the SWAPNO project and took training on managing small businesses. After that, she starts a small business and rears ducks, chickens, cows, and goats. From there, Sarishafuli makes around BDT 19500 (USD 227.73), with which she can now manage three full and healthy meals and education for her children. She has saved BDT 30000 (USD 350.36) also. She has learned about savings, gender, and social participation from the project, which has changed her mindset. During the pandemic, Sarishafuli learned the precautionary guidelines and maintained them. She got the COVID-19 grant which helped her to continue the business. In the process of receiving wages and grants from SWAPNO through mobile banking, she has learned to make transactions via digital mobile banking. Sarishafuli wants to broaden her small business in the future.



Sarishafuli
Jamalpur



Minati Rani
Lalmonirhat

MINATI'S FAREWELL TO THE DAYS OF DESOLATION

Minati Rani's monthly earning was just BDT 3000 (USD \$35) with which supporting three children proved impractical. Most of the times she was underpaid; all those days the family had to starve. Minati considered herself the luckiest for being able to join SWAPNO and forget her days of misery. She earns BDT 9000 (USD 105\$) now by the means of cattle rearing and fattening, and pet bird rearing after she received training in small business management. By selling the eggs of her hens and ducks, Minati is now able to afford the daily expenses and pay for the children's education. She also learned several life skills here including income expenses, nutrition, hygiene, etc. Minati Rani was made aware of the precautionary measures of preventing COVID-19 by handwashing and wearing masks properly which she taught to other people too. She has future plans to raise her children with proper education.



Fatema
Jamalpur

FATEMA ADVANCES FORWARD

Two years back, Fatema passed her days cultivating crops in leased land and sometimes working as a maid servant. But she made only around BDT 2400 (USD 28.03) and had to spend a maximum of it for her sick husband's treatment. So, she could not afford all the basic needs of the family. She joined SWAPNO and took training on 'Small Business Management' and started a grocery store, and reared livestock and pet birds in her house. From there, she makes BDT 15000 (USD 175.18) per month. Now, the family has no scarcity of food. She is now able to bear husband's medical expenses. She wants to expand her grocery store and buy a cow. For that reason, she has already saved BDT 20000 (USD 233.57) from her income. She has got some life skills training on health and nutrition, cleanliness, and community participation from the project, making her more courageous and confident.

ANJUARA'S RISE FROM PENURY TO FELICITY

When Anjuara Begum's husband died, the responsibility of raising their four children fell on her lone shoulders. She lived off a mere average earning of BDT 3000 a month (USD 35\$) and when there was no more land to sell, what was left was only penury. Putting an end to her miseries once and for all, she joined SWAPNO project. After being trained in conducting small businesses, Anjuara started making a monthly income of BDT 6300 (USD 74\$) by the means of cattle fattening, harvesting crops and vegetables, and pet bird rearing. Furthermore, at SWAPNO, Anjuara got valuable lessons in maintaining her finances, nutrition, cleanliness, and hygiene. She also stitches Nakshikatha (locally hand-stitched traditional decorative quilt) in her leisure to bring in extra money. A changed woman now, Anjuara Begum lives happily with her children with no privation. In future, she wishes to open a big departmental store from which she intends to run her family for days to come.



Anjuara Begum
Gaibandha

ANJU OVERCOMES THE HURDLES

Anju got divorced and returned to her father's house, but became a burden for them. She used to work in the field and could hardly manage the meals for her child. The task was getting difficult for her. At last, she joined SWAPNO and received training on 'Goat Rearing'. With her wage and rotating credit lottery, she first bought two goats and now has four goats. She also rears ducks, chickens, and cows. From these sources, she monthly earns BDT 13500 (USD 157.97) with which she ensures nutritious foods for her family and education for her children. She has learned about the income expenses, nutritious foods, cleanliness, community participation, and disaster management through which she has upgraded her mindset. She wants to make a goat farm and to execute that she has saved BDT 20000 (USD 351). Anju is having a relaxed life.



Anju Begum
Jamalpur



Roshida Begum
Lalmonirhat

“NOW I KNOW, DREAMS DO COME TRUE”

Leaving her child and an ailing husband who was unable to work, Roshida Begum is the breadwinner of the family who worked as a day-labourer, earning only BDT 2400 (USD \$28) a month. A stubborn streak of poverty refused to leave Roshida's side. Passing days famished, she had to seek aid from others all the time to manage the basic necessities. At this point, she couldn't even fathom her child's education.

When Roshida joined SWAPNO, she was clueless about life but gradually, after her training on cow rearing and poultry farming, she started earning BDT 9000 (USD 105\$). She has also given a small shop. Rashida not only reached financial stability but also gained an understanding of income expenses, nutrition, cleanliness, community participation, etc. Roshida has helped her husband and her child goes to school now. She wishes to maintain her income-generating activities and expand her shop with newer services digital payment services. Lastly, she thanked SWAPNO for making her believe in dreams again.



Shirina
Jamalpur

SHIRINA STRENGTHENS HER FOUNDATION

Shirina's life took a drastic turn after the death of her husband. She worked as a maid servant, but there was no regular earning. So, the family had to starve sometimes. In addition, one of her children is a differently abled child. So, Shirina had to take extra care of her child. She heard about SWAPNO project and joined as a public asset maintenance employee. She participated in 'Small Business Management' training. With the wage and rotating credit money, she first opened a grocery store. Besides, she rears cows, goats, ducks, and chickens. From there, Shirina consistently earns BDT 13500 (USD 157.66) per month. With this earning, she can provide healthy food for her family and ensure her children's education. The life-awakening training on income expenses, nutrition, sanitation, community participation, etc., has upgraded her personality. She can now go to the union council and talk about her problems. Shirina has saved BDT 35000 (USD 408.75), which she wants to invest in expanding her grocery store and admitting her son to a good school.

SUMITRA'S JOURNEY FROM DESPAIR TO HOPE

Sumitra's husband was ill and bedridden for long before succumbing to death, and when it happened, she found herself surrounded by dejection with no one left but herself to provide for the family. Taking one day at a time, when it was getting difficult to survive, SWAPNO project stepped in to succor in her woes. With the help of cattle fattening training she received there, Sumitra Rani now earns an average monthly income of 10,500 (USD 123\$) via cattle rearing and cultivating in leased lands. The self-sufficient Sumitra has saved up to 85,000 taka (USD 993\$) and fulfills all her family's desires now and even helped many others by raising awareness during the pandemic. "When no one helped, SWAPNO stepped forward to lend their hand in my time of despair." she ascertained. She stays eternally grateful to SWAPNO project for helping her when no one else did and believes the project can prove pivotal for empowering women all around her.



Sreemati Sumitra Rani
Lalmonirhat

SAYEDA BRINGS HAPPINESS IN HER LIFE

Sayeda was in great despair after the death of her husband. She used to be a maidservant as she had to feed her three children but often failed. Then she enrolled herself in the SWAPNO project and took training on rearing and fattening cows. After that, she starts a small business and rears cows and goats, and cultivates vegetables. From there, Sayeda makes around BDT 13500 (USD 157.97), with which she can now manage three full and healthy meals and education for her children. She has saved BDT 25000 (USD 292.54) also. She has learned about income expenses, nutrition, and social participation from the project, which has changed her ideology. During the pandemic, Sayeda learned the precautionary guidelines and maintained them. She got the COVID-19 grant which helped her to continue the business. In the process of receiving wages and grants from SWAPNO through mobile banking, she has learned to make transactions via digital mobile banking. Sayeda wants to engage in more income-generating activities in the future.



Sayeda
Jamalpur







Mst. Mousumi Begum
Lalmonirhat

MOUSHUMI'S JOURNEY TOWARDS A STABLE LIFE

Married at the mere age of 17, Moushumi had little time to adjust to life as it kept happening around her. Three years ago, Moushumi's husband fled from their house leaving her while she was pregnant with their second child. Moushumi was clueless about her future; went to live with her parents. She felt like a burden at her parents' house. By doing odd jobs, she could make just BDT 3000 (USD \$35). SWAPNO made a dreamy entrance in Moushumi's life where she learned invaluable lessons of life. With her training, she earned BDT 9000 (USD 105\$) by cattle rearing and fattening, land leasing, and harvesting crops and vegetables. She also bought a goat, and a cow with the money from rotating savings credit. Besides, she got to know and understand income expenses, nutrition, community participation, etc. Having saved up to BDT 40,000 (USD \$468), Moushumi has cracked the mystery to a stable and happy life with plans to continue leasing and harvesting.



Aruna
Jamalpur

ARUNA REBUILDS HER LIFE

Aruna was in sheer depression after the death of her husband. She used to be a maidservant as she had to feed her three children but often failed. Then she enrolled herself in the SWAPNO project and took training on 'Goat Rearing'. After that, she starts rearing ducks, chickens, cows, and goats and growing vegetables. From there, Aruna makes around BDT 12000 (USD 140.42), with which she can now arrange healthy meals and education for her children. From the earnings, she has saved BDT 60000 (USD 702) also. She has learned about income expenses, nutrition, and social participation from the project, which has changed her viewpoint. During the pandemic, Aruna learned the precautionary guidelines and maintained them. She got the COVID-19 grant which helped her to continue the business. In the process of receiving wages and grants from SWAPNO through mobile banking, she has learned to make transactions via digital mobile banking. Aruna wants to buy a cow in the future. Aruna has finally come out her frustration and making positive changes in her life.

HENA: AN ASPIRING ENTREPRENEUR

After the death of her husband, Hena Begum went through severe hardship with four children. She worked as a maidservant, but it was not sufficient for her family. Then Hena got a job in the SWAPNO project and received training on multiple life skills development and income generation. With her wage and the savings association lottery, she opened up a shop, bought some chickens, and cultivated vegetables in her home. From there, she monthly earns BDT 8400 (USD 98.05), and without land, she has made household assets worth BDT 25000 (USD 293.49). The life skills development training, cooking demonstration, community participation have enriched her competency and made her more sociable. "If it weren't for the SWAPNO project, my life might not have changed even today," Hena said. Eventually, she plans to expand her shop and educate her children. She firmly believes, poor and helpless women can become self-dependent by working with the SWAPNO project.



Hena Begum
Gaibandha

BALA BEGUM'S NEW BEGINNING

Working at other people's households, Bala Begum sometimes managed a day's meal but most of the time, there was no guarantee of when there would be food on the table. With an earning of BDT 2700 (USD \$32), Bala struggled to afford the basic necessities for her child. This dejected prose is of the past, however. With the help of project SWAPNO, Bala overcame the setbacks in life with renewed strength. She first got trained in small business management and by the means of a grocery store, cattle rearing and harvesting crops and vegetables, Bala started making around BDT 12000 (USD \$140) every month. She also get benefits from selling milk and eggs. With further knowledge earned in income expenses and food habits, she is able to allocate her resources properly. Bala sends her child to school now and makes sure he gets proper nutrition. With future plans to expand her store, Bala stays determined to never look back.



Bala Begum
Jamalpur



Samiran
Gaibandha

BREAKING FREE FROM THE CLUTCHES OF TRAGEDY

Things weren't too bad in Samiran's family with her day-laborer husband making ends meet. Tragedy struck Samiran's happy family when he died leaving Samiran alone to raise four kids. On top of all that was happening, when her youngest son wanted ice-cream and she failed to give him that and went to work, Samiran returned to see her son's dead body who had hanged himself out of grief.

When tragedy wouldn't let Samiran free, SWAPNO came forward where she learned the meaning of income-generating activities and started earning BDT 5700 (USD \$66) a month via cattle rearing, and poultry farming. Before she used to make just BDT 3000 (USD \$35) a month. She now owns 2 cows, 3 goats. She also received training on vegetable cultivation and loves to harvest vegetables and dried chilis on her field. COVID-19 grants supported her during the pandemic to maintain her financial stability. Samiran is determined to raise her kids rightfully now with proper healthcare and education.



Shirina
Jamalpur

SHIRINA OVERPASSES THE BOUNDARIES

Widowed Shirina did not get others' help when she was living on one meal with her four children. She could not provide education to her children. Then, she came under the blessings of SWAPNO and received training on rearing and fattening cows. Then she starts rearing cows, goats, ducks, and chickens; growing vegetables; and doing an auto-rickshaw business. Thus, she has a regular flow of earning around BDT 15000 (USD 175.52) per month. Now, her children can have healthy foods and proper education. Shirina has learned about income expenses balance, nutrition, social participation, etc., which have taught her to lead a quality life. She has saved BDT 23000 (USD 269.13) already which she will invest in expanding her business. She has bought some furniture. Shirina does not have to struggle like before. Her life has changed totally – from no one to a successful entrepreneur.

LAXMI RANI'S WAY OUT OF MISERY

Four years ago, Laxmi Rani's husband divorced her, leaving her perplexed with three children to support. Laxmi who had never imagined working at people's houses was compelled to work as a day-laborer. Earning BDT 3000 (USD \$35) a month, she believed there was no way out of this misery, and life would just pass by in this state until SWAPNO project proved her wrong. At SWAPNO, Laxmi received training in small business management. She started earning BDT 9000 (USD 105\$) by cattle rearing and fattening, pet bird rearing, harvesting crops and vegetables. Her living standards ameliorated with her daughters going to school and Laxmi feeling more confident and accepted. Laxmi stays indebted to project SWAPNO for helping her through the pandemic by financial grants, masks, soaps, and awareness. She also gained knowledge about income expenses, nutrition, sanitation, cleanliness, and community participation, etc. In future, Laxmi wants to open a departmental store and buy another cow. She never wants to go back to working at people's houses.



Sreemati Laxmi Rani
Lalmonirhat

NABINA SOLVES THE MAZE OF POVERTY

Nabina used to work in others' houses or the pepper field after her husband's death. She made not more than BDT 2100 (USD 24.33) and somehow managed to live with it. After joining SWAPNO, she received training on 'Cow Rearing', and now she rears a cow and sells its milk every day. She also rears goats, ducks, and chickens and makes a vegetable nursery. Nabina earns BDT 12000 (USD 139) and has saved BDT 30000 (USD 347.51). Now, Nabina can afford nutritious food and proper dress for her family, which was once beyond her imagination. She has learned about income expenses, cleanliness, and nutrition from the project, which enriched her viewpoint. Nabina's economic solvency increases her social acceptance. People come to her for suggestions. She wants to open a cow farm and appoint two workers to that farm in the future. Nabina hopes that SWAPNO will expand its activities in other districts and allow more helpless women to come out from the maze of poverty.



Nabina Aktar
Jamalpur



Mst. Hasina Begum
Gaibandha

HASINA IS HOVERING OVER HAPPINESS

Hasina and her children had to live from hand to mouth a few years back because her husband died and there was no earning member in the family. She used to work as a maid-servant and earned very little. After getting introduced to SWAPNO, Hasina received training on 'Cow rearing'. She also learned about producing vermicompost and started selling in the local markets. From the income of it, she bought a cow. Thus slowly, she bought some chickens, 93 and ducks also, and now from all of these, she earns BDT 6000 (USD 70.29) per month and has household assets (without land) of BDT 15000 (USD 175.72). At present, there is no lack of anything in her family. In her words, "SWAPNO gave me the opportunity to rebuild my life. I have also learned about balancing income and expenses, utilizing capital, efficacy of nutritious food and cleanliness, etc. which make me aware of a proper lifestyle." Hasina wants to educate her children at a higher level and live with dignity in society.



Kusuma
Jamalpur

SILVER LINING ON THE HORIZON

Kusuma was an unfortunate woman. Her husband married another woman and did not bear any cost of her. So, she returned to her father's house but could not survive there for the oppression of her brother and his wife. Getting no other clue, Kusuma started working as a maidservant and educating her son through hardship. Later, she took training on 'Cow Rearing' from SWAPNO and started rearing cows, ducks, and chickens, cultivating vegetables and doing handicrafts. From there, she makes BDT 12000 (USD 139) per month. Kusuma has learned about nutrition, cleanliness, income expenses, and social participation from the project. As her financial ability has increased, she ensures enough nourishment, proper sanitation, treatment, and education for her son. Kusuma can talk in social gatherings now. She has saved BDT 10000 (USD 115.84) so far and continues saving more because Kusuma wants to expand her income sources and have a good bank balance so that her son can get admitted to a college and get a good job in future.

ARATI'S STORY OF EMPOWERMENT

Arati holds a symbol of self-dependence in her locality. She joined and took training on 'Small business management' from SWAPNO and initiated her income sources in a very planned way. With the wages from public works and savings from first Rotating Credit and Savings Association (ROSCA), she started flour and rice business; she bought some goats, chickens and ducks. Then she sold a goat and invested the money in her business. She also cultivates vegetables. Thus, she has created economic stability for her family. But the picture was not the same a few years ago. When Arati's husband died, the family was running out of money. Arati did not have any source of income. But the scenario changed after she joined the project. Now, she earns BDT 6000 (USD 70.29) per month and has saved BDT 25000 (USD 292.87). In the future, she wants to extend her business and educate her child in higher education.



Arati Rani
Gaibandha

NURVAN HAS PASSED THE TEST OF HARDSHIP

Nurvan's life was full of suffering and deficiency. Because of the poverty, her husband left her and she fell into deeper darkness along with her three children. Even, Nurvan had to sell her marriage jewelry to manage food. Eventually, she joined SWAPNO and took training on 'Small Business Management'. Now, she is earning through tailoring, rearing cows, goats, and chickens, and growing and selling vegetables. From these income sources, she monthly makes BDT 12000 (USD 139). Nurvan now does not have to look for work as she has created her own employment. Her family can eat healthy foods and children are getting education. From the income, she has saved BDT 35000 (USD 405.43) for the future. Nurvan gets aware of income expenses, nutrition, cleanliness, and disaster management through the project. During the pandemic, she followed COVID-19 hygiene and made others aware. She is getting a tailoring apprenticeship now. Nurvan wants to expand her tailoring shop and work to achieve a reputation.



Nurvan
Jamalpur







Dolna Begum
Gaibandha

TOWARDS A PATH OF ACCEPTANCE AND RESPECT

Dolna Begum was born poor and her parents married her off at a very young age. When her husband divorced her, there were few options left for Dolna other than working in other people's households to survive. She used to earn just BDT 2100 (USD 25\$) monthly. Seeking medical help when in need was unfathomable. With the help of SWAPNO project, Dolna turned her life around. After being trained in conducting small businesses, she started earning BDT 5700 (USD 67\$) monthly by cattle rearing and fattening and pet bird rearing. She also received training in income expenses, food habits, community participation, etc. enabling her to access public services easily. Dolna pleasingly narrated how she loves the changes in herself. "Everyone respects me now," she said. In future, Dolna Begum wishes to give a larger cattle farm.



Sohiton
Jamalpur

SOHITON HAS LEFT THE DARK TIMES BEHIND

Sohiton joined SWAPNO as a public asset maintenance employee and got training on 'Cow rearing'. She begins rearing cows, goats, ducks, and chickens and makes a vegetable nursery. She gets enough nutrition for her family and makes BDT 10500 (USD 122.62) per month from these sources. Sohiton can now afford proper treatment and education for her children. She is saving money and has already saved BDT 10000 (USD 116.78), which she intends to buy an auto-rickshaw for her son. She has taken part in life-changing training on nutrition, cleanliness, income expenses, community participation, etc. During the pandemic, she maintained hygiene guidelines, like wearing masks and washing her hands, and made others aware. Sohiton is happily living a stable life, but she suffered in the past. After her husband's death, she struggled to manage food for her children. She could not educate them and get them new dresses for Eid. However, Sohiton has achieved financial competency and can fulfill their demands now.

“NEIGHBOURS COME TO ME FOR ADVICE NOW”

Turbulence transpired in Fuljaan Begum's life when her husband left her four years ago and married another time. The tragedy of life then overpowered the mother of two, Fuljaan who worked as a day-labourer to make ends meet. She earned BDT 3000 (USD \$35) which was hardly enough to ensure food on the table. When Fuljaan came to SWAPNO, she got trained in small business management which helped her earn BDT 12000 (USD \$140) monthly. She bought 2 cows, 3 goats, and 5 ducks using the money from savings and small loan. She also has a small store of her own which she wishes to expand in the future. Being a divorcee, Fuljaan used to avoid meeting with people. After acquiring knowledge in rights, leadership, and social interaction, Fuljaan confidently faces everything now and stays delighted how everybody comes to her for advice which was only possible for SWAPNO she believes.



Mst. Fuljaan Begum
Lalmonirhat

“I CAN TALK IN SOCIAL MEETINGS NOW”

Jhomola used to work as a maid-servant after her husband's death but could not manage work every day. It was hard for her to afford the meals. Finally, she joined SWAPNO and took training on 'Goat Rearing'. With her wage and rotating credit lottery, she has bought a goat and now has five goats. Gradually, she sells Vapa pitha (steamed cake), rears ducks and chickens, and grows vegetables. From these sources, she monthly makes BDT 13500 (USD 157.97). She can now ensure nutritious foods for her family and education for her children. She has a savings of BDT 20000 (USD 234) and wants to expand her goat farm. She has learned about the income expenses, nutritious foods, cleanliness, community participation, and disaster management through which she has changed her lifestyle. She has also known about COVID-19 hygiene from the project and informed people of her area. Jhomola now goes to the union council and talks about her problems. People come to her to take suggestions. She has finally established her identity in the society.



Jhomola
Jamalpur



Mst. Jamila Begum
Lalmonirhat

“NEVER SEEKING AT PEOPLE’S DOORS AGAIN”

Dearth never left Jamila’s side. Abandoned by her husband and with no parents to resort to, Jamila and her two children sometimes neither had roof over their heads nor food on the table every day. Jamila earned BDT 3000 (USD \$35) a month which was grossly insufficient. Finally, lady luck smiled upon her and she joined SWAPNO. Jamila now earns BDT 10500 (USD \$123) by cattle rearing, pet bird rearing, and harvesting vegetables. Jamila also got training on leadership, food intake, personal hygiene, etc. She doesn’t have to worry about food and shelter anymore. Having attained financial stability and sustainable income-generating activities, she is happy now. With a graduation bonus, she now plans to expand her business. Jamila who grew up in others’ houses since childhood has pledged to never seek at another person’s door again. She is going to fulfill her own needs now. Jamila heartily thanks SWAPNO for putting an end to the tragedies in her life and many like hers.



Hasna
Jamalpur

HASNA CAN DREAM BIG NOW

After her husband left her, Hasna struggled to manage food for her children. She could not educate them and get them new dresses for Eid. After joining SWAPNO as a public asset maintenance employee and got training on ‘Goat Rearing’, she begins rearing goats, ducks, and chickens, making a vegetable nursery, and starts a small business. She makes BDT 15000 (USD 175.52) per month from these sources. Hasna can now afford proper treatment and education for her children. She is saving money and has already saved BDT 20000 (USD 116.78), which she intends to buy a cow and an auto-rickshaw for her son. She has taken part in life-changing training on nutrition, cleanliness, income expenses, community participation, etc. During the pandemic, she maintained hygiene guidelines, like wearing masks and washing her hands, and made others aware. Hasna is happily living a stable life, but she suffered in the past. However, Hasna has achieved financial competency and can fulfill their demands now.

“I HAD TO PUT MY CHILDREN INTO AN ORPHANAGE”

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. She sold everything she owned to treat her husband who she eventually lost due to throat cancer. What lay 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 3000 (USD 35\$) a month before. Then, after being trained in small businesses, Meena makes BDT 9000 (USD 105\$) every month by the means of selling crops and vegetables, cattle rearing, and fish farming. In the meantime, she also received training in tailoring. Knowledge of nutrition, leadership, disaster management broadened her outlook. Her four children go to school now. And Meena leads and teaches everybody to take precautions against the pandemic.



Meena Begum
Gaibandha

HAPPINESS HAS RETURNED TO MY LIFE

Aliya's family was struck with a big blow when her husband lost his leg due to a work injury. Suddenly they fall in severe case of financial crisis. The children had to discontinue their study and sometimes went without eating. In those dire times, Aliya's earning amounted to BDT 2400 (USD \$28) monthly. When SWAPNO project began, Aliya did not expect what changes awaited her. Utilising her training in cattle rearing, she started earning BDT 12000 (USD \$140) monthly by cattle rearing, pet bird rearing, harvesting crops and vegetables, and hand-crafting. She also started savings to establish a goat farm in future. She has saved up to BDT 50,000 (USD \$586) till now. Aliya sends her children to school now and is able to bear her husband's medical expenses as well. Moreover, having learned about rights, nutrition, sanitation and community participation etc., she sees visible changes in herself and gratefully owes it to SWAPNO for bringing happiness back in her life.



Mst. Aliya
Jamalpur



Shikha Begum
Jamalpur

SHIKHA: LIFE OF A GARMENT WORKER

Shikha Begum is one of the promising beneficiaries of SWAPNO. Her husband kept demanding dowry, and her day-labourer father could not cope with the demand. Eventually, she got divorced and returned to her father's house but became a burden for the family. She kept thinking about the way of getting a job and getting out of the burdensome situation. Finally, she joined SWAPNO, started working under it, and took training on 'Poultry Farming'. As her father was a barber, Shikha set up a saloon for him with her first wage. With her second wage and the rotating savings, she bought some chickens and a goat. Then she sold the goat and chickens, and with its money and the next wage and rotating lottery, she purchased a cow and cultivated crops in mortgaged land. From there, Shikha earned around BDT 9000 (USD 104.88). With this earning, she could meet the necessary needs of her family comfortably and save the rest for the future. She saved BDT 50000 (USD 582.68). Shikha's life was going with happiness and stability, but her ultimate dream was even bigger. She received training on 'Formal Sector Employment' from SWAPNO as she wanted to do a job in a garments factory. Shikha completed the training successfully, and now, she is doing a permanent job in a garments factory in Dhaka. Her current monthly salary is BDT 14000 (USD 165). She sold her cow and goat and got a handsome amount, and later deposited the money and her previous savings in the bank. Ultimately, Shikha has achieved her goal of becoming a Garment worker.



Mst. Kaseda
Jamalpur

KASEDA DOES NOT HAVE TO LOOK BACK AGAIN

The day Kaseda had to sell her precious gold earrings to manage a day's meal for her children, she was convinced there was no hope as long as her family's expenses would always outweigh the income. But after joining SWAPNO, her life changed. At SWAPNO, Kaseda learned invaluable lessons about income expenses and food intake habits, etc. which brought massive developments in her life. She used to earn only BDT 3000 (USD \$35) before. Now after being trained in cattle rearing and vegetable cultivation, Kaseda has a monthly earning of BDT 12000 (USD \$140). Kaseda is aware of the importance of education, nutrition, cleanliness in her life and strictly maintains them; she sends her children to school now and makes sure to give them nutritious food. Recently, SWAPNO facilitated to raise plinth of her house which will protect her during natural disasters. With a graduation bonus, Kaseda now wants to expand her income earning activities. She is now determined to create a bright future for her children.

SALEHA: TORCHBEARER OF HOPE

Burdened with a disabled husband and two children, Saleha's life had always been in despair. Being the sole breadwinner, she could hardly meet her family's needs. But after joining UNDP's SWAPNO project, Saleha starts rebuilding her life by working as an entrepreneur. Originating from Lalmonirhat's Chinipara village, 26-year-old Saleha used to do odd jobs just to feed her family. Things began to change when she joined SWAPNO. Regular wages and forced savings helped her to establish a grocery shop. She is now earning around BDT 14000 (USD 163) per month. Apart from financial stability, the project enlightened her about women's rights, nutrition, climate change, health, hygiene, etc. She realized the importance of education and started sending her daughter to school. Recently, Saleha has received formal registration from BSCIC as an entrepreneur. With the graduation bonus of BDT 18000, Saleha now plans to expand her business. She aspires to ensure a better future for her children.



Saleha
Lalmonirhat

KHALEDA BEGUM'S PILLAR OF SUPPORT IN DIRE TIMES

Abandoned by husband, and denied help from all others, Khaleda Begum knew there would be no one by her side to face the cruelties of life. Mother of two, Khaleda worked at people's houses or sometimes plucked chilis in fields to be able to put food on the table. When project SWAPNO decided to be by her side though, Khaleda was pleasantly surprised and moved to her core from the support she received and the things she learned there. Khaleda first took training in poultry and pet bird rearing with which she started working on cattle rearing, pet bird rearing, and harvesting crops and vegetables. Previously, Khaleda earned BDT 2700 (USD \$32) which later rose to BDT 12000 (USD \$140) at SWAPNO. Besides maintaining multiple income-generating activities, Khaleda has a proper idea of income expenses, savings, nutrition, disaster management, COVID-19 guidelines, community participation, etc. now. What impressed her the most is the plinth raising initiative of SWAPNO which helps to combat the shocks posed by disasters. Khaleda is happy to receive this benefit. With future plans to give a poultry farm, Khaleda Begum thanks SWAPNO for being the pillar of support in times of need.



Khaleda Begum
Jamalpur



Sukhbasi
Jamalpur

SUKHBASI BECOMES SELF-POSSESSED

Sukhbasi divorced her husband five years ago and returned to her father's house. But the family members were not much concerned about her. She did not have a pair of good clothes. Eventually, she got introduced to the SWAPNO project, and step by step, created multiple income sources, such as cows, goats, ducks, chickens, fish, and vegetable farming. From these sources, she monthly earns BDT 15000 (USD 175.10). Sukhbasi has received training on income expenses, nutrition, sanitation, social participation, and disaster management from the project, which has changed her thinking. "... when I got the job in SWAPNO, my family members became concerned about me, SWAPNO has changed my life", she said. Sukhbasi can now fulfill her necessary needs and save the rest for the future. She has made a savings of BDT 58,000 (USD 677), which she wants to invest in expanding her fish and chicken farm. She hopes that there will be no shortage in her life.



Rina Begum
Jamalpur

RINA GETS THE LADDER OF PROSPERITY

The death of Rina's husband turned her life into horror. She and her children used to live on her old father's earnings. She was in a burdensome situation and had no freedom. Her fortune changed when she joined SWAPNO. She received training on 'Small Business Management' and began a business. Alongside, she starts tailoring, ducks and chickens rearing, and crop cultivation. From there, she monthly earns BDT 10500 (USD 122.46) and makes a savings of BDT 20,000 (USD 233.25). "I can provide nutritious food to my children and take good care of my father," she remarked. During the COVID-19 pandemic, she received her wages timely through mobile banking, which immensely helped her survive the pandemic. Rina received training on income expenses, leadership development, social participation, and women's rights. She forms her own identity in society and is much more aware of her social rights. She plans to expand her business and buy land to build a beautiful house.

MARJINA CHANGED HER DESTINY

Forty-two-year-old Marjina has faced tragedies for the last five years since her husband died. She, along with her three children, had to face unbearable suffering. She was desperately searching for opportunities to improve her livelihood and finally found SWAPNO. Initially, she was involved in road maintenance work and forced savings. Later, livelihood training helped her to initiate livestock management and vegetable cultivation. She also established a shop named 'Agricultural inputs buying-selling point' through which she started selling and buying seeds, vegetables, fertilizer to the local farmers. With multiple income-earning activities, she is now able to earn BDT 15000 (USD 175) per month. Not only this, but she has also formally enlisted herself as an Entrepreneur from BSCIC. Now, she could avail of loans from BSCIC, which will help to grow her business. Awareness training on financial literacy, nutrition, climate change changed her mindset. Her elder son has passed the HSC exam and is looking forward to receiving higher education. With SWAPNO, Marjina has changed her destiny and is planning to buy a house for her family.



Marjina
Lalmonirhat

URVANU CREATES HER OWN IDENTITY

Urvanu's life was going well with her husband. But when she got pregnant and came to her father's house to give birth to the baby, her husband eloped with another woman. She felt helpless. Her mother worked as a maidservant to run the family. In such a situation, she grabbed the chance to join SWAPNO and got training on 'Cow rearing'. After that, she starts cow, goat, duck, and chicken rearing and vegetable farming and makes BDT 12000 (USD 140.25) per month. Before joining the project, she had no permanent source of income, but now, she can earn regularly and afford nutritious food, proper treatment, and education for her family. Urvanu also saved BDT 12000 (USD 140.25), with which she plans to open a grocery store. She has learned about income expenses, nutrition, community participation, and disaster management. During the COVID-19 pandemic, she got precautionary guidelines, special grants, soaps, and masks. Urvanu is grateful to the project for changing her life positively.



Urvanu
Jamalpur





SWAPNO

Strengthening Women's Ability for Productive New Opportunities Project

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