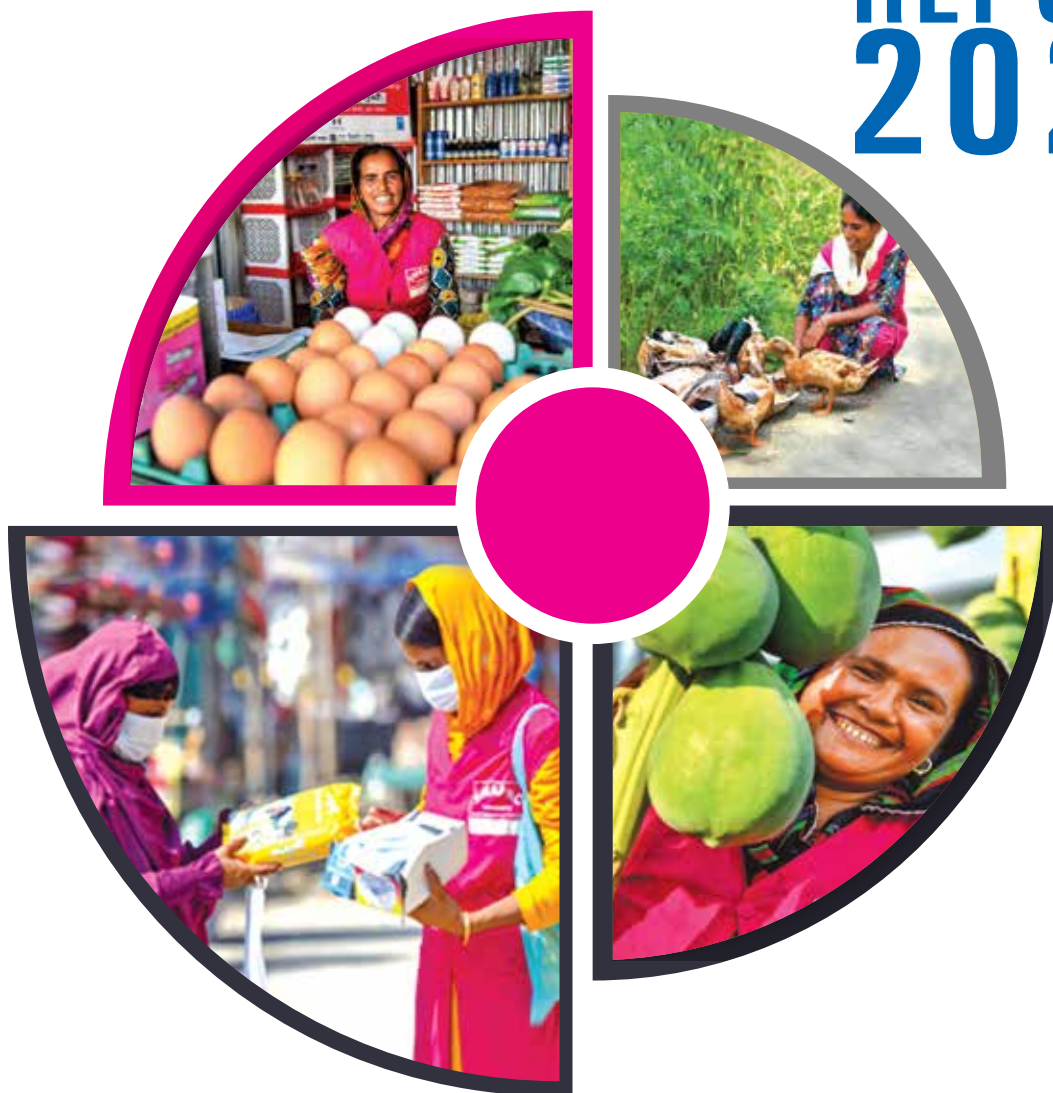




# ANNUAL REPORT 2021



## STRENGTHENING WOMEN'S ABILITY FOR PRODUCTIVE NEW OPPORTUNITIES (SWAPNO)





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PRODUCTIVE NEW OPPORTUNITIES (SWAPNO)**



# **ANNUAL REPORT 2021**

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

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

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## Minister

Ministry of Local Government,  
Rural Development and Co-operatives



## MESSAGE

Under the visionary and dynamic leadership of Hon'ble Prime Minister Sheikh Hasina Bangladesh has made outstanding development in numerous socio-economic indicators over the recent years.

Government of Bangladesh has given immense effort on financial inclusion of the rural women by reducing gender gaps and gender-based discriminations. Ministry of Local Government, Rural Development and Cooperatives is also working at the grass root level to achieve the national goals by eradicating poverty.

The project Strengthening Women's Ability for Productive New Opportunities (SWAPNO) has provided various forms of opportunities like access to regular income through the local government's public works programme, microenterprise and business development through livelihood skills development training, job placement through RMG and leather sectors. Linkages are created with local SMEs for vocational apprenticeship training and subsequent job placement in the formal sector.

I would like to express my heartiest gratitude to the development partners UNDP, Swedish Embassy in Dhaka and Marico Bangladesh for their invaluable and ongoing assistance in fostering an enabling environment for rural women living in poverty.

Joy Bangla  
Joy Bangabandhu

**Md. Tazul Islam, MP**  
Minister

Ministry of Local Government,  
Rural Development and Co-operatives





**Senior Secretary**  
Local Government Division  
Ministry of Local Government,  
Rural Development and Co-operatives



## MESSAGE

Poverty reduction and creating enabling environment for women's advancement is one of the top priorities of the Bangladesh Government, which is reflected in the 8th Five Year Plan and Vision 2021-2041. Strengthening Women's Ability for Productive New Opportunities (SWAPNO) is one of the best poverty graduation programmes, which is dedicatedly implemented to reach out to the women-headed hard core poor families. Even in the unforeseen emergence of the COVID-19 pandemic, SWAPNO has been able to effectively support its beneficiaries through income mobility and adaptive livelihoods to prevent slippage into the poverty trap.

I am delighted to see that the Local Government Division and UNDP Bangladesh have been working effectively since 2015 to make SWAPNO as a success by bringing in international donors, private sector actors and the local government. The 2021 Annual Report entails important interventions made in 2021, which can be replicated in the poverty stricken and climate vulnerable districts of Bangladesh.

In line with the Government's National Social Security Strategy (NSSS) of the present government, the project leverages public works to train vulnerable women in vocational skills, places them in productive employment and supports them to move out of poverty. SWAPNO has effectively contributed to Bangladesh's national and global commitments. On the national level, it promotes an inclusive and equal opportunity workforce, including increasing women's labor force participation. On the global level, the project reflects Bangladesh's commitments to eradicating extreme poverty as part of the Sustainable Development Goals (SDGs). Hence, SWAPNO's graduation model has been recognized as a promising model for eliminating poverty in National Social Security Conference 2019.

The project has acted as a profound platform that served the expectations of both parties – Local Government and vulnerable rural women which ultimately contributes to reducing poverty and achieving gender equality. Therefore, nationwide replication of the project interventions could further accelerate Government's commitment to eliminate extreme poverty by 2031.

I would like to express my appreciation to the National Project Director, UNDP Bangladesh, and the entire SWAPNO team for their dedication and hard work. I would like to thank the Swedish Embassy in Dhaka and Marico Bangladesh, who have continued to be generous and trustworthy partners in assisting us in reducing poverty and ensuring that our country's economic progress remains equitable, just and long-lasting.

Joy Bangla  
Long live Bangladesh

  
20/3/2022  
**Helal Uddin Ahmed**

Senior Secretary  
Local Government Division  
Ministry of Local Government,  
Rural Development and Co-operatives





**Joint Secretary**  
Local Government Division &  
National Project Director, SWAPNO



## MESSAGE

I am pleased to present the Annual Progress Report 2021 of Strengthening Women's Ability for Productive New Opportunities (SWAPNO) project. This 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 the Bangladesh government, SWAPNO is implemented jointly by Local Government Division and UNDP since 2015.

In 2021, the project has successfully implemented the interventions started in 2020 and initiated new activities for ensuring a sustained impact on beneficiaries' livelihoods. 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, 588 women have been placed in factories such as EcoFab Ltd, Green Smart Shirt Ltd, FB footwear, Runner footwear, MK footwear, Royal footwear, Shoes BD, and others. Beneficiaries have also obtained apprenticeship training in various trades and have worked in local SMEs.

On a pilot basis, SWAPNO has implemented two types of micro health insurance policies in association with Green Delta Insurance and Micro-Fintech in Jamalpur- SWAPNO Surokha Policy and SWAPNO Shathi Policy. The project partnered with UNCDF and Eco-Social Development Foundation (ESDF) to establish a milk chilling plant in Kurigram District. With the support of UNCDF and Eco-Social Development Foundation (ESDF), the beneficiaries of the cooperatives purchased 8 decimals of land for establishing the plant. The construction work is under process and expected to be fully operational within April 2022.

This year, SWAPNO has taken an initiative to establish a water treatment plant for the beneficiaries and community people of Fulchari Upazila, Gaibandha District where underground water is contaminated by Iron and Arsenic. Once operational, it is projected that roughly 600 households including 150 households from the Ashrayan project, will have access to clean drinking water. Water supply is expected to begin by January 2022. One of the significant interventions of this year is the development of climate-resilient homesteads for 198 beneficiaries, particularly raising plinths of homesteads in low-lying char areas. It is implemented in Lalmonirhat, Gaibandha and Jamalpur districts to enable the beneficiaries to combat shocks induced by flash floods.

I would like to thank our valued partners - UNDP, Swedish Embassy in Dhaka, and MARICO Bangladesh - for their unwavering support in helping LGD implement the project. I pay my sincere gratitude to the concerned district administrations, my project team, UP representatives, and the partner NGOs for outstanding performance and achievements. I am looking forward to seeing another successful year in 2022.

**Habibur Rahman**

Joint Secretary  
Local Government Division &  
National Project Director, SWAPNO

ইউএনডিপি স্বপ্ন প্রকল্পের আওতায়  
**পানি শোধনাগার প্লান্ট**  
**স্থাপনের জন্য নির্ধারিত জায়গা**

ফুলছড়ি উপজেলা নির্বাহী অফিসার কর্তৃক অনুমোদিত  
প্রয়োজনে যোগাযোগ: ০১৭৯৭৩৫৬৩৪৩

সহকারী সচিব



ক-৮ উপজেলা সচিব



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# ACRONYMS

|          |   |
|----------|---|
| BCC      | Behavior Change Communication           |
| COVID-19 | Coronavirus disease                     |
| DFS      | Digital Financial Service               |
| G2P      | Government to Person                    |
| GPS      | Global Positioning System               |
| IEC      | Information, Education & Communication  |
| IGA      | Income Generating Activity              |
| LDC      | Least Developed Country                 |
| LGD      | Local Government Division               |
| MCP      | Master Craft Person                     |
| MoWCA    | Ministry of Women & Children Affairs    |
| ROSCA    | Rotating Savings & Credit Association   |
| SDG      | Sustainable Development Goal            |
| UDMC     | Union Disaster Management Committee     |
| UNCDF    | United Nations Capital Development Fund |
| UNDP     | United Nations Development Programme    |
| WTP      | Water Treatment Plant                   |

# EXECUTIVE SUMMARY

SWAPNO (Strengthening Women's Ability for Productive New Opportunities) is a gender-based social security project that aims to lift poverty-stricken rural women out of economic insecurity by providing them with productive and sustainable livelihood opportunities. Since its inception in 2015, SWAPNO has demonstrated that social protection's responsibility should not be confined to only giving relief; it can provide a path for the underprivileged to more sustainable and equitable economic and social development.

The 2021 Annual Progress Report describes the results of planned interventions for the 3rd (SWAPNO-II) cycle. Experiencing success during previous cycles in Satkhira and Kurigram, the project expanded its activities in 3 new districts—Lalmonirhat, Jamalpur and Gaibandha—in 2020. In 2021 rapid transmission of COVID-19 had an adverse impact on planned activities of the project. Countrywide lockdown delayed formal sector employment initiatives initially as most of the apparel and leather factories were closed. Moreover, flooding in the northern districts wreaked havoc on people's livelihoods. The project engaged the District Managers, NGO workers (Project Coordinator, Project Officers and Union Workers), maintained close coordination with the district and sub-district administration and the UP representatives for ensuring smooth implementation of the activities. Project donors (Swedish Embassy in Dhaka and Marico) visited the project areas and supported the beneficiaries by providing cash grants and hygiene kits. 6182

beneficiaries received cash grant of BDT 2000 and hygiene kits were received by 9000 beneficiaries which helped them to combat financial and health risks posed by the pandemic. Considering the pandemic, the Government decided to extend the project duration from January 2022 – June 2022 by following no-cost extension modality.

## **Major Accomplishments:**

As per Annual Work Plan (AWP), the project made significant progress in year 2021 which are linked with Monitoring and Evaluation (M&E) Plan indicators. A snapshot of the accomplishments is given below:

- **Public asset maintenance:** Public asset maintenance programme, which started in 2020, officially completed the 15 months tenure in 2021. The beneficiaries repaired and maintained 5,986 public works schemes in 2021. These schemes are broadly categorized in three groups: Earthen Road maintenance – 4363 schemes (73%), field raising of educational and religious institutions—1466 schemes (23%), Herringbone Road Maintenance—140 schemes (3%) and others (1%). Through public asset maintenance activities, around 468405 people from across 99 Union Parishads got better access to local markets, Union Parishads, and Upazila Parishads.
- **Savings:** ROSCA-pulled savings, forced savings and fistful rice collection- these three-savings mechanism facilitated

SWAPNO beneficiaries to generate USD 2.43 million. The beneficiaries have invested this amount in several income earning activities such as grocery shops, small business, livestock rearing, collective agro-farming and buying and selling points.

- **Income Generating Activities (IGAs):** Beneficiaries in Jamalpur, Gaibandha and Lalmonirhat have completed the employment tenure in April 2021. Yet all have been running income generating activities (IGAs). On average, at least 3 types of IGAs are being operated by each beneficiary. The most preferred IGAs are – Goat/Sheep rearing, Poultry/Duck rearing, Cow rearing and small business.
- **Formal sector employment:** Apart from informal livelihoods, SWAPNO lifts distressed women out of poverty by ensuring their access to formal sector employment in readymade garments (RMG) and leather sectors. After successful completion of the training, a total of 588 women got employment in the formal sector (398 women in RMG industry and 190 women in Leather industry). 400 more beneficiaries are in queue to access training and employment. Since these women had to settle in a new community, the project provided mentoring and counseling support as well. SWAPNO also conducted a series of meetings and training for the employers to ensure a decent workplace environment. A hotline number was also given to the employees so that they can contact the project office in case of any kind of abuse or insecurity.
- **Household micro business:** Apart from ensuring financial stability, SWAPNO initiated several climate-adaptive household micro-business interventions to make the rural women more climate-resilient and economically independent. As part of this initiative, beneficiaries are producing vegetables using sack cultivation method, producing fodder for the cattle using hydroponic technology, vermicompost as chemical free fertilizer, and operating buying and selling points.

- **Enterprise development & local employment:** SWAPNO has undertaken initiatives such as low-cost sanitary napkin production, mask production, establishment of a mini garments, Milk chilling plant, Water treatment plant and mini hatcheries for the beneficiaries. In Kurigram District, women beneficiaries produced 48,050 packets of sanitary napkin, worth BDT 2,40,2500 (USD 28264.71). Furthermore, 164 beneficiaries have produced 13,520 face masks this year and earned around BDT 270000 (USD 3182) by selling the masks in their localities. The project established 'Shunipun Mini-garments' at Kaliganj upazila of Satkhira district which started operation from January 2021. So far, this garments have sold their products i.e Panjabi, apron, palajjo, masks, etc. in the local markets worth BDT 17,86,277 (USD 21015). To establish a milk chilling plant in Kurigram, the project partnered with UNCDF and Eco-Social Development Foundation (ESDF) and purchased 8 decimals of land worth BDT 6,50,000 (USD 7661). The milk chilling plant is currently being established. SWAPNO mobilized its beneficiaries in Gaibandha to form a Cooperative for establishing a Water Treatment Plant (WTP) in Gazaria in collaboration with Fulchari Upazilla Administration of Gaibandha. The project also facilitated three women entrepreneurs' groups in Jamalpur District to establish three chicken hatcheries for strengthening the native chicken value chain.
- **New initiatives:** This year, the project has implemented several new initiatives that proved to be quite effective. To ensure the best price for the livestock, SWAPNO piloted an online model to connecting its beneficiaries with the urban market titled 'SWAPNO online Qurbani Haat.' The project partnered with Parmeeda.com and Anondomela that facilitated selling the livestock of project beneficiaries during Eid-ul Adha 2021. In response to the Government's COVID-19 Vaccination Campaign, the project assisted beneficiaries to register online using the Government owned SUROKKHA App and linked with the Upazila/Union health service

providers to take the vaccine smoothly. SWAPNO developed a Communication toolkit on Leather sector workplace in collaboration with the Leathergoods and Footwear Manufacturers & Exporters Association of Bangladesh (LFMEAB). The project organized trade-based apprenticeship training for the selected beneficiaries. A total of 258 women have finished the training and are now working in various trades in their community.

- **Gender equality:** SWAPNO observed International Women's Day 2021 in all project areas. The project has celebrated the 16 Days of activism by hosting a live Webinar. Representatives from the public and private sectors like LGD, UNDP, Swedish Embassy in Dhaka, Brac attended the session, discussed regarding the current state of violence against women in Bangladesh, and suggested ways to address the issue. The project also organized psycho-social counseling sessions for the beneficiaries employed in the formal sector, the trained women got clear understanding on the formal sector environment.
- **Health & nutrition:** The project piloted two micro health insurance policies as SWAPNO Surokkha Policy and SWAPNO Shathi Policy in association with Green Delta Insurance and Micro-Fintech. The insurance has covered 1587 women beneficiaries of 5 Upazilas of Jamalpur district. To enhance awareness on nutrition, the project conducted 483 courtyard awareness sessions and 297 cooking demonstrations in Jamalpur, Lalmonirhat and Gaibandha districts.
- **Disaster Risk Reduction (DRR):** Union Disaster Management Committees (UDMCs) are supposed to play a vital role in reducing disaster risks at the local level. SWAPNO trained 5,472 Union Disaster Management Committee (UDMC) members from 171 Unions on Gender-responsive Disaster Risk Reduction and Climate Change Adaptation strategies. They are capacitated to support the local communities to adapt climate-resilient practices and technologies. Development of climate-resilient homesteads

particularly raising plinths of homesteads in low-lying char areas is one of the significant interventions of SWAPNO. In close consultation with the local communities and UPs, a total of 198 beneficiary households from Jamalpur, Gaibandha and Lalmonirhat were given cash support to raise their homestead.

- **Financial Inclusion:** The project partnered with Nagad (Digital financial service of Bangladesh Post Office) and enabled all beneficiaries to perform their financial transactions using the Mobile/Digital Financial Services (MFS/DFS) system. The project interventions improved beneficiaries' knowledge of digital financial transactions. According to the project's endline DFS study, beneficiaries can conduct transactions independently, which is two times higher than that of the baseline situation.
- **M&E and MIS –** This year, for evaluating the effectiveness of project interventions, SWAPNO commissioned BIDS to conduct End line evaluation. It has also conducted GPS mapping to track the buying-selling points and vermicompost centers of the beneficiaries.

### **Key results of End-line Evaluation 2021:**

The project conducted a third-party evaluation in year 2021. Bangladesh Institute of Development Studies (BIDS) has conducted this evaluation and below are the major findings:

1. SWAPNO's intervention enhanced the livelihood of rural women in poverty and disaster-prone districts of Bangladesh, empowered them, and reduced inequality towards sustainable and inclusive economic growth. Significant improvement in the savings and income level was observed in beneficiary households. Income of the beneficiaries is almost six times higher compared to the base situation in 2019. Monthly average expenditure is almost three times higher (BDT 9827 or USD 115.6) compared to the base situation (BDT 2901 or USD 34).

2. The rural women who received SWAPNO's various training are now more vocal when approaching UP and local service providers. 3,564 women have taken life skills and livelihood skills training which helped them to enhance their capacity to engage in different income-generating activities.
3. The digital financial system of SWAPNO project ensured access to financial institutions for 100% of its 3564 most vulnerable, rural female-headed households.
4. The productive asset value of beneficiary households increased significantly in comparison with the control group. The

current average productive asset value of beneficiary households is BDT 35344 (USD 416) and the control group is BDT 10485 (USD 123).

5. The benefits of the project are noticeable not only in terms of major economic indicators but also reflected in terms of dietary diversity and 'subjective measures' of well-being. Among the beneficiary households, 53% have median or above dietary diversity which is 31% for the control households. Around 20% of the beneficiary households reported about food surplus while only 4.82% of the control households mentioned about it.



The background of the slide is a light gray color. It is decorated with a complex pattern of blue lines and dots. The lines form a network of hexagons, some of which are solid and others are just outlines. The dots are of various sizes and are scattered throughout the background, often at the vertices of the hexagons or along the lines. The overall effect is a modern, geometric, and somewhat organic design.

# Introduction



# 1. Introduction

## 1.1 Background

Bangladesh's economic growth rate during the past decade has established a steady growth pattern in our development trajectory. Once known as one of the world's ten poorest countries, Bangladesh has now risen to becoming the world's 41<sup>st</sup> largest economy and has outperformed other South Asian countries across various social indicators. It ranked 65 out of 156 nations in the Global Gender Gap Index (GGGI) of the World Economic Forum's Global Gender Gap Report 2021. Per capita income has increased to USD 2554 in 2021 as compared to USD 1314 in 2015.

Despite Bangladesh's remarkable economic success, violence against women continues to be widespread and unabated. Women and girls of all ages are vulnerable to abuse, harassment, and assault in their homes, schools, workplaces, and public spaces. The unprecedented global COVID-19 pandemic struck strong in March 2020 and has worsened the situation, creating a 'shadow pandemic' of increased violence against women. The horrific consequences of the pandemic continued in 2021; affected the social, political, and economic sectors. All of the economic activities were suspended after announcing the lockdown. Informal workers were forced to migrate to their rural homes because of their job loss. International trade orders in RMG industries were cancelled. Formally recognized workers were under the constant threat of being downgraded to informal worker status. Due to sudden disruption in textile and garments manufacturing industries, trades and business of different sectors, agricultural production, and the unemployment of a considerable number of people, the economy of the country was under a severe threat. Situation worsened with the price hikes of daily commodities; resulted in food insecurity in

Bangladesh. Rural households were forced to reduce their food consumption and received government food assistance as well as private sector monetary assistance.

Environmental hazards are also impacting livelihoods of marginalized groups. Bangladesh is constantly exposed to ecological shocks such as flooding, storms, sea-level rise owing to climate change. The southwest and coastal districts are particularly affected by such shocks. Cyclone Amphan in 2020 drove more than 2.4 million people to flee their homes and eventually become climate refugees. In August 2021, heavy rainfall caused flooding in northern Bangladesh. Kurigram, Lalmonirhat, Tangail, Rajbari were among the worst-affected districts, according to the National Disaster Response Coordination Centre. According to government figures, more than 40,000 households were affected, 7759 hectares of agricultural land were damaged, and more than 200 homes were destroyed.

These complex factors are affecting growth and development progress, creating large regional disparities in Bangladesh. Within this context, women are disproportionately vulnerable to these challenges, as they exacerbate existing inequalities, such as poor labor force participation, lack of financial inclusion, discriminatory legal framework, gender-based violence, or lack of political participation.

Considering the above-mentioned factors, the Local Government Division of



## 1.2 Project Approach

SWAPNO is a poverty-reduction program based on public works and social transfers. It targets ultra-poor rural women who are widowed, divorced, abandoned, or left with a disabled husband. SWAPNO has gathered insights into how women can slip back into poverty owing to malnutrition, climate vulnerability, gender-based violence, and other factors since its inception.

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

Bangladesh and UNDP spearheaded a gender-responsive project called "Strengthening Women's Ability for Productive New Opportunities (SWAPNO)" in 2015 to uplift underprivileged rural women out of poverty. In response to the pandemic, the project implemented various innovative initiatives which facilitated the rural women combating the economic stagnancy.

SWAPNO supports Bangladesh to accomplish its national and international commitments: it fosters an inclusive and equal opportunity workforce on a national basis and helps expand women's labor force participation. On a global scale, the project demonstrates Bangladesh's commitment to the Sustainable Development Goals (SDGs) of alleviating extreme poverty.

From the following picture, it is evident that SWAPNO's Graduation approach empowers rural women through four components –

1. **Productive Social Capital:** SWAPNO supports women with productive social capital through credit and savings augmentation, network facilitation, and livelihood skills development training.
2. **Self-worth:** SWAPNO broadens the mindset of rural women by providing training on several topics like Leadership development, Decision-making, Confidence building, etc.
3. **Human Capital:** Life skills trainings on Gender, Rights & Entitlement, Health & Nutrition, Disaster Risk Reduction

transform and empower rural women to become 'Human Capital'.

4. Financial Inclusion: SWAPNO's Financial literacy training, access to formal financial institutes, digital payment mechanism contributes effectively to bring this underserved demographic under the 'Financial Inclusion' umbrella.



Figure 1: SWAPNO Approach

## 1.3 Contribution to Sustainable Development Goals

Adopted by the United Nations and member countries in 2015, the Sustainable Development Goals (SDG), aims to end poverty, protect the planet, and ensure peace and prosperity by 2030. As a United Nation member state, Bangladesh has also committed to the SDGs and prioritized on investing in human development.

As a social safety net project, SWAPNO contributes to following areas of inclusive development –

- poverty alleviation,
- future employability,
- gender equality
- access to healthcare system
- climate resilience
- linkage development through effective partnership

These are aligned with the following SDGs



Figure 2: SDG goals

The project contributes to localizing the SDGs as it is being implemented in Bangladesh's poverty-stricken and climate-vulnerable districts. SWAPNO's social cash transfer mechanism, as well

as entrepreneurship, vocational training, and productive employment opportunities are contributing towards Bangladesh's aim to attain the above goals by 2030.

## 1.4 Project Area

SWAPNO supports impoverished women living in poverty-induced and climate-vulnerable locations to graduate out of poverty, as previously stated. The districts are – Kurigram, Satkhira, Lalmonirhat,

Jamalpur and Gaibandha districts in 2020.

In 2021, the project enabled 3564 women to successfully graduate from poverty. In order to

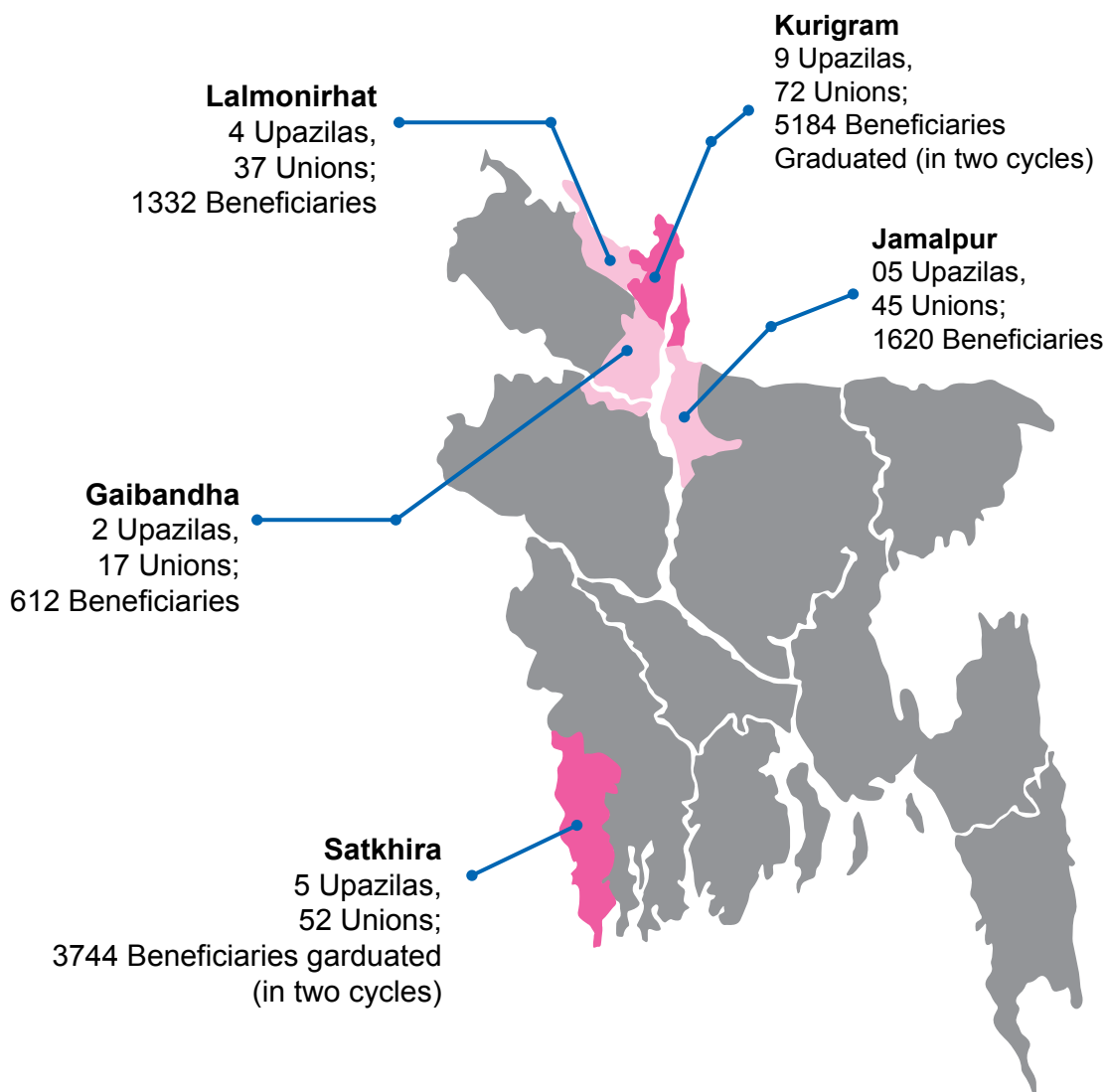


Figure 3: Project areas

Jamalpur and Gaibandha. These districts were selected based on the poverty map of Bangladesh (BBS), and the project identified beneficiaries through a rigorous selection process.

From 2015 to 2019, the project was implemented in Satkhira and Kurigram districts and supported 8928 women to graduate from poverty. Based on success, the project was expanded in Lalmonirhat,

strengthen the ability of the graduated women in Satkhira and Kurigram, the project assisted to develop business cooperatives, establish several profitable enterprises and access to the online market place.



# **SUMMARY OF PROJECT RESULTS & ACTIVITIES**





## 2. SUMMARY OF PROJECT ACTIVITIES

### 2.1 Public asset maintenance

Public asset maintenance programmes are implemented by the government or aid agencies to create short-term employment to increase income, reduce poverty gap and develop infrastructure. By embedding the most successful features of global public works programmes with a broader development approach, SWAPNO has designed a new form of Public works programme to achieve the following objectives:

1. **Effectively addressing chronic poverty for the most vulnerable populations**
2. **Enabling socially protective participation by women without compromising other critical responsibilities and development opportunities**
3. **Creating sustainable, high-quality pro-poor assets**

In April 2021, SWAPNO completed this program. The beneficiaries worked in 5986 public works schemes in 99 unions which were identified by the community members along with the Union Parishad (UP) representatives at the grassroots (ward) level meetings. The schemes are broadly categorized in three groups: Earthen Road maintenance-4363 Schemes (73%), Field raising-1466 schemes (23%), Herringbone Road Maintenance-140 schemes (3%) and others (1%). The project also facilitated tree plantation in a couple of unions. For example, the project beneficiaries planted 1500 Basak trees in Fulbari Upazila, Kurigram. Beneficiaries also conducted roadside plantation in 1.5 Kilometers in Singimari Union under Hatibandha Upazila, Lalmonirhat.

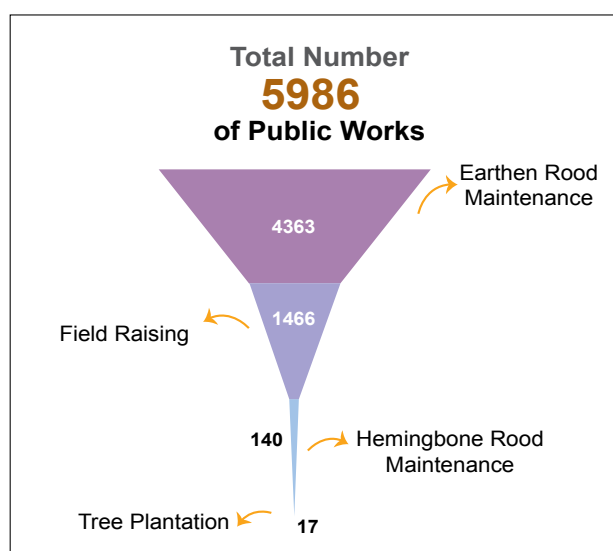


Figure 4: Public asset maintenance

Through this intervention, every beneficiary has received BDT 150 as daily wage and BDT 50 as mandatory savings which they received after the employment period. They invested this amount in several income-generating activities like cattle farming, small business, vegetable cultivation, poultry rearing and tailoring, etc.

## 2.2 Savings mechanism

One of SWAPNO's notable interventions is to instill savings habit among beneficiaries through forced savings, Rotating Savings and Credit Association (ROSCA) and fistful rice collection. From 15 months forced savings, beneficiaries have generated BDT 18000 (USD 209). ROSCA offers a "commitment device": the pressure to put money aside regularly helps women to save, which might have been difficult for many in the face of many competing spending demands. By

the end of employment tenure, the total ROSCA savings of 3564 beneficiaries stood at BDT 18700000 (BDT 217074). Through fistful rice collection method, each beneficiary saves a handful of rice in a pot before cooking. After a fortnight, group members weight their rice and sell those in the market. So far, beneficiaries have collected 57.05 metric tons of rice worth BDT 2238,970 (USD 25990).



Figure 5: Savings scenario

## 2.3 Income Generating Activities (IGA)

ROSCA lotteries and own savings enabled the beneficiaries to invest in income earning activities. In the reporting year, beneficiaries are conducting around 7000 IGAs (each beneficiary operates at least 3 IGAs) but their most preferred five IGAs were – Goat/Sheep rearing (3116), Poultry/Duck rearing (2659), Crop cultivation (2000), Cow rearing (1962) and small business (766). Beneficiaries

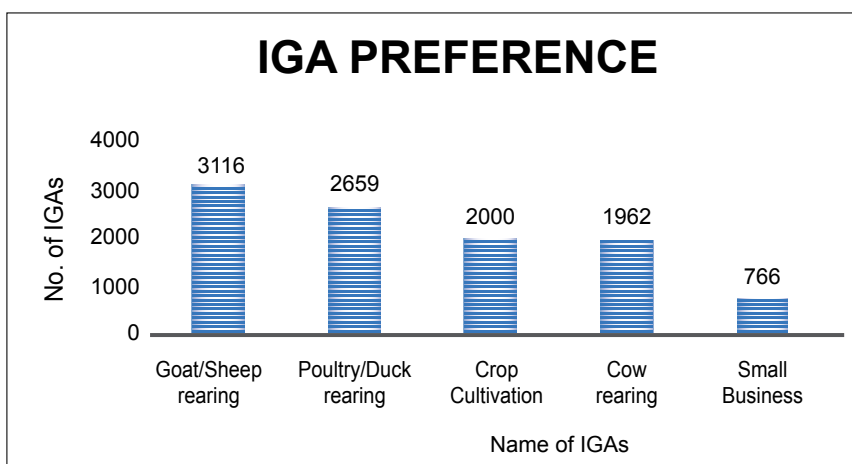


Figure 6: IGA preference

graduated this year are successfully running these IGAs without project support. Since the beneficiaries are confident to run IGAs independently, many of them are undertaking bigger initiatives like: Buying-selling point, participating in Digital Qurbani Haat for selling cattleheads, Chicken hatchery, and Group farming.

## 2.4 Livelihood skills development & formal sector employment

### Livelihood skills development

SWAPNO lifts distressed women out of poverty by ensuring their access to both formal and informal income opportunities. For informal incomes, the project conducted demand-driven livelihood skills development training on four topics – poultry and bird farming, cow rearing and beef fattening, goat and sheep farming and small business management along with a mandatory kitchen garden training. In the previous section, it is clearly stated that the project has effectively mobilized the beneficiaries to run their IGAs and livelihood skills training has enhanced their capacities to do this.



Figure 7: Livelihood Training



Figure 8: Formal sector employment

### Formal sector employment

Apart from the informal sector, SWAPNO supported beneficiaries to get jobs in formal sectors. SWAPNO has developed cost-sharing partnerships with export-oriented green factories such as Ecofab Ltd, Green Smart Shirt Ltd and skills providing organizations like the Centre of Excellence for Leather Skills of Bangladesh (COEL) to transfer industrial skills and placement in jobs after assessing their learning. SWAPNO's strong partnership with these factories 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 588 women in several RMG and Leather factories. After job placement, SWAPNO conducts post job counseling sessions to know about the working experiences of the beneficiaries.

## 2.5 Household micro business

SWAPNO initiated several climate-adaptive household micro business initiatives to make rural women more climate-resilient. Some of the interventions are as follows:



- **Vermicompost production**

Vermicompost is the product of the decomposition process using various species of worms, usually red wigglers, white worms, and other earthworms, to create a mixture of decomposing vegetable or food waste, bedding materials, and vermicast. This process is called vermicomposting. To increase the use of this organic fertilizer, The project has selected 100 beneficiaries who have cattle farms and trained them on vermicompost production. Annually they produce around 53.36 metric ton compost. Beneficiaries use this in their homestead plants and sell the rest of the fertilizer to the local markets. Market value is BDT 640320 (USD 7533.18). Selling of this organic fertilizer helps them to invest in their family necessities.

- **Sack cultivation**

SACK cultivation refers to the production of crops in soil-filled sacks or polythene bags, containers, or plastics. The sack method allows a free flow of water to the roots and retains moisture more efficiently than traditional methods, meaning sack farmers can keep their plants hydrated with less water. In this regard, SWAPNO initiated SACK cultivation for its beneficiaries. Total 7253 beneficiaries are currently applying this method of vegetable cultivation. Each of the

beneficiary have 8-10 sacks at present. They utilize the produced vegetables in two ways-by consuming half of the vegetables and selling rest of the vegetables in the local market. They can now ensure the intake of nutritious food for their families.

- **Low-cost hydroponic technology**

In Kurigram, most of the beneficiaries are involved in cattle rearing. But they often face difficulties in collecting fodder. The cost of fodder is getting high in the market and sometimes becomes unavailable. Farmers face the fodder crisis from August-November. During the crisis period, the price of fodder gets high and rises to BDT 20 per kg. To help these beneficiaries with climate-resilient and low-cost fodder production, the project introduced low-cost Hydroponic technology.

Beneficiaries installed hydroponic sets by the locally available materials like bamboo, plastic tray, PVC pipe etc. and produced fodder. After producing fodder, beneficiaries feed their cattle and noticed significant changes. Their cows are getting healthier. They are now growing 30-40 kg fodder in a month. After assessing success in Kurigram, the project extended this technology in 3 districts – Jamalpur, Lalmonirhat and Gaibandha. Total 40 beneficiaries from these districts were

trained and given support to install hydroponic sets at their homestead.



**Buying-Selling point** - In Bangladesh, access to agricultural inputs is crucial to the development of the agriculture and food security sector. However, lack of availability of quality inputs in the right place, at the right time and in small packs is one of the main reasons for low level of production. In this context, SWAPNO initiated the establishment of agricultural input buying-selling points for its beneficiaries. A total of 171 (Kurigram –72, Jamalpur – 45, Lalmonirhat – 37, and Gaibandha – 17) small shops have been earmarked as buying-selling points.

Most of the shops are located near the Union parishad. Local people, farmers buy their required items from the shops. The beneficiaries started the business with an average initial investment of BDT 20000. This initiative facilitates the beneficiaries to generate BDT 8000 – 1000. Community people are also satisfied as they can get their desired amount at a reasonable price. They don't need to go to Upazila for buying these items. As credit facility is available, poor people can afford the items easily.



## 2.6 Enterprise development & local employment



The onset of COVID-19 pandemic in March 2020 exacerbated existing gender inequalities and pushed millions of people into extreme poverty. To combat the economic stagnancy of the beneficiaries, SWAPNO established two Cooperatives – SWAPNO Nari Kollyan Samitee and Kollyani Nari Kollyan Samitee; these were registered by the Department of Cooperatives. This year, the project has started establishing two business enterprises — a Milk chilling plant and a Water treatment plant to instill an entrepreneurial mindset in the beneficiaries. The details have been described below:

### Kollyani sanitary napkin

Last year, SWAPNO beneficiaries from Kurigram came forward with an idea to produce low-cost sanitary napkins for rural women and adolescent girls forming a Cooperative named ‘Kallayani Nari Kallayan Samittee’. The cooperative has trained and recruited 5 beneficiaries in each union of Kurigram who are working as sales agents. They took the lead to produce low-cost sanitary pads aiming to offer affordable health hygiene solutions for the poor and create employment across the production and supply chain. There is a separate “Menstrual Hygiene management committee,” responsible for mass awareness on sanitary napkins. About 50 community volunteers work with the community people to raise awareness on menstrual hygiene and the necessity of using the sanitary pad. Till now, they have sold 48,050 packets worth BDT 2402500 (USD 28264.71).

### Mask production

In association with MoWCA district and upazila offices, SWAPNO mobilized and supported 164 beneficiaries to establish ‘SWAPNO Nari Kollyan Samitee’ and produce fabric masks. This year, they have produced and sold 13520 masks worth BDT 3182.

### Shunipun mini-garments

In 2020, SWAPNO established ‘Shunipun Mini-garments’ in Kaliganj upazila, Satkhira and officially started operations in January 2021. Currently, around 25 employees including SWAPNO women are working in this garments. So far, they sold products i.e Panjabi, apron, palajjo, masks, etc. in the local markets worth BDT 1786277 (USD 21015).

## Milk chilling plant

As part of SWAPNO's "Promoting Gender Responsive Enterprise Through Dairy Value Chain Activities", the project partnered with UNCDF and Eco-Social Development Foundation (ESDF) to establish a milk chilling plant in Fulbari Upazila, Kurigram. Fulbari has emerged as a potential Dairy hub. But dairy farmers face challenges in collecting and preserving milk due to lack of chilling plants, market access and lack of processing facilities. They also don't get a fair price for milk. SWAPNO facilitated ESDF and SWAPNO Nari Kallyan Cooperative to approach UNCDF for establishing milk processing plant where UNCDF mobilized the credit facilities from scheduled bank. Through the joint partnership, beneficiaries of the cooperative purchased 8 decimals of land and the milk chilling plant is currently being established. It is expected that 100 SWAPNO beneficiaries and people in nearby communities involved in cow rearing will direct benefit from this milk chilling plant.

## Water Treatment Plant (WTP)

Generally, people in Gaibandha privately extract water from a depth of 35 to 50 feet of ground level for drinking purposes. This drinking water is contaminated by Iron and Arsenic, both of which are hazardous for human health. The contamination is relatively higher in Gazaria and Kanchipara Unions of Gaibandha. In this regard, SWAPNO mobilized its beneficiaries in Gaibandha to form a cooperative for establishing a Water Treatment Plant (WTP) in Gazaria in collaboration with Fulchari Upazilla Administration of



Figure 9: Water Treatment Plant

Gaibandha. Fulchari Upazilla Administration allocated two spots in the two unions (Kanchipara and Gazaria) to establish the WTP. Members of this Cooperative are now working as Waterpreneurs (Water Entrepreneurs) to ensure safe drinking water for the local communities.

The capacity of the WTP is 8000 liter per day. The cooperative operates the WTP, distributes water to the community and sells surplus production as bottled water to the local market. Around 300 households and about 100 commercial entities buy this water with a minimum charge from the cooperative.

## Chicken hatchery

With active cooperation from SWAPNO project, beneficiaries of Jamalpur district have established 460 vertical mini poultry firms to rear a native variety of chickens on a pilot basis. They collect native chicks locally, raise three to six months for eggs production and sell live chicken in the market. Each beneficiary earns around BDT 8000 – 10000 per month. Availability of native breed chicks is one of the major problems of the beneficiaries. SWAPNO mobilized three women entrepreneurs' groups to establish three chicken hatcheries to supply the chicks and strengthen the native chicken value chain in Jamalpur District.



Figure 10: Chicken Hatchery

## Group farming

One of the innovative features of SWAPNO project is to capitalize the group approach in all aspects of the poverty graduation journey. SWAPNO introduced the Group farming concept through mobilizing women groups and well-off people of the community simultaneously and establishing a commercial relationship to transform the landless women into commercial farmers. About 110 women under 14 groups started group farming in Kurigram, Lalmonirhat and Jamalpur districts. Each beneficiary was supported with BDT 2000 to buy vegetable seeds, fertilizer, and land preparation costs. By producing and selling vegetables, they have earned BDT 2,58,000 (USD 3035.29) so far.



Figure 11: Group Farming



## 2.7 New Initiatives

SWAPNO's strong partnership with the government and private sectors not only facilitated in accessing formal sector employment and creating innovative enterprises. It also supported its beneficiaries by initiating inspiring interventions like Digital Qurbani Haat, COVID-19 Vaccination, etc.

- 1. Digital qurbani haat** - To ensure the best price for the beneficiaries' livestock, SWAPNO piloted an online model of connecting its beneficiaries with the urban market titled 'SWAPNO online Qurbani Haat.' The project partnered with Parmeeda.com, an organic food selling organization, and Anondomela that facilitated selling the livestock during Eid-ul Adha 2021. Parmeeda collected Livestock information from SWAPNO and created a separate database of the list on their website.



Figure 12: Online Qurbani Haat

139 cows and 173 goats were sold out of 340 animals. Through this initiative, beneficiaries got opportunities to talk directly with buyers and settled the real price of their cattle and goats through negotiation. Customers were satisfied with the overall service. They received 100% organic cattle and goats at the doorstep of their houses.

- 2. COVID-19 vaccination** - In response to the Government's COVID-19 Vaccination Campaign, SWAPNO raised awareness among beneficiaries on the benefits of vaccination. The project assisted beneficiaries to register online using the Government owned SUROKKHA App, created easy access to get the registration cards and finally linked with the Upazila/Union health service providers to take the vaccine smoothly.



Figure 13: Beneficiaries receiving COVID-19 vaccine

### 3. Decent workplace environment toolkit-

The project partnered with Leather goods and Footwear Manufacturing & Exporter Association of Bangladesh (LFMEAB) and developed 'Decent workplace Toolkit'. This is one of the unique initiatives of SWAPNO. Based on the toolkit, the project conducted a workshop where business leaders and senior managers, representatives from BGMEA, Bangladesh Employers Federation were present



Figure 14: Workshop on Decent workplace environment toolkit

**4. Apprenticeship training -** The project organized trade-based apprenticeship training for women over 32 years old with the goal of becoming self-employed this year. For this, a total of 98 Master Craft Persons (MCPs) were assigned to ensure learner engagement, perform hands-on practices, and assess each learner at the end of each session. A total of 258 project participants have finished the training and are now working in various trades in their community.



Figure 15: Apprenticeship Training

## 2.8 Gender equality & women empowerment



As mentioned earlier, SWAPNO is centered around distressed women's enablement. So, achieving Gender equality is the core mandate of SWAPNO and this year the project has implemented several activities which has contributed to ensuring women empowerment in rural areas.

### International Women's Day (IWD) 2021

**"Women in Leadership: Achieving an Equal Future in a COVID -19 World,"** was the theme of International Women's Day (IWD) this year. SWAPNO Head Office marked the occasion by highlighting women's accomplishments in terms of equality, empowerment, and leadership. SWAPNO's National Project Manager, Kajal Chatterjee, described the issues SWAPNO recipients faced during COVID-19 pandemic. He praised the contribution of SWAPNO women. In presence of the Upazila administration, field offices commemorated the occasion by donning purple masks provided by the Head office.

### Psycho-social counseling session for formal sector beneficiaries:

The project organized psycho-social counselling sessions for the beneficiaries employed in the formal sector to understand the formal sector environment. The Gender and Social development specialist (GSS) of SWAPNO project conducted a day-long session following COVID-19 safety measures. Workplace environment, Physical and Sexual Harassment at work and in society, Personal Health and Hygiene, and other topics were discussed in the psycho-social counseling session.

### 16 Days of activism

**"Orange the World: End Violence Against Women Now!"** was the theme of this year's 16 Days of Activism. This year, SWAPNO hosted a Webinar on "Role of Poverty graduation programs in tackling Violence against Women & Girls" to commemorate the campaign. Representatives from the public and private sectors like LGD, UNDP, Swedish Embassy in Dhaka, Brac, etc. attended the session. They discussed regarding the current state of violence against women in Bangladesh and offered suggestions for how to address the issue.

## 2.9 Health & nutrition

SWAPNO's unique initiatives facilitate its beneficiaries to ensure their physical and mental well-being. This year, SWAPNO conducted following initiatives to secure the health and nutrition related basic services for the beneficiaries:

- **Nutrition campaign** – Due to lack of awareness regarding the food nutrients, rural women process and cook foods in a wrong way which make them the victims of nutrition deficiency. In this regard, SWAPNO has conducted 483 courtyard awareness sessions in Jamalpur, Lalmonirhat and Gaibandha districts where 3564 women beneficiaries and 3289 neighboring women participated. Moreover, 297 cooking demonstration were organized to raise mass awareness among the community people. As a result of these awareness development activities, around 9000 community people received knowledge on nutrition issues.



Figure: 15 Courtyard awareness sessions on Nutrition

- **Micro-health insurance** – This initiative was undertaken last year in association with Green Delta Insurance and Micro-Fintech on a pilot basis. The insurance has covered 1587 women beneficiaries of 5 upazilas of Jamalpur district. Two types of insurance policies have been developed - SWAPNO Surokkha Policy and SWAPNO Shathi Policy. This has provided the beneficiaries with the financial support needed when costs are incurred from hospitalization or in-house treatment. Without this financial support, poor beneficiaries would have been left with treatment from quack doctors in the neighborhood.



Figure 16: Micro health Insurance

- **Hygiene kits distribution** – With the support from Marico Bangladesh Ltd, hygiene kits including soap bars, hand sanitizers and Vaseline were distributed among the beneficiaries. Around 9,000 beneficiaries and community people received those hygiene kits. SWAPNO ensured household use of the kit to withstand COVID-19 infection.



Figure 17: Beneficiaries receive hygiene kits from Marico

## 2.10 Disaster Risk Reduction (DRR)

The project strengthened the capacities of Union Disaster Management Committees in project areas to create a mass awareness on DRR and conducted plinth raising activities of the households of the beneficiaries.

- **UDMC training** - Union Disaster Management Committees (UDMCs) are supposed to play a vital role in reducing disaster risks at the local level. It was observed that the UDMC members do not have adequate knowledge on disaster risk reduction & climate change adaptation strategies and limited understanding on roles and responsibilities as per Standing Order on Disasters (SOD). Strengthening the local institutional capacity is one of the core outcomes of the SWAPNO project to reduce vulnerability of distressed women and available services for the community. SWAPNO trained



Figure 18: UDMC Training

5472 Union Disaster Management Committee (UDMC) members from 171 Unions on Gender-responsive Disaster Risk Reduction and Climate Change Adaptation strategies. It provided an understanding of gender roles that need to be included in all aspects of disaster risk reduction activities. The members can now provide support to local communities to adapt resilient technology and coordinate with development partners and service providing departments to implement the action plan for risk reduction.

- **Plinth raising** - The development of raising plinths of homesteads in significant interventions of the local communities and selected from Jamalpur, districts to provide partial homestead. The selected and completed the task protect those houses also allows household vegetable cultivation and the homestead.



Figure 19: Beneficiary raising plinth of homestead

climate-resilient homesteads particularly low-lying char areas is one of the SWAPNO. In close consultation with UPs, a total of 198 beneficiaries are Gaibandha and Lalmonirhat support to raise their beneficiaries worked in a group in rotation. The raised plinth will from inundation by the flood. It members to opt for year-round rearing livestock and poultry in

## 2.11 Financial Inclusion

### Key comparison with Baseline using MFS services



SWAPNO operates within the national framework of social safety net delivery system in line with the financial inclusion initiatives. Since the inception, the project has collaborated with multiple digital financial service providers like Rocket, bKash, etc. to provide G2P services among its beneficiaries. In 2021, the project partnered with Nagad and capacitated all beneficiaries to perform their financial transactions using Mobile/Digital Financial Services (MFS/DFS) system.

In 2020, SWAPNO conducted a baseline survey on financial inclusion of communities. In 2021, the project conducted an endline study with the same communities following similar methodology. The studies aimed at accumulating baseline and end line study information with different aspects of financial inclusion, behavioural impact, savings habit, and user experiences with mobile financial service (MFS) providers. Systematic

online applications were used for real-time data collection for both the studies.

At the end of the end line study, a comparative and evidence-based analysis was drawn in-between baseline and end line survey. The project intervention improved beneficiaries' knowledge on digital financial transaction. Presently, beneficiaries can transact on their own and this is two times higher than that of the baseline situation. Moreover, knowledge of mobile wallets operating i.e checking the balance, use of PIN code etc. is presently 2.5 times higher among the beneficiaries than the baseline.

## 2.12 M&E and MIS

**M&E and MIS are both integral parts of SWAPNO project which act as tools for operational decision-making at field and central levels. Through an online and offline progress tracker, the project monitors activities, collects information periodically and generates reports. This year, SWAPNO has commissioned BIDS to conduct Endline evaluation of project's 3rd cycle to assess project's performance compared to its baseline status. SWAPNO has published DFS report to assess digital inclusion and updated beneficiaries' socio-economic profile on a regular basis.**

### Reporting & documentation:

The project maintained progress tracker for generating project progress reports. The project developed Quarterly and Annual progress reports and shared with UNDP, Sida and Marico.

### Field monitoring visit:

The project effectively engaged district and Upazila level GoB officials and local government representatives to monitor project activities. During this reporting period, 66 visits were made to project areas by district and Upazila level GoB officials. Mr. Salehin Tanvir Gazi, Director, Sector-3, Implementation, Monitoring and Evaluation Division (IMED), visited Lalmonirhat and observed the ongoing project activities.

Partner NGO staff and UNDP district colleagues also paid regular visits to identify challenges and successes. The project office also conducted several virtual meetings (Zoom meetings) with district teams, beneficiaries, and UP representatives to monitor implementation status and provided feedback to overcome challenges.

### MIS data collection:

SWAPNO collects updated information by using online

platform. This online-real time data collection platform includes updated socio-economic profile of beneficiaries, IGA status, progress of life skills and livelihood skills training, beneficiary capacity development and all ongoing activities implemented in the field. SWAPNO has also conducted GPS mapping to track the buying-selling points and vermicompost centers of the beneficiaries.

### End line evaluation:

#### Highlights

- **Household income increased by almost Six times.**
- **Productive asset value of beneficiary households is more than Three times higher**
- **53% households have median or above dietary diversity which is 31% for non-beneficiary households.**

SWAPNO has conducted an endline evaluation of 3rd cycle women beneficiaries through Bangladesh Institute of Development Studies (BIDS) at the end of Year 2021. The main objective of this study was to assess the impact of the project beneficiaries' wellbeing, including income, expenditure and asset accumulation through rigorous methods of project evaluation. The other likely effects of the project on employment, health status, nutrition, food security, education, aspiration (subjective well-being), women's empowerment and COVID-19 coping strategies are also captured. Below are the major findings of this evaluation:

- **Household income increased:**

Household income of SWAPNO beneficiaries have increased over the time, the income of beneficiary households is now almost six times higher compared to the base situation in 2019. Even in 2021, the income of beneficiary households stood nearabout double than that of control group. The graph represents the average monthly household income of beneficiary and control groups.

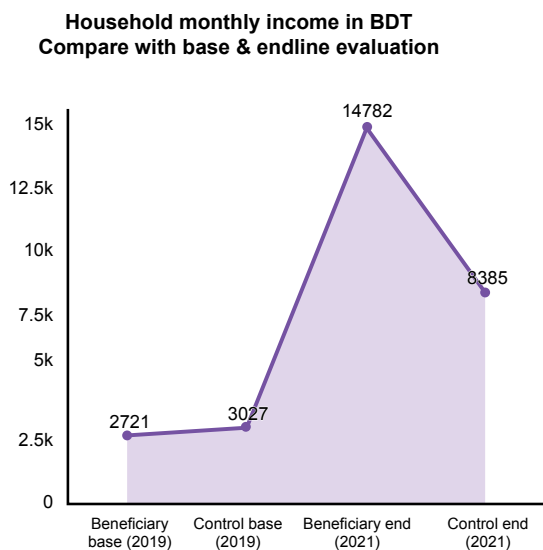


Figure 19: HH Monthly Income Status

- **Household expenditure & savings increased:** SWAPNO beneficiary households' expenditure and savings increased through the project intervention. Presently, the beneficiary

household's monthly average expenditure is almost three times higher (BDT 9827 or USD 115.6) compared to the base situation of (BDT 2901 or USD 34) in 2019.

- **Productive assets value increased:**

The average productive asset value increased among the women beneficiary and control group households. The BIDS evaluation revealed that the productive asset value of beneficiary households increased dramatically compared with the control group. The graph represents the current average productive asset value of beneficiary household which is BDT 35344 (USD 416) and the control group is BDT 10485 (USD 123). This analysis indicates that the beneficiary household's productive asset value is more than three times higher than the control group.

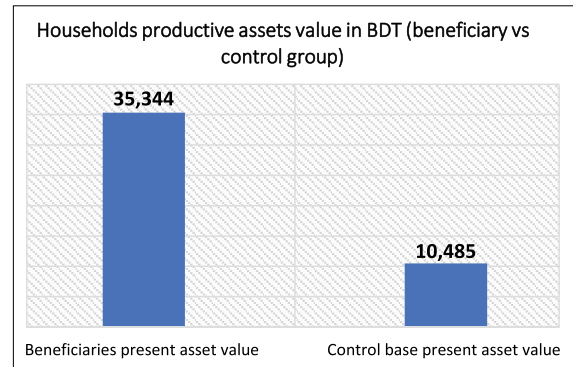


Figure 20: HH Productive asset value status

- **Dietary diversity increased:**

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

Around 20% of the beneficiary households reported about food surplus while only 4.82% of the control households mentioned that they had surplus food in their house. We observed that, the prevalence of underweight children is comparatively lower among SWAPNO beneficiary group (2.23% as against 5.15%) than the children from control households.

- **Women mobility & decision-making power increased:**

Increase of income/earnings, expenditure, savings and assets accumulation of SWAPNO beneficiaries' gives them self-confidence and self-esteem. More than 90% of SWAPNO beneficiaries are decision-makers, participate in social institutions, and are sole bread earners, and they have complete control over their assets and income.

The graph shows a comparative analysis of SWAPNO beneficiaries and the control households. Almost all SWAPNO beneficiaries can easily move to Union level as per their needs or to get different services. A significant difference is observed in between the beneficiary and control group women to move at Upazila and District level. Mobility of project women to Upazila level is 17% higher than that of control group women. Similar trend also observed at District level mobility which indicates a positive trend of project beneficiaries to get access to different services.

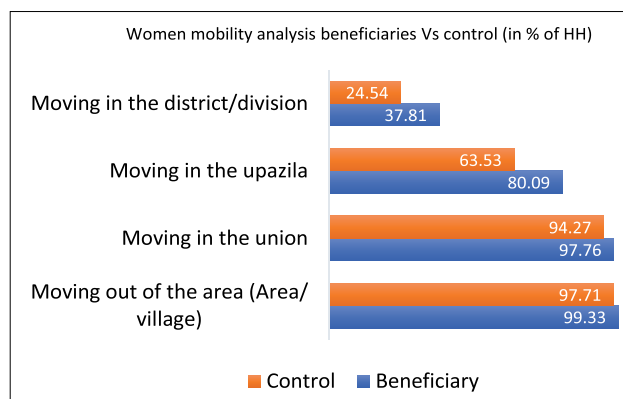


Figure 21: Women mobility status

## 2.13 Visibility & communication

To showcase project's success, various forms of IEC materials such as video documentaries, storybook, posters, print media publication, etc. were developed this year. Description of the IEC materials is given below:

### Print media

In 2021, SWAPNO interventions are widely highlighted in print media. News of interventions like Fistful rice collection is published in a leading newspaper. Daily Kaler Kontho, Daily Sangbad and Parliament News published a Feature report on SWAPNO. Project's response on COVID-19 in year 2020 was highlighted in UNDP's Asia Pacific Newsletter in June 2021 edition. UNDP has published an online Photo-story where they emphasized SWAPNO's journey. News of Swedish mission visit to SWAPNO project is published on both Bangla and English dailies like Daily Star, Dhaka Tribune, Financial Express, Kaler Kontho, etc. Basak tree plantation, one of the significant activities of the project, got huge response from



Figure 22: SWAPNO in print media

the media. Daily Samakal published an article describing how this activity benefitted the beneficiaries as well as the local community. Somoy TV

aired a documentary on this initiative. UNDP Bangladesh also published a web story on their website.

### Video documentary

A video documentary titled "Awakening of Life II" was published on SWAPNO's journey and innovative interventions that the project has taken so far. The project has successfully established a mini-garments titled 'Shunipun' garments in Satkhira and introduced 'Kollyani' low-cost sanitary napkin in Kurigram this year. A video documentary on these two enterprises was published.



Figure 23: SWAPNO Video documentaries

## Webinar on resilience building and adaptability of graduation approach

SWAPNO's Graduation model got national level exposure through a Webinar on "Resilience building and adaptability of Graduation approach" organized by Social Protection for Employment Community (SPEC) and BRAC. Mr. Mohammad Mukhlesur Rahman Sarker, Director of Central Medicine Service Department (CMSD) and former National Project Director of SWAPNO attended as one of the speakers. The webinar was widely broadcasted through social media platform.



Figure 24: Webinar on Graduation approach

## TV talk show

For the first time, SWAPNO's success appeared in a Talk Show. DBC News channel organized a Talk show consisting of three episodes. These are –

- **Episode 01: Role of Social Safety Net in ensuring socio-economic development of women**
- **Episode 02: Role of women in RMG and Leather sectors**
- **Episode 03: Empowering rural women – role of SWAPNO**

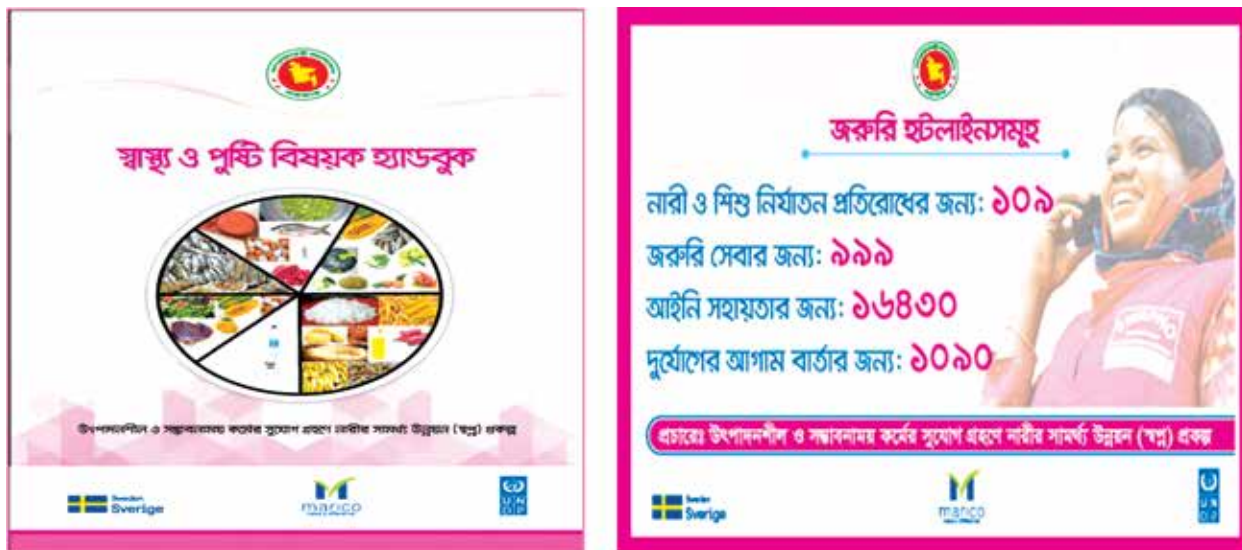
Distinguished guests both from public and private sectors discussed about the journey of SWAPNO and how it transformed the lives of marginalized women in Bangladesh. They discussed that SWAPNO has critically assessed the challenges that rural women are facing and implemented innovative approaches that helped rural women to regain their identity



Figure 25: SWAPNO in electronic media.

## BCC materials

To raise awareness about Nutrition, Menstrual hygiene and Violence against Women among the project beneficiaries, the project has developed several communication materials like Nutrition Handbook, flyer, Hotline sticker, etc. These are widely distributed to not only the beneficiaries but also to local administration and community people.



### Beneficiary Storybook

The project developed a storybook titled 'Weaving Dreams' consisting short success stories of SWAPNO beneficiaries. This storybook is available in project website: [www.swapno-bd.org](http://www.swapno-bd.org)



Figure 26: IEC Materials

## 2.14 Project stakeholders' meetings & visits

### Meetings

The project conducted several meetings with project stakeholders – Government, Donors and UNDP. Two Project Implementation Committee (PIC) meetings and One Project Steering Committee (PSC) meeting were held through online platform Zoom. The meetings were chaired by the National Project Director with the participation of relevant high-level GoB officials and district colleagues, project staff.

UNDP Bangladesh and SWAPNO project conducted a “Zoom meeting” with Local Government and Rural Development (LGRD) Minister Md. Tazul Islam to discuss the future work plan of the project. UNDP Resident Representative

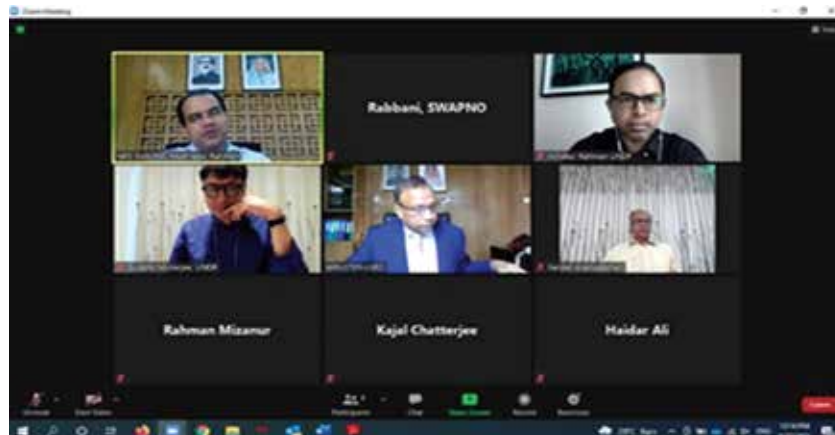


Figure 27: Stakeholder meeting

(RR) Mr. Sudipto Mukerjee, Former Assistant Resident Representative (ARR) Ashekur Rahman and National Project Manager (NPM) of SWAPNO project attended the meeting alongside the project personnel. The Honourable Minister was satisfied on the project

intervention and intended results achieved so far by SWAPNO. The project also conducted meetings with the representatives of project donors – Swedish Embassy in Dhaka and Marico regarding the project progress.

### Visits

Several visits were made with the representatives of UNDP Bangladesh, Donor agencies and GoB in this year. Swedish Minister of International Cooperation Mr. Per Olsson-Fridh visited Satkhira to witness the sustainable progression of SWAPNO women. Van Nguyen, the Deputy Resident Representative (DRR), UNDP also visited Satkhira to observe the progress of Shunipun Garments. Mr. Marcus Johannesson, Hon'ble First Secretary, Private sector development, Swedish Embassy in Dhaka paid a visit to observe SWAPNO project's activities in Jamalpur. Mr. Ilias Ahmed, Chief Financial Officer of Marico Bangladesh, visited Kurigram to observe the activities of Kollyani Sanitary Napkin factory.



Figure 28: Stakeholder Visit

Mr. Md. Habibur Rahman, Districts. He observed the National Project Director, progress of field level SWAPNO and Joint Secretary activities, discussed with of Local Government women beneficiaries, Division, Ministry of Local community people and Government, Rural District level GoB officials. Development and He was very satisfied to see Co-operatives, visited the results of project's Lalmonirhat and Jamalpur activities



The background of the slide is a light blue color with a complex geometric pattern. It features a network of thin blue lines forming various hexagonal shapes, some of which are interconnected. Scattered throughout this network are numerous small blue dots of varying sizes, creating a molecular or crystalline aesthetic. The overall effect is a clean, modern, and technical-looking design.

# **CHALLENGES & LESSONS LEARNED**



## 3. CHALLENGES & LESSONS LEARNED

**2021 was the 2nd consecutive year that faced the ongoing COVID-19 challenges. SWAPNO could overcome the hurdles building on an effective partnership of the Government, UNDP and donor agencies. While addressing the challenges, the project learned some lessons that helped in the smooth implementation of the activities.**

### Challenges & remedial actions

- 1. Delay in formal sector training** - Formal sector training of the project beneficiaries was supposed to be held in 2020. Due to countrywide lockdown and restrictions on mass gathering, the training started in April 2021 in the RMG sector and in May 2021 in the Leather Sector. Despite delays, the project successfully pulled off the training in 2021 following all safety measures.
- 2. Digital fraudulence** - As mentioned earlier, SWAPNO's cash-for-work Public Works Program allows its participants to deposit a percentage of their wages in a mobile wallet, which they receive after the project is completed. However, 16 beneficiaries from Jamalpur learned that their MFS accounts were hacked and they lost their savings of BDT 2,86,500. The project acted immediately and contacted the Bangladesh Counter-Terrorism and Cyber Crime Unit to handle the case. Six suspects were initially arrested, and the High Court instructed to deny their bail application. Finally, another group of seven criminals was apprehended, and the Cyber Crime team recovered the lost amount.

### Lessons learned

1. Effective coordination among Local Government Institutions, Upazila, and District level Government Officials and NGOs help to accelerate the SWAPNO's performance during the COVID-19 pandemic.
2. Though the pandemic created barriers in ensuring effective implementation, it has opened new opportunities for use of digital platforms such as the use of digitalized tools like Zoom meetings, WhatsApp, etc. These tools saved time, ensured better monitoring, remote implementation, and reduced exposure to COVID-19 risks.
3. At the end of 2020, the project established Shunipun mini-garments in Satkhira which experienced significant success amidst the pandemic. This initiative encouraged the project to commence several initiatives like establishing Milk chilling plant, Water Treatment plant, Online Qurbani Haat, etc.

## i) Success story

### Fruits of Labour: SWAPNO through my eyes

**By Van Nguyen,  
Deputy Resident  
Representative,  
UNDP Bangladesh**

I met a lovely woman called Khaleda Khatun during my recent work trip to Jamalpur. She's from the disaster-prone area of Charbari Pakuria union in Melanda Upazila. Life isn't kind to the people of Charbari, as sourcing daily essentials remains a struggle for the poverty-stricken villagers.

The warm and welcoming 42-year-old Khaleda told me her story-- her parents also couldn't escape poverty, and they struggled to provide for a family of eight. Growing up in such hardship meant she had to start working at a young age and never got the chance to go to school.

Like countless other girls of the region, Khaleda was married off at a very young age-- she was only 12. Soon afterwards, she became the mother of two

daughters and a son. She was passing her days with the family as best as they could, but then her husband died due to illness and lack of proper treatment.

Khaleda recalled, "I was in complete distress after my husband died. I had no savings to run my family. And my husband had debts which I had no means to pay back."

Unlike many others who would rely on fate, Khaleda chose not to give up. Despite the many problems she had to face, she was determined to rebuild her life with perseverance and hard work. She left for Dhaka and got a job at a garments factory, but soon she had to marry her daughters off when they were just 11 and 12. To add to her woes, Khaleda was diagnosed with breast cancer.



She had to spend all her income and savings behind the treatment. “I lost my job and returned home. But my streak of unfortunate events didn’t end there,” Khaleda continued, “One of my daughters’ husband fell sick, lost his job, and the two of them nowhere else to go. So they began living with me.”

Khaleda was scouring for better opportunities when she chanced upon SWAPNO’s recruitment notices. She learned about the immense support that SWAPNO provides to women who are battling poverty and other hardships in her area. She promptly applied and was selected for a 15-month work cycle.

Now, Khaleda joins fellow women in road maintenance work from 8am to 2pm every day. The job pays Tk 200 a day, of which Tk 50 goes into her savings fund. She will be able to make use of these savings after completing the SWAPNO graduation. In addition, Khaleda is also receiving training on health, nutrition, financial literacy, gender-based violence, disaster risk reduction and other relevant issues to better

contribute to her community.

“The training has been quite useful, actually. I picked up vegetable gardening from there. Bought two goats and five chickens with my income from the project. I am also taking orders for nakshi katha and e a r n i n g s o m e

**“SWAPNO has not only helped me earn more but also gave me the confidence to build a better future for my children and myself.”**

money on t h e side from these ventures,” said a smiling Khaleda, finally done recounting the stories of her hardship in the past.

She sells chicken eggs in the market, and her goat-rearing has been quite successful-- they’re worth around Tk 30000 now. She earned around Tk 2400 by embroidering on quilts and turning them into nakshi katha.

“I’m planning to sell the goats in the near future and combine that earning with some savings. Then I’ll be able to buy a cow and diversify my income activities even further,” said Khaleda, already a smart businessperson.

“Just within ten months of working with SWAPNO, I’ve been able to achieve more of my dreams than I thought would be possible. I feel like a completely new person with a new vision now,” she said, “SWAPNO has not only helped me earn more but also gave me the confidence to build a better future for my children and myself.”

I left Jamalpur and carried with me Khaleda’s big smile. SWAPNO (Strengthening Women’s Ability for Productive New Opportunities) is a social transfer-based graduation model project targeting ultra-poor rural women who are widows, divorced, abandoned or left with a disabled husband. Major interventions of the project include fixed wage contract for under public works component; need-based life skills and livelihoods training and formal financial inclusion.

## ii) Financial cost statement

### Project Aid through UNDP

| Output   | Budget (USD)     | Expenditure as of 31 Dec'2021 |
|--|------------------|-------------------------------|
| <b>Output 1:</b> Core beneficiary households are able to protect their food security and livelihoods post-project  | 954,413          | 761,697                       |
| <b>Output 2:</b> Core beneficiaries and their dependents have improved their human capital in terms of nutrition, health, education and voice  | 103,140          | 76,830                        |
| <b>Output 3:</b> Beneficiary household have access to public services essential for their livelihood activities and family wellbeing.  | 45,684           | 32,468                        |
| <b>Output 4:</b> Public assets promoting local economic regeneration, improving social conditions and enhancing environmental conditions are maintained and developed for the benefit of the poor of the participating rural communities | 94,500           | 78,816                        |
| <b>Output 5:</b> Local communities have better capacity to withstand natural disasters and recover after disasters.  | 157,788          | 221,302                       |
| <b>Output 6:</b> Local government has capacity to implement social transfer projects with accountability, transparency, gender sensitivity and pro-poor approach   | 296,567          | 135,428                       |
| <b>Output 7:</b> Human Resources and Administration  | 347,430          | 383,884                       |
| <b>TOTAL</b>   | <b>1,999,522</b> | <b>1,690,425</b>              |

Due to Covid-19 pandemic situation, some programme were deferred to be implemented in 2022. Therefore, overall delivery for 2021 was 85%.

### Government fund through LGD

| Description   | BDT         | USD       |
|---|-------------|-----------|
| Opening balance in 2021                                     | 93,675      | 1,106     |
| Fund Released   | 123,195,000 | 1,456,199 |
| Available fund for 2021                                     | 123,288,675 | 1,457,305 |
| Expenditure for beneficiary wage payment                    | 123,286,492 | 1,457,280 |
| Unspent balance refunded (as on 30 <sup>th</sup> June'2021) | 2,183       | 25        |
| Balance Forwarded (as on 31 <sup>st</sup> Dec'2021)         | -           | -         |



# ANNUAL REPORT 2021

## STRENGTHENING WOMEN'S ABILITY FOR PRODUCTIVE NEW OPPORTUNITIES (SWAPNO)

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