



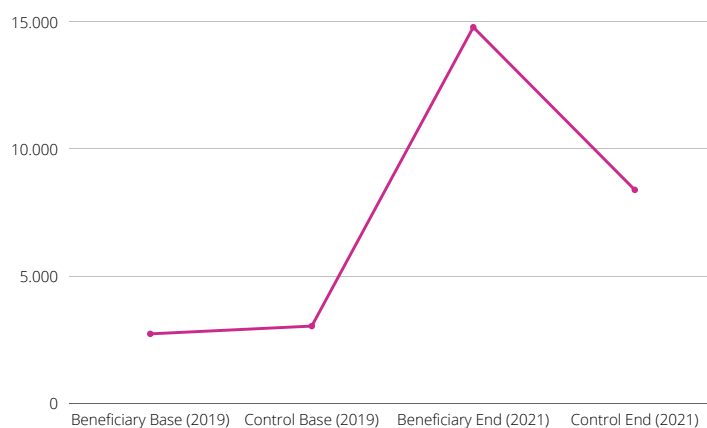
SWAPNO Endline Survey – Key Findings

Strengthening Women's Ability for Productive New Opportunities (SWAPNO) is a transfer-based poverty graduation project targeting rural ultra-poor women who are divorced, widowed, abandoned or left with disabled husbands. This survey compares the welfare status of the project beneficiaries over time with that of non-beneficiaries that were surveyed in the baseline survey of the project, and makes implications for future programming and policies. In particular, it captures the project's impacts on employment, income, expenditure and asset accumulation, health, nutrition and food security, education, subjective wellbeing, women's empowerment and COVID-19 coping strategies.

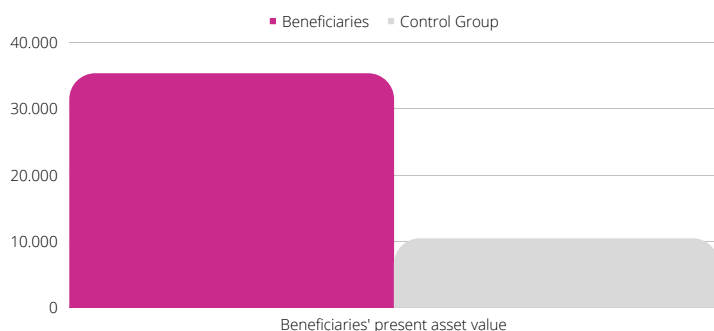
SWAPNO's intervention follows a 'state of the art' graduation model that encompasses livelihood promotion, financial inclusion, social protection, and social empowerment. Rather than supporting beneficiaries over a long period of time, SWAPNO has piloted a novel approach of supporting women through short cycles in which they receive access to decent employment, skills training, as well as crucial inputs on savings and investment practices. By giving them the tools to lift themselves out of the poverty trap, the women can invest savings for productive purposes, yielding a stream of income while ensuring their personal dignity, mobility, and social inclusion.

ECONOMIC WELLBEING

Through access to employment, skills trainings and saving practices, the SWAPNO beneficiaries have been able to empower themselves economically. 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 near about double than that of control group. The graph represents the average monthly household income of beneficiary and control groups.

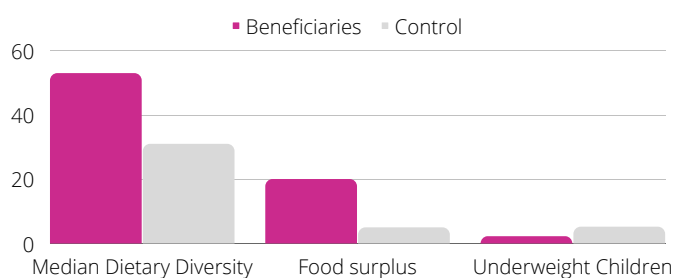


SWAPNO beneficiary households' expenditure and savings have increased through the project intervention. Presently, the beneficiary households' monthly average expenditure is almost three times higher (BDT 9,827 or USD 115.6) compared to the base situation of (BDT 2,901 or USD 34) in 2019. Moreover, the average productive asset value increased among the women beneficiaries. The evaluation revealed that the productive asset value of SWAPNO households increased dramatically compared to the control group. The graph on the next page shows that the beneficiary households' productive asset value is more than three times higher than the control group.



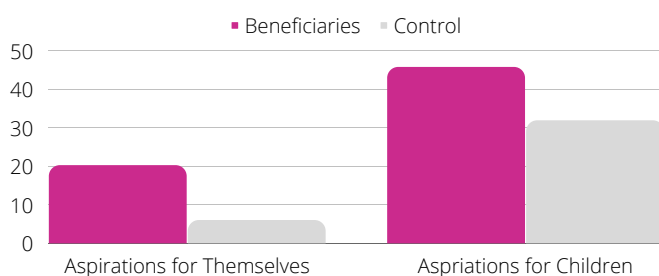
FOOD SECURITY AND DIETARY DIVERSITY

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 food security. This has significant implications for the overall health and wellbeing of adults and children.

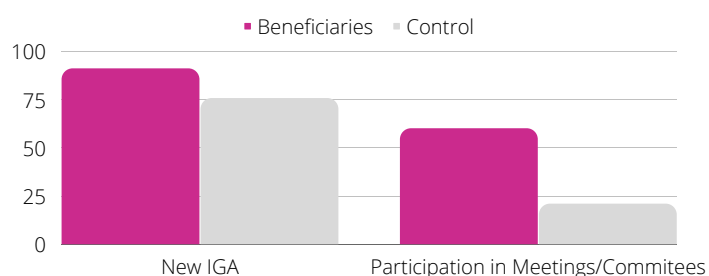


SOCIAL INCLUSION AND MOBILITY

Not only have SWAPNO beneficiaries been able to lift themselves up economically, they have also empowered themselves socially, with women reporting higher aspirations for themselves and their children.

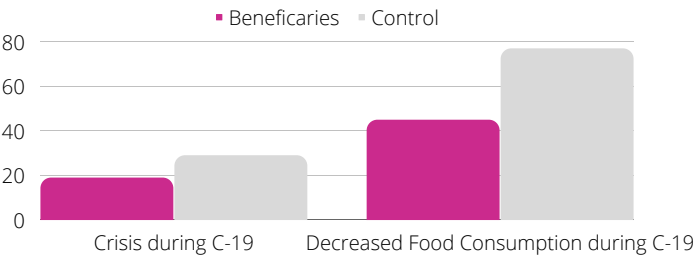


Moreover, SWAPNO women have also been found to enjoy increased decision-making powers, with more women taking up new income-generating activities (IGAs) and participating in meetings and committees where their voices and opinions can be heard. Increasing women's social inclusion and mobility is crucial to ensure their long-term empowerment.



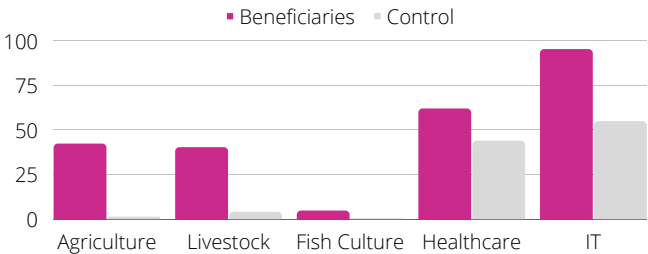
CUSHIONED AGAINST SHOCKS AND CRISES

The economic and social empowerment of women through the SWAPNO model enables them to be better prepared to cope with shocks and crises, as was exemplified by the COVID-19 pandemic. On average, SWAPNO beneficiary households faced less crisis during the pandemic than the control households. SWAPNO households also reported less food insecurity than their control counterparts.



ACCESS TO SERVICES

The evaluation findings show that SWAPNO beneficiaries accessed government and non-government social services significantly more frequently than the control group. The women have now become aware of their entitlements and are empowered to access them. The graph below shows which services the women accessed.



POLICY IMPLICATIONS

There are several policy implications to infer from the survey: (1) The SWAPNO model has shown that the poverty trap can be overcome with the injection of a threshold amount of external resources, over a short period of time, accompanied by capacity-building initiatives that will empower beneficiaries long-term; (2) The project must ensure that all cash transfer commitments to the recipients are institutionally available at the outset and avoid institutional delays on disbursing wage incomes due to bureaucratic hurdles which often increase beneficiary indebtedness; (3) The project may require more monitoring of and intensive support for beneficiaries who are less entrepreneurial in nature through livelihood and skills trainings, job search assistance, and confidence building to ensure that less successful participants can be equally and economically empowered.

