

## Vermicompost: for Soil Health Promotion



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Although Bangladesh's traditional agriculture relies primarily on chemical fertilizers, it poses significant harm to our ecosystem. Against this backdrop, SWAPNO spearheaded the production of Vermicompost, which aids in ensuring a safe environment without reducing the yield of production.

Vermicompost is a nutrient-rich organic fertilizer and soil conditioner that contains water-soluble nutrients. SWAPNO encourages its beneficiaries to produce vermicompost for two reasons: promoting organic fertilizer and ensuring financial stability by selling it in the local markets. The project has selected 100 beneficiaries who have cattle farms and trained them on vermicompost production. Annually they produce around 120-150 MT of compost. Beneficiaries use this in their homestead plants and sell the rest of the fertilizer to local markets. Unmet demand in the village and having the opportunity to increase

production of vermicompost. Some beneficiaries also sell worms to other interested people.

This additional income from vermicompost of the women helps them to invest in their family necessities. Initially, the producers faced some challenges in selling the vermicompost as the local community was unaware of this. To create demand among the community, the producers started raising awareness by posting banners, and leaflets in the local markets and distributing the compost on a sample basis. Observing the success, residents now take advice from the beneficiaries and have started producing this organic fertilizer. Farmers also purchase compost from them regularly.



**“Vermicompost production is very profitable. We didn't know about it before. After receiving training from SWAPNO project, we can produce vermicompost easily. It is profitable and requires less hard work. I am now planning to buy more rings for expanding my business,” – Maleka Begum, Kurigram Sadar, Kurigram.**







### Micro Merchant: Agro-Product Buying-Selling Hub for Rural Women

Like other landless families in the rural area, the project beneficiaries practice kitchen gardens and livestock farming in their houses. However, buying the agro-inputs and selling the household produces at the local market is not easy and cost-effective due to its tiny volume.

Considering this situation, SWAPNO promotes Micro-Women Merchants at each union to establish a point of agro-inputs buying-selling. A total of 171 small shops were established as buying-selling points from 171 unions of the four districts and branded under the same name. Rural women can sell a variety of their household products such as vegetables, milk, eggs, etc. The specific objective of this initiative-ensuring the sales of various household products at a fair price and making available the required agro inputs for women in each union.

In 2020, the 171 beneficiaries started the business with an average initial investment of BDT 20000. The regular turnover of the shops is BDT 8000 to BDT 12000 which enables them to expand the business. The current value of the business is BDT 40000 to BDT 2,00,000.

Community people are also satisfied as they can get their desired products at a reasonable price. They don't need to go to Upazila for buying agro-inputs. As credit facility is available, poor people can afford the items easily.

The concept of buying-selling shops is extremely beneficial for women farmers in having more efficient access to inputs. However, the strategy largely depends on entrepreneurial skills, the distance of the market etc.



**'This shop has increased my additional income by around BDT 30,000. Now, I can bear my family expenses with this additional income comfortably' – Morjina Begum, Lalmonirhat.**





### Enterprise: Promoting Country Breed Chicken



### Enterprise: Promoting Country Breed Chicken

“Before joining SWAPNO I had ten chickens. My house was near the road, that's why many chickens got died from vehicles. During the training at SWAPNO project, I got the new idea to build a chicken shade (3 storied). After making the shade house, I started to make a mini poultry farm. Now I have 100 chickens and 20 ducks from which my additional monthly earning increased by around BDT 2000” - Aklima Begum, Madargonj, Jamalpur.

Rearing country-breed chicken helps to alleviate poverty sustainably. Getting support from SWAPNO project, the beneficiaries of Jamalpur district established 460 vertical mini poultry firms of the country chicken breed. They collect native chicks locally, raise three to six months for eggs production and sell live chicken in the market. There are about 6,00,000 eggs produced annually by the mini-farms worth BDT 65,00,000- 70,00,000.

There is an annual demand of about 50,000 -60,000 Day Old Chicks (DOCs) among the vertical mini poultry farms. But the local demand is 15 to 20 times higher than that. Availability of native breed chicks is one of the major problems to continue the farms by the beneficiaries. SWAPNO supported three women entrepreneurs' groups to establish three mini chicken hatcheries to supply the chicks and strengthen the native chicken value chain in Jamalpur District. The enterprises set up three incubators to produce 24000 DOC annually. Fifteen women engage to run the three hatcheries business. The enterprises require about 30,000 fertilized eggs annually that are supplied from the vertical mini poultry farms.







Water Treatment Plant: Green Investment for Women Empowerment

### Water Treatment Plant: Green Investment for Women Empowerment

Generally, the people of 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, which is hazardous to human health. Contamination of Arsenic and Iron in groundwater of the Gazaria and Kanchipara unions of Gaibandha is relatively higher. Moreover, every year many tubewells in this area are destroyed during floods that create a scarcity of safe drinking water.

SWAPNO beneficiaries of Gazaria Union formed a Cooperative to address the local challenge and invest in safe drinking water. The project supported the startup to establish a Water Treatment Plant (WTP) in Gazaria in collaboration with the Fulchari Upazilla Administration of Gaibandha.

Assessing the demand for pure drinking water, Fulchari Upazilla Administration allocated 2 decimals of land to establish WTP. UNDP and Sida financed to reduce the carbon emission by establishing the solar plant to operate the water treatment plant

SWAPNO piloted enterprise models to address the local challenges, promote

women's entrepreneurship, and create local employment through a commercially viable solution. Accordingly, the cooperative formed the Water Enterprise at the "Ashrayan Project Site," where about 250 families reside beside the Fulchari Market.

The capacity of the WTP is 6,000 liter per day. This plant uses solar power, which helps to reduce carbon emissions. It also aids in promoting the efficient use of water. The cooperative operates the WTPs, distributes water to the community, and sells surplus production to the local market under the name "Bindu Nirapod Pani". Around 300 households and about 100 commercial entities buy this water with a minimum charge from the cooperative.

The capacity of the WTP is 6,000 liter per day. This plant uses solar power, which helps to reduce carbon emissions. It also aids in promoting the efficient use of water.







**Goat Farming: Her Entry Point to Do Next Business**

### Goat Farming: Her Entry Point to Do Next Business

The role of women in goat rearing is essential in the rural area of Bangladesh. Goat is an important means by which rural women contribute meaningfully to their families. Almost 95% of the SWAPNO beneficiaries rear goats as an additional source of income. Just after joining the project, the beneficiaries start the group saving. The project encourages the beneficiaries to buy goats from their saving as a start-up to build their confidence and plan for the next investment.

SWAPNO trained the beneficiaries on goat farming through which they not only learned about nurturing goats for augmenting income but also obtained knowledge about the diseases of goats and the preventive measures (medicine,

vaccine, etc.) to keep their goats safe and healthy. As goat rearing requires less investment, they found goat farming as a sustainable source of additional income. Beneficiaries can earn BDT 20000 to BDT 25000 annually which is their additional household income. Some of them invest the money to purchase cows, establish a grocery shop, start a clothing business or invest in lease land. Some of them use this money to repair their houses as well.







**Homestead Gardening: Source of Nutrition and Income**

### Homestead Gardening: Source of Nutrition and Income

Being members of the ultra-poor segment, most of the SWAPNO beneficiaries generally don't possess land to cultivate vegetables or fruits. So, naturally, they show less interest in doing vegetable cultivation which leads to nutrition deficiency. Addressing the challenge, SWAPNO introduced a model kitchen garden by designing 365 days cropping pattern that became a daily food source and an alternative income option for the beneficiaries.

This kitchen garden model promotes mixed vegetable cultivation around the year, utilizing each homestead corner such as a thatched roof, shady space, courtyard, submerged place beside a tube well, etc. In association with the Upazilla Agriculture office (DAE), the project has provided two-day training to the beneficiaries on homestead vegetable cultivation.

Every beneficiary uses 10 to 15 plastic sacks to cultivate chili, tomato, and brinjal as disaster adaptive technology. They choose the seeds that are available and require less management cost but have good market demand and high yield. , a beneficiary spent BDT 500 to 1500 to cultivate vegetables round the year and harvest vegetables 3 to 4 times a week for family consumption. After meeting family demand, each beneficiary sell surplus vegetables 1 to 2 times per week to earn an additional BDT 5000 to 10,000 last year.







**Hydroponic Technology: Low-cost Solution for Landless Farmer**

### Hydroponic Technology: Low-cost Solution for Landless Farmer

Most of the SWAPNO beneficiaries are involved in cattle rearing. But they often face difficulties in collecting fodder during floods. The cost of fodder is getting high in the market and sometimes becomes unavailable. During the crisis period, the price of hay also gets high and rises to BDT 20 per kg. To mitigate this crisis, the project introduced low-cost hydroponic technology that helps to produce fodder in water instead of soil at a low cost.

The project has provided extensive training to 40 interested beneficiaries on this technology. Beneficiaries installed hydroponic sets with locally available materials like bamboo, plastic tray, PVC pipe etc., and produced fodder. After growing, beneficiaries fed their cattle easily. They can grow 3-4 kg of fodder every day.

Sometimes they face problems acquiring good quality seeds and nutrients that are not available everywhere as many of the beneficiaries live far from the local markets. In this case, the project has created a linkage between the beneficiaries and the service providers to provide seeds and nutrients. Ensuring fodder for the cattle throughout the year is also a challenge for the landless and this technology helps them to feed their cattle at a low cost.







Micro-health Insurance: Rebuilding The Confidence of The Destitute

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

Health risks are generally regarded by distressed rural women as the most costly risks among all other natural, social, and economic risks, making micro-health insurance essential. SWAPNO commissioned the Birla Institute of Management, India, to conduct a study on Micro-health insurance for the extreme poor in February 2020. Socioeconomic status, income and expenditure patterns, perception and understanding of insurance risks, insurance premium affordability, risk mitigation measures of potential micro-insurance clients, and other issues and constraints related to access to micro-insurance services were identified in the study.



**The insurance has covered 1620 women beneficiaries of 5 Upazilas of Jamalpur district.**

The project piloted two micro-health insurance policies for its beneficiaries - SWAPNO Surokkha Policy and SWAPNO Shathi Policy in association with Green Delta Insurance and Micro-Fintech. SWAPNO Surokkha Policy includes the financial benefits of accidental death and hospital coverage and SWAPNO Shathi Policy offers the financial benefits of accidental death, in-patient, and out-patient hospital coverage. The insurance has covered 1620 women beneficiaries of 5 Upazilas of Jamalpur district.

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

### SWAPNO SUROKKHA



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

### SWAPNO SHATHI



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





Milk Processing Enterprise: Multistakeholder Initiative for Sustainable Graduation

### Milk Processing Enterprise: Multistakeholder Initiative for Sustainable Graduation

There are 5184 women beneficiaries who have been graduated in Kurigram districts. ESDO the implementing partner of SWAPNO facilitated a Cooperative for 200 SWAPNO women who engage in cow rearing and some of them engage in vermicompost production. Eco-Social Development Foundation (ESDF), the business unit of ESDO, took an initiative of establishing a dairy processing center at Fulbari Upazila in partnership with the SWAPNO Nari Kalyan Samity. Fulbari has emerged as a potential Dairy hub, but dairy farmers don't get fair price of milk due to lack of chilling plants, market access and lack of processing facilities.

Recently ESDF and SWAPNO Nari Kalyan Samity have been awarded from UNCDF to establish a Milk processing plant at Fulbari upazilla in Kurigram. The Cooperative

provided an 8 decimal of land to establish the processing plant where ESDF provides equity fund along with technical and social development support to the dairy producers. This is multistakeholder project of blended financing model. SWAPNO Women Cooperative acts as a catalyst and the heart of the business model bridging the small dairy producers with large market.

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





### Fistful Rice Collection: Less Investment, High Profit



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After waking up every morning, the very first thing that Sampa Begum of Lalmonirhat does is taking a handful of rice from her rice tin and depositing it in a can. This is her way of preserving and sharing a handsome amount of rice with women like her for future use.

One of the major objectives of the SWAPNO graduation model is to enhance the savings attitude of the beneficiaries to fight against poverty sustainably. About 3000 women belonging to ultra-poor families from Lalmonirhat, Gaibandha, and Kurigram districts are now following this small but effective savings initiative. “Fistful Rice” helps to augment their regular savings even without the cash that protects them during their distressing period.

The beneficiaries formed groups titled ‘Musti Chale Unnayan’ for collecting fistfuls of rice from the daily meal of each

family and continued savings. In this way, each of them collects at least 3 kg of rice in a depot every month. The total deposited rice is sold every month and the amount is deposited into a bank account. If any beneficiary faces a crisis, she gets help from ‘Musti Chal Unnayan’ platform. So far, these women have deposited a total of 55.4 MT of rice and got BDT 28,04,421 in exchange. They have utilized this money by investing in their businesses and other income-earning activities.

Fistful rice collection is a traditional savings mechanism that helps to tackle financial crises effectively. SWAPNO beneficiaries are continuing this activity even after graduation and are hopeful to generate greater benefits in the near future.

**“It is easy to deposit fistful rice and it never affects our daily meal. Hope our deposited fistful rice will bring a brighter day for us one day”, Golapi Rani, Lalmonirhat Sadar Upazila, Lalmonirhat**

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





# অনলাইনে কোরবানির নিরাপদ হাট

Qurbani Haat: Digital Market Solution for Rural Women

হরমোন এবং  
এন্টিবায়োটিক মুক্ত



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Strengthening Women's Ability for Productive New Opportunities  
Local Government Division, MoLGRD&C

## Qurbani Haat: Digital Market Solution for Rural Women

After receiving training more than 900 beneficiaries invested in beef fattening with a hope of harvesting good profit by certain time. However, they didn't get the expected price always while selling the cattle in the local market.

To maximize the profit the project partnering with online marketers during Eid-ul Adha, connecting the remote beneficiaries with the city dwellers who concern for cattle fattening practices, maintain social distance inside the haat during COVID-19 and transportation etc. Main purpose of this initiative was to provide a forward market solution for the vulnerable women of Jamalpur, Gaibandha, Lalmonirhat, and Kurigram districts where SWAPNO is implemented. In partnership with Parmeeda.com and Anondomela, marketplace, the project linked the beneficiaries to sell their animals under the policy of National Digital Haat.

About 340 cattle were registered and promoted through the Online

partners. 145 cattle were sold online while the rest of them sold locally at the right price as the women were taught how to estimate the price by calculating the live weight of animals. SWAPNO also facilitated them to compare the online price with the local market price.



**"SWAPNO helped me to sell and get the real price of my cow. I am very happy that the Minister has bought my cow" - Bulbuli, SWAPNO beneficiary from Jamalpur, felt happy after selling her cow to Mr. Zunaid Ahmed Palak, State Minister for ICT Division.**



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





Raising Homestead to Protect from Flood

## Raising Homestead to Protect from Flood

The vulnerable women living in char-lands experience recurrent flash floods during the monsoon. The affected community was informed that water had been logging for a maximum of 7-10 days that damages their homes and caused severe problems to keep alive their livestock and poultry which is their source of income. People can take shelter in schools, roads & embankments, flood shelters and relatives' homes but sometimes they have to sell their livestock at a very low price due to a lack of shelter.

One of the objectives of SWAPNO is to reduce the vulnerability of the affected community caused by climate change and associated hazards and disasters. Different types of adaptation/risk reduction interventions have been implemented in the project area. The development of climate-resilient homesteads particularly raising plinths of homesteads in the low-lying Char Area is one of the major disaster risk reduction interventions of SWAPNO.

In close consultation with the local communities and UPs, a total of 198 beneficiaries are selected from from Jamalpur, Gaibandha and Lalmonirhat districts to provide support to raise their homestead. Preference is given to vulnerable women who are over 35 years old and slow learners who could not attain the desired level of sustainable economic changes due to cognitive deficiencies. The selected beneficiaries worked in a group and completed the task in rotation. The raised plinth will protect those houses from inundation by the flood. It also allows household members to opt for year-round vegetable cultivation and rearing livestock and poultry in the homestead.



**The elevated plinth will protect houses from inundation by the flood. It also allows household members to opt for year-round vegetable cultivation and rearing livestock and poultry in the homestead.**

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







### SHUNIPUN Garments: Fostering Local Employment

SWAPNO always prioritizes sustainable employment creation for rural women, aiming to deter this group from going back to the poverty trap. Since its inception, SWAPNO has empowered 3744 distressed women of the Satkhira district. Among these women, 83 women were provided extensive tailoring and dressmaking training. Realizing the potential of this group, SWAPNO influenced the local investors to set up mini garments factory in Satkhira. In association with United Nations Capital Development Fund (UNCDF) and Shushilan, a NGO based in Satkhira, SWAPNO established 'Shunipun Mini-garments' at Kaliganj Upazila of Satkhira district started its operation in January 2021. Around 25 employees, including SWAPNO women, are working in these garments. So far, they sold products i.e Panjabi, apron, palajjo, masks, etc. in the local markets worth BDT 17,86,277 (USD 21015).

Alongside promoting decent work opportunities, Shunipun contributes to market-based skills development and enhancing incomes while also aiding the scaling-up of businesses in Satkhira and adjacent districts. Amid the COVID pandemic, these garments has helped in sustaining the income generation of its employees.

Twenty-eight-year-old Muslima Akter left her job in Dhaka two years ago to look after her ailing mother at Bharashimia under Satkhira's Kaliganj Upazila. She was able to find work at Shunipun Garments alongside other women from the district. SWAPNO has an active presence in the area, and Muslima was eager to join the mini-garments Shunipun as soon as she heard about it.

**"I'm glad I have this job now. I feel less worried about the future," she said.**







Strengthening UDMC for Community Resilience

## Strengthening UDMC for Community Resilience

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

SWAPNO trained 5472 Union Disaster Management Committee (UDMC) members from 171 Unions on Gender-responsive Disaster Risk Reduction and Climate Change Adaptation strategies. The primary focus of the training is to provide an understanding of gender roles that need to be included in all aspects of disaster risk reduction activities. They can provide support to the local communities to adapt resilient technology and coordinate among

the development partners and service-providing departments to implement the action plan for risk reduction.

UDMC members gained knowledge on gender-responsive disaster risk reduction & climate change adaptation strategies and enhanced understanding of the roles and responsibilities of the Union Disaster Management Committees as stated in the SOD. They got oriented with the government systems and directives such as SOD.



**UDMC training aims to provide an understanding of gender roles that need to be included in all aspects of Disaster Risk Reduction activities.**







Public Asset Maintenance: Entry Point for Income Generation

## Public Asset Maintenance: Entry Point for Income Generation

Generally, public assets are maintained by men due to heavy and laborious jobs but over the course of time, distressed women also joined and experienced success. SWAPNO adopted the cash-for-work to achieve effectively address chronic poverty for the most vulnerable, enabling socially protective participation by women without compromising other critical responsibilities and development opportunities and creating sustainable, high-quality pro-poor assets.

So far, SWAPNO beneficiaries have repaired and maintained 14,567 public works schemes. These schemes were identified by community members along with the Union Council representatives at grassroots (ward) level meetings. These schemes are broadly categorized in three groups: Earthen-road maintenance, Field raising and Herringbone Road Maintenance. As a result of this initiative, community people in 223 Unions of 5 project working

districts have benefitted from rural infrastructure development activities.

The public asset model applied in SWAPNO achieved efficiency through directly supporting livelihoods of participating households and creating pro-poor public goods (assets) that benefitted the larger community and contributed to inclusive economic growth. This yields multiplier benefits that improve the efficiency of the investment.

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, tailoring, etc.







**Group Farming: A Local Approach for Economic Transformation**

## Group Farming: A Local Approach for Economic Transformation

One of the innovative features of the SWAPNO project is to capitalize on the group approach in all aspects of the poverty graduation journey. SWAPNO introduced the Group farming concept by mobilizing women groups and well-off people of the community simultaneously and establishing a commercial relationship to transform the landless women into commercial farmers.

This is a win-win situation that uses the local resources and engages the community to alleviate poverty by a commercially viable approach. The beneficiary alone doesn't have the capacity for commercial agriculture farming due to a lack of capital to lease land, input cost, and intensive labor requirement.

Therefore, SWAPNO capitalizes on the group bargaining power and accumulated savings to maximize the benefits. About 120 women under 15 groups started group farming in Kurigram, Lalmonirhat and Jamalpur districts on a pilot basis in 2020. Each group formally signed and contract with the landlord to lease the three

cropped land from 30 to 60 decimal to cultivate high yielding and high-value crops.

This concept of vegetable cultivation in a group method has brought massive changes among the group members. The group members can consume vegetables from here, and their cumulative income has been increased by BDT by about 50000 annually. They find this model very profitable and need to develop a business plan forecasting the risk and mitigation strategy.







Kollyani Sanitary Napkin: Low-cost Hygiene Solution

## Kollyani Sanitary Napkin: Low-cost Hygiene Solution

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

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

Recently the graduated women of Kurigram Sadar Upazilla established a cooperative and formed an enterprise to sustain their livelihood. The enterprise took the lead to produce low-cost sanitary pads aiming to offer affordable health hygiene solutions for the poor and create employment across the production and supply chain. The cooperative has trained and recruited 5 beneficiaries in each union as sales agents and community volunteers who raise awareness of menstrual hygiene and sell door to door in the village. 50

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

Department of Cooperatives has registered the cooperative and the enterprise got membership from Bangladesh Small and Cottage Industry (BSCIC). The product also got registration from BSTI. The enterprise targets 30000 women and girls per month by 2023.





## Vocational Skills and Decent Working Opportunities



## Vocational Skills and Decent Working Opportunities

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

The project initiates the formal employment following a concrete screening guideline to identify eligible women among the beneficiaries followed by a pre-job motivational session to make them understandable and sensitized about the formal sector employment.

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

skills and placement in jobs after assessing their learning.

The factories of both RMG and Leather sectors placed 588 women as Operators after delivering a two-month-long Sewing Machine Operation training.

In partnership with the Leathergoods and Footwear Manufacturers & Exporters Association of Bangladesh (LFMEAB) SWAPNO developed a toolkit on Decent Work Environment to sensitize and build awareness of the factories' personnel in the Leather Sector.







Ensuring Sustainable Progress through Cooperatives

### Ensuring Sustainable Progress through Cooperatives

A Co-operative is an autonomous association of persons united voluntarily which is originated and cooperated by the people of similar class or society to protect their interests and for the socio-economic development collectively. Historically, cooperation is playing a role of protecting the low earner and developing their socioeconomic condition. Over the years, cooperative enterprises have successfully operated by locally owned businesses while also serving as catalysts for social organization and cohesion.

SWAPNO works with women who are from the most marginal segments of society, who have limited access to the services at any level. They operate as individuals or in small groups, have no access to financial services, nor do they have representation or voice. Apart from building the self-identity of these beneficiaries, SWAPNO mobilized them to form several Cooperatives to sustain their livelihoods. So far, a total of four cooperative societies have

been formed by the project beneficiaries in Kurigram and Gaibandha. The main objective of the formation of a cooperative society is extending mutual welfare. SWAPNO encourages them to move collectively so that they can solve their problems

This motive of service dominates its working and provides useful services like credit, consumption of goods, or input resources to its members and society. If any surplus is generated as a result of its operations, it is distributed amongst the members as a dividend in conformity with the bye-laws of the society. The setting up and working of a cooperative society is governed by the Cooperative Societies Act, 2001. Registration of a cooperative society is compulsory. The cooperative society has to take registration under the Department of Cooperatives of the Government of Bangladesh. The registration of a cooperative renders it a corporate body with power to enter into contracts, own property or dispose of it, sue, or

be sued and operate as a legal entity. After forming the Cooperatives, SWAPNO facilitated its beneficiaries regarding the registration of the Cooperatives. These Cooperatives are now involved in several initiatives like low-cost sanitary napkin production, vermicompost production, formation of milk chilling plant, water treatment plant, etc.

Cooperatives are democratic, member-based, and member-controlled enterprises that can help people to create or consolidate employment, improve livelihoods, and contribute to poverty reduction. Cooperatives certainly are one practical option for the formalization of the informal economy. It is a strong tool for poverty reduction in the grassroot level.



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





Life Skills Training: Building Human Capital

### Life Skills Training: Building Human Capital

SWAPNO provides Life skills training on seven topics to build human capital for ultra-poor women. The key goals of life skill training are to enable them to make decisions in their families, communities, and workplaces, as well as to actively engage them in securing their rights and entitlements from government and non-government service providers at the Union Parishad and Upazila levels. The training also aims at helping them develop appropriate food habits to overcome nutritional deficiency.

The project trains women on 7 topics - Leadership development, Gender and development, Rights and entitlement, Climate change adaptation and disaster risk reduction, Self-learning -easy accounting, Health and nutrition and Basic principles of small business.

Each topic is taught to groups of 36 women over the course of one to two days by trained union workers. The methods of training are participatory approaches such as visual aids, role play, and demonstrations. SWAPNO

has identified several advanced learners from each recipient group and gave facilitation skills training. The 12-member group, led by advanced learners, meets on a regular basis before beginning work on public asset schemes to review the themes learned during SWAPNO's training. While visiting the group, the Union Workers follow up on the beneficiaries' training learnings. The follow-up sessions assist the women in remembering what they had learned and putting it into practice.

The project has so far delivered this training to 12,492 beneficiaries to raise their awareness of the aforementioned themes. This has given them a set of knowledge and skills that have helped them improve food security and nutrition, prevent early marriages, give women a voice in their homes and communities, and become more climate resilient.

