



Strengthening Women's Ability for
Productive New Opportunities
(S W A P N O)

INTERNAL
RESULT
ASSESSMENT
2020

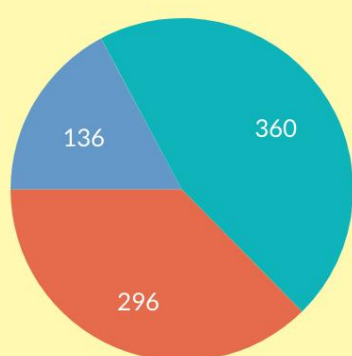


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Abstract

Sample Distribution



Both qualitative & quantitative research methods are applied in this study

- Gaibandha (17.17%)
- Jamalpur (45.45%)
- Lalmonirhat (37.37%)

- 792 sample households
- 396 beneficiaries
- 396 non-beneficiaries
- 9 FGD
- 30 KII

An "Internal result assessment 2020" was conducted to ascertain indicator wise progress against the baseline data; it involved district colleagues and NGO staff. The findings can help correct any implementation deviation, further improve programme quality and serve as evidence for the Result Oriented Analysis Report (ROAR) submitted to UNDP. Moreover, these will be used to update SWAPNO's Monitoring and Evaluation (M&E) plan.

Both quantitative and qualitative methods were applied in this assessment. Data was collected from treatment and control group households focusing on the past year. Changes to the households' welfare status was analyzed. Moreover, a comparative analysis was carried out between the beneficiary and non-beneficiary households.

Quantitative data was collected from representative sample of 3,564 women from both beneficiary and non-beneficiary households. Qualitative information was obtained through Focus Group Discussions (FGDs) and Key Informant Interviews (KII). A total of 792 households (396 beneficiaries and 396 non-beneficiaries) were selected randomly for this internal result assessment, where 96% were female-headed households. For sample size calculation, existing beneficiary and non-beneficiary household lists were used from the project's MIS database.



KEY FINDINGS



o As per findings, SWAPNO has significantly contributed towards changing the beneficiaries' socio-economic in terms of:

- a) increased income
- b) consumption/expenditure;
- c) enhanced knowledge level from training and mentoring;
- d) health care and;
- e) nutritional intakes.

Despite COVID-19 pandemic, project participants could effectively fulfil their needs due to SWAPNO's rapid response;

o 3,564 women in Gaibandha, Jamalpur, and Lalmonirhat districts increased income and expenditure, and accumulated savings and assets. Term employment with SWAPNO, access to new information and skills from trainings and access to financial services, pulled savings - ROSCA, income-generating activities, food security, and financial inclusion contributed in socio-economic empowerment.

o Monthly income for 99.2% of beneficiaries tripled (BDT 3,545 or 42 USD per month) and expenditure doubled compared to baseline in 2019; non-beneficiaries did not see any significant change in income and expenditure.

o The percentage of beneficiaries who suffered from food deficiency drastically decreased from 96% to 27.3% in 2020 due to project intervention. This is 3.5 times lower compared to the baseline;

o 97.7% of beneficiary households consumed nutritious food following trainings on primary health care and nutrition. Enhanced income and knowledge levels were reflected in responsible dietary decision-making;

o All beneficiaries became primary bread earners for their households; they digital financial accounts and made financial transactions in 2020. This was only 3% before the project intervention/baseline year (2019). Together with providing mobile wallets, project training helped beneficiaries to increase their digital financial literacy to conduct digital banking;

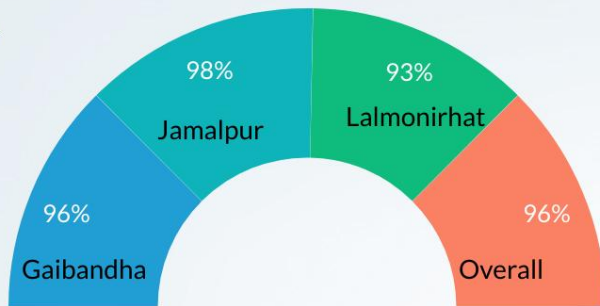
o Correct beneficiary targeting enabled SWAPNO to identify 96% of female-headed households who are widowed, divorced, disadvantaged and vulnerable;

o 92.9% of beneficiaries decided on their own to start new income-generating activities in 2020, which indicates an increase of 30% from the baseline year (2019);

o Mass awareness on COVID-19 coupled with food packages, and cash transfers prepared beneficiaries better to handle the crisis compared to the control group. Findings highlight, over 66% of beneficiary households were well equipped to handle the food and financial crisis compared to only 12% of non-beneficiary households;

o Strong government ownership, including significant government funding, partnerships with local government institutions (LGIs) and private sector, correct targeting, and strong monitoring mechanism are key factors for achieving the results.

Female Headed Households (%)



NEW ASSET OWNERSHIP IN 2020

Beneficiary

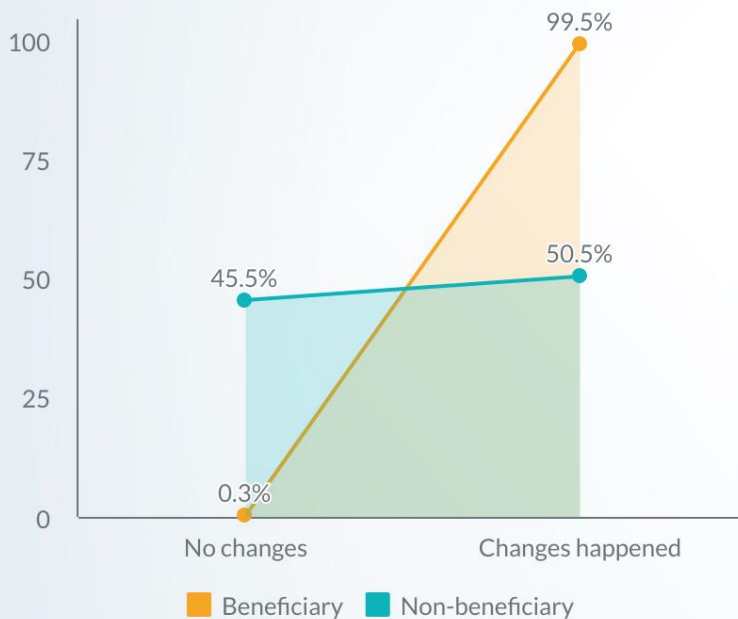
97%

Non-Beneficiary

27%

Example of assets: TV-radio, mobile, bed, almirah, cycle, domestic animals etc.

Changes in Livelihood in 2020



99.5%

beneficiaries experienced positive changes in last one year

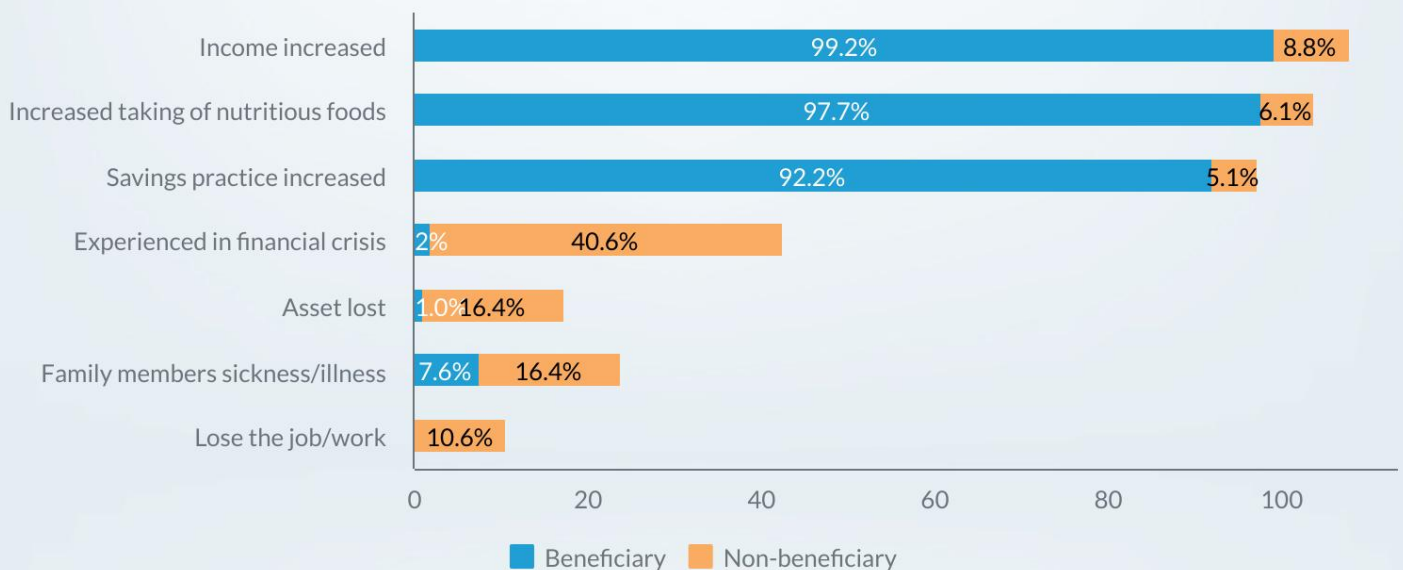
50.5%

non-beneficiaries experienced positive changes in last one year



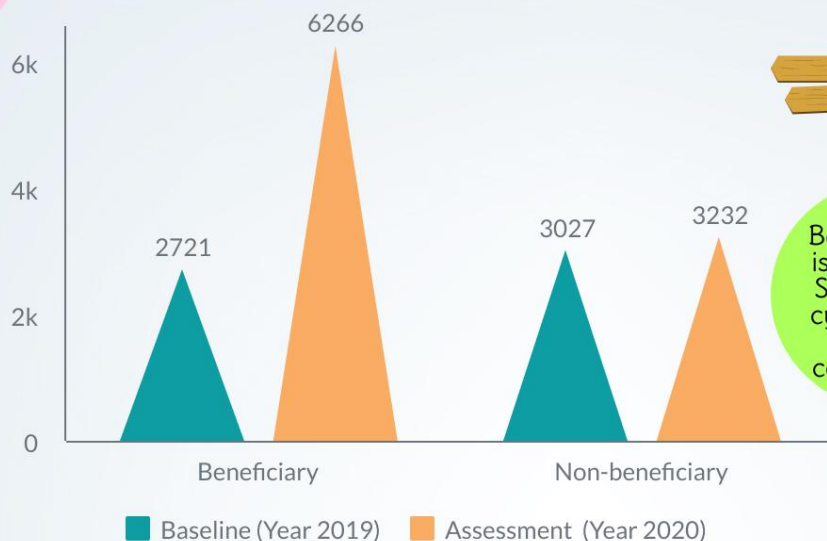
No response
beneficiary 0.3%
non-beneficiary 4.0%

Types of changes observed in households



Income Analysis

Average monthly income of respondent households (BDT)



Respondents benefiting from multiple IGAs

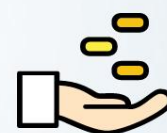
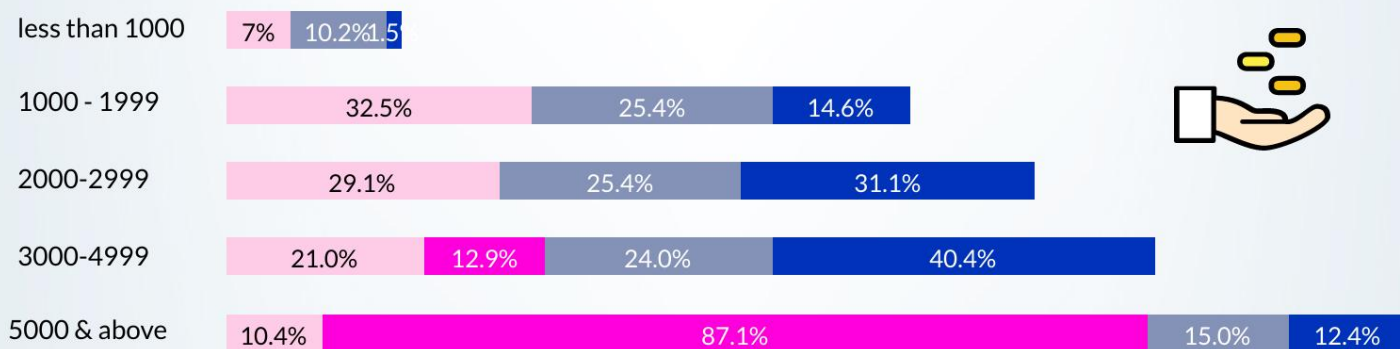
94%
Beneficiary



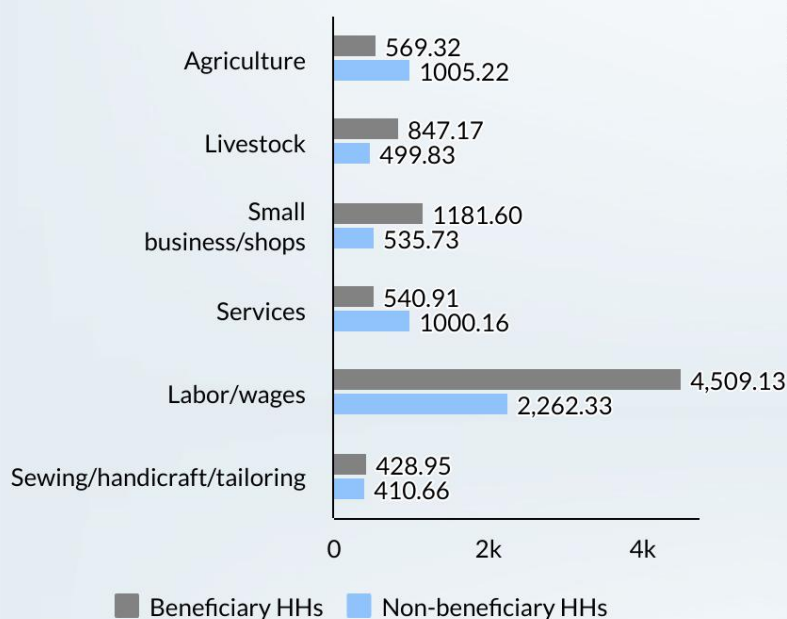
77%
Non-beneficiary

Non-beneficiary

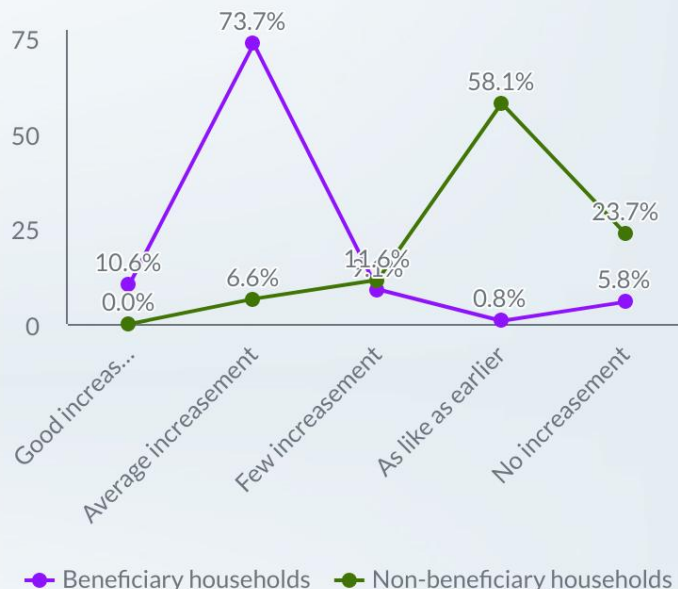
Distribution of households by monthly income (%)



Sources of monthly income (BDT)

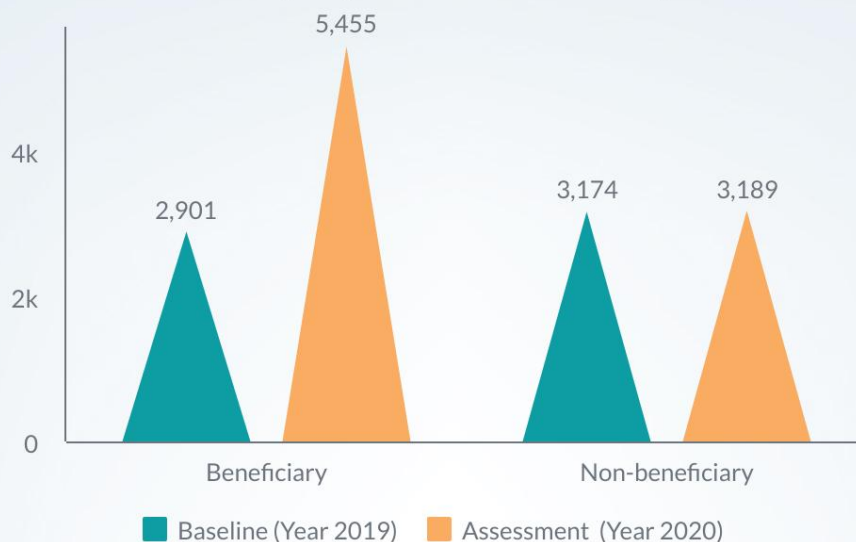


Respondent Perception of Household Income

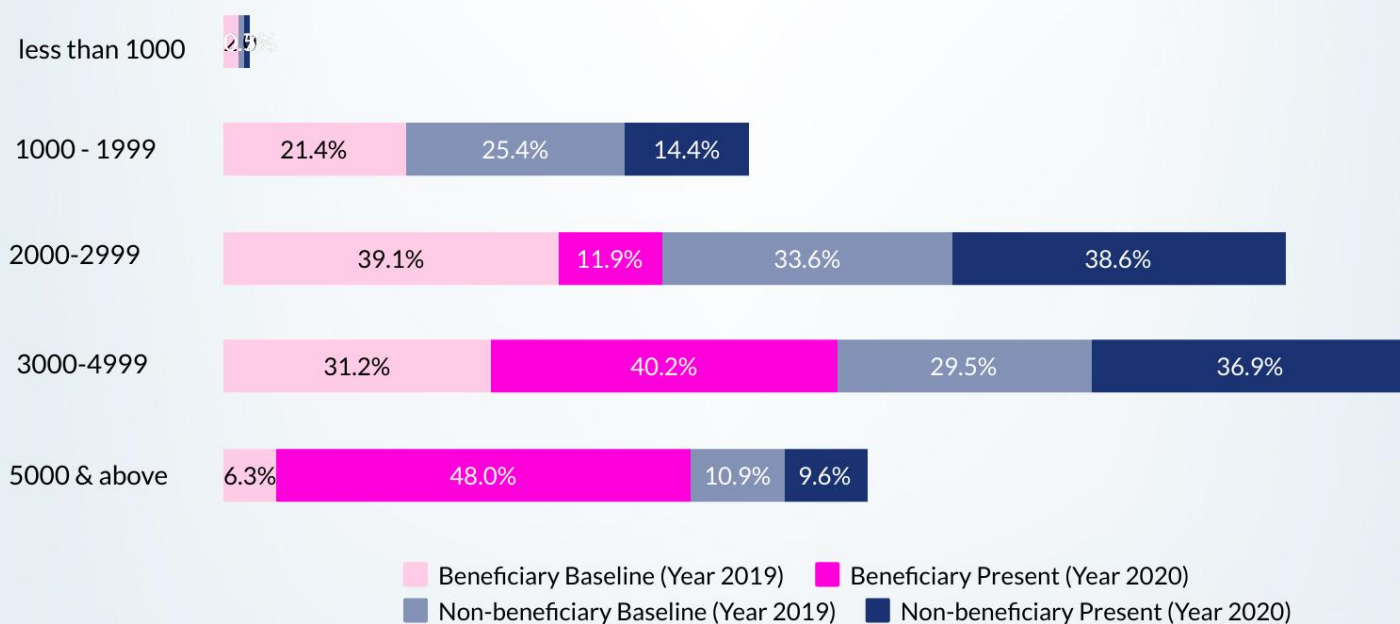


Expenditure Analysis

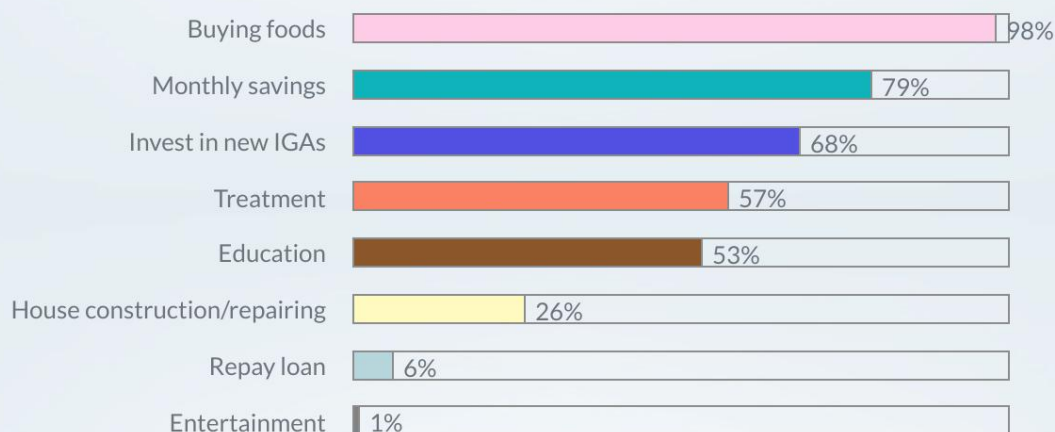
Average monthly household expenditure prior and post project intervention (BDT)



Distribution of households by monthly expenditure (%)



Wages spent on different areas by beneficiaries

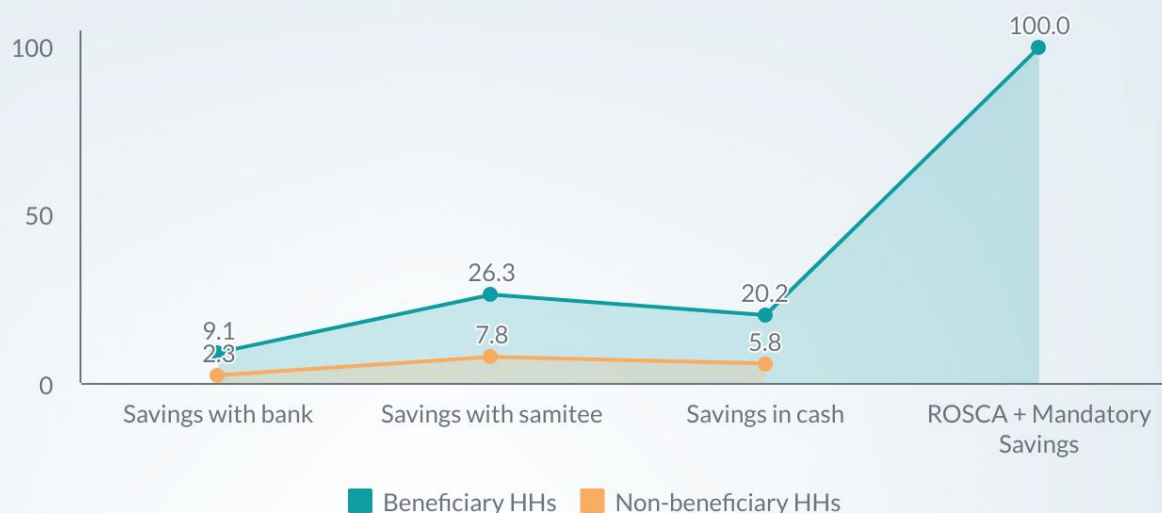


Savings Analysis

▲ 100%
beneficiary HH
have savings

▼ 18%
non-beneficiary
HH have savings

Types of savings



ROSCA: Rotating Saving and Credit Association (ROSCA) helps to build discipline, saving and access to capital for investment purposes.

Mandatory savings: SWAPNO initiated compulsory savings for each beneficiary from day one. One-fourth of daily wages (BDT 50/day) are kept in an escrow account. At the end of the wage employment tenure, beneficiaries will get their savings back as a "graduation" bonus to expand their livelihoods or asset base.



Avg. monthly
savings of
beneficiary
1491 BDT

VS



Avg. monthly
savings of
non-beneficiary
551 BDT

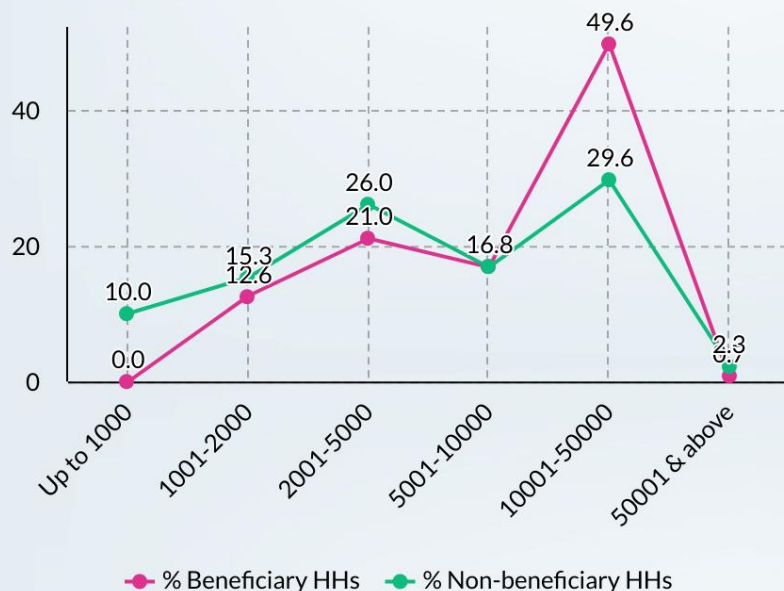
Debt Analysis

TAKING LOANS!

36% beneficiary and 33% non-beneficiary households took loan from different sources in last one year



Amount of debt of borrowers (%)

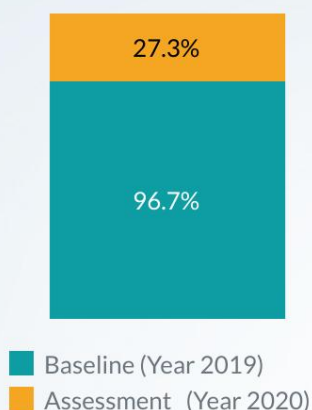


Source of Loan (%)

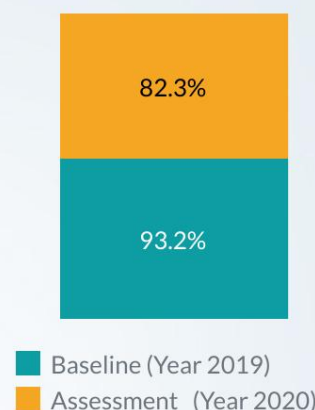


Nutrition Analysis

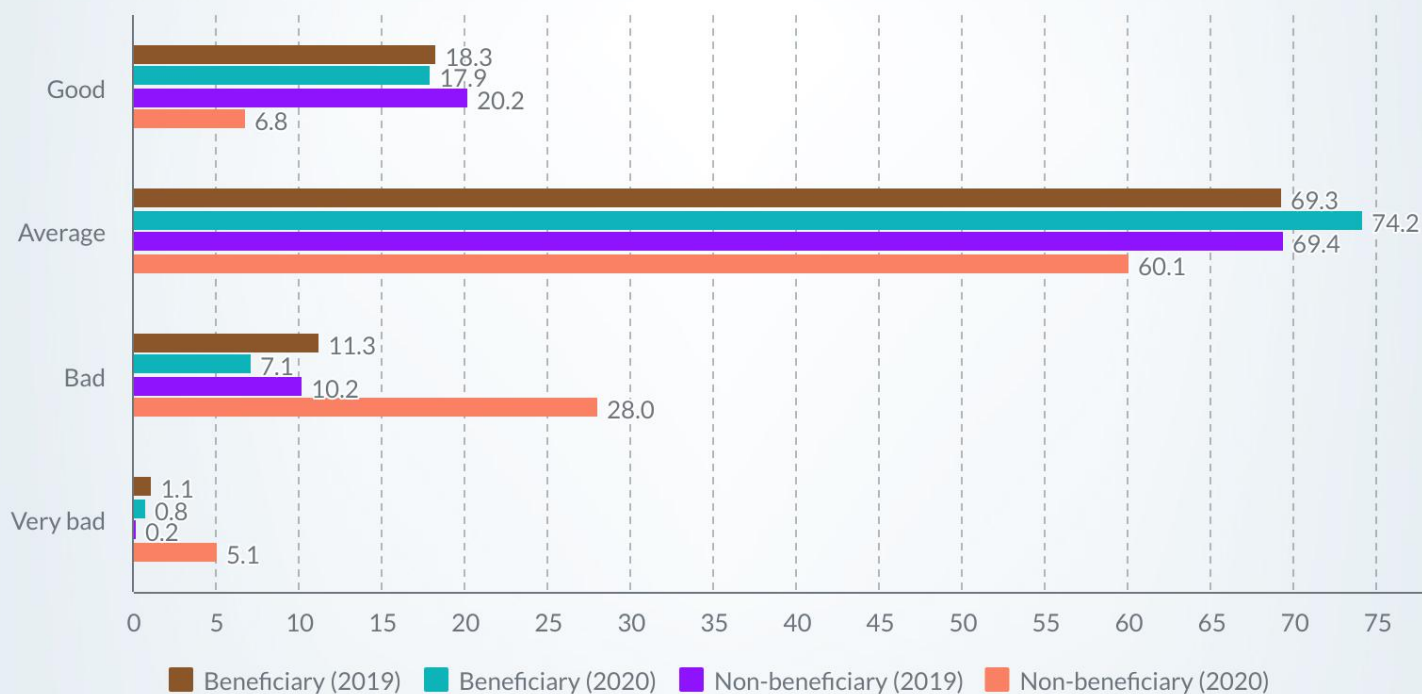
% of beneficiary HHs having food deficiency



% of non-beneficiary HHs having food deficiency



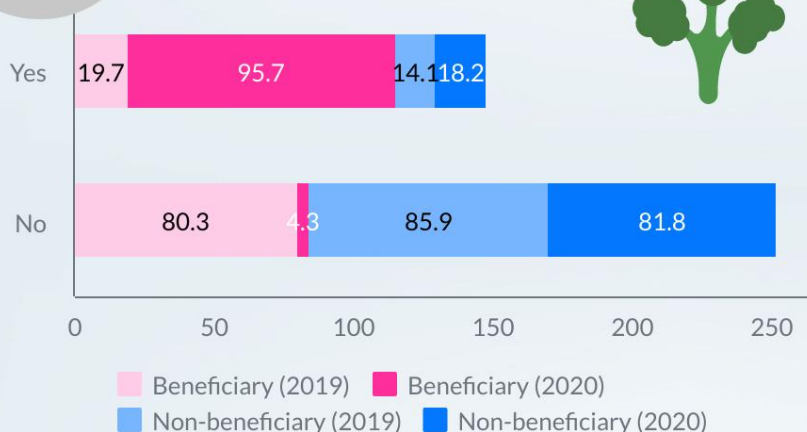
Self-reported health status of the respondent in 2020 (%)



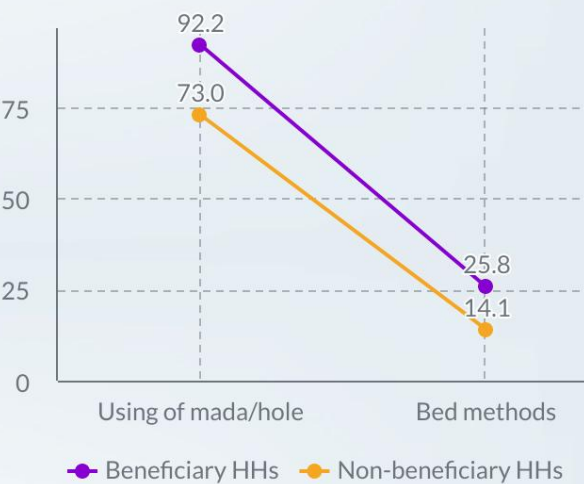
Resilient Analysis

Involvement in vegetable cultivation

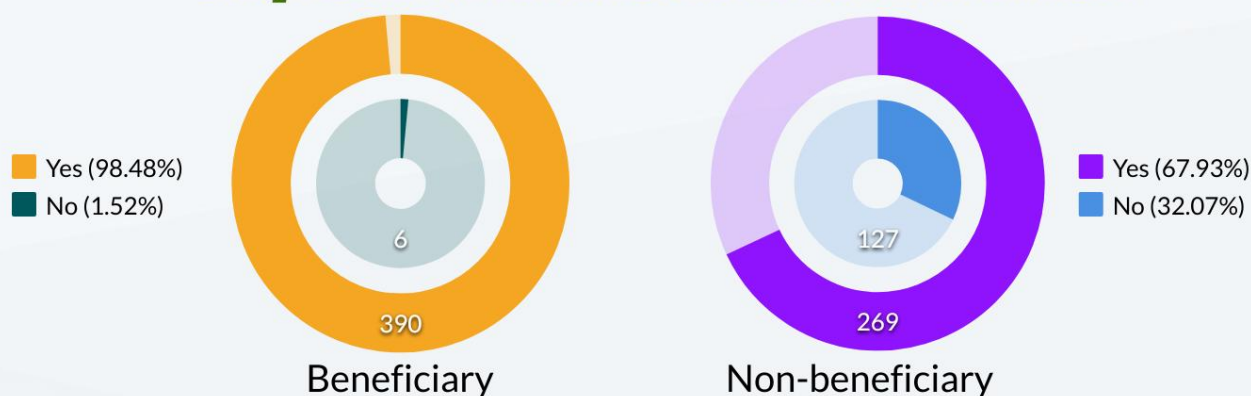
using sack method



using other methods



Respondent found sack culture flood conducive



Violence & Decision Making



95%

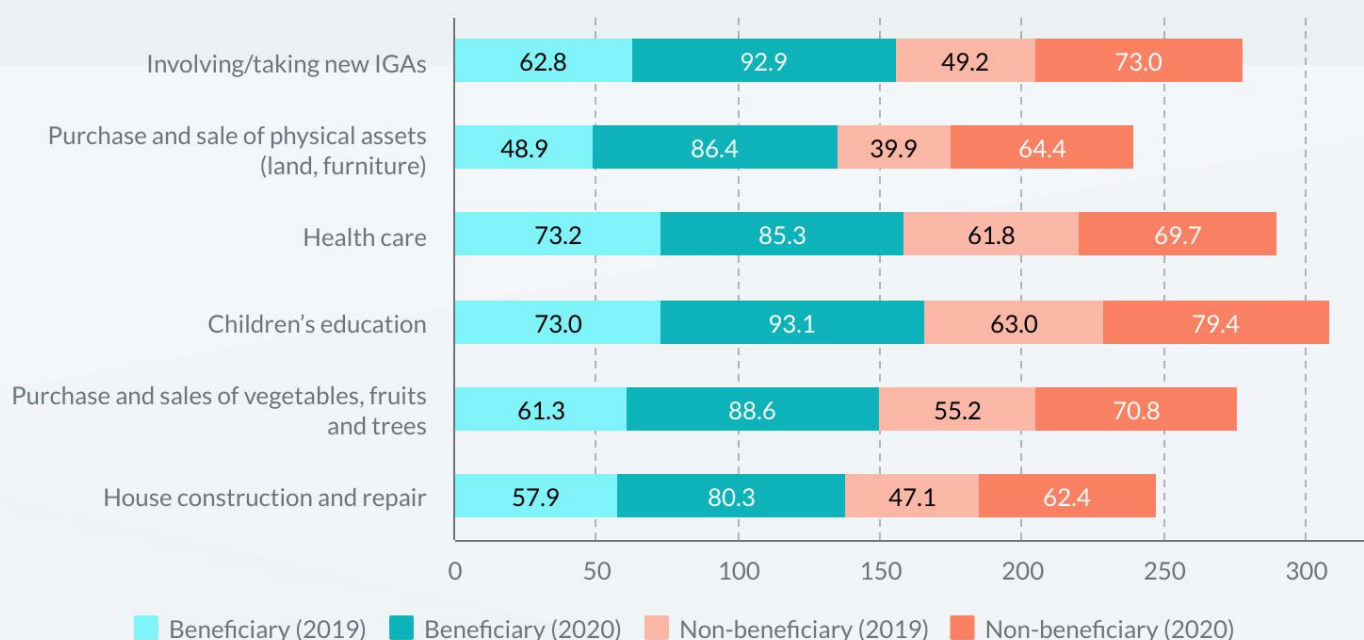
respondent claimed (beneficiary & non-beneficiary) they didn't face any violence in last 1 year

Beneficiary

Non-beneficiary



Regular participation (%) in family decision-making activities



Comparison

Beneficiary

- ✓ 0.2% of households had bank account in 2019 while in 2020 it increased at 3.3%
- ✓ 9% of households had account of mobile financial service in 2019 while in 2020 it increased at 100%
- ✓ 3.4% of households received transactions in MFS in 2019, but now 100% beneficiaries receive through it

Non-beneficiary

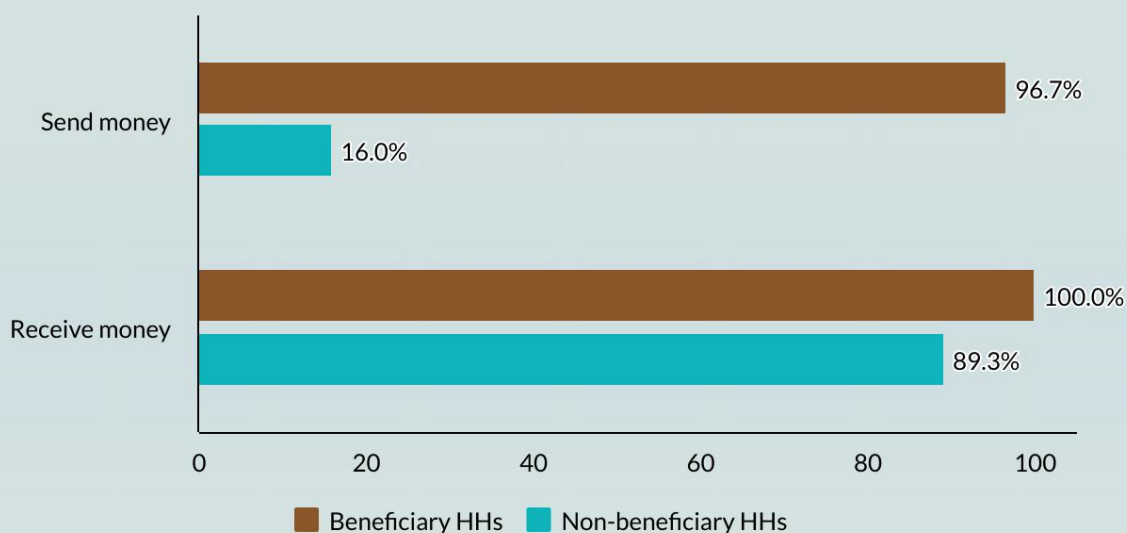
- ✗ 0.7% of households had bank account in 2019 while in 2020 it increased at 1.5%
- ✗ 4.3% of households had account of mobile financial service in 2019 while in 2020 it increased at 22.5%
- ✗ only 4.3% non-beneficiary received money by MFS in 2019; in 2020 it slightly increased at 18.9%

Avg. mobile banking account used in last 12 months

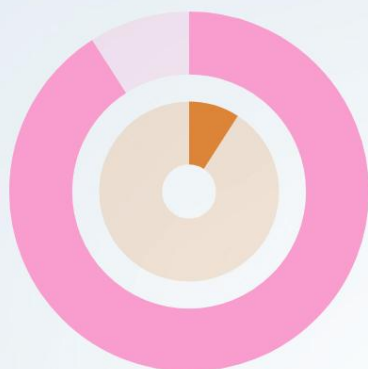
- Beneficiary- 3.7 times
- Non-beneficiary- 2.4 times



Uses of mobile banking in 2020



Fees to collect wages from bKash agent point

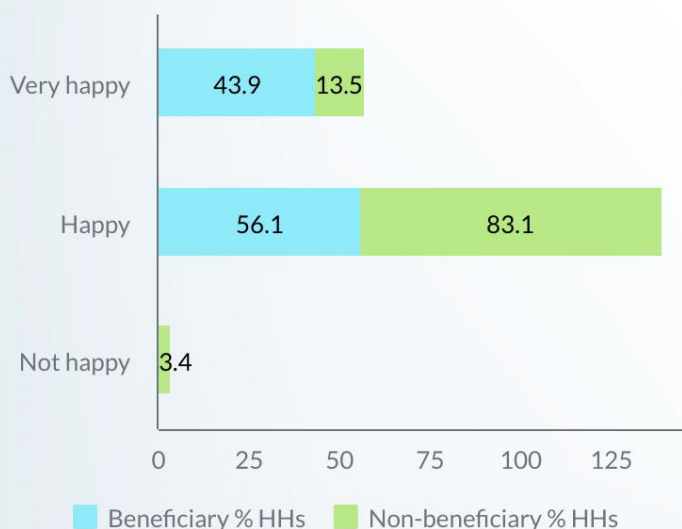


- Spent up to 20 taka (90.9%)
- Spent 21 to 100 taka (9.1%)

Time needed to reach at bKash agent point for wages collection



Satisfaction level to send/collect money using the mobile banking



Faced difficulties on using the mobile banking service?

- Beneficiary- 3.3%
- Non-beneficiary- 2.6%



68.4%

Beneficiaries

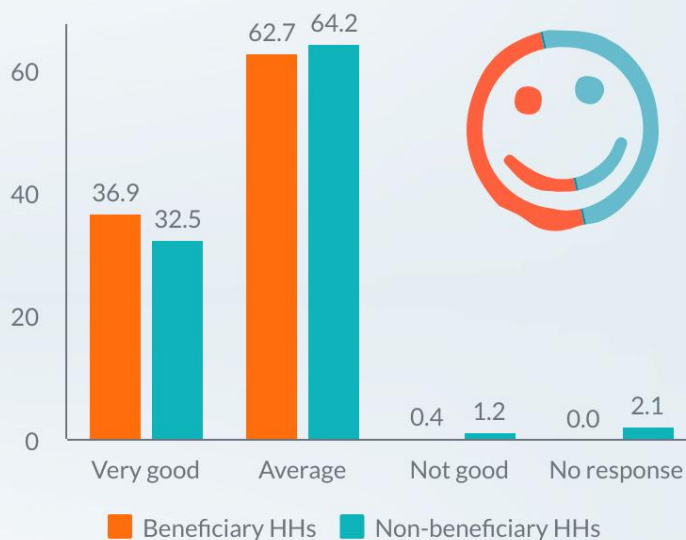
get services from Union Parishad

61.4%

Non-beneficiaries

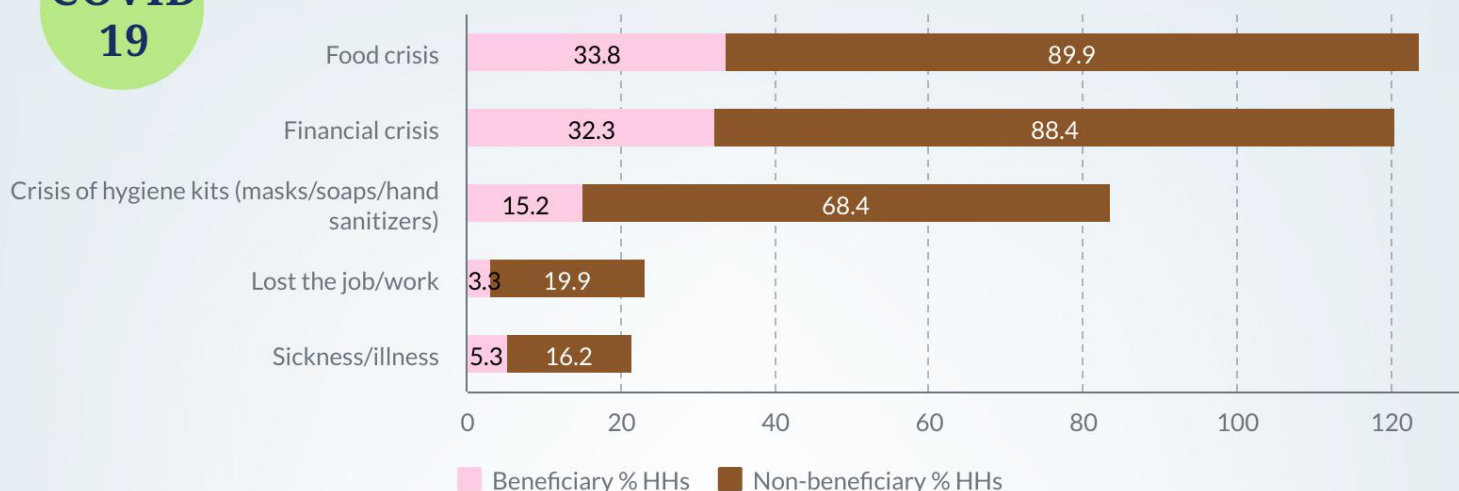
get services from Union Parishad

Level of satisfaction (%) over the services of Union Digital Centre

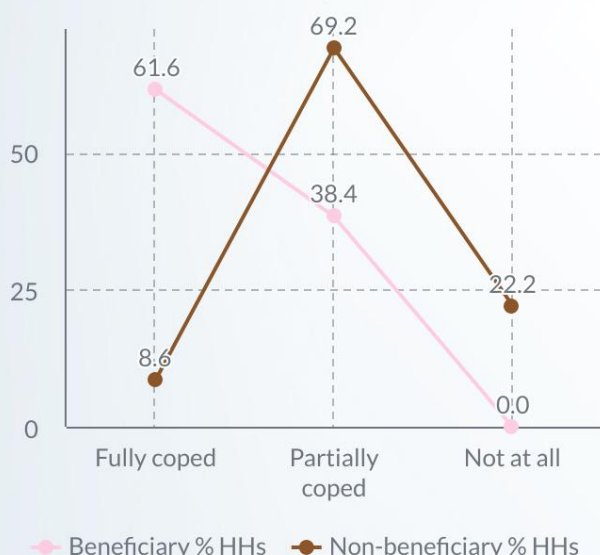


COVID 19

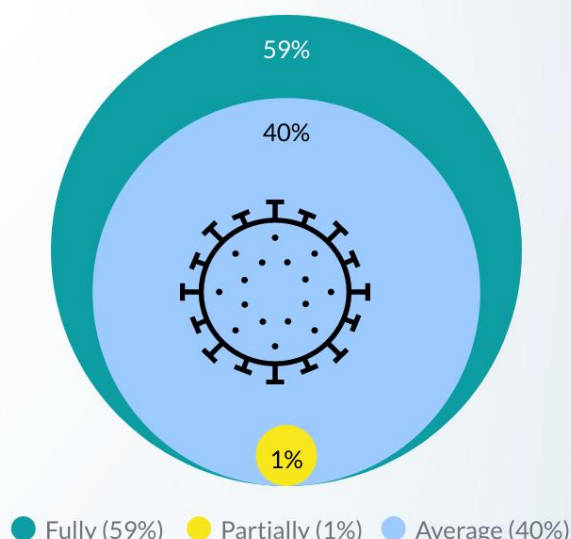
Types of challenges faced during COVID-19 pandemic



Coping strategies during COVID-19 pandemic



Satisfaction level of beneficiaries over COVID-19 responses by SWAPNO



Beneficiary

- * 100% beneficiary households received COVID-19 support from SWAPNO project
- * 20.2% beneficiary households received COVID-19 support from other sources

Non-beneficiary

- * Awareness raising, miking, leaflet distribution in district areas
- * 32% non-beneficiary households received COVID-19 support from other sources



Other sources are Union parishad, Upazila Parishad, NGOs and GoB



Types of services were food package, cash grants, hygiene kits (soaps, mask), awareness development messages



X

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