



Local Government Division, MoLGRD&C

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

ANNUAL PROGRESS REPORT 2015



Prepare by-

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List of Acronyms

DPP	Development Project Proposal
ECNEC	Executive Committee on National Economic Council
FDRWCW	Family Dispute Resolution, Women and Children Welfare
LGD	Local Government Division
LPL	Lower Poverty Line
MoLGRD&C	Ministry of Local Government Rural Development and Cooperatives
MPI	Multidimensional Poverty Index
PNGO	Partner Non-Government Organization
ROSCA	Rotating Savings and Credit Association
SC	Standing Committee
SWAPNO	Strengthening Women's Ability for Productive New Opportunities
UP	Union Parishad
UPL	Upper Poverty Line
WB	Women Beneficiary

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Executive Summary

The activities accomplished in 2015 basically entails Development Project Proposal (DPP) approval, beneficiary selection, commencement of public works and life skill training imparted to beneficiary women.

An orientation training on SWAPNO approach has been imparted to Union Parishad Chairman, Union Parishad Secretary and Standing Committee Members of “Family Dispute Resolution, Women and Children Welfare “ with a view to provide sufficient knowledge about SWAPNO project’s principle, policy, rules and regulation so that they can implement this project successfully. Particular focus has been given in the training on women beneficiary selection process to ensue right targeting of project beneficiaries and on right identification of schemes for public works to ensure pro-poor investment. Totally, 938 Union Parishads representatives including 122 UP Chairman, 122 UP Secretary, 694 SC Members of Kurigram and Satkhira districts have been trained under this program.

In total 4,464 rural extreme poor women who are the sole breadwinner of their family have been selected in SWAPNO project in 124 Union Parishads of Satkhira and Kurigram districts and employed in 18 months tenure for year round maintenance of important rural earthen roads, embankments, irrigation canals, flood shelters and plantation in their respective Union Parishad. SWAPNO followed an open, transparent, accountable and participatory process to ensure right targeting of ultra-poor women beneficiaries. These poor women are victim of chronic poverty; mostly illiterate; suffered from early marriage, spousal abuse, dowry and burdened with dependent children to feed. They are mostly single who are either widowed (49%), abandoned (25%), or divorced (16%) and married with disabled husbands (9%).

A baseline survey was conducted in August 2015. In total 1200 respondents of Kurigram and Satkhira district participated in the survey. Of the 1200 respondents there were 800 respondents from intervention group and 400 respondents from control group. The average age of beneficiary women is 38 years with more than a half of the beneficiaries aged less than 40 years. Almost all the beneficiary women were either widow or divorced or separated indicating that they were socio-economically vulnerable. Marital status of beneficiary represent that about 91% were single women who had to run their family or were living with relatives as dependent member. There were only 52 male against 100 female in their households. Surveyed beneficiary women were basically engaged in three types of occupations including agricultural and non-agriculture labor, and domestic help prior to joining SWAPNO. About 95% of the beneficiary women were engaged in those occupation. Data on monthly income show that beneficiary household’s average monthly income was Tk. 2,126. About 98.0% of the beneficiary households’ live below the upper poverty line and about 96% households’ lives below the lower poverty line. The normalized poverty gap considering upper poverty line is about 64% where poverty gap in Satkhira is about 66% and in Kurigram is 62.3%. According to multi-dimensional poverty index (MPI) over all incidence of poverty was (i.e. MPI poor, H) 61%. The overall intensity of poverty was about (i.e. A) 46% which means on an average households were poor in 46% indicators of MPI.

In total 6,613 schemes have been identified for public assets maintenance work under SWAPNO. These schemes have been identified through community meetings conducted in 1116 wards of 124 participating Union Parishads of SWAPNO project. Public assets maintenance scheme includes schemes for important village roads, canals for irrigation, flood shelter and embankments and plantation. Around 66% of the schemes are on road maintenance, 32% on climatic vulnerability risk reduction and 2% on irrigation canal.

In order to enhance knowledge and awareness levels, 4464 Women Beneficiaries were trained on Leadership Development, Rights and Entitlement and Primary Health Care and Nutrition, so that they can apply acquired knowledge at appropriate levels. With a view to promote and practice savings and investment habit a total of 268 Rotating Savings and Credit Association (ROSCA) is formed in Kurigram and Satkhira among 4464 Women Beneficiary. In total of 268 Rotating Savings and Credit Association (ROSCA) is formed in Kurigram and Satkhira among 4,464 Women Beneficiary. In total BDT 5,304,000 savings accumulated as of March 2016 and 1598 women received about BDT 3300 each from the accumulated savings. Utilizing ROSCA and others savings, in total 3,390 (76%) Women Beneficiary started different Income Generating Activities (IGAs) along with their regular employment in public assets maintenance work. Women beneficiary works for public asset maintenance from 8 am to 2 pm daily. After their work they run their IGAs and sometimes they also take help from their family members in IGA operation. The most frequently operated IGAs are livestock rearing, poultry rearing, rice business, land lease for agriculture, tailoring, grocery shop, beef fattening, bettle leaf and nut, and puffed rice.

Most of the women around 82% operate single IGAs and around 18% women operate multiple IGAs. The overall average IGA capital per women is BDT 4930. The average capital of women having multiple IGA is BDT 6430 and average capital women having single IGA is BDT 4592. About 49% women started earnings from their IGAs. The average monthly income from IGA is BDT 813 per month.

Section I: Context

Income poverty in Bangladesh has been reduced from 59% in 1991 to 24.8% in 2015 and extreme poverty reduced from 42.7% in 1991 to 12.9% in 2015, indicating that the country achieved MDG 1 of halving poverty. However, there are still around 20 million people living in abject poverty. Bangladesh aspires to eradicate extreme poverty by 2030. Drawing on the encouraging poverty reduction experiences of the earlier REOPA project jointly implemented by UNDP and Local Government Division (LGD); LGD with support from UNDP is presently implementing SWAPNO – a third-generation social transfer project designed to assist extreme poor women representing vulnerable households to move out of poverty. A tripartite agreement was signed on 23 February 2014 among UNDP, Local Government Division and Economic Relations Department to facilitate the project implementation. The DPP of the project was approved in 26 May 2015 and field implementation was started in August 2015.

SWAPNO is a social transfer project, implemented for ultra-poor women engaged in public asset works, essential for the economic and social life of poor local communities. The project promotes employment, and most importantly future employability, of ultra-poor rural women.

- The entry point is cash-for-work, associated with human capital development of ultra-poor women through life skills and vocational training.
- Mandatory savings from wages support households to move out of poverty, providing with seed capital for self-employment and meeting basic household needs (linked to resilience). Women are counselled and supported to invest these savings in productive assets.
- A state-of-the-art 'graduation' strategy aims at smoothening the transition from safety net employment to market-driven employment through vocational training, job placement and diversified climate change resilient livelihoods options. Besides, the project – as a key strategy, is establishing market linkages and access to essential public services and promoting social and economic inclusion for these women.
- In addition to assisting women to start and operate self-employment micro-enterprises, SWAPNO will focus on facilitating linkages with Small and Medium Enterprises (SMEs) and Public-Private Partnerships. Local Small and Medium Enterprises in the rural on-farm and off-farm sector will be encouraged to absorb women trained by the project. In partnership with UNDP and ILO, vocational skills training based on market demand is designed for women.

The first set of key actions address the conventional financing constraint that limits the scope of programs implemented by non-State actors, by leveraging community asset development to generate (explicitly or implicitly) the returns that justify subsequent investments in asset transfers. 65,000 ultra-poor women employed in teams at the Union Parishads (UP) level will during an 18-month employment tenure build, rehabilitate and/or maintain community assets that generate pro-poor social and/or economic impacts, as determined by rigorous mechanisms that involve community participation in the project identification process. Participating workers will earn wages at a rate adjusted for increased costs of living and in particular food price inflation. In addition to wages regularly paid, an end-of-employment bonus will be set aside as a development fund/account. This fund, together with financial and livelihoods-oriented

awareness and capacity building, will enable participants to finance acquisition of productive assets at the end of the employment-based project phase. Voluntary regular savings to serve as a cushion during times of hardship will also be promoted to motivate saving behavior. The protocols for the productive project employment will depart from conventional approaches to public works, to the extent that some of these conventional design features have at times limited the socially protective character of the programs, and in other cases failed to achieve pro-poor developmental impact. Community assets created through public works will be integrated into the graduation pathway to underpin the benefit.

A second set of activities will provide a package of technical assistance for enhancing productivity, employment generation and thus income. This component will enhance cooperation between the UPs and service delivery departments, which will have positive impacts on the livelihood activities to be undertaken by the participating workers and aim to strengthen developmental impact. These will include services to directly promote livelihoods like agricultural extension, veterinary services, fisheries services, services to cottage industries, etc., but also health and education services for the entire household. Financial inclusion will be given prominence. Banks will not merely be a channel for the transfer of funds; they also have an important role to play in the graduation process, by opening entry to safe savings deposits and easy, low-cost access to credit. Financial services through MFIs as required will also be explored, including a delivery model for micro-insurance.

A third set of activities will work to build the capacities of both implementing institutions as well as the participating women. Strengthening local government capacity not only supports effective project implementation but also strengthens a range of service delivery mechanisms. Effective capacity for pro-poor and gender sensitive service delivery requires both capability and commitment, and is vital for successful implementation of the project. Likewise, the training of participants for downstream economic opportunities is globally recognized as an essential design feature for sustainable developmental impact. Training in livelihoods skills during their participation is a means of ensuring that the project serves the purposes of both protection and promotion, making better use of the transformative potential of social protection interventions. Capacity development for project staff development will include in-house, in-country and cross-country training, exchange visits, on-the-job training and peer learning.

A fourth set of activities will include the implementation of schemes to address the challenges posed by climate change, and reduce risks associated with natural disasters. These can include raising the height of the existing embankments, building, rehabilitating and/or maintaining cyclone and flood shelters, and other local assets that reduce the risks communities face. Local communities would propose climate change adaptive infrastructure schemes to be funded under a special challenge fund. Vulnerability is reduced both by the protective impact of physical infrastructure and the economic impact of the employment generated, and the associated wage income bolstering the resources of poor households. This represents an “adaptive social protection” response in several ways:

- By targeting areas and beneficiaries based on their vulnerability to climate change and natural disasters and other hazards;
- By identifying infrastructure schemes that aim to reduce natural disaster risk or facilitate recovery after disasters;
- By providing livelihoods opportunities that both improve resilience to climate change and are inherently more “climate-proof”.

The overall objective of Strengthening Women's Ability for Productive New Opportunities (SWAPNO) – is “Economic growth is achieved in a more inclusive manner, with economic opportunities reaching rural poor women, and vulnerable groups are protected against shocks”. Delivery of core activities summarized below is expected to result in the following project outputs:

- Core beneficiary households are able to protect their food security and livelihoods post-project;
- Core beneficiaries and their dependents have improved their human capital in terms of nutrition, health, education and voice
- Core beneficiary households have access to public services essential for their livelihood activities and family wellbeing
- 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
- Local communities have better capacity to withstand natural disasters and recover after disasters
- Local government has capacity to implement social transfer projects with accountability, transparency, gender sensitivity and pro-poor approach

Section II: Activities Carried Out in 2015

Development Project Proposal (DPP) approval and commencement of public works by Women Beneficiary (WB) entails the activities accomplished in 2015. The project staff were exclusively occupied in revising and aligning the DPP with government's requirements during the first quarter of 2015. LGD vetted the DPP intensively and revisions were made accordingly and finally the DPP was approved in ECNEC meeting on 26 May 2015. After approval of DPP activities for field implementation were started to roll on.

Orientation of Standing Committee (SC) on Family Dispute Resolution, Women and Children Welfare (FDRWCW) and Union Parishad (UP) Representative:

The SWAPNO project is being implemented and managed by Union Parishads at the grass-root level. The Standing Committee (SC) on "Family Dispute Resolution, Women and Children Welfare" (FDRWCW) bear the responsibility for management and supervision of the project on behalf of Union Parishad. Effective implementation as well as success of the project largely depends on knowledge and skill of representatives of Union Parishad, particularly knowledge pertaining to pro-poor development and social safety-net project of FDRWCW members. A training on SWAPNO approach has been imparted to Union Parishad Chairman, Union Parishad Secretary and Standing Committee Members with a view to provide sufficient knowledge about SWAPNO project's principle, policy, rules and regulation so that they can implement this project successfully. Particular focus has been given in the training on women beneficiary selection process to ensue right targeting of project beneficiaries and on right identification of schemes for public works to ensure pro-poor investment. Totally, 938 Union Parishads representatives including 122 UP Chairman, 122 UP Secretary, 694 SC Members of Kurigram and Satkhira districts have been trained under this program.

Selection of Women Beneficiaries:

SWAPNO aims to elevate rural destitute women from extreme poverty. To this end, SWAPNO target rural destitute women with following eligibility criteria.

- a) The candidate must be a permanent resident of concerned ward of the Union Parishad and must be 18-50 years of age;
- b) The candidate must be head of rural household, who is widowed, divorced, separated/abandoned, or married to a husband who is not able to earn an income (such as being physically, mentally or age-related handicapped);
- c) The candidate must have a vulnerable food security status, being unable to provide her family with three balanced meals daily;
- d) The candidate must be of low economic status, having few or no assets, being forced to beg or accept employment at low wage;
- e) Priority will be given to widowed/divorced/abandoned women with dependent children;
- f) The candidate must not be a beneficiary of other similar project/programme;
- g) The candidate must be mentally sound and physically capable of performing public works.

A systematic process was followed involving local community. Union Parishads took the primary responsibility for selecting the women beneficiaries. They involved PNGOs, SC and the community members in the whole selection process. Following steps were followed for selection:

- a) The respective UP prepared a plan for selecting women beneficiaries at least one month prior to the selection process. UP sent this plan to SWAPNO District Manager for information and comments;
- b) The SCs on FDRWCW were assigned by UPs for conducting selection process;
- c) The information on selecting the women beneficiaries was widely publicized in important public places of respective UPs through drum beating, loudspeaker, poster etc.
- d) Criteria of selection of women beneficiaries' date of selection, time and venue declared during the announcement.
- e) This announcement took place in all nine wards of the Union to ensure maximum attendance of destitute women on the day of selection.
- f) The SC with the support UP Chairman interviewed the candidates. Respective ward members ascertained whether the candidates have given accurate information or not.
- g) The information were recorded in the prescribed interview format. Upon completion of the interview the UP short listed eligible candidates for the lottery. The list of eligible candidates were prepared ward wise and the list was kept by the UP for record. The Union will conduct the lottery ward-wise in presence of candidate women and community representation from each ward.
- h) Open lottery was conducted ward wise to select four women beneficiaries per ward. Through the lottery 36 women crew members were primarily selected and their names and addresses recorded in a prescribed format signed by SC Chairperson and UP Chairman and kept in the file.
- i) Household visit of primarily selected beneficiaries was conducted Union Worker of PNGO to cross the information that was provided by beneficiary during interview. After satisfying the validity of the information and eligibility criteria of the primarily selected beneficiaries, the women beneficiaries were finally selected.

In total 4464 rural extreme poor women who are the sole breadwinner of their family have been selected in SWAPNO project in 124 Union Parishads of Satkhira and Kurigram districts and employed in 18 months tenure for year round maintenance of important rural earthen roads, embankments, irrigation canals, flood shelters and plantation in their respective Union Parishad. SWAPNO followed an open, transparent, accountable and participatory process to ensure right targeting of ultra-poor women beneficiaries through community engagement led by local government institutions in coordination with local administration under the auspices Local Government Division of Ministry of LGRD&C has created a huge difference and brought a major mind-set shift as it replaced conventional arbitrary process of beneficiary selection despite enormous challenge from the local power structure.

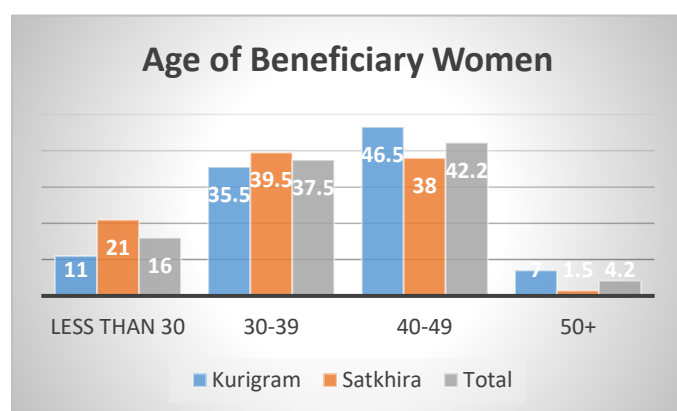
These poor women are victim of chronic poverty; mostly illiterate; suffered from early marriage, spousal abuse, dowry and burdened with dependent children to feed. They are mostly single who are either widowed (49%), abandoned (25%), or divorced (16%) and married with disabled husbands (9%). They had no or very little scope of employment to earn a living for their family to barely manage food. They used to work as maids in peoples' home or day laborer irregularly and earn minimal wage. Around five months of the year during agricultural lean season they remained fully unemployed. Now, each poor woman

receives a daily wage of BDT 200 out of which they get BDT 150 as cash wage and BDT 50 is deposited in their individual ESCROW bank account as mandatory savings. In total BDT 72,986,400 has been paid as cash wage to 4464 women beneficiaries and another BDT 2,438,800 has been deposited as saving in individual bank account of the women beneficiary.

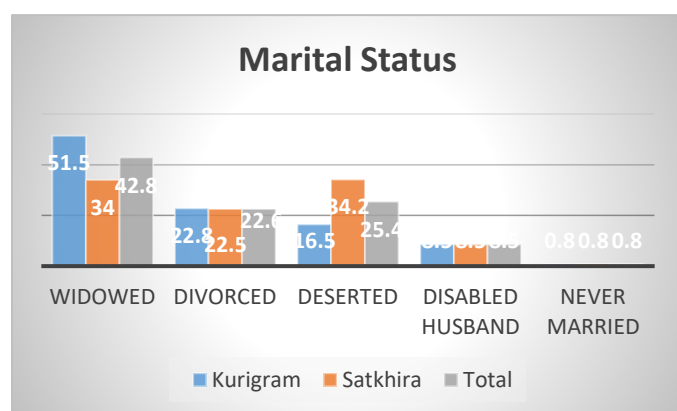
Baseline Survey on Socio-Economic Status of Beneficiaries Women:

With a view to establish benchmark of prevailing socio-economic status of beneficiary women prior to the introduction project intervention, a baseline survey was conducted in August 2015. In total 1200 respondents of Kurigram and Satkhira district participated in the survey. Of the 1200 respondents there were 800 respondents from intervention group and 400 respondents from control group.

The key findings of baseline survey on beneficiary women are summarized below.



The average age of beneficiary women is 38 years with more than a half of the beneficiaries aged less than 40 years. About 4% of the beneficiaries were above 50 years of age. In Kurigram around about 7% of the beneficiary were above 50 years of age as against 1.5% in Satkhira. During beneficiary selection National Identity Cards (NID) were considered as credential of personal information. Ambiguity were found in age of the beneficiary due to wrong reporting of date of birth in their NID.



Almost all the beneficiary women were either widow or divorced or separated indicating that they were socio-economically vulnerable. Marital status of beneficiary represent that about 91% were single women who had to run their family or were living with relatives as dependent member. A significant portion about 46% of the family members were also either widow or separated or divorced which entail female majority households. The beneficiary women had poor educational

background with about 80% of whom never attended any school.

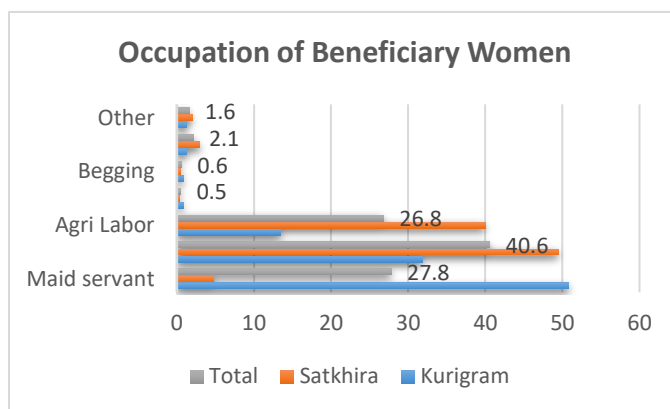
Sex	Kurigram	Satkhira	Total
Male	35.1	33.9	34.2
Female	64.9	66.7	65.8
Sex ratio	54.0	49.2	52.0

Since all the beneficiaries are single women except few married with disabled husband the proportion of

male members in their household was very low. There were only 52 male against 100 female in their households.

Surveyed beneficiary women were basically engaged in three types of occupations including agricultural and non-agriculture labor, and domestic help prior to joining SWAPNO. About 95% of the beneficiary women were engaged in those occupation. Of the total surveyed beneficiaries of Kurigram and Satkhira district about 41% were engaged in non-agriculture labor which basically include earth work along with rice processing, brick manufacturing work, fish cultivation, puffed rice making , Quilt (Kantha) stitching, different handicrafts etc. For earth work, women used to get daily wage and a meal but regular earth work was not available in their locality and often they had no work. In Kurigram majority, about 51% of the beneficiary women were engaged in domestic help work.

For domestic help, women used to get minimal monthly wage along with one or two meals daily and clothing annually. On the other hand in Satkhira only 5% beneficiary women were engaged as domestic help and about 50% of the beneficiary women were engaged in non-agricultural occupations. In Satkhira, poor women had opportunity to be engaged in occupations related to shrimp culture. In these households, expenditure was borne by other household members. It is to mention here that



about 1.6% women in intervention households were involved in 'other activities' such as land lease or sharecropping, birth attendant, collecting left out paddy or other agricultural crops, etc. Thus the disadvantaged women were basically engaged in occupations that gave them minimal income.

	Kurigram	Satkhira	Total
Avg. HH size	2.91	3.10	3.01
Avg. number of income earners	1.36	1.45	1.41
Main income earner			
Beneficiary Women	89.0	88.5	88.8
Sons	8.8	4.8	6.8
Husband	0.5	0.8	0.6
Others	1.7	5.9	2.8

income earners for the households were their sons or daughters, brothers, fathers, father in laws, etc. Generally, household income depends on two factors i.e. number of income earning members in the

Monthly Income (Tk.)	Kurigram	Satkhira	Total
Less than 1,000	12.5	17.2	14.9
1,000 - 2,999	69.5	68.0	68.8
3,000 - 4,999	16.0	11.0	13.5
5,000+	2.0	3.8	2.9
Avg. monthly HH income	2125	1994	2059
Household size	2.91	3.10	3.01
Avg. monthly per capita	839	720	779

In spite of the fact that beneficiary women were engaged in low paid activity, they were basically the main bread earner for most of the households. In the Baseline survey about 90% women were found to be the main income earner in both Kurigram and Satkhira. The other household and their per capita income alias productivity. It represent that the average number of earning member was 1.41 in intervention households.

Data on monthly income show that beneficiary household's average monthly income was Tk. 2,126 (SD = 1,252.86). Accordingly the per capita monthly income for entire study sample was Tk. 779 (SD =

467.31). Distribution of income by study districts shows that the average household income is Tk. 2182 (SD = 1,135.55) and Tk. 2,070 (SD = 1,358.92) in Kurigram and Satkhira district respectively. Distribution

of monthly household income showed that about 84% households earned less than Tk. 3,000 a month. In Satkhira about 85% households and in Kurigram about 82% earned less than Tk. 3,000 month. About 3% households earned above Tk. 5,000 in a month.

Poverty line	Kurigram	Satkhira	Total
% below lower poverty line	95.8	96.0	95.8
% below upper poverty line	98.0	98.5	98.2
Non-poor (%)	2.0	1.5	1.8
Avg. normalized poverty gap (using UPL)	62.3	66.1	64.2
Avg. squared normalized poverty gap	42.9	47.5	45.2

The table show that about 98.0% of the households' live below the upper poverty line and

about 96% households' lives below the lower poverty line. The normalized poverty gap considering upper poverty line is about 64% where poverty gap in Satkhira is about 66% and in Kurigram is 62.3%. The scenario of average poverty gap from upper poverty line was worst in Satkhira district compared to Kurigram district. About 45% household had sever poverty gap. The severity of poverty was also found higher Satkhira compared to Kurigram. About 64% increase of income is required to bring the beneficiary households out of poverty. Additional income increase and special attention is required to elevate the households out of poverty who were facing squared poverty gap.

Multidimensional Poverty Measures	Kurigram	Satkhira	Total
MPI Non-poor	48.58	30.52	39.25
Headcount Poor (H)	51.42	69.48	60.75
Intensity of poverty (A)	45.35	46.40	45.97
Multidimensional poverty index, MPI (H x A)	23.32	32.24	27.93

According to multi-dimensional poverty index (MPI) over all incidence of poverty was (i.e. MPI poor, H) 61%. The overall

intensity of poverty was about (i.e. A) 46% which means on an average households were poor in 46% indicators of MPI. Finally the overall MPI (HxA) was 28% which means about 28% households were poor in all the 10 dimensions of MPI.

Public assets maintenance schemes selected through community participation:

The peoples representatives to Union Parishads including UP Chairman, Secretary, SC Members and other UP General Members of 124 Union Parishads of Kurigram and Satkhira districts have identified 6,613 schemes for public assets maintenance work under SWAPNO. These schemes have been identified through community meetings conducted in 1116 wards of 124 participating Union Parishads of SWAPNO project. Public assets maintenance scheme includes schemes for important village roads, canals for irrigation, flood shelter and embankments and plantation. Around 66% of the schemes are on road maintenance, 32% on climatic vulnerability risk reduction and 2% on irrigation canal.

Life Skill Training to Women Beneficiaries:

In order to enhance knowledge and awareness levels, 4464 Women Beneficiaries were trained on Leadership Development, Rights and Entitlement and Primary Health Care and Nutrition, so that they can apply acquired knowledge at appropriate levels. The Leadership development training empowered them to take decisions at family, work and community levels. Other two training courses enabled them to

exercise their rights and entitlements at UP and Upazila level government and non-government service providers, and develop appropriate food habits to maintain nutritional balance and leading a healthy life.

Rotating Savings and Credit Association (ROSCA):

'Saving' is a habit or practice which motivates people to withhold something valuable for future use instead of consuming everything at a time. People, irrespective of caste, creed and class, save in anticipation of future problems and risks that might jeopardize normal socio-economic life. The scenario is very different for the poor, as they can save very little, for their low and irregular income and fragile resource base. What little the poor can individually save is usually not enough to invest in productive enterprises or resources. But they can overcome this problem by saving as a group. Group savings contribute to accumulate a chunk of money that can be used for more sizable investment or individual need realization. With a view to promote and practice savings and investment habit a total of 268 Rotating Savings and Credit Association (ROSCA) is formed in Kurigram and Satkhira among 4464 Women Beneficiary.

Section III: Achievement of Results

Outcome1: Economic growth is achieved in a more inclusive manner, with economic opportunities reaching the rural and urban poor and the protection of vulnerable groups against shocks

In total 4,464 rural extreme poor women, who are the sole breadwinner of their family, have been selected in the SWAPNO project. The Programme is implemented in 124 Union Parishads of Kurigram and Satkhira district, with beneficiaries being chosen through an open lottery that followed a rigorous, accountable and transparent selection process. The women received 18 month contracts to be employed in the maintenance of important economic infrastructure, such as key rural farm to market roads, embankments, irrigation canals, flood shelters and plantation in their respective Union Parishads. The aforementioned economic infrastructure contributes heavily to the economy of the rural area.

In baseline 96% of beneficiary households found below lower poverty line with 62% poverty gap, the poverty situation of beneficiary households are improved substantially through regular wage earning. Market driven livelihood support in post project will help them to sustainable escape from extreme poverty.

Output 1.1: Beneficiary households are able to protect their food security and livelihoods post- project

The 4,464 beneficiary women of SWAPNO had no or very little scope of employment to earn a living for their family. They used to work as maids in peoples' home or day laborer irregularly and earn minimal wage. Around five months of the year, during agricultural lean season, they remained fully unemployed. Now, they are employed for 18 months for public asset maintenance in their respective Union Parishad. Each poor woman receives a daily wage of BDT 200, out of which they get BDT 150 as cash wage and BDT 50 is deposited in their individual ESCROW bank account as mandatory savings. During 18 months tenure each beneficiary women will receive cash wage of BDT 67500 and at the end a mandatory savings of BDT 22,500 with bank interest. They started Rotating Savings and Credit Association (ROSCA) within the beneficiary women group of respective ward. They are utilizing savings from ROSCA in livelihood and household assets accumulation.

In total of 268 Rotating Savings and Credit Association (ROSCA) is formed in Kurigram and Satkhira among 4,464 Women Beneficiary. In total BDT 5,304,000 savings accumulated as of March 2016 and 1598 women received about BDT 3300 each from the accumulated savings. Utilizing ROSCA and others savings, in total 3,390 (76%) Women Beneficiary started different Income Generating Activities (IGAs) along with their regular employment in public assets maintenance work. Women beneficiary works for public asset maintenance from 8 am to 2 pm daily. After their work they run their IGAs and sometimes they also take help from their family members in IGA operation. The most frequently operated IGAs are livestock rearing, poultry rearing, rice business, land lease for agriculture, tailoring, grocery shop, beef fattening, bettle leaf and nut, and puffed rice.

Most of the women around 82% operate single IGAs and around 18% women operate multiple IGAs. The overall average IGA capital per women is BDT 4930. The average capital of women having multiple IGA is BDT 6430 and average capital women having single IGA is BDT 4592. About 49% women started earnings from their IGAs. The average monthly income from IGA is BDT 813 per month.

Short narratives of some of the SWAPNO women

1

Ambia Begum, 34, used to support her mother and daughter by working as a maid and sewing quilts. She heard the announcements (through a loud speaker) of SWAPNO beneficiary selection by the Union Parishad. She went to the Union Parishad on the designated date and was selected through the open lottery as a SWAPNO beneficiary. With her first wage from SWAPNO she bought education materials for her daughter. She dreams that through SWAPNO good days will shine upon her soon.



Amena Begum, 34, had a good life with her husband and two sons aged 12 and 10. But three and half years ago her husband's step brothers murdered her husband and evicted her from the homestead. Nowhere to go, she was forced to return to her natal home, where she made a shed to live there with her two sons. Working as a maid or a daily laborer, she could not manage to send her sons to school or provide three square meals for them; she lived in sheer despair. Being selected as a SWAPNO beneficiary, she regained her confidence. Now she plans to save a portion of her wages to build a proper house for her family within a few months.

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Srimoti Malati Rani, 48, was married off at an early age. But after the birth of her first child her husband lost his eyesight because of typhoid fever. What little assets the family had, had been spent for his medical treatment to recover his eyesight, unfortunately yielding no results. Her Daughter is now at a marriageable age, but Malati can not afford to arrange a good marriage for her. She used to work as a day laborer wherever she found work, be it nurseries, houses, farms or the like. With the irregular nominal wage she earned, it was difficult for her to provide food, clothing, and education to her children. Working in multiple jobs left her tired and stressed; she had no idea what to do. Since Malati joined



SWAPNO on 16th of August 2015, everything around her has started to change. After receiving her first wage of 3600 BDT and a savings of 1200 BDT in the bank as a SWAPNO beneficiary, Malati is so happy and overwhelmed that in her teary eyes she thanked all for returning 'hope' in her life. She aspires to raise her children well and have them educated.



Shaheda Parvin, 24, was married to Muhammad Abdul Kader, with a promised dowry of taka 40,000 BDT, but her family could only manage to pay him 20,000 BDT. After she was pregnant with her first child her husband and his family started to abuse her physically to extract the remaining 20,000 BDT of dowry. He later adopted a habit of substance abuse and would physically assault her when under the influence. She opted for a mutual divorce and was again remarried to one Saifur, but Saifur turned out to be a philanderer who had other wives. He could not stand her baby and would not allow her to breastfeed the child. Shaheda herself decided to divorce Saifur and returned to her father's home. Here there is no space for her to live. She shares a

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room with her father and worked as a maid. Life was horrifying for Shaheda, but the blues started to fade after she joined as a SWAPNO beneficiary. She says she will never allow her daughter to have an early marriage. She plans an empowered future for her daughter where she will be educated and independent. She wants to have leased land and farm with her savings from the SWAPNO Project.

Output 1.2: Core beneficiaries and their dependents have improved their human capital in terms of nutrition, health, education and voice

Beneficiaries have been trained on Leadership Development, Primary Health Care and Nutrition and Rights and Entitlement. The Leadership Development training empowered them to take decisions at family, work and community levels. While Rights and Entitlements and Primary Health Care and Nutrition training courses enabled them to exercise their rights and entitlements at UP and Upazila level government and non-government service providers, and develop appropriate food habits to maintain nutritional balance and leading a healthy life.

Output 1.3: Beneficiary households have access to public services essential for their livelihood activities and family wellbeing

Individual ESCROW bank account for 4464 women has been opened in scheduled bank of Bangladesh Bank (central bank). After 18 months tenure the beneficiaries women will be able use this account for all financial service including credit, deposit and insurance essential.

Output 1.4: 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.

The 4,464 female beneficiaries of SWAPNO have been employed for year round maintenance of important around 4500 public assets schemes i.e. important rural farm to market roads, embankments, irrigation canals, flood shelters and plantation in their respective Union Parishads. Rural roads facilitate

transportation of agricultural produce from farms to markets, communication to educational institutions, access to health centers, while other social institutions generate social and economic benefit with a better flow of citizens.

Around 300 other socio-economic infrastructures like irrigation canals, embankments, and flood shelters support agriculture production and protect lives and livelihoods from natural disasters, and contribute to economic regeneration in rural areas.

Around 3.2 million community members of 124 Union Councils in Kurigram and Satkhira District have been benefitting from public asset maintenance schemes.

Output 1.6: Local government has capacity to implement social transfer projects with accountability, transparency, gender sensitivity and pro-poor approach

The SWAPNO project is being implemented and managed by the Union Council at the grass-roots level. The Standing Committee (SC) on “Family Dispute Resolution, Women and Children Welfare (FDRWCW)” bear the responsibility for management and supervision of the project along with Union Council Chairmen and Secretaries. Effective implementation, as well as success of the project largely depends on the knowledge and skills of representatives of Union Councils, particularly knowledge pertaining to pro-poor development and the social safety-net project of FDRWCW members. A training on SWAPNO approach has been imparted to Union Council Chairman, Union Council Secretary and Standing Committee Members with a view to provide sufficient knowledge about SWAPNO project’s principle, policy, rules and regulation. Particular focus has been given in the training to ensure appropriate targeting of project beneficiaries and right identification of schemes for public works to ensure pro-poor investment.

In total, 868 Union Parishad’s representatives including 122 UP Chairmen, 122 UP Secretaries, and 624 SC Members of Kurigram district have been trained under this program.

Section IV: Challenges and Measure Taken

Right targeting of beneficiaries in safety-net projects in Bangladesh is a major bottleneck. SWAPNO pursued some eligibility criteria and followed an open, transparent, and participatory lottery process to ensure free and fair selection of most deserving poor women in the project. In many cases, Union Parishad's Chairperson and other responsible representatives and officials tried to take bribe from intended candidates and select beneficiaries of their own choice; bypassing the selection process and criteria. This has created a huge challenge from the local power structure to ensure free and fair selection of right beneficiary. Through community engagement, led by local government institutions in coordination with local administration, under the auspices Local Government Division of Ministry of LGRD&C. SWAPNO has mitigated the challenge and ensured right targeting of project beneficiaries where about 96% households are extreme poor.

Due to late approval of the Government project document (DPP), women beneficiaries were employed from 16 August 2015. Planned life skill and livelihood training were deferred accordingly. As a result expected employability of women beneficiaries will not be achieved as planned and will be deferred by six months. It caused programme activities to be rescheduled and realigned accordingly to attain the stipulated project results. Other challenge is Identifying suitable market driven livelihoods for women beneficiary creates huge challenge for program. To address the challenge SWAPNO has a Market Opportunity Survey to map the available economic opportunity in the community. In consultation with beneficiaries suitable trades will be identified and necessary livelihood skill training will be imparted to beneficiary so that they take up market driven livelihood in post project.

Delayed approval of DPP resulted in differed life skill and livelihood training. It has also delayed expected development of women beneficiaries' capacity in terms of nutrition, health and education by couple of months. It caused program activities to be rescheduled and realigned accordingly to attain the stipulated project results. It is expected the life skill trainings will be completed by June. In addition, livelihood training is planned to be imparted by October.

Considering the testbed project of the National Social Security Strategy, SWAPNO will pilot e-payment to strengthen national G2P payment mechanism to social safety beneficiaries of the country under the broader objective of financial inclusion. Since, e-payment for safety-net beneficiaries is evolving in Bangladesh, the project has taken special measures to review backward and forward linkage related threats and opportunities particularly identifying the suitable payment mechanism for beneficiaries.

Section V: Lessons Learned

With strong support from the Local government division Union Parishads have successfully ensured right targeting of beneficiaries for safety net project by selecting 4464 rural extreme poor women as per process and criteria as delineated in Operational Manual. Following factors contributed towards right targeting of beneficiaries:

Wide dissemination of beneficiary selection information: Community people were informed about the selection process and criteria of beneficiary selection. Beneficiary selection process mentioning eligibility criteria, date, time and venue of selection disseminated publicly. Poster containing information on beneficiary selection criteria and process hanged in conspicuous public place such as market place, school, Union Parishads. Announcement made through loud speaker on selection criteria; date, time and venue of selection well ahead of selection date. It was explicitly mentioned that any fees or charges is not require for being selected as beneficiaries. Community people including interested candidates were completely aware about requirement of beneficiaries and process of selection. Community people was present during beneficiary selection.

Open lottery for selection: Eligible candidates were shortlisted through interview from all the candidate appeared for selection. From the eligible candidate project beneficiaries were selected through open lottery. Selected beneficiaries were listed down and beneficiary list singed by the selection committee on the spot.

Involvement of local administration: District and Upazila administration were involved in the entire selection process. They act as watch dog and whenever observed any violation of rules they intervened and ensured compliance of rules and regulation.

Thus community participation, open and transparent process, and involvement of local administration contributed to ensure right targeting of project beneficiaries for SWAPNO.

Annex 1: M&E Plan

Project Title and Duration		Strengthening Women’s Ability for Productive New Opportunities (SWAPNO), 2014-2019							
Project ID (Atlas)		00090809							
UNDAF/CPD Outcome		2.1: Economic growth is achieved in a more inclusive manner, with economic opportunities reaching the rural and urban poor and the protection of vulnerable groups against shocks							
Strategic Plan Outcome		1.1 Growth and development are inclusive and sustainable, incorporating productive capacities that create employment and livelihoods for the poor and excluded							
Expected Output 1: Core beneficiary households are able to protect their food security and livelihoods post-project									
Project Output Indicators	Baseline (Year)	Target (Year)	Progress Against Target	Data Collection Methods (M&E Activities)	Means of Verification (data sources)	Frequency	Responsibilities	Resources (Cost)	Assumptions and Risks
1.1 Number of rural extreme poor women employed	0 (2015)	4464 women (2015)	4464 women (2015)	Document Review of participating UPs of SWAPNO Project	UP and PNGO Report to LGD and SWAPNO Project Management Unit (PMU); Annual Progress Report to UNDP and other donors	Once in 18 months women beneficiary cycle.	Participating Union Parishads, PNGO, District Managers, Project M&E Unit	No budgetary correlation	Ensure donor funding of uncommitted fund for second phase of the project starting from year-3.
1.2 % of beneficiaries in public works engaged in activities generating income at least equal to public works wages 18 months after end of project employment tenure	0 (2015)	80% of beneficiaries (2019)	18 months tenure of beneficiaries will complete in 15 Feb 2017	MSC, Household surveys, tracer studies of ex-participants	Survey Reports and Progress Report to UNDP and other donors	Mid-term, End of project and ex post evaluation	External Consultant and Project M&E Unit		No abrupt price inflation during project period
1.3 % of graduated women with improved resilience to cope with crises and lean seasons	0 (2015)	80% of graduated beneficiaries (2019)		Household surveys, tracer studies of ex-participants	Survey Reports and Progress Report to UNDP and other donors	Baseline, mid-term and end of project	External Consultant and Project M&E Unit	\$ 128,329	
1.4 # of beneficiaries trained in income generating activities	0 (2015)	64980 women (2019)		Livelihood training monitoring	MIS	Annually	Project M&E Unit	\$ 487,150 \$ 28000	
Expected Output 2: Core beneficiaries and their dependents have improved their human capital in terms of nutrition, health, education and voice									
Project Output Indicators	Baseline (Year)	Target (Year)	Progress Against Target (M/Y)	Data Collection Methods (M&E Activities)	Means of Verification (data sources)	Frequency	Responsibilities	Resources (Cost)	Assumptions and Risks

2.1% primary & secondary school enrolment and completion rates (disaggregated by gender) in supported households	Baseline report yet to produced	90% (2019)	TBA	Household Survey	Study and progress report	Bi-annually	Project M&E Unit and External Evaluators	\$ 87263	No abrupt price inflation during project period
2.2 Percentage of beneficiary children 0 - 5 years old with complete immunizations	69% (2015)	75% (2015)	TBA	Household Survey	Study and progress report	Bi-annually	Project M&E Unit and External Evaluators	and cost booked above for baseline and evaluations	
2.3% of beneficiary children 0-5 years old with stunted growth	Baseline report yet to produce	5% (2019)	TBA	Household Survey	Study and progress report	Bi-annually	Project M&E Unit and External Evaluators		
2.4 Percentage of beneficiary women with improved health status (self-reported) as against baseline status	28% (2015)	50% (2015)	TBA	Household Survey	Study and progress report	Bi-annually	Project M&E Unit and External Evaluators		
2.5% of beneficiary women having a say in household decision making	Baseline report yet to produced	95% (2019)	Field Implementation just started	Household Survey FGD, Case Study	Study and progress report	Bi-annually	Project M&E Unit and External Evaluators		
2.6# of reported cases of beneficiary women being victims of violence and/or sexual oppression	Baseline report yet to produced	0% (2019)	Field Implementation just started	Household Survey	MIS	Quarterly	Project M&E Unit		
2.7 # of training courses on different relevant issues conducted	0 (2015)	64980 women (2019)	Field Implementation just started	Activity Report	MIS	Quarterly	Project M&E Unit		
<p><i>Expected Output 3:Core beneficiary households have access to public services essential for their livelihood activities and family wellbeing</i></p>									
Project Output Indicators	Baseline (Year)	Target (Year)	Progress Against Target (M/Y)	Data Collection Methods (M&E Activities)	Means of Verification (data sources)	Frequency	Responsibilities	Resources (Cost)	Assumptions and Risks

3.1 % of beneficiary households having access to a menu of UP and Upazila services (agriculture, livestock, fisheries, health services, etc.)	Baseline report yet to produced	95% (2019)	Field Implementation just started	Household survey	Survey and progress report	Baseline, mid-term and end of project	Project M&E Unit and External Evaluators	Cost booked above under baseline and other evaluations	
3.2 % of beneficiary households having access to financial services (disaggregated by savings facilities, loans and insurance)	Baseline report yet to produced	95% (2019)	Field Implementation just started	Household survey	Survey and progress report	Baseline, mid-term and end of project	Project M&E Unit and External Evaluators		
3.3 # of contacts established between service providing agencies and disadvantaged women	0 (2015)	64980 (2019)	Field Implementation just started	Household survey	MIS	Annually	Project M&E Unit		
Expected Output 4: 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									
Project Output Indicators	Baseline (Year)	Target (Year)	Progress Against Target (M/Y)	Data Collection Methods (M&E Activities)	Means of Verification (data sources)	Frequency	Responsibilities	Resources (Cost)	Assumptions and Risks
4.1 Number of people with access to improved economic infrastructure (roads, markets, etc.) as a result of public works completed through the project	0 (2015)	3100,000 (2015)	TBA	Household Survey, FGD, KII	Survey and progress report	End of project	Project M&E Unit and External Evaluators	Cost booked above	
4.2% of rural community households having better usage of targeted public assets	0 (2015)	60% (2019)	Field Implementation just started	Household Survey, FGD, KII	Survey and progress report	End of project	Project M&E Unit and External Evaluators		
4.3# of workers employed in project public works schemes.	0 (2015)	130,000 (2019)	Field Implementation just started	Project Document Review	MIS	Annually	Project M&E Unit		
4.4 # of work days provided in labour intensive public works schemes	0 (2015)	25,000,000 (2019)	Field Implementation just started	Project Document Review	MIS	Quarterly	Project M&E Unit		
Expected Output 5: Local communities have better capacity to withstand natural disasters and recover after disasters									
Project Output Indicators	Baseline (Year)	Target (Year)	Progress Against Target (M/Y)	Data Collection Methods (M&E Activities)	Means of Verification (data sources)	Frequency	Responsibilities	Resources (Cost)	Assumptions and Risks

5.1 # of public asset schemes serving the purpose of reducing natural disaster / climate change risk	0 (2015)	200 (2019)	Field Implementation just started	Project Document Review	MIS	Annually	Project M&E Unit	Cost booked above	
5.2 % of such public assets operational and maintained one year after completion	0 (2015)	95% (2019)	Field Implementation just started	Facility surveys, Focus Group Discussions, Key Informant Interviews	Survey and progress report	Mid-term and at end of project	Project M&E Unit and External Evaluators		
5.3# of public assets rehabilitated/restored after disasters	0 (2015)	1000 (2019)	Field Implementation just started	Project Document Review	MIS	Annually	Project M&E Unit		
Expected Output 6: Local government has capacity to implement social transfer projects with accountability, transparency, gender sensitivity and pro-poor approach									
Project Output Indicators	Baseline (Year)	Target (Year)	Progress Against Target (M/Y)	Data Collection Methods (M&E Activities)	Means of Verification (data sources)	Frequency	Responsibilities	Resources (Cost)	Assumptions and Risks
6.1 % of beneficiary households perceiving local government institutions having transparency, capacity and responsiveness	Baseline report yet to produced	60% (2019)	Field Implementation just started	Household surveys, PM&E Tools	Survey and progress reports	Mid-term and at end of project	Project M&E Unit and External Evaluators	Cost booked above	
6.2 Percentage of local government institutions sensitive to inclusiveness (including gender aspects) and able to make pro-poor plans	38% (2015)	70% (2015)	TBA	LGI Capacity Survey	Survey and progress reports	Mid-term and at end of project	Project M&E Unit and External Evaluators		
6.3 % of UP project committees with improved management skills in planning, supervision, monitoring, record keeping, reporting and conflict resolution for public works schemes	Baseline report yet to produced	80% (2019)	Field Implementation just started	LGI Capacity Survey	Survey and progress reports	Annually, Mid-term and at end of project	Project M&E Unit and External Evaluators		
6.4 # of disadvantaged women provided with follow-up and counseling for sustainable livelihoods	0 (2015)	60000 (2019)	Field Implementation just started	Document Review	MIS	Bi-Annually	UPs and Partner NGOs and Project M&E Unit		
6.5 # of participatory meetings and exercises organized by local government institutions	Baseline report yet to produced	15000 (2019)	1116	Document Review	MIS	Quarterly	UPs and Partner NGOs and Project M&E Unit		
SP Output : (Strategic plan outputs, those are aligned with your project)									

SP Output Indicators with code number	Baseline (Year)	Target (Year)	Progress Against Target (M/Y)	Data Collection Methods (M&E Activities)	Means of Verification (data sources)	Frequency	Responsibilities	Resources (Cost)	Assumptions and Risks
1.1 # of full-time equivalent jobs created for women 15 or more years old (1.1.1.A.1.1)	0 (2015)	4464 (2015)	4464 (2015)	Document Review	MIS	Annually	UPs and Partner NGOs and Project M&E Unit	Cost booked above	

Annex 2: Risk Log

Project Title: Strengthening Women's Ability for Productive New Opportunities (SWAPNO)	Award ID: 00081623	Date: 01/05/16
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#	Description	Date Identified	Type	Impact & Probability	Countermeasures / Management response	Owner	Submitted, updated by	Last Update	Status
1	UNDP could not mobilize committed share of resources. Therefore total beneficiary wage need to be paid by govt. exceeding 25% cost sharing. Resource mobilization from govt. is time consuming and uncertain. Govt. may refuse to pay full wage anytime.	01/01/16	Financial	Project implementation may be temporarily stalled. Probability = 2 Impact = 4 2X4 =8	UNDP should engage its organizational strength to mobilize fund from prospective donor.	UNDP	National Project Manager	09/05/16	Increasing
2	Withdrawal of commitment due to organizational reason of BSRM	14 March 2016	Financial	Project implementation may be temporarily stalled. Probability = 1 Impact = 4 1X4 =4	If possible, arrange to get total grant in single instalment	UNDP	National Project Manager	14 March 2016	May occur

#	Description	Date Identified	Type	Impact & Probability	Countermeasures / Management response	Owner	Submitted, updated by	Last Update	Status
3	Political affiliation of company owners	14 March 2016	Political	Active political affiliation of BSRM owners may jeopardise the neutral image of UNDP in Bangladesh Probability = 1 Impact = 4 1X4 =4	Need to check whether BSRM owners are active members of any political party; Reiterate politically neutral position of UNDP in the MOU of the grant.	UNDP	National Project Manager	14 March 2016	May occur
4	Political instability/unrest	01 December 2014	Political	Project implementation may be temporarily stalled. Probability = 2 Impact = 2	The project has mitigated some of the risks in the past and have strategized its contingency plan to deal with such situations, with cautious observation of the political situation and ensuring approval of key programme activities before major political events and introduction of alternative work modalities.	LGD	National Project Manager	14 March 2016	Reducing
5	Delay in appointing government staff for the project	14 March 2016	Operational	May hamper project implementation Probability = 1 Impact = 3	Meetings with LGD to expedite the process as required.	LGD	National Project Manager	14 March 2016	Dead
6	Frequent transfer of GoB staff assigned to the project	14 March 2015	Organizational	May retard implementation	Agreement may be reached to retain key staff in their	LGD and UNDP	National Project Manager	14 March 2016	Reducing

#	Description	Date Identified	Type	Impact & Probability	Countermeasures / Management response	Owner	Submitted, updated by	Last Update	Status
				Probability = 1 Impact = 2	positions for at least three years.				
7	Mismanagement of funds by UPs	14 March 2015	Financial	<p>Breach of trust vis-à-vis poor project beneficiaries.</p> <p>Project will fail to attain optimum result.</p> <p>UNDP credibility in use of financial resources will suffer.</p> <p>Probability = 2</p> <p>Impact = 4</p>	<p>Internal Control Framework including prevention, detection and deterrence instruments to be executed by a UNDP financial monitoring team.</p> <p>Three bank account signatories at UP.</p> <p>Awareness raising and empowerment of beneficiary women.</p> <p>Encouraging and protecting whistle blowers.</p> <p>Electronic payments directly to beneficiaries' accounts.</p> <p>Introduction of hotline number to prevent and report mismanagement.</p> <p>Introduction of direct payment to women beneficiary through electronic G2P Payment System i.e. mobile, agent banking and cash card etc.</p>	Financial Monitoring Team	National Project Manager	14 March 2016	Reducing
8	Major natural calamities (cyclones/floods)	01 June 2014	Environmental	Financial and physical capital of the individual women to continue their	Project will include Disaster Risk Reduction and Climate Change Adaptation measures	LGD and UNDP	National Project Manager	14 March 2016	No Change

#	Description	Date Identified	Type	Impact & Probability	Countermeasures / Management response	Owner	Submitted, updated by	Last Update	Status
				livelihood activities would be depleted/lost. Probability = 2 Impact = 5	in e.g. selection of livelihood activities. Ex ante risk mitigation through micro-insurance.				
9	Establishing partnership and linkages with NGOs that are not working with LGD would be difficult	14 March 2016	Operational	Project implementation may be temporarily stalled. Probability = 2 Impact = 2	Guideline of NGO selection will incorporate key relevant issues that will ensure an open flow of communication between different counterparts.	LGD and UNDP	National Project Manager	14 March 2016	Reducing
10	Extreme food price inflation	14 March 2015	Regulatory	Cash transfers would be insufficient to ensure food security. Future livelihoods would not be well protected. Probability = 2 Impact = 3	Budget provision to allow revised wage rate to compensate for increased costs of living.	LGD	National Project Manager	14 March 2016	No change
11	Co-ordination and co-operation between different GoB departments do not function effectively	14 March 2015	Organizational	Range of public works would be more limited, with less community benefit.	Steering Committee, and Project Management Committee, with relevant departments attending will give policy guidance and resolve stalemates.	LGD	National Project Manager	14 March 2016	Reducing

#	Description	Date Identified	Type	Impact & Probability	Countermeasures / Management response	Owner	Submitted, updated by	Last Update	Status
				<p>Graduated women would receive less benefit from service providing departments.</p> <p>Probability = 2</p> <p>Impact = 2</p>					
12	Banks do not provide decent customer service to project beneficiaries	14 March 2015	Organizational	<p>Short interest payment, high bank charges and discourteous behaviour would induce project beneficiaries to close their savings accounts, depriving them of saving deposit facilities.</p> <p>Probability = 3</p> <p>Impact = 1</p>	<p>Introduction of direct electronic government-to-person payments via cash-point agents, including m-banking.</p> <p>High level and regional meetings with banks.</p> <p>Frequent interaction between banks & cash-point agents and women during cash transfers to foster mutual trust.</p>	LGD	National Project Manager	14 March 2016	Reducing