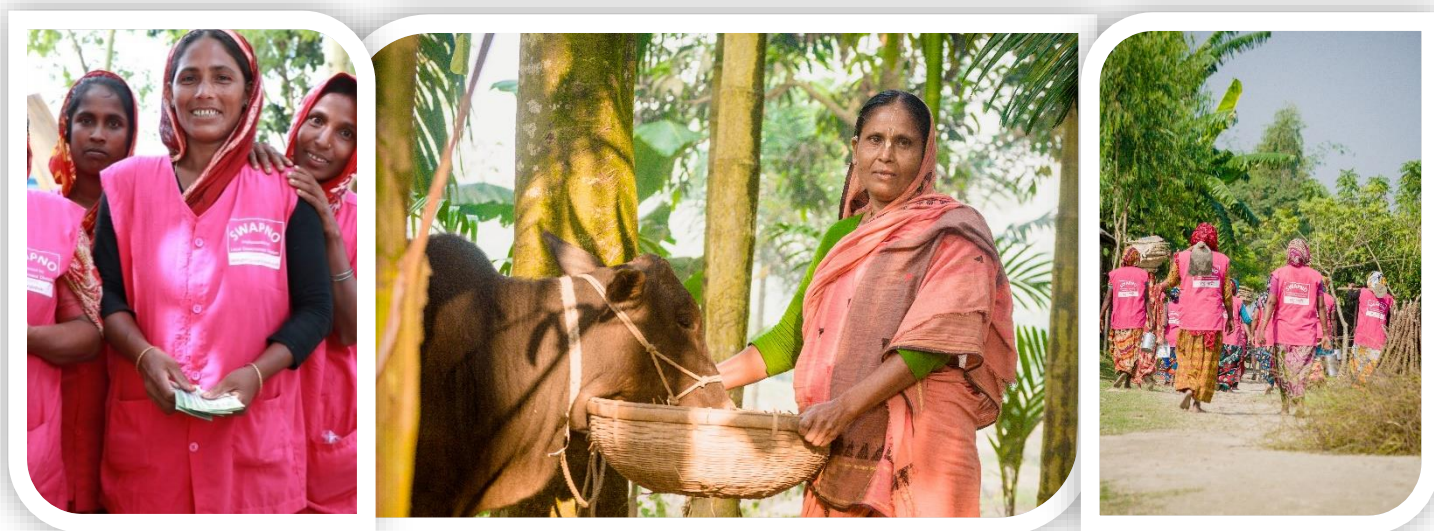




Local Government Division, MoLGRD&C

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

Progress Report 2016



Prepare by-

SWAPNO, May 2017



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

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Executive Summary

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 Division 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 to be 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 them 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 non-farm and off-farm sectors 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 programmes 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 Parishad (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, particularly 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 behaviour. 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 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.

A third set of activities 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.

A fourth set of activities 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 and flood shelters, and other local assets that reduce the risks communities face. 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 Accomplished

The Development Project Proposal (DPP) approval and commencement of public works by women beneficiaries in 2015 and life skill and livelihoods skill training, job placement, pro-poor development project management training, e-payment pilot for wage disbursement, basic service delivery scheme, and linkage development service providing agencies in 2016, are the key features of activities accomplished during the first phase of SWAPNO. The project staff were exclusively occupied in revising and aligning the DPP with in line with the 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 the DDP, implementation of planned activities began.

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 local 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 the Union Parishads. 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 the social safety-net projects of FDRWCW members. The Union Parishad Chairman, Union Parishad Secretary, and Standing Committee Members were trained on the SWAPNO approach in order to provide sufficient knowledge about SWAPNO project's principle, policy, rules, and regulations so that they can implement this project successfully. Detailed training on the women beneficiary selection process was provided to ensue right targeting of project beneficiaries and on right identification of schemes for public works to ensure pro-poor investment. A total of 938 Union Parishads representatives including 122 UP Chairmen, 122 UP Secretaries, and 694 SC Members of Kurigram and Satkhira districts have been trained under this project.

Selection of Women Beneficiaries:

SWAPNO aims to elevate rural destitute women from extreme poverty. To this end, SWAPNO targets 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 projects/programmes;

- 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 the selection process;
- c) The information on selecting the women beneficiaries was widely publicized in important public places of respective UPs through drum beating, loudspeaker, posters, 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 was 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 was prepared ward wise and the list was kept by the UP for record. The Union conducted 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 by Union Workers of PNGOs to crosscheck 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 an 18 month tenure for year-round maintenance of important rural earthen roads, embankments, irrigation canals and flood shelters 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 of Local Government Division of Ministry of LGRD&C. This 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.

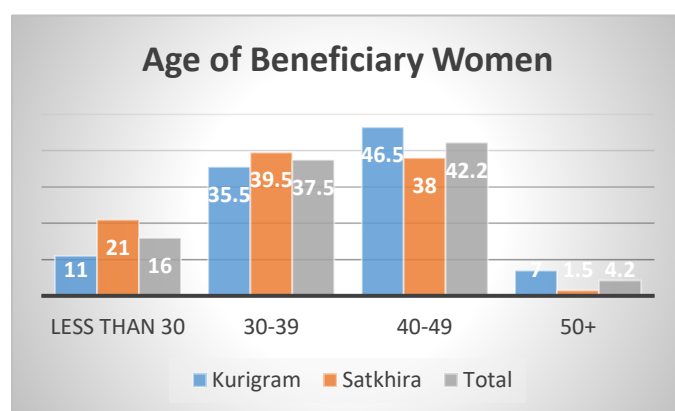
These poor women are victims of chronic poverty; mostly illiterate; suffered from early marriage, spousal abuse, dowry and are burdened with dependent children to feed. They are mostly single who are either widowed (49%), abandoned (25%), or divorced (16%) and married with disabled husbands (9%). They 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' homes or as day labourers, irregularly and earning 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.

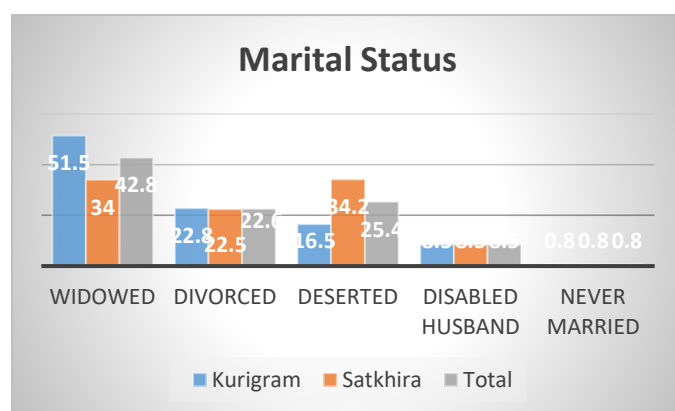
Baseline Survey on Socio-Economic Status of Beneficiaries Women:

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 from the intervention group and 400 from the 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 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 widowed or divorced or separated, indicating that they were socio-economically vulnerable. A total of 91% of beneficiaries were single (unmarried, widowed, or abandoned), either as the head of the household or living as a dependent with other family members. A significant portion (about 46%) of the family members were also either widows or separated or divorced which entail female

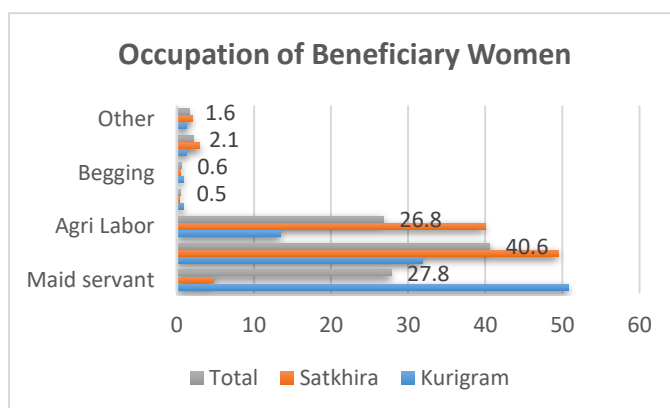
majority households. The beneficiary women had poor educational background with about 80% of whom never attended any school.

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 a few married with disabled husbands, the proportion of male members in their households is very low. There were only 52 males for every 100 females in their households.

Surveyed beneficiary women were basically engaged in three types of occupations including agricultural and non-agriculture labour, and domestic help prior to joining SWAPNO. About 95% of the beneficiary women were engaged in those occupations. Of the total surveyed beneficiaries of Kurigram and Satkhira district about 41% were engaged in non-agriculture labour 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, the 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 them 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.

Although beneficiary women were engaged in low paid activities, they were basically the main bread earners 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

	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 household and their per capita income alias productivity. The average number of earning member was 1.41 in intervention households.

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

Data on monthly income show that beneficiary households' 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 shows that about 98% of the households live below the upper poverty line and about 96%

households live 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% households had severe poverty gap. The severity of poverty was also found higher in 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	51.42	69.48	60.75
Intensity of poverty	45.35	46.40	45.97
Multidimensional poverty index, MPI	23.32	32.24	27.93

As per the multi-dimensional poverty index (MPI), overall incidence of poverty was 61%. The overall intensity of poverty

was about 46%, which means on an average, households were poor in 46% indicators of MPI. Finally, the overall MPI was 28%, which means about 28% households were poor in all the 10 dimensions of MPI.

Pro-Poor Development Project Management Training to UP Representatives and Upazila SWAPNO Committee Members:

SWAPNO is a pro-poor investment project which primarily aims at creating women employment in the rural areas. Apart from employment generation, the project has a crosscutting and lasting impact on direct beneficiaries and stakeholders (WCGs and UPs), the entire community and the national economy. The project is also contributing to strengthening the skills and competency of the UP representatives and the women beneficiaries and helps the Upazila administration and the service delivery departments revisiting their roles and responsibilities in making SWAPNO types of operation effective, transparent and sustainable.

The UPs are receiving grants from the central government and donors for undertaking different types of development projects. Unfortunately, most of the projects the UPs undertake are construction oriented, which generates some short-term employment, but none of the UPs think in developing projects that mainly benefit the poor and can complement the government's plan in making pro-poor investment.

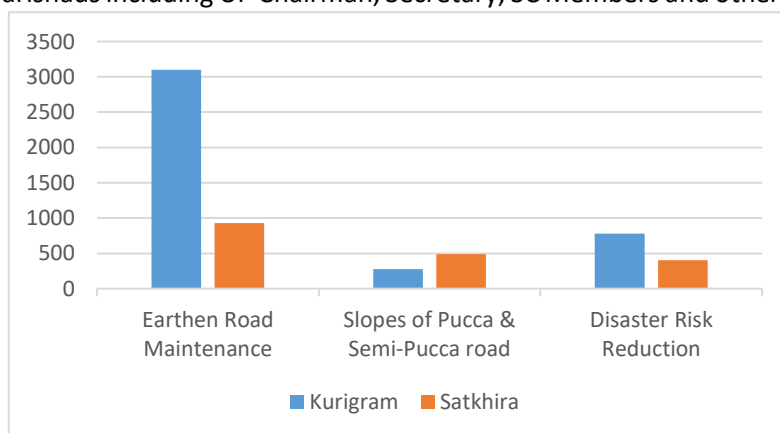
This training course has helped the UPs and Upazila SWAPNO Committees:

- To understand pro-poor development and the difference between development and pro-poor development,
- To conceptualise the process of participatory planning of pro-poor projects,
- To understand some participatory tools for ensuring community participation,
- To understand the role of UPs and Upazila SWAPNO Committees in planning sustainable employment creation projects for the poor.

In total 868 UP representatives including UP Chairman, UP Secretary, Chairperson of Standing Committee for SWAPNO, UP Member and Community Representatives of Kurigram and Satkhira district were trained under this training program. Another 83 District and Upazila Administration Officials and Upazila Service Officers were also trained.

Public assets maintenance:

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 5,977 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 schemes include important village roads, canals for



irrigation, flood shelters and embankments. Around 67% (4,032) of the schemes were earthen road maintenance, 13% (764) shoulder and slopes repair of pucca and semi-pucca roads linking villages to

growth centres and 20% (1,181) were disaster risk reduction related schemes including embankment repair, canal re-excavation, height raising of flood shelters and public places.

By the end of the 1st phase of the project, 2678 km earthen roads, 1686 km pucca and semi-pucca roads

District	Scheme	# of schemes	Work volume
Kurigram	Earthen Roads	3102	1555 km
	Pucca or Semi Pucca Roads	276	979 km
	Disaster Risk Reduction	778	2070k cft
Satkhira	Earthen Roads	930	1123 km
	Pucca or Semi Pucca Roads	488	707 km
	Disaster Risk Reduction	403	2478k cft
Total		5977	

were maintained by the SWAPNO beneficiaries. About 4548 thousand cft of earth work was accomplished under disaster risk reduction schemes. These maintained public assets are contributing to the rural economy as well as benefitting community

members socially by providing smooth road communication to education institutions, health facility centres, religious places, and service providing agencies.

Employment of SWPNO beneficiaries in public asset maintenance work:

During the 1st phase of the project (16 August 2015 to 15 February 2017) 19,77,552 work days of employment were provided to 4464 beneficiaries of 124 UPs of Kurigram and Satkhira district. Beneficiary women were paid BDT 39 crore 55 lakhs 10 thousand as wages, of which 25% were provided as mandatory savings. At the end of the project cycle each beneficiary woman received BDT 66,450 as cash wage and BDT 22,150 as mandatory savings.

Life Skill Training to Women Beneficiaries:

With a view to build the human capital and enhance future employability, 4464 women beneficiaries were trained on 7 seven life skill training topics, including Leadership Development (1 day), Rights and Entitlements (1 day), Primary Health Care and Nutrition (2 days), Climate Change and Disaster Risk Reduction (2 days), Financial Literacy (2 days), Gender and Development (1 day) and Basic Business Management (6 days) so that they can apply acquired knowledge at appropriate levels. The leadership development and rights and entitlement training empowered them to take decisions at family, work and community levels, exercise their rights and entitlements at GO and NGO service agencies. Primary health care is guiding them to develop appropriate food habits to maintain good health and leading a healthy life, climate change and disaster risk reduction will help them to prevent and recover from natural disasters. Other two training courses enabled them to keep simple business accounts and start small businesses.

On the Job Gender and Development Training:

With a view to create awareness and prevent violence against women especially women beneficiary of SWAPNO, an on the job training is organized jointly with Sexual and Gender Based Violence (SGBV) project during this quarter. In total 133 staff members of partner organization (PNGO) including 124 Union Workers, 9 Project Officers received ToT on Gender, Women Empowerment and Psychosocial Counselling. Union Workers imparted training to 36 women beneficiaries in their respective Union Parishad. In total 4,464 women beneficiaries have been trained on Gender, Women Empowerment and Psychosocial Counselling. The women beneficiaries are provided with a hot number to report any problems including

violence and financial irregularity to SWAPNO management for prompt redress. It is proved to be an effective way to boost confidence of beneficiary women and gave them a feeling that they are not alone to fight against injustice.

Follow-up training on life skill:

With a view to enhance the retention rate of training messages and re-enforce the training learning in their life, Union Workers of SWAPO conducted follow-up sessions with women beneficiaries. Respective Union Workers discussed one training topic in each session in small groups of women beneficiaries for one hour every day. They completed review of all three modules with women beneficiaries during the period January-March 2016.

Market Opportunity Survey:

Market Opportunity Survey (MOS) has been conducted during March 2016 with a view to identify potential trades to provide sustainable livelihoods to 4,464 women beneficiaries post project. Traders and Customer Survey, Focus Group Discussion with community leaders and local traders, Key Informant Interview with Union Parishad have been conducted under MOS.

MOS Activities

Method	# of Event
Traders Survey	465
Customer Survey	465
FGD with Community Leaders	72
Key Informant Interview	26

FGD Participants of MOS

Category	Male	Female	Total
Teacher	195	16	211
Traders	251	0	251
UP Representatives	315	101	416
Social Worker	202	18	220
Market Committee	113	0	113
Total	1076	135	1211

the FGD.

With a view to understand the local economic activities, Focus Group Discussion (FGD) with community members in all 124 Union Parishads of Kurigram district have been conducted. A cross section of people including teachers, traders, UP representatives, social workers, and traders' representatives participated in

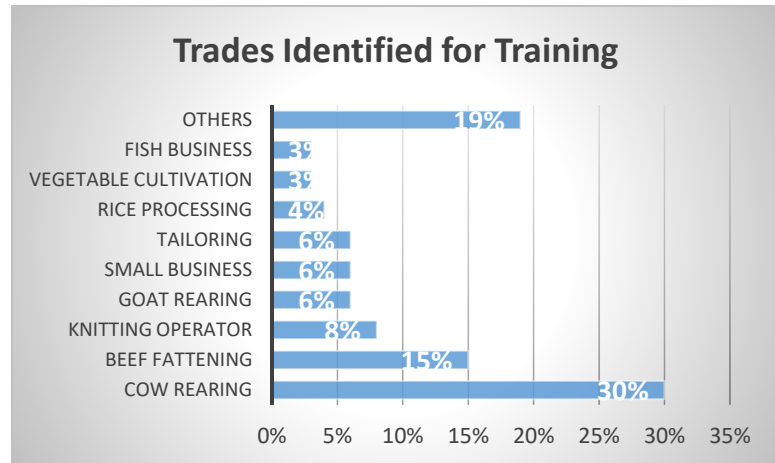
A list of 37 trades including tailoring, livestock and poultry rearing, handicrafts, agriculture, nursery, small business etc. has been identified through MOS. Necessary information on trade operation i.e. capital requirement, raw material, market demand, marketing facilities, estimated monthly income are also gathered against each trade. Women beneficiaries have been consulted about their choice on trades that they want to undertake post project. According to the choice of women beneficiaries' livelihood skill training on selected trades was organized. The women beneficiary will also be provided with post training follow-up support for another six months to make the trade viable for them.

Training Need Assessment (TNA):

Based on the findings of Market Opportunity Survey (MOS), SWAPNO beneficiaries were consulted regarding skills training requirements to undertake alternative livelihoods to sustain their income after completing the project public works employment tenure. SWAPNO women beneficiaries within the employment tenure are being provided with livelihoods skills training, according to the findings of TNA. A training need assessment was conducted in September 2016 with a

view to identify demand driven livelihood skills training. All 4,464 SWAPNO beneficiaries participated in the survey. In total 41 different kinds of skills training were identified. The most frequently reported training needs were cow rearing (30%), cow fattening (15%), knitting operator (8%), goat rearing (6%), small business (6%) and tailoring (6%).

Apart from the skills training, some apprenticeship training was also identified during the survey. SWAPNO beneficiaries expressed their interest to be involved in tailoring and dress making, birth attendance, beautician, painter, and livestock vaccinator, which requires apprenticeship training to work in the profession.



Livelihood Skill Training:

Livelihoods skills training was provided to 4,464 beneficiary women on five trades including small business development and management, livestock and poultry and management, vegetable cultivation, tailoring and dress making, spinning and knitting operator, and Ready Made Garments (RMG) machine operator.

Livelihoods Skill Development Training				
Course	Duration	Participants		
		Kurigram	Satkhira	Total
Small Business Development and Management	5 days	923	905	1828
Livestock and Poultry Management	5 days	1541	522	2063
Fish Culture and Crab Fattening	5 days		300	300
Vegetable Cultivation	5 days		125	125
Tailoring and Dress Making	2 months	80		80
Total		2544	1852	4396

making. Apart from regular livelihood skill training apprenticeship attachment was also provided for skill

Skills Development through Apprenticeship				
Course	Duration	Participants		
		Kurigram	Satkhira	Total
Tailoring and dress making	3 months	10	12	22
Beauty care	3 months	3	6	9
Block Batik and Karchupi			2	2
Carpentry and burnish	3 months	5		5
Spinning and knitting machine operator	1 month	15		15
RMG sewing machine operator	2 months	15		15
Total		48	20	68

development and subsequent job placement. Apprenticeship training was conducted for a comparatively long period and to a limited number of participants. Apprenticeship attachment was provided to total 68 participants mostly in tailoring and dress making, knitting and sewing machine operator. Some beneficiaries participated in non-traditional apprenticeships like beauty care, carpentry and varnishing, and block batik and karchupi. These apprenticeship attachments were provided for a two to three month period under a Master Craftsperson. After finishing apprenticeship, most of the beneficiary women were employed in the apprenticeship enterprise or found a job in some other enterprise.

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 totally 268 Rotating Savings and Credit Associations (ROSCA) have been formed in Kurigram and Satkhira.

Drawing on the REOPA experiences, ROSCAs were introduced in SWAPNO from the second month of operation. SWAPNO planned to facilitate informal savings generation and proper utilization, either in asset accumulation or starting part time Income Generating Activities (IGAs) by the women beneficiaries. Apart from the mandatory savings, the women beneficiaries were motivated to wisely use their time and wages. The ROSCA operational process along with success stories of REOPA presented ROSCAs as a viable option of collective savings generation and investment in livelihoods asset development.

Since REOPA was implemented in Satkhira and many of the UP Secretaries certified the process as productive, all beneficiaries (1872) decided to start ROSCAs from the first payment date. They decided to go for union wide ROSCAs, involving all 36 women and contributing BDT 200, to accumulate BDT 7,200 per lottery draw. Upon completion of the first cycle, total savings generated in Satkhira is BDT 13,478,400. For the last six months' employment, the beneficiaries of Satkhira ran a second round with smaller contribution and in smaller groups (groups of 12).

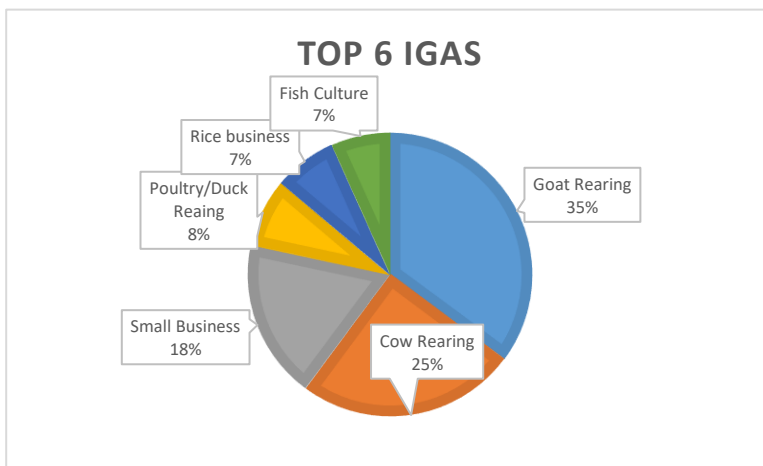
On the other hand, ROSCAs were new to Kurigram women beneficiaries and they decided to start with low intensity. Out of 2592 beneficiaries, 2124 decided to go for ROSCAs in existing working groups of 12, with BDT 200 contribution, while 468 beneficiaries decided to go for BDT 100. In the first cycle, total savings accumulation in Kurigram is BDT 5,265,810. Since Kurigram started with only 12 participants in a ROSCA cycle, this was completed quickly and they started the second cycle right after. However, realizing the potential of ROSCAs, all the beneficiaries decided to go for BDT 200 per lottery, keeping the cycle within 12 participants. As of December 2016, total accumulation was BDT 18,662,400. Realizing the utility of ROSCA savings, the SWAPNO beneficiaries continued their ROSCA association even after the end of public works on 15 February 2017. The total accumulation of ROSCA savings of SWAPNO beneficiaries now stands at around BDT 3.5 crore.

Electronic Wage Payment

Electronic wage payment has been piloted in 18 Union Parishads to 648 SWAPNO beneficiary women in Kurigram and Satkhira district since 16 October 2016 to make the wage payment to safety net beneficiaries faster, easier and promote financial inclusion to them. Payments have been disbursed by using 3 different e-payment service providers including Post Office, Bank Asia and bKash with a view to identify the delivery efficiency of each service provider in terms of time, cost and number of visits from the beneficiaries' perspective. The last payment was disbursed through e-payment service providers during third week of April 2017. Baseline and end-line surveys have been conducted in 18 intervention and 18 control UPs. Analyzing the findings of baseline and end-line surveys, a report is being prepared identifying the efficiency of each participating payment service provider with recommendation of effective e-payment mechanism for safety-net beneficiaries.

Income Generating Activities Operated by SWAPNO Beneficiaries

Utilizing ROSCA and others savings from cash wages and household income, all beneficiary women started different Income Generating Activities (IGAs) along with their regular employment in public assets maintenance work. Women beneficiaries worked for 6 hours, from 8 am to 2 pm, in public asset maintenance per day. After the end of their work, they run their IGAs and sometimes they also took help from their family members in IGA operation. The most frequently operated IGAs are Goat Rearing, Cow Rearing, Small Business, Poultry/Duck Rearing, Rice business, Fish Culture, Crop Cultivation etc. Most frequently operated top 10 IGAs cover 91% of all types of IGAs operated by beneficiary women. Livestock rearing, including cow, goat, poultry and duck, represents 48% and small business represents 14% of the IGAs operated by SWAPNO beneficiaries. The average capital per beneficiary woman is BDT 12,548. Most of the



women, around 53%, operate a single IGA and around 47% operate multiple IGAs. All women started earnings from their IGAs. The average monthly income of those who have started earning from IGAs is BDT 1,824 per month.

Basic Service Delivery Schemes:

Type of Scheme	# of Scheme	# of Participants
Livestock & Poultry	34	745
Agriculture	21	406
Health and Sanitation	43	1088
Fisheries	6	278
Environment	8	183
Social Awareness	5	350
Livelihoods skill	7	230
Total	124	3280

The basic service delivery schemes were implemented at the later end of 2016 with a view to strengthen the cooperation and coordination between Union Parishad and Upazila service departments to better serve the needs of rural people, especially poor community members of Union Parishads. An array of service schemes related to livelihoods and

other basic needs including livestock, agriculture, health, environment and social awareness was implemented in 124 Union Parishads of Kurigram and Satkhira. Majority of the service schemes, about 55%, were on livelihood services which includes livestock, agriculture, fisheries. The second highest service scheme category was health and sanitation including traditional birth attendance training and ring slab for sanitary latrine, comprising around 35% of the total schemes. Apart from the livelihoods and health and sanitation services, there were social awareness related schemes like awareness building against early marriage and for education and primary healthcare. Environment related schemes encompass environment friendly energy efficient cooking stoves and tree plantation.

Job Placement in formal sector:



As a part of the job placement initiative for providing market driven livelihoods to beneficiary women an MoU is signed with Ecofab green factory, a signatory to the Accord on Fire and Building Safety in Bangladesh and participants of ILO's Better Work Program for skill training and job placement. In total 55 SWAPNO beneficiaries are or will be employed in this RMG factory. 40 SWAPNO beneficiaries received skill training as sewing machine operator from Ecofab. Efforts are ongoing to explore more employment opportunities in

other industries including leather and service sectors.

Hotline for Grievance redressal and curbing Misappropriation:

Two hotline numbers were established at the district level and shared with women beneficiaries, UP representatives and community leaders with 24-hour accessibility. The beneficiaries notified 12 issues in two districts which were resolved immediately with support from the district and Upazila administration. Besides, these numbers were used by the beneficiaries and UPs for getting information on a regular basis.

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 breadwinners of their families, were employed for public asset maintenance by Union Parishads under the SWAPNO project. The project is implemented in 124 Union Parishads of Kurigram and Satkhira district, with beneficiaries chosen through an open lottery that followed a rigorous, accountable and transparent selection process. The beneficiary women maintained important economic infrastructure, such as important rural farm to market roads, embankments, irrigation canals, flood shelters and plantation in their respective Union Parishads. These public assets contribute to the rural economy of the SWAPNO project area.

Each beneficiary received BDT 88,600 as wage of which BDT 22,150 received as mandatory savings at end of the employment tenure. In baseline 96% of beneficiary households were found to be below the lower poverty line, with 62% poverty gap. The poverty situation of beneficiary households has improved substantially through regular wage earning and income generating activities. Market driven livelihood support after the end of employment tenure is helping 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 labourer irregularly and earn minimal wage. Around five months of the year, during agricultural lean season, they remained unemployed.

From the second month of SWAPNO beneficiaries started Rotating Savings and Credit Association (ROSCA) within the group. Totally 268 Rotating Savings and Credit Associations (ROSCA) were formed in Kurigram and Satkhira among 4,464 women beneficiaries. In total BDT 3.5 crore savings were accumulated as of February 2017 and each beneficiary women received at least BDT 7200 each from the accumulated savings. Utilizing ROSCA and others savings, all beneficiaries started different Income Generating Activities (IGAs) along with their regular employment in public assets maintenance work. Most of the women, around 53%, operate a single IGA and around 47% operate multiple IGAs. All women started earnings from their IGAs. The average monthly income of those who have started earning is BDT 1,824 per month.

Apart from the self-employment in different trades, beneficiaries are also participating in labour market as semi-skill and skill labour in construction and manufacturing sector. Seventy SWAPNO beneficiaries have got employment in a Ready-Made Garments Factory and Spinning Mills. With the sustained earnings

from IGAs and wage employment beneficiaries are being able to protect food security for their households. 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. With nowhere to go, she was forced to return to her natal home, where she constructed a tiny shed to live with her two sons. Working as a maid or a daily labourer, she could not manage to send her sons to school or provide three meals a day 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.

2

Srimoti Malati Rani, 48, was married off at an early age. But after the birth of her first child, her husband lost his eyesight due to typhoid fever. What little assets the family had, had been spent for his medical treatment to recover his eyesight,

3

unfortunately yielding no results. Her daughter is now at a marriageable age, but Malati cannot afford to arrange a good marriage for her. She used to work as a day labourer wherever she could find work, be it nurseries, houses, farms or other odd jobs. With the irregular nominal wage she earned, it was difficult for her to provide food, clothing, and education for her children. Working in multiple jobs left her tired and stressed; she was desperate. Since Malati joined SWAPNO on 16 August 2015, her prospects have begun to improve. After receiving her first wage of 3600



BDT and a savings of 1200 BDT in the bank as a SWAPNO beneficiary, Malati was incredibly 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

4

room with her father and has worked as a maid. Life has been horrifying for Shaheda, but things started to change after she joined SWAPNO as a 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 start a 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

4464 beneficiaries have been trained on life skill and livelihood skills including rights and responsibilities, health and nutrition, financial literacy and various livelihood skills. These training courses empowered them to participate actively in community activities and to take decisions at family, work and community levels. Almost all the beneficiaries send their school aged children to school, develop appropriate food habit to maintain good health and leading a healthy life, climate change and disaster risk reduction will help them to prevent and recover from natural disaster. Livelihood skill training helped them adopt alternative livelihoods after the end of employment under SWAPNO project.

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

Individual escrow bank accounts for 4464 women were opened with the scheduled banks of Bangladesh Bank. After 18 months' tenure, beneficiary women will be able use these accounts for all financial service including credit, deposit and insurance essential. Majority of the beneficiaries were trained on livestock, agriculture, fisheries related trades where, respective Upazila service officers participated as resource person. Beneficiary women now have contact with these service offices and are accessing required support. Besides, an array of service schemes on agriculture and livestock, health and social awareness implemented by Union Parishads established enhanced cooperation between Upazila Service Offices and community members of the respective Union Parishads. Now the poor community members have close contact with the service offices and are accessing those services whenever they need them.

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 6000 public assets schemes, i.e. important rural farm to market roads, embankments, irrigation canals and flood shelters in their respective Union Parishads. Rural roads facilitate transportation of agricultural produce from farms to markets, communication to educational institutions, access to health centres, 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.

SWAPNO has contributed to establish important connectivity in rural areas, which were jeopardized for long time. These includes access to educational institutions, community clinics, the Union Parishad complex and local markets. One very important road was restored by SWAPNO women beneficiaries in Kashimari Union of Shyamnagar Upazila of Satkhira district.



Ghola is a village under ward no 6 of Kashimari union, where 400 families reside. For the last four years, people of this village had tremendous difficulties to access to Union Parishad, local markets, clinic and schools and colleges since the approach road to a bridge was in disrepair. The UP tried hard to get some allocation from other sources but failed. The UP calculated an expected repair cost of BDT 140,00 involving 400 person days at the rate of BDT 400 per day. 12 SWAPNO beneficiaries repaired the access road in 360 days with a cost of BDT 72,000. This has been highly praised by the community members and UP representatives for good quality earth work with a lower cost than the UP's estimate.

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)" bears 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 principles, policy, rules and regulations. 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.

Pro-Poor Development Project Management training helped UP representatives and District and Upazila officials of Kurigram and Satkhira to understand pro-poor development approach and efficient implementation and management of development projects.

Section IV: Challenges and Measure Taken

Right targeting of beneficiaries in safety-net projects in Bangladesh is a major bottleneck. SWAPNO pursued clear eligibility criteria and followed an open, transparent, and participatory lottery process to ensure free and fair selection of the most deserving poor women in the project. In many cases, Union Parishad Chairpersons 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 could not be achieved as planned and was deferred by six months. It caused programme activities to be rescheduled and realigned accordingly to attain the stipulated project results. Identifying suitable market driven livelihoods for women beneficiaries created a huge challenge for the project. To address the challenge SWAPNO conducted a Market Opportunity Survey to map the available economic opportunities in the community. In consultation with beneficiaries suitable trades were identified and necessary livelihood skill training imparted to beneficiaries so that they take up market driven livelihoods post project.

Delayed approval of the 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 a couple of months. It caused project activities to be rescheduled and realigned accordingly to attain the stipulated project results.

Due to flooding in 2016, planned implementation of livelihoods activities was deferred for three months in Kurigram. This was shared with the donor and they allowed the project extended time to accomplish all planned activities by June 2017.

Considered to be a 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.

The second phase of the project is planned to make a start from July 2017. Since resource mobilisation to cover DPA share was a major issue, the project and UNDP have approached prospective donors, including BSRM, SDC, GiZ, SDG-F (Spanish Government) and EU. Among them a couple of donors have shown very positive intent to fund from 2018. Based on the developments, the second phase of the project will begin with the second cycle of 4464 women beneficiaries which will be scaled up from July 2018.

Section V: Lessons Learned

With strong support from the Local government division Union Parishads have successfully ensured right targeting of safety net project beneficiaries by selecting 4464 rural extreme poor women as per process and criteria as delineated in the 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 was disseminated publicly. Posters containing information on beneficiary selection criteria and process were placed at exposed public places such as market places, schools, Union Parishads. Announcement was 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 are not required for being selected as beneficiaries. Community people including interested candidates were completely aware about requirement of beneficiaries and the process of selection. Community people were present during beneficiary selection.

Open lottery for selection: Eligible candidates were shortlisted through interviews with all the candidates appearing for selection. From the eligible candidates, project beneficiaries were selected through open lottery. Selected beneficiaries were listed and a beneficiary list signed by the selection committee on the spot.

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

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

Hotline for Grievance Redressal: SWAPNO introduced a hotline for beneficiary women to in order to capture reports of any irregularities and repression. The hotline is an important tool for implementation of the Internal Control Framework in SWAPNO. Since it is difficult to meet beneficiaries, partner NGO staff, and Union Parishad members all the time, a hotline number was established at each district to feed instant information on any financial or work related irregularities or any kind of repression of the project beneficiaries. The hotline connects to the UNDP Finance and Monitoring Associate in each district. The hotline has empowered the women beneficiaries to raise their voice against extortion, delayed payment, psychosocial or physical abuse, as they can instantly share their problems and get solutions.

Promotion of savings habit: Rotating Savings and Credit Associations (ROSCAs) were practiced by SWAPNO's beneficiaries, where each woman contributed between BDT 100 – 200, and rotated “winners” by lottery in each cycle (weekly, biweekly, or monthly basis, whatever the members decide). This has allowed the women to generate large savings at one time, to invest in various Income Generating Activities in order to provide a stable income for themselves post SWAPNO intervention