



Local Government Division, MoLGRD&C

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

### Progress Report 2017



Prepared by

SWAPNO

## 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

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## Executive Summary

Strengthening Women's Ability for Productive New Opportunities, also known as **SWAPNO**, is a project aimed at ensuring sustainable livelihood and food security for extreme poor and vulnerable rural women. The three major interventions of the project include: i) fixed wage contract for 18 months under the GOB's public asset maintenance component ii) compulsory savings along with ROSCA, and iii) several life skills and livelihoods trainings. The first intervention facilitates the employment and wage transfer of beneficiaries in various GOB's public asset maintenance schemes, part of Social Safety Net Programs (SSNP) for a fixed tenure of 18 months. The second and third intervention, while following global best practices, complements public works with mandatory savings, participation in ROSCA (Rotating Savings and Credit Associations), training on life skills and livelihoods and linkages with local markets and potential employers. The idea is that the set of skills learnt from training will help beneficiaries invest their savings for productive purposes which will yield a stream of income when the project is no longer supporting them.

The 4464 beneficiaries were employed for a tenure of 18 months. About 6,000 schemes were maintained under the GOB's public asset maintenance component. 6000 schemes were maintained under this component. These schemes were identified through community meetings conducted in 1116 wards of the 124 participating Union Parishads. Around 67% (4,032) of the schemes were earthen road maintenance, 13% (764) shoulder and slope repair of pucca and semi-pucca roads linking villages to growth centres and 20% (1,181) disaster risk reduction related schemes including embankment repair, canal re-excavation, height raising of flood shelter and public places. Under these schemes 2678 km of earthen roads, 1686 km of pucca and semi-pucca roads were maintained by the SWAPNO beneficiaries and about 4,548 thousand cft of earth work accomplished for disaster risk reduction schemes. During the employment tenure, each beneficiary received BDT 66,450 as wage and BDT 22,150 as mandatory savings.

SWAPNO completed its first implementation cycle on 15 February 2017 in 124 Union Parishads of Kurigram and Satkhira district. During this period, 4,464 ultra-poor women, received life and livelihood skill training and support to find sustainable livelihoods. The 2<sup>nd</sup> cycle of the project started from 12 November 2017 with another 4464 women beneficiaries from Kurigram and Satkhira district.

During the project setup phase, in order to ensure right targeting of beneficiaries and proper implementation of the planned activities towards intended results; Union Parishad Chairman, Union Parishad Secretary and Standing Committee Members of "Family Dispute Resolution, Women and Children Welfare" were oriented on SWAPNO project's principles, policy, rules and regulations.

This resulted in high level of accuracy in beneficiary targeting. According to baseline survey, almost all the beneficiary women were either widowed or divorced or separated. Indicating they were socio-economically vulnerable. About 98% of the beneficiaries lived below the upper poverty line and about 96% of them below the lower poverty line.

The first implementation cycle resulted in a significant decline in poverty incidences among female headed SWAPNO beneficiary households. Only 27.9% female headed households were living below the national lower poverty line in August 2017 as against 94.6% in baseline period of August 2015. The end-line study also found significant increase in assets of the beneficiaries. The total value of their assets, excluding homestead land, has increased more than six times – and at the time of the survey half of the women had not yet invested their graduation bonus in assets.

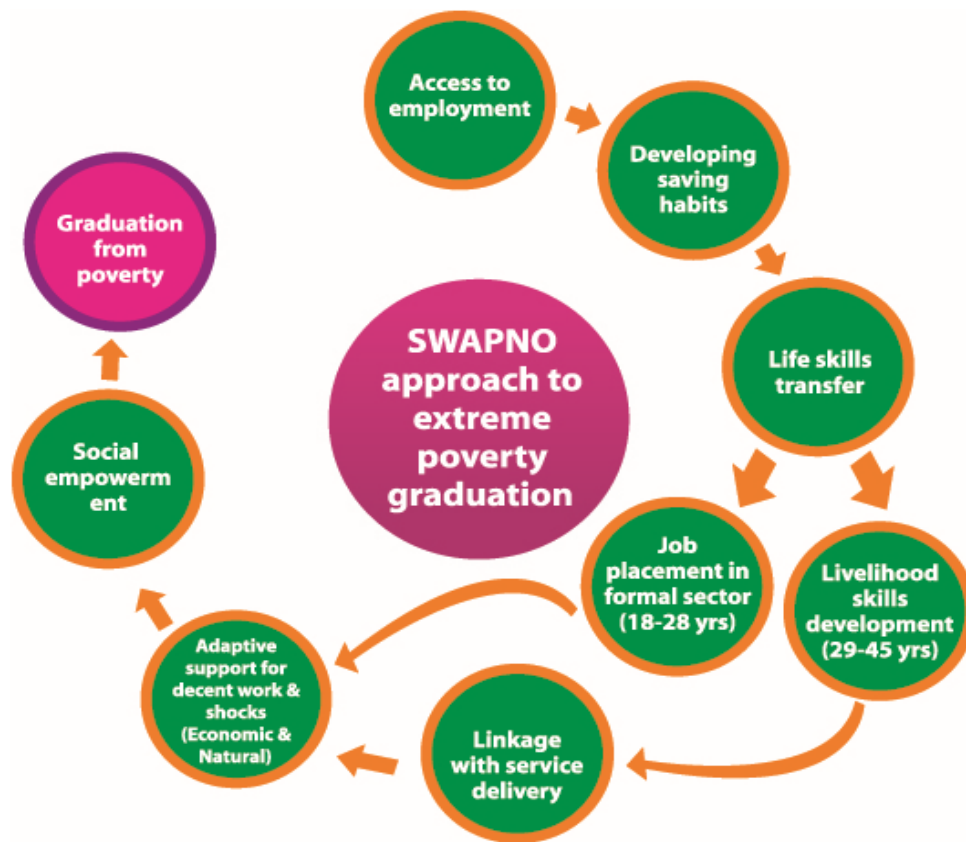
In terms of behavior change as related to savings and investments, a total of 268 Rotating Savings and Credit Associations (ROSCA) were formed in Kurigram and Satkhira among 4464 beneficiaries. In total BDT 3.5 crore savings were accumulated as of December 2017 and each woman received at least BDT 7200 from the accumulated savings. Utilizing ROSCA and other savings, all women beneficiaries started different Income Generating Activities (IGAs). The most frequently operated IGAs were goat rearing, cow rearing, small business, poultry rearing, rice business, fish culture, crop cultivation etc. The average capital per beneficiary woman was BDT 12,548. Currently, around 53% of beneficiaries operate a single IGA and around 47% operate multiple IGAs. The average monthly income of those who have started earning from IGAs is BDT 1,824 per month. Apart from self-employment in different trades, beneficiaries are also participating in the labour market as semi-skilled and skilled labourers in construction and manufacturing sector. Seventy SWAPNO beneficiaries have got employment in a ready-made garments factory and spinning mills.

## 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 (source?). 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 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's approach is represented as a public works based 'graduation model' as illustrated by fig. 1. This model is argued to be different from direct asset transfer based model on the ground that the former enhances women empowerment and boosts self-confidence and aspiration, which are the key ingredients of the sustainability of the project outcomes. Instead of having assets transferred as a gift, beneficiaries build assets from their hard-earned income from guaranteed employment. The fact that destitute women earn, save and build assets on their own gives them self-confidence and self-esteem. The model also develops group solidarity, self-confidence, aspiration and access to service institutions.

**Figure 1: SWAPNO Approach to Extreme Poverty Graduation**



SWAPNO's public work's based 'graduation model' is further described:

- The entry point is 18-month employment tenure in GOB's public asset maintenance schemes,
- Mandatory savings from wages support households provide households 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.
- Life and livelihood skill transfer component smoothers the transition from public work employment to self-employment or wage employment in the formal sector. Beneficiaries are trained on different livelihoods skills during the employment tenure for self-employment in different professions or small businesses or wage employment in formal sector.
- In addition to assisting women to start and operate micro-enterprises, SWAPNO focuses on facilitating linkages with Small and Medium Enterprises (SMEs) and Public-Private Partnerships. SMEs in the rural non-farm and off-farm sectors are 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.
- As a key strategy, SWAPNO also facilitates access to essential public services, promoting social and economic inclusion for these women.

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 livelihoods skill training, pro-poor development project management training, e-payment pilot for wage disbursement, linkage development service providing agencies and job placement in private sectors in 2017, are the key features of activities accomplished during the first phase of SWAPNO.

### 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 18-45 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 selection 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 was 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 was 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 were given accurate information or not;
- g) The information was recorded in the prescribed interview format. Upon completion of the interview, the UP shortlisted 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 cross check 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.

After completing the 1<sup>st</sup> cycle successfully, another 4464 rural extreme poor women who are the sole breadwinners of their family have been selected in 2<sup>nd</sup> Cycle of 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 Parishads. 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. These women started work for public assets maintenance from 12 November 2018. 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.

### End-line evaluation on socio-economic status of 1<sup>st</sup> Cycle beneficiaries women

After completion of 1<sup>st</sup> project cycle, an end-line survey was commissioned by SDGF and UNDP in May-June 2017. BIDS was given the role of conducting the end line survey and study of the pilot phase of the SWAPNO project. The main objective was to conduct a repeat or end line survey on the 1200 HHs surveyed in the baseline study, including 800 beneficiary HHs and 400 control HHs in order to evaluate the impact of the SWAPNO project. Towards this end, these were the deliverables completed:

1. A literature review of different poverty graduation models, how SWAPNO relates to them and what are the lessons that can be learnt from SWAPNO.
2. Questionnaire survey of sample beneficiary and control households. Focus Group Discussion with sample beneficiaries and control group members.
3. Report of the SWAPNO project impact evaluation study.

### Employment of SWAPNO beneficiaries in public asset maintenance work

During the 1<sup>st</sup> 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.

## 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.

<b>Table 1: Livelihoods Skill Development Training of 1s Cycle Beneficiaries</b>				
Course	Duration	Participants		
		Kurigram	Satkhira	Total
<b>Small Business Development and Management</b>	5 days	923	905	1828
<b>Livestock and Poultry Management</b>	5 days	1541	522	2063
<b>Fish Culture and Crab Fattening</b>	5 days		300	300
<b>Vegetable Cultivation</b>	5 days		125	125
<b>Tailoring and Dress Making</b>	2 months	80		80
<b>Total</b>		2544	1852	4396

Majority of the beneficiaries were trained on livestock and poultry management (2063; 47%), followed by small business development and management (1828; 42%). Most of the training courses were 5 days long except tailoring and dress

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

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

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. As of December 2017, the total accumulation of ROSCA savings of SWAPNO beneficiaries was 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 and easier. 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.

### Job placement in formal sector

As a part of the job placement initiative for providing market driven livelihoods to beneficiary women an MoU was 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

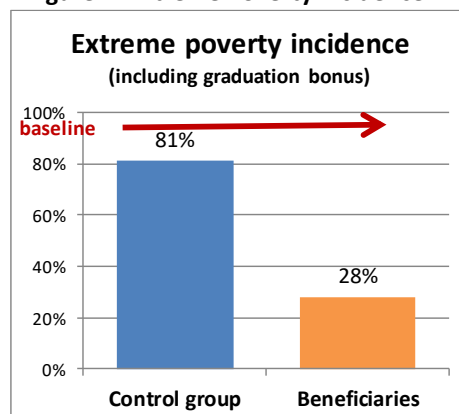
Two hotline numbers were established at the district level and shared with women beneficiaries, UP representatives and community leaders with 24-hour accessibility. The beneficiaries notified 12 issues in two districts which were resolved immediately with support from the district and Upazila administration.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

## Section III: Achievement of Results

**Outcome 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**

In measuring economic growth for the poor, households below lower poverty line and upper poverty line before and after intervention for control and treatment (SWAPNO) was used as an indicator. Before intervention about 96% of households in the control groups and 95% households in the treatment groups were below the lower poverty line. After 18 months of tenure in SWAPNO project, the income of the beneficiaries increased more than three times and this has reduced the incidence of poverty. End-line survey shows that only 28% of the treatment households were below the lower poverty line. This figure is still very high in the control group - about 81%. The difference-in-differences estimates show that about 52% reduction of extreme poverty can be attributed to SWAPNO.

**Figure 2: Extreme Poverty Incidence**



There is not significant differences between Kurigram and Satkhira in terms of reduction of poverty due to SWAPNO. About 26% of the households in Kurigram and 30% in Satkhira are below the upper poverty line in the beneficiary groups after SWAPNO. The contribution of SWAPNO in reducing extreme poverty in these two districts is 54% and 50% respectively.

For the upper poverty line, about 97% of control group households and 95% of households in the treatment group were moderately poor before the intervention. After intervention, the increased moderate poverty reduced to 35%. In the control group, the incidence of moderate poverty reduced to about 84%. Thus, we can attribute about 47% reduction of moderate poverty to SWAPNO. The reduction of poverty is found slightly higher for Kurigram than Satkhira, similar to extreme poverty.

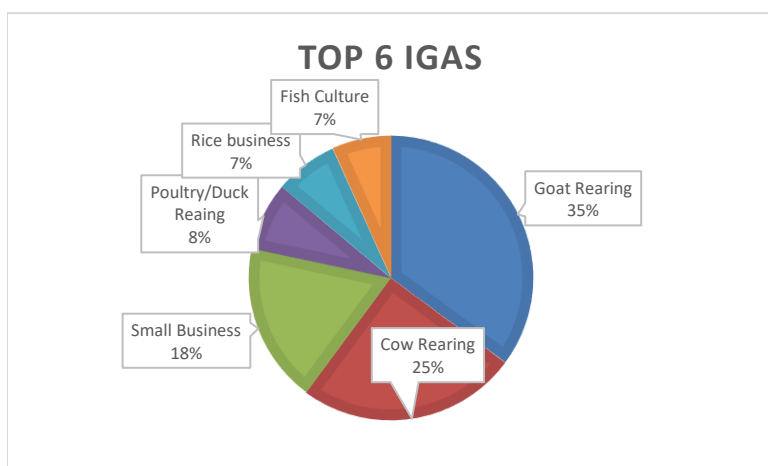
In order to measure inclusivity of the economic growth, income distribution was examined. The income distribution shows that there has been significant change in the lower part of income of the treatment group and this is also reflected in lower poverty gap and squared poverty gap measures. Poverty gap index, which captures the depth of poverty, has reduced from 0.59 in baseline to 0.27 in end-line for the treatment group. Similarly, poverty gap squared, measuring the severity of poverty, has gone down to 0.10 from 0.39.

### 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.

**Figure 3: Frequently Operated IGAs**



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 Rearing, Rice business, Fish Culture, Crop Cultivation etc. Most frequently operated IGAs cover 91% of total 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 beneficiaries, around 53%, operate a single IGA and around 47% operate multiple IGAs. The average monthly income of those who have started earning from IGAs 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.



4 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 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 and education and voice

### Health and education

As it is difficult measure the impact on health and education, as its nature is long-term, the proxy indicator of household expenditure and spending capacity in health and education were used as proxy indicators,

as illustrated in table expenditure in both health and education has increased post intervention. The difference in difference shows SWAPNO's contribution to this.

**Table 3: Average expenditure (BDT) of households before and after intervention**

	Baseline			End-line			Difference in Difference
	Control	Treatment	Diff	Control	Treatment	Diff	
Medical (yearly)	1774	1965	191	2607	2866	259	68
Education (yearly)	1027	1014	-13	1803	2372	569	582***

Food expenditure increased by about 1 thousand Taka for the treatment group. Of this increase, about 450 Taka can be attributed to SWAPNO. Non-food expenditure has increased not in absolute terms only, but in relative share also for the beneficiaries.

### **Food and Nutrition**

As per the end-line report the ***share of households taking meal only once or twice a day is lower for the treatment group***. Furthermore, share of households who skipped one meal is reported to be lower for the treatment group - about 38% beneficiaries and 48% control women reported that they had meals only twice a day. The share of households with acute food crisis is also much lower for the treatment group – 7% treatment vs. 11% control.

In terms of diet diversity, beneficiary households have substantially larger improvements, with no household being food poor. The end-line used a Food Consumption Score (FCS), which is a frequency-weighted diet diversity score, based on a one-week recall period for consumption of eight food groups: main staples; pulses; vegetables; fruit; meat, fish and eggs; milk; sugar; oil. Households are grouped into four categories – Poor (food insecure), Borderline cases (food secure but vulnerable), Acceptable low and Acceptable high food security – with thresholds determined for the Bangladesh context. Around 18% of beneficiary households were found to have poor diet diversity at baseline, with only 1% categorized as poor at end-line. Almost 74% of beneficiary households now have acceptable diet diversity, compared with only one-third at baseline, and the majority of them have an acceptable high food security.

### **Voice**

In measuring voice, the end-line survey found that –

- a) *The beneficiary women have higher control over personal and household assets than their non-participant counterpart*
- b) *The beneficiaries are now more able to make decisions about IGAs on their own.*

The results are illustrated in the table 4 which shows a significant increase in the proportion of women reporting greater control over own income and asset. About 91% of women in the treatment group, as against about 80% women in the control group, reported to have full control over their immovable or movable property. Beneficiary women are also found to report higher decision-making ability in income

generating activities. SWAPNO contributed about 53% increase in the share of women involved in making decision about IGAs.

**Table 4: Beneficiary control over personal income and assets**

Income and Assets	Control Group (%)	Beneficiary (%)
I myself can decide to use my personal income	90	95
I myself can decide to use my own savings	89	95
I have full control over my immoveable/movable property	80	91
I have influence over the use of family income and savings	82	91
I have influence over family land	75	87
I have influence over family immovable/movable assets	75	87

**Table 5: Beneficiary voice in intra-household decision making and earning activities**

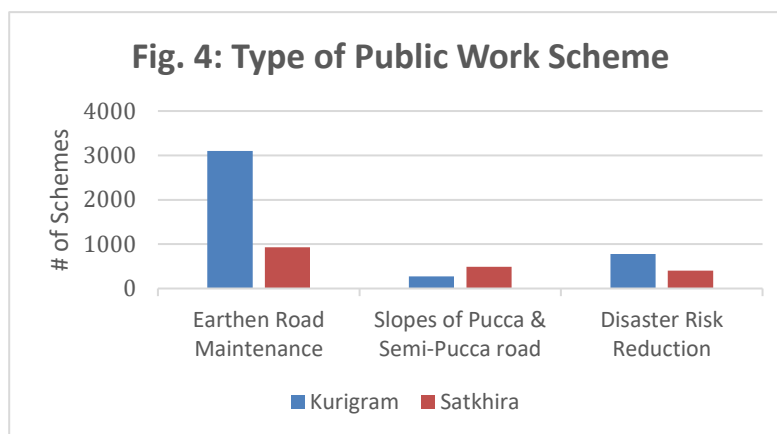
Decision Making and Earning Activities	Baseline (%)		End-line (%)	
	Control	Beneficiary	Control	Beneficiary
Women involved with any income generating activities	73	69	47	96
Decision of income generating activity was taken by women	80	84	71	83
Decision of income generating activity was taken Jointly with a male	5	3	28	17

### 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

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.

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
<b>Total</b>		<b>5977</b>	

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



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 , 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 round 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