

# **Feasibility Assessment Report**

**Strengthening Women's Ability for Productive New Opportunities**

**(SWAPNO)- 2<sup>nd</sup> Phase**

**March 2023**

**SUBMITTED TO:**

**SWAPNO Project**

**United Nations Development Programme (UNDP)**

**SUBMITTED BY:**

**Jalal Uddin Shoaib**  
**Study Team Leader**  
**ZANALA Bangladesh Ltd.**

**Level-4 (West), BDBL Bhaban, 12 Karwan Bazar**  
**Dhaka-1215, Bangladesh**

[www.zanala.com](http://www.zanala.com)



**ZANALA Bangladesh Ltd.**  
www.zanala.com



### List Acronyms and Abbreviations

ASA	Association for Social Advancement
ADB	Asian Development Bank
BDT	Bangladeshi Taka
BBS	Bangladesh Bureau of Statistics
BIDS	Bangladesh Institute of Development Studies
BDHS	Bangladesh Demography and Health Survey
BRAC	Bangladesh Rural Advancement Committee
BURO Bangladesh	Basic Unit for Resources and Opportunities of Bangladesh
CARE	Cooperative for Assistance and Relief Everywhere
COVID	Corona Virus Disease
DD	Deputy Director
DRF	Development Results Framework
DWA	Department Women Affairs
FAO	Food and Agriculture Organization
FGD	Focus Group Discussion
GED	General Economic Division
GD	Group Discussion
GoB	Government of Bangladesh
HEED	Health, Education and Economic Development
HH	Household
HIES	Household Income and Expenditure Survey
IGA	Income Generating activity
IMED	Implementation Monitoring and Evaluation Division
IPCC	Intergovernmental Panel on Climate Change
JCF	Jagoroni Chakra Foundation
KII	Key Informant Interviews
LDC	Least Developed Country
LGD	Local Government Division
LGED	Local Government Engineering Department
M&E	Monitoring and Evaluation
MIS	Management Information System
MFS	Mobile Financial Services
MoWCA	Ministry of Women and Children Affairs
MoLGRD&C	Ministry of Local Government, Rural Development and Co-operatives
MPI	Multidimensional Poverty Index



NSSS	National Social Security Strategy
NGO	Non-Government Organization
OCC	One Stop Crisis Center
ROSCA	Rotating Savings and Credit Association
RMG	Readymade Garments
RMP	Risk Management Plan
SMEs	Small and Medium Enterprises
SSC	Secondary School Certificate
SSS	Social Security System
SWAPNO	Strengthening Women's Ability for Productive New Opportunities
SWOT	Strengths Weakness Opportunities and Threats
TMSS	Thengamara Mahila Sabuj Sangha
UNDP	United Nations Development Programme
UNO	Upazila Nirbahi Officer
UNFCCC	United Nations Framework Convention on Climate Change
UP	Union Parishad
VGD	Vulnerable Group Development
VGf	Vulnerable Group Feeding
WHO	World Health Organization



## Acknowledgement

Zanala Bangladesh Ltd has been commissioned to assess the feasibility of Strengthening Women's Ability for Productive New Opportunities (SWAPNO) project implemented by LGED and UNDP. SWAPNO is a gender-based poverty graduation project targeting rural ultra-poor, distressed, disadvantaged and vulnerable rural women, who are mostly divorced, widowed, abandoned or left with disabled husbands. A multidisciplinary field team accomplished the field survey by visiting targeted subjects in seven districts and reviewing relevant works of literature focused on social safety net issues fielded in the country.

My sincere gratitude goes out to the project management for helping the research team coordinate tasks, particularly in field coordination and exercises, and providing the opportunities necessary to complete the assigned feasibility study on time and with the desired consistency.

I would like to thank Mr. Habibur Rahman, National Project Director (NPD), Mr. Kajal Chatterjee, National Project Manager, Mr. Mizanur Rahman, M&E officer, Kashfia Sharmin, Communication Associate, Mr. Hossain Ishrak, Apps Development & IT Assistant, and entire SWAPNO project team, UNDP for their personal commitment to carrying out the assessment efficiently.

Also, I want to take this opportunity to express my gratitude to those who gave us their valuable time to express their views during intercession. In addition, the study team is also grateful to the Deputy commissioners, Upazila Nirbahi Officers, local leaders for their thoughtful comments on the social safety net and their alignment with this issue.

I would like to convey my thanks to Mr. Shahdat Hossain and team members of ZANALA Bangladesh Ltd for their relentless efforts during the field study. Last but not least, many thanks go to Mr. Md. Tujjir Rahman of ZANALA Bangladesh Ltd. for all the work he put into leading the team toward the overall goal.

**Jalal Uddin Md. Shoaib**

Study Team Leader





## Table of Contents

EXECUTIVE SUMMARY.....	7
1. BACKGROUND AND CONTEXT .....	11
2. LITERATURE REVIEW .....	13
2.1 Context of Social Security System:.....	13
2.2 Poverty and Multidimensional Poverty Index (MPI) of Bangladesh .....	13
2.3 Multidimensional Poverty Index (MPI):.....	14
2.4 Poverty, environment, climate change and ecosystem services: .....	15
2.5 Opportunities for combating social insecurity: .....	15
2.6 The remaining Pocket of Poverty:.....	16
2.7 Contribution of SWAPNO for poverty graduation in rural areas.....	16
2.8 Challenges to combat poverty in rural areas .....	17
3. ASSESSMENT OBJECTIVE AND METHODS .....	18
3.1 Objectives: .....	18
3.2 Study Locations.....	18
3.3 Study setting and sampling: .....	19
3.4 Feasibility Assessment Questions .....	20
3.5 Consideration of gender and Human Rights-based Approach .....	21
3.6 Ethical Consideration.....	21
3.7 Data Collection Procedures and Instruments .....	21
3.8 Study Limitation .....	22
3.9 Structure of the Report.....	22
3.10 Study Findings Utilization .....	22
4. ASSESSMENT FINDINGS .....	23
4.1 Socio-Economic Analysis.....	24
4.2 Poverty and Vulnerability Analysis.....	26
4.3 Communication and product marketing analysis:.....	29
4.4 Institutional Arrangement & stakeholders Analysis.....	30
4.5 SWOT Analysis .....	33
4.6 Role of SWAPNO project on Poverty Graduation .....	33
4.6.1 Effectiveness of SWAPNO Graduation model .....	35
4.6.2 Achievement of SWAPNO first Phase .....	35
5. ENVIRONMENTAL AND SOCIAL RISK ANALYSIS:.....	37
6. RECOMMENDATIONS .....	42
REFERENCES .....	43
ANNEX.....	45
Annex I: List of the Key Informant Interview (KII) Participants of Local Government Officials:.....	45
Annex II: Summary Findings of GoB Officials Discussion .....	45



<i>Annex II: List of Key Informant Participants of elected representatives: .....</i>	<i>48</i>
<i>Annex III: Summary Findings of Elected Representatives Discussion .....</i>	<i>48</i>
<i>Annex IV: Need Assessment FGD checklist.....</i>	<i>50</i>
<i>Annex V: Need Assessment GD checklist.....</i>	<i>50</i>
<i>Annex VI: Need Assessment KII tool (GoB Officials). .....</i>	<i>50</i>
<i>Annex VII: Need Assessment KII tool (UP representatives). .....</i>	<i>51</i>
<i>Annex VIII: Need Assessment Individual Questionnaire.....</i>	<i>51</i>
<i>Annex IX: Proposed priority targeted locations for next intervention. ....</i>	<i>52</i>





## EXECUTIVE SUMMARY

Bangladesh's development trajectory has experienced steady economic growth during the last decade. Once known as one of the world's ten poorest countries, Bangladesh is now the world's 41st largest economy. In practically every social measure, Bangladesh has outperformed other South Asian countries. It has also progressed from a low-income nation to a lower-middle-income country in 2015 and is set to graduate from its Least Developed Country (LDC) status in 2026. Despite making remarkable socio-economic progress, factors such as the unprecedented emergence of the global COVID-19 pandemic have slowed the country's economic growth.

The Vision 2041 serves as a roadmap for the development agenda in Bangladesh, aiming to attain Upper Middle-Income Country status by 2031 and reduce poverty incidence by 3% or less. The 8th FY Plan sets poverty reduction targets of 15.6% by 2025, with a further target of 7.4% for extreme poverty reduction. However, despite these goals, a significant portion of the population still lives below the poverty line. On average, 10.5% of people live below the lower poverty line and 20.5% below the upper poverty line, with even higher rates in certain hard-to-reach areas that are frequently stricken by natural, anthropogenic and climate change disasters like floods—mostly flash flood, river bank erosion, waterlogging, cyclones and tidal surges.

In Bangladesh, these problems disproportionately affect vulnerable women and girls. LGD and UNDP have been working on these issues for the past seven years through a gender-responsive project named Strengthening Women's Ability for Productive New Opportunities (SWAPNO). In the first phase, the project has uplifted 12,492 rural women from extreme poverty living in 5 poverty-prone, flood, river bank erosion and climate-vulnerable districts – Satkhira, Kurigram, Lalmonirhat, Jamalpur and Gaibandha.

The project aims to expand its activities in 17 to 20 districts of Bangladesh where ecosystems are most vulnerable due to natural and climate change disasters and are triggered by extreme poverty.

UNDP Bangladesh assigned ZANALA Bangladesh Ltd. to conduct a feasibility assessment of the proposed project areas. Through this assessment, stakeholders were able to determine the feasibility of the project and identify potential risks and opportunities that may arise during project implementation. To carry out this assessment, the study team reviewed various secondary materials from earlier phases and other relevant project documents.

The report consists of seven sections. The first section is an executive summary that provides an overview of the key findings of the study. Sections 2 and 3 provide a brief context of the study location and analytical information on similar projects in Bangladesh. Section 4 describes the objectives of the study and the methodological approach used.

The study findings are presented in Section 5, which includes a summary of relevant primary data, tabulations, and graphs. This section covers various topics, including socioeconomic analysis, poverty and vulnerability analysis, market demand analysis, gender and human rights analysis, SWOT analysis, and the relevance of the SWAPNO project in poverty and climate-vulnerable areas in Bangladesh. Section 6 focuses on the poverty graduation strategy for ultra-poor women in Bangladesh. Finally, Section 7 presents the recommendations that emerged from the study.





### **Study Methodology: (Section-3)**

A comprehensive assessment study was conducted, utilizing both quantitative and qualitative research methods. The data collection process involved surveys, interviews, Focus Group Discussions (FGD), Group Discussion (GD), and Key Informant Interviews (KII) with various stakeholders, including community members, union parishads, GoB officials from upazila and district, project senior management, and other relevant stakeholders. The collected data was analyzed using statistical and thematic methods to derive meaningful insights. Additionally, relevant secondary materials were reviewed and linked to the findings of this study to ensure the validity and reliability of the research. The assessment was conducted from February to April 2023, with a duration of approximately three months.

### **Major Findings: (Section-4)**

The assessment findings indicate a significant need for a poverty graduation model, like the SWAPNO project, in the target area (*refer to annex IX for proposed priority targeted locations*). The available primary data, secondary information, and existing facilities for ultra-poor women and female-headed households in poverty-stricken and climate-vulnerable areas are insufficient. Moreover, many women are unable to access the current safety net programs due to various reasons. The major findings of the assessment are outlined below:

- According to the latest publicly available survey data for Bangladesh's Multidimensional Poverty Index (MPI) estimation, which refers to 2019, approximately 24.6 percent of the population of Bangladesh is living in multidimensional poverty. Additionally, 18.2 percent of the population is classified as vulnerable to multidimensional poverty.
- The adverse impacts of climate change are affecting both biological and socioeconomic systems in Bangladesh, including agriculture, forestry, water resources, biodiversity, and coastal ecosystems. These impacts are particularly severe for communities that are vulnerable to riverbank erosion, floods, prolonged waterlogging, flash floods, drought, salinity, crop failure, and other related issues. Above all, these impacts threaten the livelihoods of climate vulnerable communities.
- The landscape of Bangladesh is characterized by three distinct variations: floodplain (80%), hills (12%), and terrace (8%). These landscapes exhibit different spatial and temporal appearances in terms of the severity and variability of poverty. For example, in areas of the floodplain prone to riverbank erosion, people often lose their properties and are forced to migrate. In coastal regions, the populace has to face frequent cyclones, tidal surges, and saline water intrusion. In the hills, landslides, flash floods, and communication disruptions are common, while in the terrace, seasonal droughts occur (UNDP/FAO, 1988. Shoaib, JU.2021).
- Extreme poverty persists in hard-to-reach regions of Bangladesh where entire communities face limited access to basic services and economic opportunities. However, progress in reducing poverty across the country is uneven. Recent studies by BIDS show that poverty rates in some upazillas, such as Galachipa and Dashmina of Patuakhali district (42.2% and 41.3%, respectively), Dewanganj of Jamalpur district (43.8%), and Taragonj of Rangpur district (48.7%), remain significantly high despite the average district poverty rate being lower than that of the respective upazillas.
- The study's findings suggest that widowed and divorced women are particularly vulnerable in study areas compared to other groups. The data reveals that in poor and extremely poor households, only one person on average is engaged in income-generating activities, and they tend to participate in 1.5 types of such activities. The study also shows that 45% of households have an average monthly income of BDT 3,000 or less, which is significantly below the national average income. While about 27% of respondents reported a monthly average income within the range of





BDT 5,000, roughly 29% of households reported an income over BDT 5,000. It has been observed that a majority of the respondents are involved in activities that do not require any specific prior knowledge or skills.

- The study found that households living in extreme poverty often experience long periods of unemployment each year, during which they may resort to borrowing money from external sources to support their families.
- The study found many good practices in all locales utilizing local resources, for example using coconut or betel nut coir (Bagerhat/Pirojpur area), small scale vegetable production at homestead level, vegetable cultivation using sack method, vermin compost preparation (all over the country), Duck farming (in haor, baor or ox-bow lakes); Net fishing in (waterlogged area); rainwater harvesting for safe drinking water (In saline area); crab cultivation (in extreme saline area), etc. These good practices may promote further for the ultra-poor women led households.
- Both poor and ultra-poor households have access to credit from NGOs, but in order to obtain this credit, they need to provide weekly installments which they repay through their daily income. The study findings revealed that the same households took credit from different NGOs that worked in their locality. However, despite having access to credit facilities from NGOs, it appeared from the discussions and community visits that ultra-poor households are still in vicious circle and unable to break the poverty line or escape extreme poverty.
- Around 86% of respondent households have experienced natural disasters at least 3 times in the last five years. Qualitative information gathered from focus group discussions, group discussions, and key informant interviews indicates that the major climate hazards and disasters are cyclones, floods, flash floods, tidal surge, riverbank erosion, salinity, waterlogging, drought, and lack of drinking water.
- The study found that in certain pockets (Indurkani Upazila in Pirojpur District), some individuals may be hesitant to engage women in public works such as earthen road repairing, road maintenance, construction activities, etc. Therefore, the project should carefully consider selecting women beneficiaries or offering alternative work options if they are not interested in participating in public works.

#### **Recommendations for SWAPNO II: (Section-6)**

- A significant percentage of households in poverty-stricken and climate-vulnerable areas are remaining below the poverty line, and urgent action is needed to address this issue through poverty graduation programs. SWAPNO project has a proven poverty graduation approach, which would be suitable to implement in Bangladesh's poverty and climate vulnerable areas (*refer to annex IX for proposed priority targeted locations*).
- The project could consider targeting a more productive age group, specifically those between 18 and 35 years of age. From the earlier phase, it is observed that the productive age group women can utilize their knowledge and skills more effectively than older women. Moreover, the government already has several social safety net programs for older women in Bangladesh.
- Ensuring careful attention is paid during the selection process of targeted women beneficiaries by the SWAPNO project is crucial to avoid duplication by other similar projects and eliminate any biasness. It is recommended that the project prioritizes the inclusion of women beneficiaries and provides them with alternative work options if they are not interested or less interested in participating in public works.
- After reviewing the needs assessment of various income-generating activities (IGAs) for ultra-poor women, the SWAPNO project may provide training for its beneficiaries in the following areas:



handicrafts, boutique management, sewing and tailoring, small-scale cottage industries, poultry farming (chicken and duck rearing), mobile phone repair, cattle rearing and fattening, tea stall management, food preparing, nursery setup, Hogla pata craft, processing or usage of coconut coir (fiber) and Shel, mat making from Hogla/Mele, cap making, one-time plate making, betel nut processing, vegetable in homesteads, vermin compost production, and small business management, etc. Selection of alternatives IGAs should consider locale resources, market chain, culture, and Indigenous knowledge.

- The project may consider establishing functional backward and forward market linkages for the targeted beneficiaries, as well as for the wider community, to ensure higher product quality and fair prices for the producers.
- SWAPNO may consider providing motivational and capacity development training to the UP-standing committee members and UDMCs so that they can effectively execute their responsibilities towards the community.
- The next phase of the project could provide micro health insurance coverage to 100% of impoverished and extremely poor households.
- It is recommended that more climate adaptive livelihood options/technologies be made available to the targeted households and community members to reduce the impact of climate hazards and ensure long-term sustainability.
- The study would recommend that the project consider establishing partnerships with private sector organizations to engage potential women in formal sector employment, which could lead to increased decision-making power and empowerment for women.
- After conducting a review of both secondary materials and primary data analysis, it is recommended that the project may consider intervening in 20 climate-vulnerable and poverty-prone districts for its next phase. Please refer to Annex IX for further details.





## 1. BACKGROUND AND CONTEXT

Bangladesh's development trajectory has experienced steady economic growth during the last decade. Once known as one of the world's ten poorest countries, Bangladesh is now the world's 41st largest economy. In practically every social measure, Bangladesh has outperformed other South Asian countries. It has also progressed from a low-income nation to a lower-middle-income country in 2015 and is set to graduate from its Least Developed Country (LDC) status in 2026. Despite making remarkable socio-economic progress, factors such as the unprecedented emergence of the global COVID-19 pandemic have slowed the country's economic growth. While lockdown measures were able to curb transmission to an extent, they resulted in widespread economic disruptions that have led to a staggering number of "new poor". The loss of income especially in informal sectors, as well as temporary reductions in international remittances, have led to an estimated upper poverty rate of 30 percent of the population.

The vision 2041 guides the development agenda in Bangladesh to become an Upper Middle-Income Country by 2031 and minimize the incidence of poverty by 3% or less. By 2025, the poverty reduction target is 15.6 % and the extreme poverty reduction target is 7.4 %— as mentioned in the 8th FY Plan. Still, on average 10.5% of people live under the lower poverty line and 20.5% under the upper poverty line<sup>1</sup>, and this estimation is much higher in many pockets – particularly hard-to-reach areas which is frequently affected by natural hazard like cyclone, tidal surge etc.

The remaining pockets of extreme poverty are particularly prevalent in hard-to-reach regions where entire communities often lack access to basic services and economic opportunities are limited. Progress in reducing poverty is uneven across divisions of Bangladesh. As per the recent study<sup>2</sup> conducted by the BIDS Poverty in some upazilla such as Galachipa and Dashmina of Patuakhali district is 42.2% and 41.3% respectively, Dewangonj of Jamalpur district is 43.85%, Taragonj of Rangpur district is 48.7% remain very high though average district poverty rate is less than that of the respective upazillas. Since the progress in reducing poverty is uneven across the geographical location of Bangladesh hence it is essential to come forward with the intervention of various development organizations beside the government of Bangladesh.

Although Bangladesh government has various Social Safety Net programmes but still many poor and marginalized people are facing difficulties to get access to the services. It is happening due to both supply and demand side problems. On the supply side, fund constraints, lack of recognition of local variations in the demand for SSPs, and incorrect documentation of age in National ID cards are found to be major issues. In addition, discretionary selection of beneficiaries by locally influential people often motivated by nepotism, favouritism, and corrupt practices also keep many poor and marginalised people out of the reach of SSPs. Turning to the demand side, lack of awareness, inadequate knowledge of the procedures involved, and low self-motivation of many eligible people, amongst others, are important constraints.

Strengthening Women's Ability for Productive New Opportunities (SWAPNO) is one of the poverty graduation projects of UNDP, implemented by Local Government Division of Govt. of Bangladesh. This project has demonstrated remarkable success in the poverty prone and climate vulnerable areas in Bangladesh. The target of this project is ultra-poor rural women who are widowed, divorced, abandoned, or left with a disabled husband unable to earn an income. SWAPNO has gathered knowledge and insights into how women can slip back into poverty owing to malnutrition, climate vulnerability, gender-based violence, and other factors since its inception.

<sup>1</sup> Data source: Socioeconomic Progress and Recent Microeconomic Development In Bangladesh, Finance Division, Ministry of Finance, GoB, September 2021.

<sup>2</sup> Extreme Poverty the challenge of inclusion in Bangladesh, BIDS September 2021





SWAPNO follows a "state-of-the-art" graduation model that incorporates livelihood promotion, financial inclusion, social protection, and social empowerment. For 15 months, the women are employed by the Government. Simultaneously, participants receive training in self-confidence, leadership, financial literacy, basic numeracy, saving, and spending. Following this, they receive livelihood training based on their interests and local market opportunities to start micro-businesses or find formal employment. They can access capital to invest in their businesses after completing their employment term.

By integrating these lessons, SWAPNO's strategy has been strengthened to support women's access to decent employment, ensure a discrimination free environment in public workplaces, develop adaptive livelihoods and access to financial services for sustainable graduation from extreme poverty, and develop local government capacity to implement pro-poor projects. SWAPNO is planning to implement next phase for another 3 (three) years in 15 to 17 most impoverished and climate vulnerable Districts of Bangladesh. Since SWAPNO next phase is going to be implemented in new intervention areas, the project is planned to conduct a feasibility study/assessment of the proposed project at the beginning of year 2023.



## 2. LITERATURE REVIEW

### 2.1 Context of Social Security System:

In the Constitution of the People's Republic of Bangladesh Article- 28 (1) *The State shall not discriminate against any citizen on grounds only of religion, race, caste, sex or place of birth*, 28 (2) *Women shall have equal rights with men in all spheres of the State and of public life* (bdlaws.minlaw.gov.bd). In resonance to the constitution the government of Bangladesh has enacted numerous laws over the past decade focused on Gender-responsive policy-interventions to address women's rights and protection in Bangladesh. In Eighth Five Year Plan delineates the macroeconomic framework for the plan period (July 2020-June 2025) along with strategic directions and policy framework for promoting inclusiveness, reducing poverty and inequality. It also describes the resource envelop and overall fiscal management tools of the government and specifies the Development Results Framework (DRF) for proper monitoring and evaluation (General Economic Division (GED, 2020-2025). Accordingly, the government has prioritized various programs and policies, especially for women, that have positive impacts on their economic empowerment and reinforced their status in society to decrease in targeted sectors like: education, employment, business and policy making. Bangladesh has recognized and acted on the importance of social security as a core strategy to address the triple problems of *poverty, vulnerability and marginalization* and has formulated the National Social Security Strategy (NSSS) as an inclusive social protection for all deserving peoples of the country. The vision of NSSS had been set as to "*Build an inclusive Social Security System (SSS) for all deserving Bangladeshis that effectively tackles and prevents poverty and inequality and contributes to broader human development, employment and economic growth*" with mission to '*reform the national social security system by ensuring more efficient and effective use of resources, strengthened delivery systems and progress towards a more inclusive form of Social Security that effectively tackles lifecycle risks, prioritizing the poorest and most vulnerable members of society*' (Planning Commission) Aligned with above theme- the Ministry of Women and Children Affairs has increased allowances for widows, eased the burden on lactating mothers in urban areas and provided job training in fields such as agriculture and electronics. The National Women Development Policy of 2011 aimed to establish equal rights for men and women but also included specific goals such as assistance for female entrepreneurs. To oversee the implementation of the development policy, the government formed a 50-member National Women and Child Development Council chaired by Prime Minister Sheikh Hasina (Women Rights in Bangladesh).

There are laws of protecting women from inequality in accessing social options, social security among them Suppression of Violence against Women and Children Act 2003 (Amended), protection of women, physical embarrassments, capacities building on multiple trades for stable livelihood, access to government and non-government opportunities and help line for any emergencies (333, 109, 999, 106, etc) [Judicial portal, Bangladesh].

### 2.2 Poverty and Multidimensional Poverty Index (MPI) of Bangladesh

#### Poverty:

The poverty rate has decreased due to multifaceted measures taken by the government. The latest official poverty estimates from 2016/17 show remarkable gains in poverty reduction since 2000. Upper poverty rates have halved to 24.3 percent, while extreme poverty rates fell by two-thirds to 12.9 percent, based on strata specific upper and lower poverty lines and GINI index was 32.4 in 2016 (World bank,2022).

Despite making remarkable socio-economic progress, factors such as the unprecedented emergence of the global COVID-19 pandemic have slowed the country's economic growth. While lockdown measures were able to curb transmission to an extent, they resulted in widespread economic disruptions that have





led to a staggering number of “new poor”. The loss of income especially in informal sectors, as well as temporary reductions in international remittances, have led to an estimated upper poverty rate of 30 percent of the population.

The most recent survey data that were publicly available for Bangladesh’s Multidimensional Poverty Index (MPI) estimation refer to 2019. Based on these estimates, 24.6 percent of the population in Bangladesh (41,253 thousand people in 2020) is multidimensionally poor while an additional 18.2 percent is classified as vulnerable to multidimensional poverty (30,481 thousand people in 2020). The intensity of deprivations in Bangladesh, which is the average deprivation score among people living in multidimensional poverty, is 42.2 percent. The MPI value, which is the share of the population that is multidimensionally poor adjusted by the intensity of the deprivations, is 0.104 (Kam, et.al.2014).

Vision 2041 guides the development agenda in Bangladesh to become an Upper Middle-Income Country by 2031 and minimize the incidence of poverty by 3% or less. By 2025, the poverty reduction target is 15.6 % and the extreme poverty reduction target is 7.4 %— as mentioned in the 8th FY Plan. Still, on average 10.5% of people lives under the lower poverty line and 20.5% under the upper poverty line<sup>3</sup>, and this estimation is much higher in many pockets – particularly hard-to-reach areas.

### 2.3 Multidimensional Poverty Index (MPI):

Sustainable Development Goal (SDG)-1 aims to end poverty in all its forms everywhere. The Multidimensional Poverty Index (MPI) measures acute multidimensional poverty. It does so by measuring each person’s overlapping deprivations across 10 indicators in three equally weighted dimensions: health, education and standard of living. The health and education dimensions are based on two indicators each, while standard of living is based on six indicators. MPI looks beyond income to understand how people experience poverty in multiple and simultaneous ways. It identifies how people are being left behind across three key dimensions: health, education and standard of living, comprising 10 indicators (Fig-1). People who experience deprivation in at least one third of these weighted indicators fall into the category of multidimensionally poor. MPI value of Bangladesh is 0.104 (Kam, S.M. et.al.2014, UNDP,2022).

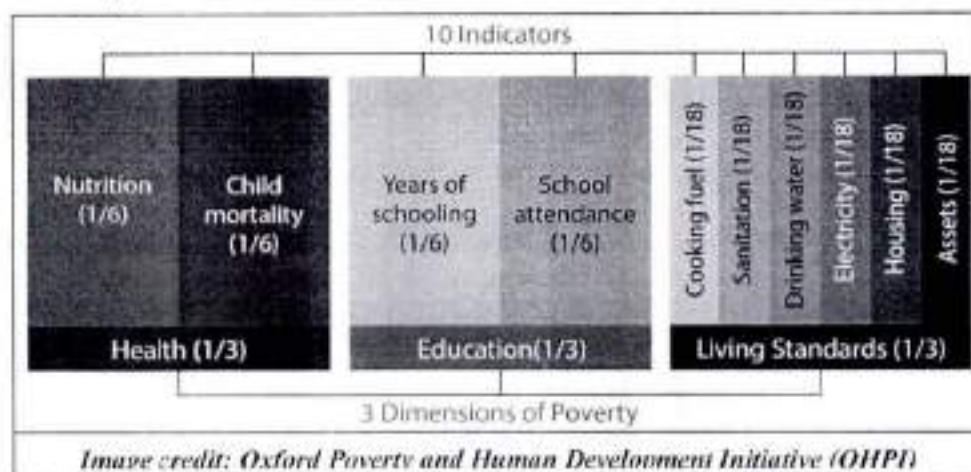


Figure-1: Dimensions and Indicators of Multidimensional Poverty Index: (<https://www.publichealthnotes.com/what-is-multidimensional-poverty-index-mpi/>)

<sup>3</sup> Data source: Socioeconomic Progress and Recent Microeconomic Development In Bangladesh, Finance Division, Ministry of Finance, GoB, September 2021





#### **2.4 Poverty, environment, climate change and ecosystem services:**

One of the biggest causes of rural poverty is due to the fast-growing population rate and their employment. It places enormous pressure on the environment, limiting usage of natural resources such as arable lands and water, followed by migration, which in turn leads to food and social insecurity. Climate change is now the most pressing development concern in Bangladesh that limits ecosystem opportunities. In the recent past, the country has experienced a rise in sea level, increased temperatures, enhanced monsoon precipitation and runoff, potentially reduced dry season precipitation, and an increase in the frequency and intensity of tropical cyclones and storm surges. These changes have potential impacts on locale ecosystem services of the natural resources potentially in vulnerable geophysical location, low deltaic floodplain, hydrological influence by erratic monsoon rainfall, and changes in regional water flow patterns, reduces ecological goods and services, including food and fiber etc. It is adversely affecting biological and socioeconomic systems including agriculture, forestry, water resources, biodiversity, coastal ecosystems and above all livelihood of the community specifically in areas like riverbank erosion, flood and prolong waterlogging, flash flood, drought, salinity, and crop failure, etc.

The landscape of Bangladesh has three distinct variations, such as floodplain (80%), Hills (12%) and Terrace (8%). In these three broad landscapes severity and variability of poverty have different spatial and temporal appearances. Such as in riverbank erosion areas of floodplain, peoples have to lose their properties and compel to migrate, in coastal region the populace has to face frequent cyclone, tidal surge and saline water intrusion, in Hills landslide, flash flood, communication disruption and in terrace seasonal drought (UNDP/FAO, 1988. Shoaib, JU.2021). It was therefore suggested that geographical targeting of anti-poverty programs needs to be accompanied with targeting disadvantaged socio-economic groups within less poor areas in order to minimize leakage (Kam, S.M. et.al. 2014).

Globally, Bangladesh ranks 5<sup>th</sup> and 6<sup>th</sup> respectively among countries most vulnerable to disasters and climate change effects (Global Climate Risk Index, 2018). According to a report published by 'Start Network UK' on multi-hazard risk analysis of climate-related disasters of Bangladesh based on seven years of disaster-related data, between 2014 to 2020, shows that Kurigram, Gaibandha, Jamalpur, and Sirajganj districts in the north of Bangladesh are at very high risk ( $\geq 6.5$  out of 10), with high risk ( $\geq 5-6.49$ ) districts mostly spread in the northeast, coastal south and southeast hilly region.

#### **2.5 Opportunities for combating social insecurity:**

Endeavors from public and private institutions to support disadvantaged socioeconomics groups for their better livelihood. Department Women Affairs (DWA) of the Ministry of Women and Children Affairs (MoWCA) is implementing several programs like Accelerating Action to end Child Marriage in Bangladesh, National Resilience Program, Income Generating Activities (IGA) for all upazila, VWB Program (Formerly VGD), Mother and Child Support Program, Microcredit program for self-employment of women, One Stop Crisis Center (OCC), Income enhancing training of poor less educated unemployed women (District level), National Helpline Center for Prevention of Violence against Women and Children (333, 109, 999, 106, etc), National Trauma Counseling Center, E-Service Program, Children and Adolescent in Custody, Women's Hostel for Working Women, and ailes and Exhibition Center (Angana), etc implemented by Department of Women Affairs (DWA).

There are many non-government organizations (more than 2500) registered in NGO Bureau. Among them ASA, BRAC, BURO, CARE, Caritas, Jagoroni Chakra Foundation, HEED, Shakti Foundation, OXFAM and TMSS, etc. supporting rural and urban disadvantaged community to improve their livelihood in different approaches (NGO Affairs Bureau).





All of these programs address the growing socioeconomic pressure, demand outstripping supply coupled with emerging effects of climate change. From the Social Security strategy point of view, a more pertinent question is how much of the poor and vulnerable population is covered by the Social Security net. This is a critical question since the main objective of an efficient Social Security system is to reduce poverty and help the poor and vulnerable to cope with risks. Household Income and Expenditure Surveys (HIES) suggest that the coverage of these programs for the poor and vulnerable households has increased. But data also suggest that a large proportion of the poor and vulnerable households do not have any access to these programs. The average benefit of safety net programs is low and falling in real terms. Consequently, the impact on poverty reduction from the amount of money spent in these programs is much less than is possible with a better Social Security System. However, with rapid urbanization, growing economic pressure, and demand outstripping supply, the existing social safety net portfolio presents significant opportunities for consolidation and rationalization around key vulnerabilities. The underlying reasons for this low poverty impact are numerous. The safety net programs have mainly emerged in a somewhat ad hoc fashion to meet the needs of an ongoing economic or social crisis resulting from an exogenous shock (e.g., natural disaster) or in response to donor initiatives (protection to vulnerable population groups). As a result, they are multiple in numbers, often duplicative, have low or inadequate budget allocations for individual programs, and involve multiple implementation agencies or sectors. The monitoring and evaluation aspects of these programs are inadequate and implementation progress is mainly measured in terms of amount of money disbursed rather than results achieved. (GED, 2015)

## **2.6 The remaining Pocket of Poverty:**

Pockets of extreme poverty are particularly prevalent in hard-to-reach regions where entire communities often lack access to basic services and economic opportunities are limited. Progress in reducing poverty is uneven across divisions of Bangladesh. As per the recent study<sup>4</sup> conducted by the BIDS Poverty in some upazilla such as Galachipa and Dashmina of Patuakhali district is 42.2% and 41.3% respectively, Dewanganj of Jamalpur district is 43.85%, Taragonj of Rangpur district is 48.7% remain very high though average district poverty rate is less than that of the respective upazillas. Since the progress in reducing poverty is uneven across the geographical location of Bangladesh hence poverty graduation model is needed to work in the highly climate-vulnerable poverty prone pockets in Bangladesh.

## **2.7 Contribution of SWAPNO for poverty graduation in rural areas**

SWAPNO (Strengthening Women's Ability for Productive New Opportunities) is a gender based social security project targeting ultra-poor rural women of 18-50 years of age who are widowed/divorced/abandoned or left with a disabled husband. SWAPNO project is undertaken by the Local Government Division, Ministry of Local Government, Rural Development and Cooperatives (MoLGRD&C), in partnership with United Nations Development Program (UNDP), Bangladesh. The project is basically a public works based social safety net program for destitute and vulnerable women of the country, which also has a built-in 'poverty graduation' mechanism embedded in it.

The project builds on providing access to decent employment, ensuring a discrimination-free environment in the public workplace, supporting adaptive livelihoods & access to financial services for sustainable graduation from extreme poverty, and developing capacity of the local government. The idea is that the set of skills learned from training will help ultra-poor rural women invest savings for productive purposes, which would yield a stream of income in years to come, bringing them personal dignity, mobility, and social inclusion. In addition to self-employment, SWAPNO also facilitates market linkages and access to services for these women and helps place them in local Small and Medium Enterprises (SMEs) and private

<sup>4</sup> Extreme Poverty the challenge of inclusion in Bangladesh, BIDS September 2021





sector companies in the formal and informal sectors.

The SWAPNO project is not just a simple safety net program with short term transfers that aims to keep the poor from slipping further into poverty. Rather, it focuses on the long-term objective of lifting the poor out of poverty and into resilient and dependable livelihoods so that they may become self-sufficient and no longer dependent on government aid. At the same time, the project also focuses on the empowerment and human capital base development of the beneficiary women through general awareness creation and specific training courses. These interventions are intended to help the women choose and develop sustainable means of livelihoods while leading an improved and dignified life (BIDS, 2017 & 2022), for details, referred to section 5.6 relevance of SWAPNO Model.

SWAPNO has been recognized as a promising model for eliminating poverty in the National Social Security Conference 2019. It has been suggested in the Government's National Social Security Strategy (NSSS) Action Plan for scaling up of the project across 200 Upazilas or sub-districts, (Action Plan, NSSS, Phase II, Page 43 & 312). These indicate high national ownership and increase the project's potential to be further organized within an integrated structure of ministries that can help maximize development impact.

The SWAPNO addressing the challenges by: (Rahman, Asifa, SWAPNO)

- Reducing vulnerabilities caused by natural disasters, climate change and lack of social protection, with focus on vulnerable areas and beneficiaries,
- Targeted poor women and female headed households, who are particularly disadvantaged,
- Addressing multidimensional drivers of poverty, gender discrimination and inequality,
- Combining three categories of programs in one: social transfer, employment, human capital,
- Engaging ultra-poor women in cash-for-work employment, simultaneously building human capital of those women,
- Implementing state-of-art graduation strategy aimed at sustainable exit from extreme poverty, with focus on future employability through skill development, job placement, market linkage, access to service, and social inclusion.

### **2.8 Challenges to combat poverty in rural areas**

Undoubtedly, the agenda for reforming the SSS is substantial. It is therefore appropriate that the government rethinks the strategy for SSS in the context of a comprehensive NSSS. The agenda for the new NSSS should be guided by the lessons of experience with SSS in Bangladesh as well as knowledge from a review of good practice international experience.

A good strategy must not only be financeable but also must be well implemented. A broad review of existing implementation arrangements and identifies the specific gaps and concerns. It provides an analysis of the guiding principles that must underline the implementation arrangements for the proper implementation of the proposed strategy. A results-based M&E can be very helpful in helping implement the NSSS properly. By providing vital data on how well the programs are being implemented and whether the programs are achieving the expected results, the M&E can help refine and reform the various schemes of the NSSS. The NSSS, therefore provides an outline of the elements of a good results-based M&E system at the national level and for individual programs. (GED, 2015)





### 3. ASSESSMENT OBJECTIVE AND METHODS

#### 3.1 Objectives:

The overall objective of this feasibility assessment was to capture the existing scenario of socio-economic and livelihood condition of community people, assess the probable risk and assumption to address the findings in the designing of SWAPNO next phase.

Specific Objectives:

- To obtain existing information on the socio-economic and livelihood conditions of the community people/targeted poor and extreme poor beneficiaries in the assessment location.
- To explain the root causes and drivers of the major gaps found and how they affect specific groups of vulnerable and excluded women.
- To develop strategies suitable to the people, the need for the improvement of their overall livelihoods, health status and level of participation/access to decision making at household and communities, and local Government.
- To assess current technical capacities and basic characteristics of the service providers i.e. Union, Upazila and District level service providing organizations, including skill of service providers are essential in providing effective services to target beneficiaries.
- To assess whether the proposed ideas/strategies/previous learning of SWAPNO 1st, 2nd & 3rd cycle is feasible/appropriate for next phase to get intended results.

#### 3.2 Study Locations

The feasibility assessment was conducted in seven districts located in different districts of the country, namely Bagerhat, Gopalganj, Chandpur, Sherpur, Pirojpur, Cumilla, and Rangpur, which are dispersed across six different administrative divisions, vide, Rangpur, Mymensingh, Dhaka, Chattagram Brishal and Khulna. The districts were selected based on their vulnerability to climate change and poverty levels. The assessment team also considered various climate scenarios while choosing the seven districts for the assessment.



Figure 2: Study location

- **Rangpur division, Rangpur district:** AEZ-3: Tista Meander Floodplain and AEZ-9: Old Brahmaputra Floodplain, Susceptible to flash flood and drought.
- **Mymensingh division, Sherpur district:** AEZ-29: Northern and Eastern Hills, AEZ-22: Northern and Western Piedmont Plains and AEZ-9: Old Brahmaputra Floodplain Susceptible to Flash flood, crops damage by elephants.
- **Dhaka division, Gopalganj district:** AEZ-14: Gopalganj-Khulna Bils and AEZ-12: Lower Ganges River Floodplain, Susceptible to Low bearing capacity, water logging, partly salinity and riverbank erosion.
- **Khulna Division, Bagerhat district:** AEZ-13: Ganges Tidal Floodplain, Susceptible to Strong salinity in southern part, tidal surge, cyclone.

- **Barishal division, Pirojpur district:** AEZ-13: Ganges Tidal Floodplain, Susceptible to cyclone, riverbank erosion, tidal surge and salinity.
- **Chattagram division, Comilla and Chandpur district:** AEZ-19: Old Meghna Estuarine Floodplain (Comilla) and AEZ-17: Lower Meghna River Floodplain (Chandpur), Susceptible to cyclone, riverbank erosion, water logging and flood.

#### Extreme poverty situation of Study Areas:

Extreme poverty rate of Bangladesh Upper poverty line have halved to 24.3 percent, while extreme poverty rates fell by two-thirds to 12.9 percent, based on strata specific upper and lower poverty lines. Measures of poverty using the international poverty line of \$2.15 a day show comparable trends (World Bank). But BBS estimate the poverty rate declined to 20.5 per cent and the extreme poverty rate also came down to 10.5 per cent in the country at the end of 2018-19 fiscal year



Source: 2013 Bangladesh Poverty Assessment, World Bank

Figure- 3: Poverty status of all divisions,  
Bangladesh Poverty Assessment 2013, World Bank

#### 3.3 Study setting and sampling:

The feasibility assessment study is conducted utilising a range of primary and secondary data collection tools, including qualitative and quantitative approaches for designing and implementing the project's next phase. The qualitative information obtained through Focus Group Discussions (FGDs), Group Discussions (GDs) and Key Informant Interviews (KIIs). The qualitative information was collected from GoB officials, poor and extreme poor community people, Upazila and Union parishad representatives. The quantitative data is collected from the representatives of poor and extreme poor women through a purposive sample selection process from community/village. The list of poor and extreme poor households is collected/provided by the UPs in the sample assessment areas. Considering the climate vulnerable and poverty geographic location below sample stratification was applied for the study:





Targeted location	Sample stratification	Sample population/number
Division	<ul style="list-style-type: none"> <li>• <b>6 Divisions</b> were selected considering the poverty and climate vulnerability situation (Barisal, Cattogram, Dhaka, Mymensingh, Khulna and Rangpur)</li> </ul>	<ul style="list-style-type: none"> <li>• 7 districts were selected based on their vulnerability to climate change and poverty levels. The assessment team also considered various climate scenarios while choosing the seven districts for the assessment.</li> </ul>
District	<ul style="list-style-type: none"> <li>• <b>7 Districts</b> were selected based on climate vulnerabilities and poverty situation.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>2 KII</b> with DC in two Districts</li> <li>• <b>7 KII</b> with DDLG in 7 Districts</li> </ul>
Upazila	<ul style="list-style-type: none"> <li>• <b>14 upazilas</b> (2 from each District).</li> <li>• Considered the nearest and remotest upazila location, poverty and climate vulnerability situation.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>14 KII</b> with UNO/Upazila Vice Chairman</li> </ul>
Union	<ul style="list-style-type: none"> <li>• <b>20 Unions</b> (1 to 2 Unions from each Upazila<sup>5</sup>).</li> <li>• Considered the nearest and remotest Union location, poverty, and climate vulnerability situation.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>20 FGD</b> with poor &amp; extreme poor women (1 FGD in each Union)</li> <li>• <b>10 GD</b> with Union Parishad (a random selection process was applied out of 20 Unions)</li> <li>• <b>20 KII</b> with UPs</li> <li>• <b>80 poor and extreme poor individual</b> (20 Unions X 4 poor &amp; extreme poor women women).</li> </ul>

### 3.4 Feasibility Assessment Questions

In this feasibility assessment report, the study team tried to articulate credible, effective, evidence-based analysis with recommendations, suggestion and lessons capured through entire process. Below are the broader areas of the feasibility assessment questions and analysis:

- **Poverty, Environment and Vulnerability Analysis:** A multidimensional poverty and vulnerability analysis was done and articulated in the report.
- **Market Demand Analysis:** Identified the existing problem (both direct and indirect) and states brief insights of the likely consequences if not provided such kind of project intervention like SWAPNO model. How could the project intervention support to minimize the existing problem?
- **Institutional Arrangement and Stakeholders Analysis:** Identified the key stakeholders (UPs, UDMCs, DDLG, Community, service providing agencies) that are likely to be associated with the proposed project interventions. How those stakeholders could support/play role to implement the project and to what extent?
- **SWOT Analysis:** Identified the Strengths, Weaknesses, Opportunities and Threats of the proposed project. What are the specific recommendations/suggestions to overcome the weaknesses and in what ways?
- **Relevance of SWAPNO project as poverty graduation model:** Success of the project in last phase. How is the proposed project supports the target people, and to what extent by linking the project's goal, outcome, and outputs?
- **Demand/Need Analysis:** Identified the existing status of the beneficiaries/community and their needs.

<sup>5</sup> 1 Union was selected from those Upazilas where total number of Unions existed within 8 numbers and 2 Unions were selected where the number of Union is 9 or above.





How are those needs be linked with the proposed project interventions? What are the ways/processes of proposed project implementation to achieve maximum benefit/results?

- **Location Analysis:** Identified/Described the geographical location of the proposed project, including the justification/needs to implement SWAPNO.
- **Environment, Climate Change and Disaster Risk Analysis:** Specified and described the economic effects/impact (positive/or negative) of environmental, disaster and climate change. What are the likely environmental, disaster and climate change impacts or risks that could emerge because of project interventions? What mitigating measures need to be undertaken to reduce those negative effects?
- **Environmental and Social Analysis:** Described the probable risks that may affect the project – how and to what extent. What possible mitigation measure would be needed to overcome those risks?
- **Alternative/Skills gap analysis:** Defining probable skills/adaptive technology or strategy for the proposed project? What type and how?
- **Gender and Human Rights analysis:** The assessment findings were disaggregated by geographical context, sex, ethnicity, age, human rights etc.

### **3.5 Consideration of gender and Human Rights-based Approach**

The feasibility assessment was followed using gender equality perspectives and rights-based approach in the light of UNEG's Guidance on 'Integrating Human Rights and Gender Equality in Evaluation. The assessment information/data gathering, and analysis were considered and disaggregated by sex, ethnicity, age, geographical location etc. Detailed analysis on disaggregated data was undertaken as part of evaluation from which findings are consolidated to make recommendations and identify lessons learned for enhanced gender-responsive and rights-based approach. The feasibility assessment approach and methodology was considered different types of groups in the targeted locations (Upazila, Unions & villages) and populations – women, youth, untouchable minorities, persons with disability (PWD), vulnerable groups, local government institutions and representatives of GoB Officials.

### **3.6 Ethical Consideration**

This feasibility assessment considered ethical agreements/issues of social-science research (e.g. voluntary participation, no harm to participants, deceiving subjects, informed consent, unbiased analysis and reporting, anonymity and confidentiality, professional code of ethics), these were maintained properly, including

- The purpose and objective of the assessment was explained to the respondent/participant.
- The respondents were informed that his/her/their identity would be kept confidential.
- Consent of the respondents was taken prior to the interview/discussion.
- All gender-sensitive relevant topics (for example, anthropometric measures of women, issues related to violence against women and alike) were dealt by female enumerators/facilitators to ensure both privacy and respect to cultural norms.
- The interviews/discussion were conducted in a recommended place by the respective interviewee.

### **3.7 Data Collection Procedures and Instruments**

A structured questionnaire for quantitative research and three types of checklists (FGD with female, GD with male, KII with UPs and GoB Officials) for qualitative research were used. The questionnaire and checklists included the socio-economic characteristics of the households/location, occupation, climate vulnerable situation, existing types of services for excluded households, The evaluation questionnaire and checklists are shared along with this assessment report as annex IV to VIII. To achieve this feasibility assessment objectives following major information were considered:



- Profile and basic socioeconomic characteristics of the household, communities including education, types of occupation, poverty situation.
- Existing social assets, public and private service providing institutions and their services.
- Household asset ownership, household income and expenditure, housing conditions etc.
- Households/community exposure to natural, health and personal shocks, the severity of the shocks and the coping mechanisms
- Nutrition, health status of and the food security of household
- Experiences and types of violence and harassment of the household/communities.

Qualitative methods helped to obtain a deeper understanding of the respondent's/participant's answers or responses to a phenomenon. Moreover, quantitative techniques helped to allow data/information collection process to be free from predetermined categories of analysis. Qualitative information was collected by administering KIs, FGDs and FGDs.

### **3.8 Study Limitation**

SWAPNO project has the opportunity to extend its coverage in more vulnerable areas. So far, 12 districts from floodplains have been covered by the project. Among them six districts (Rangpur, Kurigram, Gaibandha, Lalmonirhat, Jamalpur, comilla) from riverbank erosion prone areas, one district (Sherpur) from flash flood prone area, three districts (Bagerhat, Chandpur, Pirojpur) from riverbank erosion, cyclone, tidal surge, salinity, two districts (Satkira, Gopalganj) from salinity, cyclone, tidal surge vulnerable areas. In this feasibility assessment, primary data/information of the hills and piedmont terraces, terraces specially Barind and Haor ecosystem could not covered because of time limitation and lack of resources. But those areas might be the next focus of to include within the project intervention.

### **3.9 Structure of the Report**

The report consists of seven sections. The first section is an executive summary that provides an overview of the key findings of the study. Sections 2 and 3 provide a brief context of the study location and analytical information on similar projects in Bangladesh. Section 4 describes the objectives of the study and the methodological approach used.

The study findings are presented in Section 5, which includes a summary of relevant primary data, tabulations, and graphs/figures. This section covers various topics, including socioeconomic analysis, poverty and vulnerability analysis, market demand analysis, gender and human rights analysis, SWOT analysis, and the relevance of the SWAPNO project in poverty and climate-vulnerable areas in Bangladesh. Section 6 focuses on the poverty graduation strategy for ultra-poor women in Bangladesh. Finally, Section 7 presents the recommendations that emerged from the study.

### **3.10 Study Findings Utilization**

The findings of the Feasibility assessment are triangulated with previous evaluations, project progress reports and literature reviews and utilized by using the findings to develop and design the project for future implementation, including additional components if deemed necessary and justified for efficacy and effectiveness. The primary users of the feasibility assessment findings are SWAPNO project/UNDP, but the assessment findings are to be equally useful to relevant Government of Bangladesh (GoB) ministries, development partners, and donors.





#### 4. ASSESSMENT FINDINGS

The field survey was done in February, 2023 following set of questionnaires and checklist; below are the major findings of the study:

##### Demographic pattern of respondent Household:

The study findings reveal that, on average, 3.6 people exist in each household of the respondents, which is slightly smaller than the national average. The reason behind this the sample households for this study were selected from poor and extremely poor households in the study location. Figure 4 reveals that 49% of the respondents were widowed, 33% were married, 14% were unmarried, and the remaining 3% were either abandoned or divorced.

Graph-4: Respondents marital status



According to the study data, 69% of the surveyed households were headed by females, while the remaining 31% were headed by husbands, parents-in-law, or siblings (Fig-5). During survey it was evident that female-headed families are more vulnerable and at a higher risk of remaining in ultra-poverty.

Figure-5: Status of female headed household



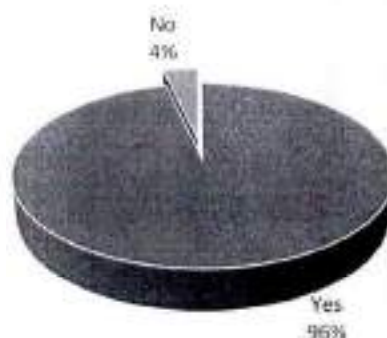
Among the respondents 54% were over 35 years old, 29% were between 29 and 35 years old, and the remaining 17% were between 18 and 28 years old.

Table 1: Respondents age categories (in %)	
Age range	percentage
35+ years	54%
29 to 35 years	29%
18 to 28 years	17%
Total	100%

The educational information of the female respondents revealed that 42% of them have received education up to secondary school level, 31% have received education up to primary level, and the remaining 27% are illiterate.

According to figure 6, approximately 4% of respondents stated that they have a person with a disability in their household. The assessment data revealed a positive correlation between vulnerabilities and household disability. Almost all households of person with disability reported the need to borrow or sell labor throughout the year, and many also reported needing to reduce their food intake in order to maintain their household.

Figure-6: Individuals with disability living in the household

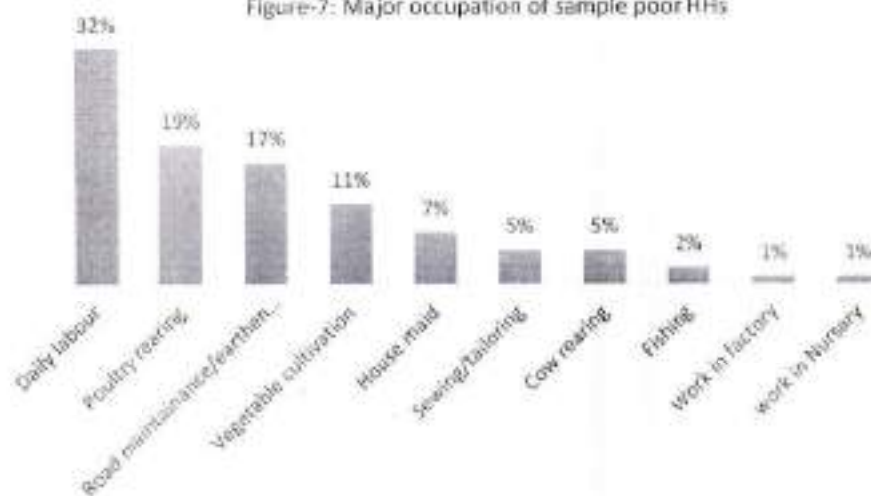


#### 4.1 Socio-Economic Analysis

##### Occupation & income of respondent Household:

Based on the study data, it was found that the primary occupations of sample poor and extremely poor households are daily labor 32%, followed by poultry rearing at 19%, involvement with road maintenance or earthen work at 17%, vegetable cultivation at 10%, and housemaid at 7%. The households also reported other occupations such as sewing or tailoring, cow rearing, fishing or fish culture, and vegetable cultivation. The figure 7 revealed that the livelihoods of the sample poor and extreme poor households depend on such kind of income generating activities which need less investment or do not require any specific prior knowledge or skills.

Figure-7: Major occupation of sample poor HHs

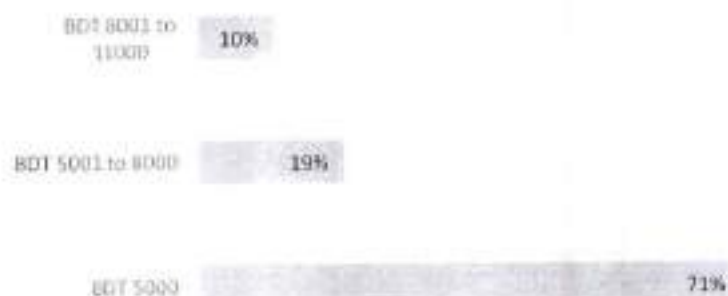




The study data revealed that in the respondent's poor and extremely poor households, on average only one person in each household is involved in income-generating activities. They are engaged in 1.5 types of income-generating activities. It has been observed that most of the respondents are involved in activities that do not require any specific prior knowledge or skills.

Figure 8 shows the average monthly income of the respondents' households. The data reveals that 71% of households have an average monthly income of BDT 5000 or less, which is significantly below the national average income. Around 19% of respondents reported a monthly average income within the range of BDT 5,001 to 8,000, while approximately 10% of households reported an income over BDT 8,000.

Figure-8: Respondent HHs monthly income (in %)

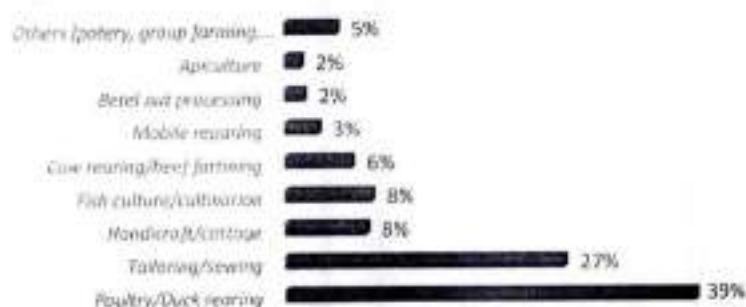


The study found that households living in extreme poverty often experience long periods of unemployment each year, during which they may resort to borrowing money from external sources to support their families.

#### Female-headed households prefer income-generating activities (IGAs):

During the needs assessment data collection, women were asked about their preferred income-generating activities. The study findings revealed that out of the total sample, 39% of respondent households preferred poultry/duck rearing, followed by tailoring/sewing at 27%. However, handicrafts and fish culture or catching fish were preferred by 8% each, 3% of females preferred mobile repairing, 2% preferred betel nut processing and apiculture, and the remaining 5% preferred other activities such as pottery and group farming. The figure 9 shows the first priority chosen IGAs by women respondents.

Figure-9: Types of occupation chosen by female



There are many good practices in all locales utilizing local resources, for example using coconut or betel nut coir (Bagerhat/Pirojpur area), small scale vegetable production at homestead level, vegetable cultivation using sack method, vermicompost preparation (all over the country), Duck farming, Net fishing, etc (waterlogged area), rainwater harvesting for safe drinking water (In saline area), crab cultivation (in extreme saline area), etc.

#### 4.2 Poverty and Vulnerability Analysis

According to the study data, 95% of poor and ultra-poor households headed by women face food deficiencies. However, the 5% who are covered under social safety net programs are able to fulfill their household food demands. For those experiencing food deficiencies, households often resort to borrowing money from NGOs, depending on their neighbors, or selling their labor to cover household expenses. The findings of the focus group discussions revealed that these are common strategies used by ultra-poor households to cope with their financial crises and meet their household needs.

Both poor and ultra-poor households have access to credit from NGOs, but in order to obtain this credit, they need to provide weekly installments which they repay through their daily income. The findings from the focus group discussions revealed that the same households took credit from different NGOs that worked in their locality. However, despite having access to credit facilities from NGOs, it appeared from the discussions and community visits that ultra-poor households are still unable to break the poverty line or escape extreme poverty.

The findings of the Focus Group Discussion (FGD) indicate that 79% of female-headed households face significant difficulties in maintaining their households' expenses, with only 18% being able to cover expenses and 4% being financially secure. Despite receiving some support through government safety net programs, these households still struggle to meet their family expenses. Many of them encounter obstacles and challenges in managing daily household expenses, requiring perseverance and resilience to overcome.

Table 2: Female headed household daily expenses maintenance status (in %)	
Face difficulties to maintain household expenses	79%
Able to maintain household expenses	18%
Financially betteroff or easily maintain the household expenses	4%
Total	100%

The assessment data revealed that approximately 5% of respondent households can easily manage their food intake without facing any difficulties, they do not need to borrow for food purpose since they can easily manage it from household income. According to figure 10 below, 17.9% of households experience food deficiencies<sup>6</sup> for up to 3 months in a year, 58.3% experience deficiencies for around 4 to 6 months, approximately 15.5% experience deficiencies for 7 to 9 months, and around 4% experience deficiencies for more than 9 months in a year. Most of the food deficiencies households need to borrow money to fulfill the households food demand.

<sup>6</sup> Here food deficiency means respondent household need to borrow money from neighbours/or relatives/or NGOs to fulfill household food demands.







The table below shows how respondent households cope with food deficiencies. Approximately 3.6% of households engage in advance work or sell their labor in advance, while 17.9% borrow money from neighbors and 70.2% borrow from relatives. In addition, 1.2% of households eat less or reduce their consumption, and 2% sell their assets to cope with food crises.

**Table 3: Coping mechanism of food deficiency**

Food deficiencies coping mechanism	Percent	Cumulative Percent
No food deficiencies	4.8	4.8
advance labour selling	3.6	8.3
borrow from neighbours	17.9	26.2
borrow from relatives	70.2	96.4
less intake	1.2	97.6
selling asset	2.4	100.0

According to the table below (Table-4), majority of households (96.4%) borrowed money in the past year. Among those that borrowed, approximately 80% borrowed more than tk. 15,000, while about 10.7% borrowed between tk. 5,001 and tk. 10,000, and 4.8% borrowed up to tk. 5,000. Findings from focus group discussions (FGDs) revealed that the borrowed money was mainly used for food and healthcare expenses for household members.

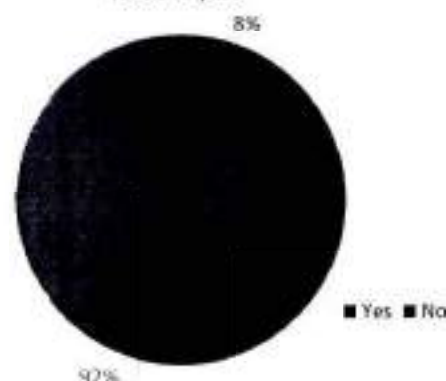
**Table 4: Status of households borrowing money in last one year**

Borrowing amount	Percent	Cumulative Percent
Up to tk. 5,000	4.8	4.8
Tk. 5,001 to 10,000	10.7	15.5
Tk. 10,001 to 15,000	1.2	16.7
Above Tk. 15,000	79.8	96.4
Total	96.4	100
Not borrowing	3.6	



The assessment findings reveal that 81% of households are aware of the help line/hotline numbers 109 or 999 to report incidents that occur in their household or community. It appears that 92% of households did not experience any incidents, while around 8% faced some form of violence, whether it was mental

Figure 11: HH members have experienced violence within last one year.



or physical harassment. The focus group discussion (FGD) findings revealed that although people are aware of the help line, they rarely use it. Typically, key community members or representatives from the local government take the lead in addressing incidents that occur at the community level. At the household level, incidents are mostly perpetrated by the husband or other male family members, and the types of incidents are usually mental assault, with some cases of

physical torture.

#### Environment, climate change & disaster/hazards and coping mechanism:

The analysis of climate vulnerability assessments reveals that 86% of respondent households have experienced natural disasters at least 3 times in the last five years. Qualitative information gathered from focus group discussions, group discussions, and key informant interviews indicates that the major climate hazards and disasters are cyclones, floods, flash floods, tidal surge, riverbank erosion, salinity, waterlogging, drought, and lack of safe drinking water.

The climate vulnerabilities vary from district to district in Bangladesh. The northern part of the country is mainly affected by floods, flash floods, and drought. In contrast, the southern and coastal regions are more prone to cyclones, riverbank erosion, tidal, salinity, and lack of safe drinking water. A table of district-wise climate hazards is provided below.

District	Types of Disaster/hazards
Bagerhat	Cyclone, tidal surge, salinity, riverbank erosion & lack of drinking water
Chandpur	Cyclone, riverbank erosion, flash flood
Cumilla	Flood & cyclone
Gopalganj	Flood, water logging, cyclone & riverbank erosion
Pirojpur	Cyclone, flood, tidal surge, & riverbank erosion
Rangpur	Riverbank erosion, flood, flash flood & drought
Sherpur	Flash flood, flood, sandy over wash (Nalitabari), drought & crop damage by elephant

Natural hazards and disasters are common phenomena in Bangladesh, particularly in rural areas. Qualitative information reveals that rural communities have developed coping mechanisms to deal with these natural calamities. They believe that they do not have the ability to mitigate the effects of these





disasters, but rather need to learn to cope with the situation. Below are some coping mechanisms that were identified by the respondents from households affected by natural disasters and hazards:

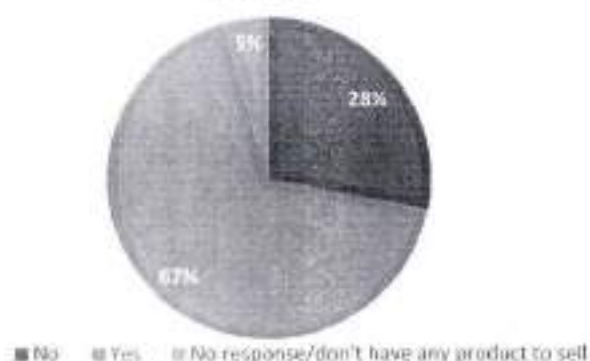
- **Cyclone & Tidal surge:** Areas affected by cyclone & tidal surge become saline, where severe scarcity of safe drinking water, health hazard and loss of biodiversity. Community members seek shelter at the designated cyclone center that is equipped with necessary facilities nearby. However, those who cannot access the cyclone center or lack such facilities take protection under a cot, locally known as a "Chaki". During that time, they rely entirely on relief aid or stored dry food available in their homes.
- **Flood/flash flood:** Flood has multiple on-site and off-site impacts. It's positive impacts are dumping fresh sediment, enhancing soil fertility, recharging ground water, etc. On the contrary it destroys lives, settlements, infrastructures, crops and animals and limit food security, education, health services, sanitation, etc. During flood members of the community seek shelter on roads, in schools, or on the rooftops of their houses. They are entirely reliant on the relief or dry food supplies that are available in their homes.
- **Riverbank erosion:** Riverbank erosion results in the complete loss of land. They are often forced to relocate to a different area or migrate to urban centers. Women often find work in low-paying jobs such as domestic help, daily labor on construction sites, road maintenance, and other similar occupations. Conversely, men may work as rickshaw pullers, van drivers, auto-rickshaw drivers, daily laborers, street vendors, or CNG drivers.
- **Salinity & lack of drinking water:** The outcomes of salinity (both water and soil) are loss of essential ecosystem services, vide biodiversity, safe or fresh drinking water, health, crop, animals/poultry, etc. Due to limited access to water sources, the affected individuals must collect water from distant locations, such as shallow tube wells, ponds, the local NGO office, or the UPs compound. Some families opt to store rainwater during the rainy season, while others have rainwater harvesting technologies installed at their homes.

It is noteworthy that 97% of the respondents are not aware of climate-resilient agricultural diversities or technologies for agricultural activities, either at their homestead or in the field.

#### 4.3 Communication and product marketing analysis:

The rural communication infrastructure facilities are considered good enough for product marketing based on the opinions of respondents from Sherpur, Rangpur, Gopalgong, and Cumilla areas. However, respondents from Bagerhat, Pirojpur, and Chandpur areas reported that the rural infrastructure in their areas is not adequate due to floods, tidal surge, and riverbank erosion. According to figure 12, 67% of respondent households have easy access to nearby markets, while 28% face difficulties due to poor communication,

FIGURE 12: EASY ACCESS TO MARKETS WITH THEIR PRODUCTS



Additionally, 5% of respondents stated that they do not have any products to sell and did not answer questions related to marketing communication mechanisms.

After conducting a series of focus group discussions, group discussions, and key informant interviews, it became clear that households living in poverty or extreme poverty lack access to bulk production or group marketing facilities within their communities. Consequently, they are compelled to sell their products right after harvesting to cover their family expenses. Considering this, three crucial strategies were identified for farmers and producers to secure fair prices for their products:

- a) Ensuring that the product quality is good.
- b) Storing the harvested products and selling them during peak season.
- c) Selling the products directly to the urban or peri-urban market without intermediaries.

#### **4.4 Institutional Arrangement & stakeholders Analysis**

Between the early 1980s and the early 1990s, local government in Bangladesh underwent a large-scale administrative reorganization to decentralize power. The resulting structure consisted of several divisions, each of which was subdivided into a number of districts, locally called *zila*. These districts were parceled further into smaller units, called sub-districts named *upazila* and *thana*. Further each upazila consists of unions and unions followed by wards as lowest and smallest strata of administration of the country. Bangladesh now consists of 8 divisions, 64 districts, and 495 *upazilas* and *thana*, (Britannica.com).

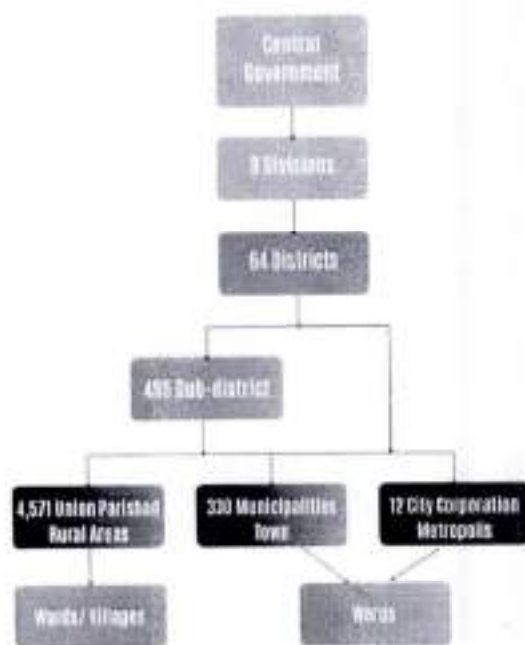
Local governance remains the most accessible level of engagement with the State for the vast majority of people. It is the channel closest to the citizens for accessing basic services, participating in public decisions affecting their lives, and exercising their rights and obligations. Effective local governance is essential for improving quality of life, reducing inequality in all its forms, and enhancing relations between people and public institutions.

Major efforts have been undertaken in Bangladesh to strengthen the role and capacity of local government institutions (LGIs) mainstreaming towards pro-poor. Various policy documents including Five-year plans (6<sup>th</sup>, 7<sup>th</sup> and 8<sup>th</sup>) envisage a stronger, effective, participative and accountable local government system as the basis of consolidation of decentralization. Policy regimes and plan documents emphasized on the need for making LGIs participative, accountable, inclusive, gender-sensitive and responsive to the needs in general and the disadvantaged groups, in particular. In simpler terms, currently, there are separate systems for rural and urban areas of LGIs which are guided by its own separate and operational framework. (Ehsan, Shah, 2021).

The structure of local government could be presented as (Figure below):







#### **Local Government administration system of Bangladesh**

Local government in both rural and urban regions is primarily in the hands of popularly elected executives and councils, except divisional level. Each division is headed by a commissioner. Executives at the district and *thana* levels are assisted by various professionals appointed by the national government, as well as by their elected councils. (Britannica.com)

One of the common mistakes which is made while discussing local governments is equating it with local administration although there is a stark difference between these two. Local administration simply denotes execution of government decisions not only by the LGs, but also by national/ provincial government units located at the local level (Panday, 2011).

#### Divisional Administration:

Divisional Commissioner is the administrative head of a division. The role of a Divisional Commissioner's office is to act as the supervisory head of all the government offices (except the central government offices) situated in the division. A Divisional Commissioner is directly responsible for supervising a division's revenue and development administration.

#### District Administration:

District Council (or Zila Parishad) is a local government body at the district level. The Deputy Commissioner (DC) is the executive head of the district and acts as the supervisory head of all the government offices situated in the district.

The main functions of the district administration are as follows: Maintaining law and order in the district. Providing relief work in case of emergencies like floods and famine. Maintenance of land records and revenue collection.



#### Upazila Administration:

Upazila Parishad (or council) is headed by an elected chairman, a vice-chairman and a woman vice-chairman. All Union Parishad Chairmen within the upazila are the members of the parishad. The post of a woman vice-chairman was created to ensure at least one-third woman representation in all elected posts of the local government. Upazila Nirbahi Officer (UNO), or Upazila Executive Officer; is a non-elected Administrator in Upazila and acts as executive officer of the upazila under the elected posts. In each upazila, a good number of governments, autonomous offices, and NGOs have their own protocol of services. Generally, there are 37 departments positioned in each upazila. They are grouped in the following categories (Bangladesh National portal):

- a. Law and order,
- b. Health,
- c. Agriculture and food,
- d. Education,
- e. Land,
- f. Human resource development Related,
- g. Engineering and communication and
- h. Others.

In general departments like Upazila Agriculture Office, Upazila Engineer, LGED, Upazila Fisheries Office, Upazila Livestock Office, Office of the Food Controller, Upazila Women's Affairs Office, Upazila Social Service Office, Upazila Youth Development Office, Forestry, Upazila Cooperative Office, Information office (BBS), etc. have projects and programs on community development, training (Business as usual), awareness development, resource (Land and water) management, and disaster management, etc. Specially LGED, Department of Women affairs, Social Service, Department of youth Development, BRDB, Upazila Amar Bari Amar Khamar, Information Center, Information Apa Project, etc. have specific services related to disadvantaged populace. Apart from government departments there are a good number of NGO's with own agenda, mostly microcredits.

#### Union Administration:

Union Parishads are formed under the Local Government (Union Parishads) Act, 2009. Union Councils (or Union Parishads or Unions) are the smallest rural administrative and local government units in Bangladesh, headed by elected Chairman. There are twelve members including three members exclusively reserved for women. Each Union is made up of nine Wards. Usually, one village is designated as a Ward. A Union Council is the body primarily responsible for agricultural, industrial and community development within the local limits of the union.

#### Gaps

- Evidence from the available literature, that despite the recent decentralization initiatives, the current local government system in Bangladesh is in no way facilitating the pathways for the effective local governance of LGIs. Rather it's functioning is inhibited for various underlying factors like- excessive decentralization and delegation with limited devolution; Interfering role of MPs in local governance; conflicting functional assignment of LGIs and line agencies; inadequate resource mobilization and high central dependency; a dearth of adequate staffing in LGIs and absence of coherent legal framework (Ehsan, Shah. 2021).
- Capacity and skill of the local level focal points, particularly union chairmen, members, logistic staffs.
- Conflict of interest (A very sensitive issue).
- Under use/lack adequate capacity to use ICT.
- Inadequacy of database on human and natural capital.





- Weak linkage among the sectors.
- Absence/or inadequate Monitoring and Evaluation of grassroots level activities (M&E) of LGIs.

#### 4.5 SWOT Analysis

Based on the field findings this assessment triangulated all information of FGD, GD and KI. The study suggests below SWOT analysis matrix:

S Strength	W Weakness	O Opportunities	T Threats
The project's poverty graduation model has demonstrated its efficacy through third-party evaluation, thus highlighting its strength.	Persistence of social norms and values that perpetuate gender inequality, resulting in a significant gender gap in financial inclusion and formal sector employment.	Project ownership by community, local government institutions and private sectors.	The occurrence of severe natural disasters such as cyclones and floods poses a significant threat as it could prevent beneficiaries from breaking out of extreme poverty and recovering from economic shocks.
This project is being implemented by the local government division with the valuable support of the United Nations Development Programme (UNDP) and other esteemed donor agencies, leveraging their expertise and resources to ensure successful execution.	Insufficient social protection support for working-aged women.	The willingness of people especially female to be engaged with the project.	The possibility of political instability and social unrest in the country poses a significant threat to the successful implementation of projects as per plan.
Demonstrates strong skills in community engagement by proactively reviewing and refining beneficiary selection strategies, guidelines, and training modules to enhance targeting and improve outcomes.	Lack of willingness to adopt and improve technologies to meet the needs of new communities.	The willingness of ultra-poor women to engage in rural earthen work activities.	The COVID-19 pandemic poses a significant threat to the health and safety of individuals during the conduction of training, workshops, or meetings.
Successfully revised a real-time monitoring system and an online management information system (MIS) with strong attention to detail and a thorough understanding of the systems' technical requirement of Project Proposal of DPP.	Budget constraints may pose a weakness in the face of a highly competitive market to achieve quality outputs.	Private sector engagement presents an opportunity to enhance the project's impact by creating job opportunities in the formal sector.	The presence of local political pressure can hinder the effectiveness of beneficiary coverage, leading to a higher likelihood of both exclusion and inclusion errors.
Documentation and learning of climate-adaptive technologies successfully implemented by rural communities.			

#### 4.6 Role of SWAPNO project on Poverty Graduation

SWAPNO is a public-works and social transfer-based poverty graduation project that targets ultra-poor rural women who are widowed, divorced, abandoned, or left with a disabled husband. Since its inception, SWAPNO has gained insights and learnings on how women can fall back into poverty due to malnutrition, climate vulnerability, gender-based violence, etc.





SWAPNO's intervention follows a 'state of the art' graduation approach that encompasses livelihood promotion, financial inclusion, social protection, and social empowerment. The women are employed for 18 months under public works. Simultaneously, training is provided to improve self-confidence, leadership, financial literacy, basic numeracy, saving, and spending.

This process is followed by intensive livelihood training based on their interests and local market opportunities to begin micro-enterprises or find formal employment. After completing their 15- 18 months employment, they can access funds to invest in their enterprises.

Major interventions of the project are:

- Fixed wage contract for 15-18 months under public works component.
  - Encourage responsible attitude and behavior related to saving and spending by facilitating formal and informal savings.
  - Need-based life skills, livelihood training, and formal apprenticeship training.
  - Formal financial inclusion.
- The first intervention generates employment for ultra-poor and vulnerable women in community identified public assets, part of Social Security Programs (SSP) for a fixed tenure of 15-18 months and facilitates their wage transfer digitally through bKash.
  - The second intervention attempts to encourage responsible saving and spending behavior by facilitating formal savings and participation in informal saving groups known as ROSCA (Rotating Savings and Credit Association).
  - To ensure livelihood sustainability post project intervention, the third intervention involves training on need-based life skills and livelihoods; and establishing linkages with private sector to facilitate formal sector employment through formal apprenticeship training.
  - The fourth component encompasses financial literacy training and developing micro-merchants as Digital Financial Service agents.



#### **4.6.1 Effectiveness of SWAPNO Graduation model**

SWAPNO graduation model has a tremendous impact on the livelihoods of rural women. According to the Bangladesh Institute of Development Studies (BIDS) Endline evaluation 2022, SWAPNO model has shown that the poverty trap can be overcome by injecting a threshold amount of external resources, over a short time, accompanied by capacity-building initiatives. This model has facilitated to achieve the following results:

- Income of the beneficiaries increased by almost six times higher compared to the base situation in 2019.
- Productive asset value of the beneficiary households is more than three times higher than the control group.
- 53% of households have a median or above dietary diversity, which is 31% for non-beneficiary households.
- More than 90% of SWAPNO beneficiaries are decision makers, participate in social institutions, are sole bread earners, and have full control over their assets and income.

Rather than supporting beneficiaries over a longer period, SWAPNO's poverty graduation model has supported women through short cycles, which proved successful compared to the current social protection projects administered over a longer period.

#### **4.6.2 Achievement of SWAPNO first Phase**

- 100% of beneficiaries are brought under e-payment, which has ensured transparency in wages payment.
- SWAPNO achieved 96% of correct beneficiary targeting due to the active participation of Union Parishad and community people.
- All beneficiaries are involved in 2 – 3 income-generating activities on average.
- SWAPNO has published a Mobile directory containing the name and contact information of the beneficiaries, making it possible to know about project activities and their present socio-economic condition.
- SWAPNO has been considered the best Social Protection project in a survey conducted by the Cabinet Division. Scaling up this project into 200 Upazilas has been recommended in the National Social Security Strategy paper.
- SWAPNO facilitated in maintaining 14,567 critical community/public assets like Herringboned & earthen road maintenance, field raising, tree plantation, canal repair/excavation, embankment maintenance. As a result of these facilities, around 37,00,000 rural people of 223 Unions got access to improved economic infrastructure in their communities.
- 588 beneficiaries got recruited in the Ready-made Garments and the Leather sector.
- In association with UNCDF, SWAPNO established a mini-garments named 'Shunipun garments' in Satkhira, where both the project beneficiaries and the local women are currently working.
- SWAPNO established four women-led cooperatives in Kurigram and Gaibandha, which were registered by the Department of Cooperatives. The project partnered with UNCDF and Eco-Social Development Foundation (ESDF) and established Milk chilling plant in Kurigram. Through this plant, beneficiaries are producing and selling mozzarella cheese and ghee (clarified butter). The project also established a Water Treatment Plant (WTP) in Gazaria in collaboration with Fulchari Upazilla Administration of Gaibandha. This plant supported 200 flood-affected families in Gaibandha during the flash flood in May 2022.
- Kollyani Nari Kollyan Cooperative Ltd, one of the SWAPNO women-led cooperatives in Kurigram, started producing and selling low-cost sanitary napkins in the local markets from 2021. They





partnered with 50 schools in Kurigram and established sanitary napkin corner. This initiative assisted the adolescent girls in buying Kollyani sanitary napkins at a discounted price. In mid-2022, 30 members of Kollyani Nari Kollyan Cooperative Ltd established Kollyani Boutique shop on a pilot basis. They started selling handmade items like Nakshi Katha (embroidered quilt), bed sheets, women's dresses, bags, etc., to the local community people.

- The project established 7 Chicken hatcheries in Jamalpur, Lalmonirhat, and Gaibandha. This endeavor strengthens the local chicken value chain stream in these districts.
- The project introduced two micro-health insurance policies – SWAPNO Sathi and SWAPNO Surokkha in association with Green Delta Insurance and Micro-Fintech. The insurance has covered 1,620 women beneficiaries of 5 Upazilas of Jamalpur district.
- 100% of 12,492 rural extreme poor women received life-skills and livelihood skills development training on various topics like Health & nutrition, Leadership development, Gender, Livestock rearing, Small business management, Disaster Risk Reduction, etc. which enhanced their livelihood and interpersonal skills.
- Despite the COVID-19 pandemic, the project reached out to 8,70,000 beneficiaries and communities at Union level and disseminated WHO-recommended messages on COVID-19. In addition, 191,044 hygiene kits, and 14,880 food packages were distributed to beneficiary households.
- The project trained its beneficiaries on climate adaptive livelihood interventions to make them climate resilient. Different interventions like sack cultivation, low-cost Hydroponic technology for fodder production (40 households), cropping pattern development for model Kitchen Garden (7564), vermicomposting (100 households), tree plantation (Basak leaf), homestead raising of 198 beneficiary households strengthened their resiliency and financial stability.
- SWAPNO plays an important role in achieving 8 SDG goals – 1, 2, 3, 5, 8, 10, and 13.
- The project established partnerships with the Government, Private sector, UN organizations that have improved the project's model and contributed to economic, social and environmental sustainability. The project successfully implemented its activities with support from Marico Limited, the Swedish Embassy, BSRM Ltd., Fakir Apparels, Ecofab Ltd, Green Smart Shirt (GSS) Ltd, Leather and Footwear Manufacturing and Exporter Association of Bangladesh (LFMEAB).
- SWAPNO has established a hotline for the beneficiary women to capture grievance reports. This innovative step has empowered SWAPNO women to raise their voices against extortion, delayed payment, and psychosocial or physical abuse, as they can instantly share their problems and get solutions.

The reviews (SWAPNO first phase) and present feasibility study findings confirmed that, with inoculation of threshold amount of external resources, the persistent poverty trap syndrome can be overcome. This is in contrast to the efforts that characterizes the conventional social protection projects. While this is a big success for the SWAPNO type of Mini Big-Push intervention, the issue of sustainability of the project impact has not been settled for good. The changing economic fortunes of the beneficiaries are a case in point: they need to get some attention from the SWAPNO project, especially during natural hazards like cyclone, tidal surge, flash flood, prolong water logging, loss of natural capital and social capital, climate change and any pandemic crisis, to ensure long-term graduation from the poverty trap by enhancing their resilience capacity to bounce back when setbacks occur. In the process the project may also consider effective awareness and capacity building of the target beneficiaries through utilizing existing capacities and social safety net programmes of the government. This model could be replicated in all upazilas in rural Bangladesh, and a similar approach could be applied in urban areas.





## 5. ENVIRONMENTAL AND SOCIAL RISK ANALYSIS:

After undergoing rigorous processes including existing document reviews, stakeholder analysis, and primary data collection from the field, it has been revealed that the project will not have any negative social or environmental impacts. Furthermore, the SWAPNO project has piloted environment-friendly techniques on a limited scale in previous phases. For instance, the project introduced Hydroponic technology on a limited scale and after achieving better results, replicated it in other districts. Similarly, project beneficiaries have implemented vegetable cultivation using the SAC bag method, which is fully environmentally friendly. The project is expected to incorporate such technologies in the next phase, which will be effective.

This feasibility assessment also applied a prescribed tools of UNDP on the social and environmental assessment during discussion with different stakeholders which revealed the below findings:

**Table 7 (A). Social and Environmental Risk Screening Checklist**

Checklist Potential Social and Environmental Risks	
<b>INSTRUCTIONS:</b> The risk screening checklist will assist in answering Questions 2-6 of the Screening Template (below table 6.8). Answers to the checklist questions help to (1) identify potential risks, (2) determine the overall risk categorization of the project, and (3) determine the required level of assessment and management measures. Refer to the <a href="#">SES toolkit</a> for further guidance on addressing screening questions.	
<b>Overarching Principle: Leave No One Behind</b>	<b>Ans.<sup>7</sup> (Yes/ No)</b>
<b>Human Rights</b>	
P.1 Have local communities or individuals raised human rights concerns regarding the project (e.g. during the stakeholder engagement process, FGD, GD and KII conduction process in the sample need assessment process)?	No
P.2 Is there a risk that duty-bearers (e.g. government agencies) cannot meet their obligations in the project?	No
P.3 Is there a risk that rights-holders (e.g. the poor and ultra poor women) unable to claim their rights because of knowledge gap?	Yes
<i>Would the proposed project potentially involve or lead to:</i>	
P.4 Will the project do adverse impacts on the enjoyment of the human rights (civil, political, economic, social or cultural) of the affected population, particularly marginalized groups?	No
P.5 inequitable or discriminatory impacts on affected populations, particularly people living in poverty or marginalized or excluded individuals or groups, including persons with disabilities?	No
P.6 restrictions in availability, quality of and/or access to resources or basic services, particularly to marginalized individuals or groups, including persons with disabilities?	No
P.7 Will the project create conflicts and/or the risk of violence to project-affected communities and individuals?	No
<b>Gender Equality and Women's Empowerment</b>	
P.8 Have women's groups/leaders raised gender equality concerns regarding the project (e.g. during the stakeholder engagement process, FGD, GD & KII conduction or public statements)?	No
<i>Would the project potentially involve or lead to:</i>	
P.9 Adverse impacts on gender equality and/or the situation of women and girls?	No
P.10 reproducing discrimination against women based on gender, especially regarding participation in the design and implementation of access to opportunities and benefits?	No
P.11 limitations on women's ability to use, develop and protect natural resources, taking into account different roles and positions of women and men in accessing environmental goods and services? For example, activities that could lead to natural resources degradation or depletion in communities that depend on these resources for their livelihoods and well-being	No
P.12 exacerbation of risks of gender-based violence? For example, through the influx of workers to a community, changes in the community and household power dynamics increased exposure to unsafe public places and transport, etc.	No
<b>Sustainability and Resilience:</b> Screening questions regarding risks associated with sustainability and resilience are encompassed by the Standard-specific questions below	

<sup>7</sup> Series of discussion was made with community people, UPs, GoB line departments in the need assessment areas.





<b>Accountability</b>	
<i>Would the project potentially involve or lead to:</i>	
P.13 excludes any potentially affected stakeholders, particularly marginalized groups and excluded individuals (including persons with disabilities), from fully participating in decisions that may affect them.	No
P.14 grievances or objections from potentially affected stakeholders?	No
P.15 risks of retaliation or reprisals against stakeholders who express concerns or grievances or seek to participate in or obtain information on the project?	No
<b>Project-Level Standards</b>	
<b>Standard 1: Biodiversity Conservation and Sustainable Natural Resource Management</b>	
<i>Would the project potentially involve or lead to:</i>	
1.1 adverse impacts on habitats (e.g. modified, natural, and critical habitats) and/or ecosystems and ecosystem services? For example, through habitat loss, conversion or degradation, fragmentation, hydrological changes	No
1.2 activities within or adjacent to critical habitats and/or environmentally sensitive areas, including (but not limited to) legally protected areas (e.g. nature reserve, national park), areas proposed for protection or recognized by authoritative sources and/or indigenous peoples or local communities?	No
1.3 changes to the use of lands and resources that may adversely impact habitats, ecosystems, and/or livelihoods? (Note: if restrictions and/or limitations of access to lands would apply, refer to Standard 5)	No
1.4 risks to endangered species (e.g. reduction, encroachment on habitat)?	No
1.5 exacerbation of illegal wildlife trade?	No
1.6 introduction of invasive alien species?	No
1.7 adverse impacts on soils?	No
1.8 harvesting of natural forests, plantation development, or reforestation?	No
1.9 significant agricultural production?	No
1.10 animal husbandry or harvesting of fish populations or other aquatic species?	No
1.11 significant extraction, diversion or containment of surface or groundwater? For example, the construction of dams, reservoirs, river basin developments, groundwater extraction	No
1.12 handling or utilization of genetically modified organisms/living modified organisms? <sup>17</sup>	No
1.13 utilization of genetic resources? (e.g. collection and/or harvesting, commercial development) <sup>18</sup>	No
1.14 adverse transboundary or global environmental concerns?	No
<b>Standard 2: Climate Change and Disaster Risks</b>	
<i>Would the project potentially involve or lead to:</i>	
2.1 areas subject to hazards such as earthquakes, floods, landslides, severe winds, storm surges, tsunamis or volcanic eruptions?	No
2.2 outputs and outcomes sensitive or vulnerable to potential impacts of climate change or disasters? For example, through increased precipitation, drought, temperature, salinity, extreme events, earthquakes	No
2.3 increased vulnerability to climate change impacts or disaster risks now or in the future (also known as maladaptive or negative coping practices)? For example, changes to land use planning may encourage further development of floodplains, potentially increasing the population's vulnerability to climate change, specifically flooding	No
2.4 increases in greenhouse gas emissions, black carbon emissions or other drivers of climate change?	No
<b>Standard 3: Community Health, Safety and Security</b>	
<i>Would the project potentially involve or lead to:</i>	
3.1 construction and/or infrastructure development (e.g. roads, buildings, dams)? (Note: the GEF does not finance projects that would involve the construction or rehabilitation of large or complex dams)	No
3.2 air pollution, noise, vibration, traffic, injuries, physical hazards, poor surface water quality due to runoff, erosion, sanitation?	No
3.3 harm or losses due to failure of structural elements of the project (e.g. collapse of buildings or infrastructure)?	No
3.4 risks of water-borne or other vector-borne diseases (e.g. temporary breeding habitats), communicable and non-communicable diseases, nutritional disorders, mental health?	No
3.5 transport, storage, and use and/or disposal of hazardous materials (e.g. explosives, fuel and other chemicals during construction and operation)?	No
3.6 adverse impacts on ecosystems and ecosystem services relevant to communities' health (e.g. food, surface water purification, natural buffers from flooding)?	No
3.7 influx of project workers to project areas?	No
3.8 engagement of security personnel to protect facilities and property or to support project activities?	No





<b>Standard 4: Cultural Heritage</b>	
<i>Would the project potentially involve or lead to:</i>	
4.1 activities adjacent to or within a Cultural Heritage site?	No
4.2 significant excavations, demolitions, earth movement, flooding or other environmental changes?	No
4.3 adverse impacts on sites, structures, or objects with historical, cultural, artistic, traditional or religious values or intangible forms of culture (e.g. knowledge, innovations, practices)? (Note: projects intended to protect and conserve Cultural Heritage may also have unintentional adverse impacts)	No
4.4 alterations to landscapes and natural features with cultural significance?	No
4.5 Use tangible and/or intangible forms (e.g. practices, traditional knowledge) of Cultural Heritage for commercial or other purposes?	No
<b>Standard 5: Displacement and Resettlement</b>	
<i>Would the project potentially involve or lead to:</i>	
5.1 temporary or permanent and full or partial physical displacement (including people without legally recognizable claims to land)?	No
5.2 economic displacement (e.g. loss of assets or access to resources due to land acquisition or access restrictions – even in the absence of physical relocation)?	No
5.3 risk of forced evictions?	No
5.4 impacts on or changes land tenure arrangements and/or community-based property rights/customary rights to land, territories and/or resources?	No
<b>Standard 6: Indigenous Peoples</b>	
<i>Would the project potentially involve or lead to:</i>	
6.1 areas where indigenous peoples are present (including project area of influence)?	No
6.2 activities located on lands and territories claimed by indigenous peoples?	No
6.3 impacts (positive or negative) on the human rights, lands, natural resources, territories, and traditional livelihoods of indigenous peoples (regardless of whether indigenous peoples possess the legal titles to such areas, whether the project is located within or outside of the lands and territories inhabited by the affected peoples, or whether the indigenous peoples are recognized as indigenous peoples by the country in question)? If the answer to screening question 6.3 is "yes", then Standard 6 requirements apply, and the potential significance of risks related to impacts on indigenous peoples must be Moderate or above.	No
6.4 the absence of culturally appropriate consultations to achieve FPIC on matters that may affect the rights and interests, lands, resources, territories and traditional livelihoods of the indigenous peoples concerned?	No
6.5 the utilization and/or commercial development of natural resources on lands and territories claimed by indigenous peoples?	No
6.6 forced eviction or the whole or partial physical or economic displacement of indigenous peoples, including through access restrictions to lands, territories, and resources? Consider, and where appropriate, ensure consistency with the answers under Standard 5 above	No
6.7 adverse impacts on the development priorities of indigenous peoples as defined by them?	No
6.8 risks to the physical and cultural survival of indigenous peoples?	No
6.9 impacts on the Cultural Heritage of indigenous peoples, including through the commercialization or use of their traditional knowledge and practices? Consider and ensure consistency with the answers under Standard 4 above.	No
<b>Standard 7: Labour and Working Conditions</b>	
<i>Would the project potentially involve or lead to (note: applies to project and contractor workers)</i>	
7.1 working conditions that do not meet national labour laws and international commitments?	No
7.2 working conditions that may deny freedom of association and collective bargaining?	No
7.3 use of child labour?	No
7.4 use of forced labour?	No
7.5 discriminatory working conditions and/or lack of equal opportunity?	No
7.6 occupational health and safety risks due to physical, chemical, biological and psychosocial hazards (including violence and harassment) throughout the project life-cycle?	No
<b>Standard 8: Pollution Prevention and Resource Efficiency</b>	
<i>Would the project potentially involve or lead to:</i>	
8.1 the release of pollutants to the environment due to routine or non-routine circumstances with the potential for adverse local, regional, and/or transboundary impacts?	No

\* Note: revised July 2022 modifying presumption of risk significance from Substantial or higher to Moderate or higher.



8.2	the generation of waste (both hazardous and non-hazardous)?	No
8.3	the manufacture, trade, release, and/or use of hazardous materials and/or chemicals?	No
8.4	the use of chemicals or materials subject to international bans or phase-outs? <i>For example, DDT, PCBs and other chemicals are listed in international conventions such as the Montreal Protocol, Minamata Convention, Basel Convention, Rotterdam Convention, Stockholm Convention</i>	No
8.5	the application of pesticides that may harm the environment or human health?	No
8.6	significant consumption of raw materials, energy, and/or water?	No

Table 7 (B): Social and Environmental Risks Analysis

<b>QUESTION 2: What are the Potential Social and Environmental Risks?</b>	<b>QUESTION 3: What is the significance level of potential social and environmental risks?</b> <i>Note: Respond to Questions 4 and 5 below before proceeding to Question 5</i>			<b>QUESTION 6: Describe the assessment and management measures for each risk rated Moderate, Substantial or High</b>												
<i>Risk Description (broken down by event, cause, impact)</i>	<i>Impact and Likelihood (1-5)</i>	<i>Significance (Low, Moderate, Substantial, High)</i>	<i>Comments (optional)</i>	<i>Description of assessment and management measures for risks rated as Moderate, Substantial or High</i>												
Risk 1: Insufficient capacity and motivation of the project beneficiary to claim their rights and access to services	I = 3 L = 2	Low	This low risk could potentially be overcome through active engagement with beneficiary households, which involves providing motivational training, mentoring, orientation, and ownership development.	It is suggested to address proposed activities in the SWAPNO's next phase plan.												
Risk 2: Because of the COVID-19 pandemic, there is a risk that beneficiaries might not move out of extreme poverty and shocks.	I = 3 L = 2	Low	This low risk could potentially overcome project may avoid large gathering and maintain safety measures.	The project should implement a proper risk mitigation strategy in accordance with the guidelines provided by WHO and GoB. During training sessions and meetings, both facilitators and participants will utilize personal protective equipment, maintain social distancing, frequently wash their hands, and wear face masks and use hand sanitizer.												
<b>QUESTION 4: What is the overall project risk categorization?</b>																
<table border="1"> <tr> <td>Low Risk</td> <td><input checked="" type="checkbox"/></td> <td>Overall limited risk</td> </tr> <tr> <td>Moderate Risk</td> <td><input type="checkbox"/></td> <td></td> </tr> <tr> <td>Substantial Risk</td> <td><input type="checkbox"/></td> <td></td> </tr> <tr> <td>High Risk</td> <td><input type="checkbox"/></td> <td></td> </tr> </table>					Low Risk	<input checked="" type="checkbox"/>	Overall limited risk	Moderate Risk	<input type="checkbox"/>		Substantial Risk	<input type="checkbox"/>		High Risk	<input type="checkbox"/>	
Low Risk	<input checked="" type="checkbox"/>	Overall limited risk														
Moderate Risk	<input type="checkbox"/>															
Substantial Risk	<input type="checkbox"/>															
High Risk	<input type="checkbox"/>															
<b>QUESTION 5: Based on the identified risks and risk categorization, what requirements of the SES are triggered? (check all that apply)</b>																
Question only required for Moderate, Substantial and High-Risk projects																
<i>Is assessment required? (check if "yes")</i>		<input type="checkbox"/>	<i>Status? (completed, planned)</i>													
<i>If yes, indicate the overall type and status</i>			Targeted assessment(s)													
			ESIA (Environmental and Social Impact Assessment)													
			SESA (Strategic Environmental and													





		Social Assessment)	
Are management plans required? (check if "yes")	<input type="checkbox"/>		
If yes, indicate the overall type		Targeted management plans (e.g. Gender Action Plan, Emergency Response Plan, Waste Management Plan, others)	
		ESMP (Environmental and Social Management Plan, which may include range of targeted plans)	
		ESMF (Environmental and Social Management Framework)	
Based on identified risks, which Principles/Project-level Standards triggered?		Comments (not required)	
Overarching Principle: Leave No One Behind			
Human Rights	<input type="checkbox"/>	No risk	
Gender Equality and Women's Empowerment	<input type="checkbox"/>	No risk	
Accountability	<input type="checkbox"/>	No risk	
1. Biodiversity Conservation and Sustainable Natural Resource Management	<input type="checkbox"/>	Project does not have such kind of intervention.	
2. Climate Change and Disaster Risks	<input type="checkbox"/>	Project does not have such kind of intervention.	
3. Community Health, Safety and Security	<input type="checkbox"/>	Very low risk & the overcome process is stated above.	
4. Cultural Heritage	<input type="checkbox"/>	Project does not have such kind of intervention.	
5. Displacement and Resettlement	<input type="checkbox"/>	Project does not have such kind of intervention.	
6. Indigenous Peoples	<input type="checkbox"/>	Project does not have such kind of intervention.	
7. Labour and Working Conditions	<input type="checkbox"/>	Project does not have such kind of intervention.	
8. Pollution Prevention and Resource Efficiency	<input type="checkbox"/>	Project does not have such kind of intervention.	



## 6. RECOMMENDATIONS

- A significant percentage of households in poverty-stricken and climate-vulnerable areas are remaining below the poverty line, and urgent action is needed to address this issue through poverty graduation programs. It is proved that SWAPNO has a proven poverty graduation approach. It would be suitable to implement this project in Bangladesh's poverty and climate-vulnerable areas (*refer to annex IX for proposed priority targeted locations*).
- The project could consider targeting a more productive age group, specifically those between 18 and 35 years of age. From the earlier phase, it is observed that the productive age group women can utilize their knowledge and skills more effectively than older women. Moreover, the government already has several social safety net programs for older women in Bangladesh.
- Ensuring careful attention is paid during the selection process of targeted women beneficiaries by the SWAPNO project is crucial to avoid duplication by other similar projects and eliminate any biasness. It is recommended that the project prioritizes the inclusion of women beneficiaries and provides them with alternative work options if they are not interested or less interested in participating in public works.
- The project aims to establish functional backward and forward market linkages for the targeted beneficiaries, as well as for the wider community, to ensure higher product quality and fair prices for the producers.
- After reviewing the needs assessment of various income-generating activities (IGAs) for ultra-poor women, the SWAPNO project may want to provide training for its beneficiaries in the following areas: handicrafts, boutique management, sewing and tailoring, small-scale cottage industries, poultry farming (chicken and duck rearing), mobile phone repair, cattle rearing and fattening, tea stall management, food preparing, nursery setup, Hogla pata craft, processing or usage of coconut coir (fiber) and Shel, mat making from Hogla/Mele, cap making, one-time plate making, betel nut processing, vegetable in homesteads, vermin compost production, and small business management, etc. Selection of alternatives should consider locale resources, market chain, culture, and Indigenous Technological Knowledge.
- SWAPNO may identify potential women entrepreneurs in the community who are interested in starting small businesses and create job opportunities for other women in their area.
- SWAPNO may consider providing motivational and capacity development training to the UP-standing committee members and UDMCs so that they can effectively execute their responsibilities towards the community.
- The next phase of the project could provide micro health insurance coverage to 100% of impoverished and extremely poor households.
- It is recommended that more climate adaptive livelihood options/technologies be made available to the targeted households and community members to reduce the impact of climate hazards and ensure long-term sustainability.
- The study would recommend that the project consider establishing partnerships with private sector organizations to engage potential women in formal sector employment, which could lead to increased decision-making power and empowerment for women.
- The next phase of the project could provide micro health insurance coverage to 100% of impoverished and extremely poor households.
- After conducting a review of both secondary materials and primary data analysis, it is recommended that the project may consider intervening in 20 climate-vulnerable and poverty-prone districts for its next phase. Please refer to Annex IX for further details.





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## ANNEX

**Annex I: List of the Key Informant Interview (KII) Participants of Local Government Officials:**

SL.No.	Name	Position	Upazila	District
1	Md. Shahinuzzaman	Deputy Director (DD LGED)	-	Bagerhat
2	Mr. Imtiaz Hossain	Deputy Director (DD LGED)	-	Chandpur
3	Mr. Bulbul Ahamed	UNO	Nokla	Sherpur
4	Mr. Kristopher Himel Risil	UNO	Nalitabari	Sherpur
5	SM Tarique Sultan	UNO	Moralgonj	Bagerhat
6	Nur E Alam Siddique	UNO	Sarankhola	Bagerhat
7	Nazmul Haque Suman	UNO	Pirgacha	Rangpur
8	Nahid Tammana	UNO	Gangachara	Rangpur
9	SM Imam Gazi Tulu	UNO	Muksudpur	Gopalganj
10	Mahfuza Matin	UNO	Laksham	Cumilla
11	Chai Thorila Chowdhury	UNO	Haim Char	Chandpur
12	Taslimun nesa	UNO	Faridgonj	Chandpur
13	Arefin Parvez	Upazila Engineer	Nalitabari	Sherpur
14	Sheikh Towfiq Aziz	Upazila Engineer	Nesarabad	Pirojpur
15	Misuk Kumar Datta	Upazila Engineer	Laksham	Cumilla

**Annex II: Summary Findings of GoB Officials Discussion**

Sl. No.	Issues/Topics	Respondents comments
1	What type of Social safety net projects of Government have in your upzila / district?	Most of the respondent comments were TR, Kabita, old age allowance, Widow allowance VGD, VGF and RMP. These projects beneficiaries are selected by ward member, village police and local network that is manually, it should be digitalized.
2	Do you think existing projects are enough for backward women or new projects are required?	Most of the respondent comments were, existing projects are not enough for improvement of backward women life and livelihood, and new projects are required for their development.
3	Which types of new project you recommended?	Their comments were, project would not be designed for "Hand to mouth", it must have focus on handhold skill development training for the women. Guide them and make opportunity to involve them in employment and income generating activities. If they receive proper training and become skill, so, it would led them towards self-reliant. Financial inclusion and market linkages are essential for operating their activities.
4	How rural road and infrastructures repairing and	Response was: Works done through Kabita, kabikha, 40 days project (all these are daily wage-based work) and RMP of



Sl. No.	Issues/Topics	Respondents comments
	maintenance works done in your area?	Government. Rural women are involved in these activities. In RMP project 10 members' women groups are formed for collective savings. Every member gets 400 taka per day as wages and each member deposits 50 taka per day. After graduation the members get their savings one time, and they can easily invest their savings money in new employment and income generating activities.
5	Is possible rural road & infrastructures repairing and maintenance works would be done by SWOPNO model? (SWOPNO model was described).	Most of the respondent comments were yes. The interviewer describes that as they would get daily wages, have opportunity to form groups, daily savings and saving generation. They will be able to get an interest free loan from the group. After graduation they would be entitled to get whole the savings and have the opportunity to invest the money for new income generating earnings. They mentioned that it will be great.
6	Which issues are important for overall development in your area?	As per respondent comments the issues are: a) Disaster management capacity building and awareness raising. b) Provide trade-based Skill development training for improvement of the poor. c) Financial inclusion. d) Small cottage industry set up. e) Job scope creation and linkage development.
7	Have any minorities people lives in your area?	Respondent of Nalitabari under Sherpur district answer was yes, he also mentioned that total number of minorities population about 15,000. Respondent of Moralganj under Bagerhat district answer was yes, he also mentioned that total 45 families' minorities are living in this Upazila.
8	What is the climate risk situation in your Upazila/district?	As per respondents of Pirojpur, Bagerhat, Chandpur district's climate risk is high, and that of Sherpur, Rangpur and comilla is medium high.
9	What type of climate risks have in your area?	Types of climate risks of: ▪ Pirojpur area are flood, cyclone, riverbank erosion, tidal surge; ▪ Bagerhat area are salinity, cyclone, and tidal surge; ▪ Sherpur area are Flash flood; ▪ Rangpur Comilla and Gopalganj area are seasonal flood; ▪ Chandpur area are riverbank erosion and flood.
10	Which Upazilas are most vulnerable in consideration of climate risks?	Pirojpur area respondent's mentioned that Indurkani, Nesarabad and Swrupkathi sadar are most vulnerable for climate risks like flood, cyclone, riverbank erosion and tidal surge. Bagerhat area respondent's comments Sarankhola and Moralganj areas are most vulnerable for climate risks like salinity, flood, cyclone, and tidal surge. Chandpur area





Sl. No.	Issues/Topics	Respondents comments
		respondent's comments were Haimchar Upazila is most vulnerable for riverbank erosion.
11	What type of damages occurs for climate risk reason?	Affected area people loss their lives, land, houses, agriculture crops, fisheries, natural resources, road and infrastructures and people become helpless and hopeless.
12	What is your suggestion for reduce climate risk losses?	Respondents mention that consideration of risk pattern following measures should be taken: a) Polder management and protection, b) Stop deforestation, c) massive tree plantation along polders and rural roads, d) Reduce Carbon dioxide and all other greenhouse gases emission, e) Reduce plastic pollution, f) Educate the people about adaptation, g) Effective Switch gate instalation h) Geo-jute bags/ Cement block set up for stop riverbank erosion and/or mangrove plantation i) River dragging.
13	What type of institutional working opportunities have for backward women in local area?	Response was: very few cases they get opportunity for cleaning works.
14	What type of new cottage industries or income generating initiatives may be taken for your area?	Response was: For create income generating activities following initiatives should be considered: a) Providing human development training on awareness and management skills for poor/ultrapoor women; b) Providing trade-based Skill development training on production skills to improve poor women. c) Trades on Handicraft, Boutique, Tailoring, small cottage industries, Chicken and duck rearing, Mobile repairing, Cow fattening, tea stall, nursery setup, Hogla pata crash, mat making, cap making, Coconut garland processing, onetime plate making and small business. d) Financial inclusion. e) Job scope creation and linkage development.



**Annex II: List of Key Informant Participants of elected representatives:**

SL.No.	Name	Position	Union/Upazila	Upazila	District
1	Md. Abdul Latif	Chairman	Jugania	Nalitabari	Sherpur
2	Md. Ezat Ali	Member	Nakla	Nakla	Sherpur
3	Dil Ruba Milon Nahar	Upazila vice Chairman	Indurkani	Indurkani	Pirojpur
4	Mr. Kabir Hossain	Chairman	Baliapara	Indurkani	Pirojpur
5	Maksuda Begum	Member	Swarupkathi	Swarupkathi	Pirojpur
6	Nargis Begum	Upazila vice Chairman	Swarupkathi	Swarupkathi	Pirojpur
7	Md. Shaiful Islam	Chairman	Nishanbaria	Moralgonj	Bagerhat
8	Abdul Alim Hawlader	Chairman	Ramchandrapur	Moralgonj	Bagerhat
9	Azmal Hossain Mukta	Chairman	Rayenda	Sarankhola	Bagerhat
10	Dulal Mia	Panel Chairman	Laxmitari	Gangachara	Rangpur
11	Abdur Rouf	Chairman	Kolkond	Gangachara	Rangpur
12	Aminul Islam	Chairman	Annadanagar	Pirgacha	Rangpur
13	Md. Tofazzal Hossain	Chairman	Parul	Pirgacha	Rangpur
14	Lal Bahadur Biswas	Chairman	Gopalpur	Tungipara	Gopalganj
15	Ali Ahamed Sheikh	Chairman	Dumuria	Tungipara	Gopalganj
16	Nazrul Islam Matubbar	Chairman	Gohala	Mukshudpur	Gopalganj
17	Md. Salahuddin Mia	Chairman	Moharajpur	Mukshudpur	Gopalganj
18	Ashim Kumar Biswas	Upazila vice Chairman	Tungipara	Tungipara	Gopalganj
19	Jahangir Alam	Chairman	Gobindapur	Laksham	Cumilla
20	Abdul Awal	Chairman	Bakoi Dokhin	Laksham	Cumilla
21	Mofizur Rahman Miazi	Chairman	Moishatua	Monohorgonj	Cumilla
22	Atiqur Rahman Patwari	Chairman	Algi Durgapur	Haimchar	Chandpur
23	Md. Harun Ur Rashid	Chairman	Balithuba purbo	Faridgonj	Chandpur
24	Md. Sha Alam Sheikh	Chairman	Gobindopur uttar	Faridgonj	Chandpur

**Annex III: Summary Findings of Elected Representatives Discussion**

Sl. No.	Issues/Topics	Discussion findings
1	What government projects are being implemented in your area to support hardcore women?	The majority of comments from the respondents pertained to TR, Kabita, old age allowance, widow allowance, VGD, and VGF.
2	Have any separate project in your area for backward women?	The majority of respondents' comments indicated that the above-mentioned projects were their preferred choice, with a consensus of "Yes."
3	Do you think existing projects are enough	The majority of the participants indicated that the current projects fall short in enhancing the quality of life and economic well-being of





Sl. No.	Issues/Topics	Discussion findings
	for improvement of the life and livelihoods for hardcore poor women or new projects are required?	impoverished women. Additionally, a significant number of women remain excluded from the Safety Net coverage program, highlighting the need for additional or alternative initiatives to provide greater support for women's livelihood development on a broader scale.
4	How rural roads and infrastructures renovation / maintenance works are doing in your area?	The respondents replied that some poor people are engaged with the government RMP, TR, Kabita projects.
5	Is SWOPNO model is appropriate in this area for these areas for graduation of extreme poor women out of poverty?	Most of the respondent replied that SWAPNO's poverty graduation model projects will be helpful to improve the life and livelihoods of extreme poor house are required for improvement of the poor and vulnerable women.
6	Which issues are important for overall development in your area poor women?	As per respondent comments the issues are: a) Providing human development training on awareness and management skill to improve poor women. b) Providing trade-based Skill development training on production skills to improve poor women. c) Need input support to be engaged with trade based IGAs i.e Handicraft, Boutique, Tailoring/sewing, small cottage industries, Chicken and duck rearing, Mobile repairing, Cow fattening, Vegetable cultivation, small business. d) Financial inclusion. Input support to extremely poor households. e) Job scope creation and linkage development. f) Awareness development on the following issues: <ul style="list-style-type: none"> <li>• Nutrition &amp; health hygiene issues</li> <li>• Early marriage &amp; violence against women</li> <li>• Disaster coping mechanism</li> <li>• Adaptive climate resilience technologies use.</li> <li>• Awareness on emergency supports like 333,999, 109 etc.</li> </ul>
7	What are the main earning professions of your area poor?	Mostly Works as daily labor, agriculture labor, road maintenance work, small shoppers. In southern district some are fisherman, boatman and Golpata collector.
8	Which type of training would be suitable for your area poor women?	Most of the respondent's opinion were Handicraft, Boutique, Tailoring, small cottage industries, Chicken and duck rearing, Mobile repairing, Beef fattening, vegetable cultivation, use of climate adaptive technologies.
9	Which types of climate risk have in your area?	<ul style="list-style-type: none"> <li>• <b>Mymensingh region:</b> Flash flood, crops damage by elephants.</li> <li>• <b>Rangpur region:</b> Flash flood, seasonal flood &amp; drought.</li> </ul>



Sl. No.	Issues/Topics	Discussion findings
		<ul style="list-style-type: none"> <li>• <b>Gopalganj, Bagerhat &amp; Pirojpur region:</b> Flood, cyclone, riverbank erosion, tidal surge and salinity.</li> <li>• <b>Comilla and Chandpur region:</b> cyclone, riverbank erosion and flood.</li> </ul>
10	Have enough communication facilities in your area for marketing of local agriculture products?	Communication facilities of Sherpur, Rangpur, Gopalgong and Cumilla areas are good but Bagerhat, Pirojpur and Chandpur areas are not so good as those roads were breached by flood and riverbank erosion.
11	Have any suggestion from you to improve marketing facilities?	a) Most of the local bazars have established on rural roads, these market or bazars should shift from road to other places. b) Area-wise a local wholesale market might be established. c) Group marketing might be effective in the remotest rural areas. d) Need to breakdown the marketing middleman ( <i>faria</i> ) to get real price by the producers from market. e) Linkage building with urban/peri urban market. f) Functional backward and forward marketing mechanism in the rural areas. g) Available and updated information by producers. h) Strong monitoring mechanism/follow-up by local administrators
12	Suggestion to select beneficiaries for Social Safety net project?	a) Ward based list preparation by elected members and community key personnel. b) Involving Gram police. c) Through public/loudspeaker announcement. d) Ensure correct targeting/right beneficiaries. e) Avoid duplication. f) Crosschecking/physical verification through household visit. g) Disclose the beneficiary list at community/UPs.

**Annex IV: Need Assessment FGD checklist.**

Refer to attachment 1

**Annex V: Need Assessment GD checklist.**

Refer to attachment 2

**Annex VI: Need Assessment KII tool (GoB Officials).**

Refer to attachment 3





***Annex VII: Need Assessment Kit tool (UP representatives).***

Refer to attachment 4

***Annex VIII: Need Assessment Individual Questionnaire.***

Refer to attachment 5



**Annex IX: Proposed priority targeted locations for next intervention.**

Location Name	Zila Name	Agroecological region	Major climate hazards	Total Population (N)	Rural Population (%)	Working-age population (N)	Number of households (H)	Number of poor (N)	Poverty headcount ratio (N)	Average household size (N)	Number of extreme poor (N)	Extreme poverty headcount ratio (N)
BARISAL	NETAMANDI	Ganges Total Floodplain (dryly 185M)	Soil water salinity, cyclone, fire, surge	1,510,000	87.1	881,000	345,500	584,135	21.8	31.3	120,910	16.7
	PROJURA	Ganges Total Floodplain (dryly 185M)	Soil water salinity, cyclone, fire, surge	1,584,750	85.9	938,880	238,200	487,700	44.1	31.5	140,370	30.8
CHITTOGRAM	CHANDUR	Sunderbans River Floodplain	Overwatering, cyclone, fire, surge	1,400,000	82.1	1,100,000	506,400	1,217,100	51	31.5	728,230	30.8
	COMILLA	Old Meghna Estuarine Floodplain	Average erosion, cyclone, fire, surge	2,100,000	84.7	1,770,000	1,000,000	1,041,700	31.5	31.5	1,037,400	31.1
COXBA	SONALGANGA	Sunderbans River Floodplain & Sunderbans	Water salinity, low bearing capacity, flood, drought	1,110,000	88.1	871,000	1,000,000	1,000,000	41.7	31.5	1,000,000	30.8
	MADHAPUR	Sunderbans River Floodplain & Sunderbans	Water salinity, low bearing capacity, flood, drought	1,110,000	88.1	871,000	1,000,000	1,000,000	41.7	31.5	1,000,000	30.8
	SHARADIPUR	Sunderbans River Floodplain & Sunderbans	Water salinity, low bearing capacity, flood, drought	1,110,000	88.1	871,000	1,000,000	1,000,000	41.7	31.5	1,000,000	30.8
MUNSHIGANJ	JAUNPUR	Old Brahmaputra Floodplain	Flood, drought	1,110,000	88.1	871,000	1,000,000	1,000,000	41.7	31.5	1,000,000	30.8
	SHARADIPUR	Old Brahmaputra Floodplain	Flood, drought	1,110,000	88.1	871,000	1,000,000	1,000,000	41.7	31.5	1,000,000	30.8
	SHARADIPUR	Old Brahmaputra Floodplain	Flood, drought	1,110,000	88.1	871,000	1,000,000	1,000,000	41.7	31.5	1,000,000	30.8
KHULNA	SHARADIPUR	Old Brahmaputra Floodplain	Flood, drought	1,110,000	88.1	871,000	1,000,000	1,000,000	41.7	31.5	1,000,000	30.8
	SHARADIPUR	Old Brahmaputra Floodplain	Flood, drought	1,110,000	88.1	871,000	1,000,000	1,000,000	41.7	31.5	1,000,000	30.8
RAJSHAH	SHARADIPUR	Old Brahmaputra Floodplain	Flood, drought	1,110,000	88.1	871,000	1,000,000	1,000,000	41.7	31.5	1,000,000	30.8
	SHARADIPUR	Old Brahmaputra Floodplain	Flood, drought	1,110,000	88.1	871,000	1,000,000	1,000,000	41.7	31.5	1,000,000	30.8
	SHARADIPUR	Old Brahmaputra Floodplain	Flood, drought	1,110,000	88.1	871,000	1,000,000	1,000,000	41.7	31.5	1,000,000	30.8
	SHARADIPUR	Old Brahmaputra Floodplain	Flood, drought	1,110,000	88.1	871,000	1,000,000	1,000,000	41.7	31.5	1,000,000	30.8
	SHARADIPUR	Old Brahmaputra Floodplain	Flood, drought	1,110,000	88.1	871,000	1,000,000	1,000,000	41.7	31.5	1,000,000	30.8
SUNDERBANS	SHARADIPUR	Old Brahmaputra Floodplain	Flood, drought	1,110,000	88.1	871,000	1,000,000	1,000,000	41.7	31.5	1,000,000	30.8
	SHARADIPUR	Old Brahmaputra Floodplain	Flood, drought	1,110,000	88.1	871,000	1,000,000	1,000,000	41.7	31.5	1,000,000	30.8
	SHARADIPUR	Old Brahmaputra Floodplain	Flood, drought	1,110,000	88.1	871,000	1,000,000	1,000,000	41.7	31.5	1,000,000	30.8
	SHARADIPUR	Old Brahmaputra Floodplain	Flood, drought	1,110,000	88.1	871,000	1,000,000	1,000,000	41.7	31.5	1,000,000	30.8
	SHARADIPUR	Old Brahmaputra Floodplain	Flood, drought	1,110,000	88.1	871,000	1,000,000	1,000,000	41.7	31.5	1,000,000	30.8
SUNDERBANS	SHARADIPUR	Old Brahmaputra Floodplain	Flood, drought	1,110,000	88.1	871,000	1,000,000	1,000,000	41.7	31.5	1,000,000	30.8
	SHARADIPUR	Old Brahmaputra Floodplain	Flood, drought	1,110,000	88.1	871,000	1,000,000	1,000,000	41.7	31.5	1,000,000	30.8
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	SHARADIPUR	Old Brahmaputra Floodplain	Flood, drought	1,110,000	88.1	871,000	1,000,000	1,000,000	41.7	31.5	1,000,000	30.8

**Basic information:**

1) Total population: Total population in the zila/apazila.





2) **Share of rural population:** Share of the zila/upazila population who lives in rural areas.

3) **Working population:** Total number of working age population (15-64 years) in zila/upazila.

4) **Total households:** Total number of households in the zila/upazila.

Source: Indicators 1, 2, 3, and 4 were computed using the 2011 Census of Population and Housing.

**Poverty (among the population):**

5) **Poverty headcount ratio (%):** Percentage of the population that lives below the official national upper poverty line.

6) **Extreme poverty headcount ratio (%):** Percentage of the population that lives below the official national lower poverty line.

Source: Indicators 5, and 6 come from 2010 Bangladesh Poverty Maps. The total number of poor, extreme poor, and population that belongs to the bottom 40% were computed using indicators 5, 6, 7 and indicator 1 (Total population in the zila/upazila).



# Attachment 1

FGD #

## Community Level Need Assessment FGD Checklist (Female Group)

### উপাত্ত সংগ্রহ প্রশ্নমালা ২: দলীয় আলোচনা নির্দেশিকা

#### উপাত্ত সংগ্রহের উদ্দেশ্য

আসসালামু আলাইকুম/আদাব। বাংলাদেশ সরকারের স্থানীয় সরকার বিভাগের অধীনে আপনার খানার এবং এলাকার বর্তমান আর্থ-সামাজিক অবস্থা সংক্রান্ত কিছু তথ্য যেমন: জীবন ও জীবিকার ধরন, বাদ্যভাস, দুর্যোগ মোকাবেলা এবং ঘাপ খাওয়ানোর কৌশল, সরকারি ও বেসরকারি সেবা সম্পর্কে ধারণা ইত্যাদি বিষয়ক তথ্য জানার জন্য আপনার সাথে কথা বলতে চাই। আমি/আমরা (তথ্য সংগ্রহকারীর নাম \_\_\_\_\_) এ তথ্য শুধুমাত্র আমাদের গবেষণার কাজের জন্যই সংগ্রহ ও ব্যবহার করব। এ কাজের জন্য আনুমানিক ৫০-৬০ মিনিট সময় আপনার কাছ থেকে নিব এবং আপনার রাজি থাকলে আমি/আমরা আপনার সাথে আলোচনা শুরু করব।

আমি/আমরা অস্বীকার করতেছি যে, আপনার দেয়া সকল তথ্যের গোপনীয়তা দৃঢ়ভাবে রক্ষা করা হবে এবং কেবল মাত্র এই গবেষণায় ব্যবহার করা হবে।

#### FGD with Female - নারী দলের সাথে আলোচনার চেকলিস্ট

অংশগ্রহণকারীর সংখ্যা		FGD এর স্থান			
গ্রাম			ওয়ার্ড		ইউনিয়ন
উপজেলা			জেলা		
তারিখ এবং সময়	তারিখ		ওক্তর সময়		শেষের সময়
FGD সঞ্চালক	নাম			স্বাক্ষর	
	মোবাইল				
FGD নোট ট্রিকার	নাম			স্বাক্ষর	
	মোবাইল				





FGD তে অংশগ্রহণকারী নারীদের তথ্যাবলী					
ক্রম	নাম	বয়স (পূর্ণ বছরে)	শিক্ষা (সর্বশেষ পাশকৃত শ্রেণী)	বৈবাহিক অবস্থা : বিবাহিত=১, অবিবাহিত=২, তালিকাভুক্ত=৩, বিধবা=৪, পরিত্যক্তা=৫	মোবাইল
১.					
২.					
৩.					
৪.					
৫.					
৬.					
৭.					
৮.					
৯.					
১০.					

১. জীবন ও জীবিকার বর্তমান অবস্থা-

- পারিবারিক, অর্থনৈতিক ও সামাজিক ক্ষেত্র বিবেচনায় আপনারা বর্তমানে কেমন আছেন? এখানে যারা উপস্থিত আছেন তাদের পরিবারের গড় সদস্য কত? পরিবারের উপার্জনের জন্য আপনারা প্রধান প্রধান পেশা কি (যার মাধ্যমে সংসার চলে)?
- আপনারা পরিবারের গড় উপার্জনকম লোকের সংখ্যা কেমন এবং বর্তমানে কতজন আর্থিক উপার্জনের সাথে জড়িত আছেন? আপনারা পারিবারিক আয় দিয়ে কি সাংসারিক ব্যয় মেটানো সম্ভব হচ্ছে? না হলে কিভাবে সম্ভব?
- বর্তমানে আপনারা কোন ধরনের আয়মূলক কর্মকাণ্ডের সাথে সংশ্লিষ্ট আছেন? পিছিয়ে পড়া নারীদের জন্য আয়মূলক কর্মকাণ্ডের সুযোগ আপনারা এলাকায় আছে কি? কিভাবে তা বৃদ্ধি করা যায়?
- আপনারা উৎপাদিত পণ্য কোথায় বিক্রি করেন? আপনারা কি উৎপাদিত পণ্য সহজেই বাজারজাত করতে পারেন? সহজে বাজারজাত করণের সহজ উপায় কি/আপনারা সুপারিশ কি? আপনারা উৎপাদিত পণ্যের ন্যায্য মূল্য আপনারা পান কিনা? আরো ভাল মূল্য পেতেহলে কি করা উচিত বলে আপনারা মনে করেন?
- পিছিয়ে পড়া নারীদের আয়ের উৎসসমূহ, ব্যয়ের উৎস সমূহ কি? আয়ের বড় অংশ কোন খাতে ব্যয় হয়?
- পিছিয়ে পড়া নারীদের আয়ের জন্য/কাজের সন্ধানে এলাকার বাইরে যেতে হয় কি না? সাধারণত কি ধরনের কাজের জন্য নারীদের এলাকার বাইরে যেতে হয়? নারীদের এলাকার বাইরে কাজ করাকে আপনারা এলাকার মানুষ কেমনভাবে দেখে?
- আপনারা এলাকার পিছিয়ে পড়া নারীদের জীবন ও জীবিকার উন্নয়নে কি ধরনের কাজ প্রয়োজন বলে আপনারা মনে করেন? কিভাবে এসকল কাজ সহজে আপনারা এলাকায় বাস্তবায়ন হতে পারে?



- আপনার এলাকায় অসুমানিক কতগুলো পরিবার/বাংলা আছে যারা কাচা ঘর/খুপড়ি ঘরে বাস করে? এসকল পরিবারের লোকেরা সাধারণত কি কাজ করে জীবিকা চালায়?

## ২. যোগাযোগ ও অবকাঠামোগত তথ্য-

- আপনার এলাকায় যাতায়াতের প্রধান মাধ্যম কি? প্রয়োজন হলে আপনারা কি সহজেই/দ্রুততার সাথে ইউনিয়ন/উপজেলায় যেতে পারেন?
- আপনার এলাকার উৎপাদিত পণ্য কিভাবে বাজারজাতকরণ করেন? বাজারজাতকরণে কোন সমস্যার সম্মুখীন হতে হয় কিনা এবং হলে তা কি ধরনের? সময়, খরচ বিবেচনা করে বাজারজাতকরণের বর্তমান অবস্থা কি যথেষ্ট? যাতায়াতের কি কি ধরনের উন্নয়ন প্রয়োজন বলে আপনারা মনে করেন?

## ৩. বিভিন্ন সরকারী ও বেসরকারী পরিষেবা সম্পর্কে সচেতনতা-

- আপনারা কি কখনো সরকারী বা বেসরকারী কোনো প্রশিক্ষণ পেয়েছেন? হ্যাঁ হলে তা কারা প্রদান করেছে এবং কি ধরনের? প্রশিক্ষণ পেয়ে থাকলে প্রাপ্ত শিক্ষা বাস্তব ক্ষেত্রে প্রয়োগ করেছে কি না বিস্তারিত বসুন।
- সরকারী ও বেসরকারী সেবা সম্পর্কে ধারণা আছে কি না? আপনারা কি কি সেবা পান? সঠিক সময়ে সেবা পেয়েছে কি না, সেবার মান সংক্রান্ত মতামত।
- পিছিয়ে পড়া নারীদের সরকারী বা বেসরকারী সেবা পেতে কি কি বাধা আছে বলে মনে করেন?
- স্থানীয় সরকার প্রতিষ্ঠানসমূহের (ইউনিয়ন পরিষদ) প্রোগ্রামসমূহ/উদ্যোগসমূহ সম্পর্কে কতটুকু জানেন এবং কতটুকু অভিজ্ঞমাত্রা আছে?
- পিছিয়ে পড়া নারীদের জীবনমান উন্নয়নে কি ধরনের প্রশিক্ষণ প্রয়োজন বলে মনে করেন? আপনারা ততটে আগ্রহী কি না?
- আপনার এলাকায় গুরুত্বপূর্ণ প্রদানকারী কোন কোন প্রতিষ্ঠান আছে? এসকল প্রতিষ্ঠান কি আপনারা সমস্ত নারীদের যথা প্রদান করে? যথা পেতেহলে কি জামানত দিতে হয়?

## ৪. দুর্যোগ মোকাবেলা এবং খাপ খাওয়ানোর কৌশল-

- আপনারা সাধারণত কি ধরনের দুর্যোগের সম্মুখীন হন? গত ৫ বছরে আপনারা এলাকায় কি কি দুর্যোগ হয়েছে? এ সকল দুর্যোগে আপনারা কি কি ক্ষতি হয়? আপনারা কিভাবে দুর্যোগ মোকাবেলা (দুর্যোগ পূর্ববর্তী, দুর্যোগকালীন ও দুর্যোগ পরবর্তী) করেন
- আপনার এলাকায় দুর্যোগ এর সাথে খাপ খাওয়ানোর কৌশল কি কি হতে পারে বলে মনে করেন?
- আপনারা দুর্যোগ সহনশীল চাক্ষুষ পদ্ধতি সম্পর্কে জানেন কি না (জান, প্রয়োগ)?
- আপনার এলাকার পিছিয়ে পড়া নারীরা কি সরকারী অবকাঠামোগত কাজ (মাটির কাজ) করার সুযোগ পেলে তা করতে আগ্রহী আছেন? না হলে কেনো?
- প্রাতিষ্ঠানিক কাজের সুযোগ হলে (বিভাগীয় শহর বা ঢাকায়) আপনার এলাকার পিছিয়ে পড়া পরিবারের নারী সদস্যরা (১৮-২৮ বছর) কি তা করতে আগ্রহী হবে?

## ৫. সহিষতা, হয়রানি, ক্ষমতায়ন-

- জ্ঞান, অভিজ্ঞতা, কার্যকলাপ, বীধাসমূহ, প্রতিকার।
- আপনার এলাকায় পিছিয়ে পড়া নারীরা কি ধরনের হয়রানীর (শারীরিক/মানসিক) শিকার হয়।
- এলাকায় পিছিয়ে পড়া নারীদের অভিজ্ঞমাত্রা ও ক্ষমতায়ন সংক্রান্ত আলোচনা।

## ৬. মোবাইল ও ব্যাংকিং সংক্রান্ত তথ্য-

- মোবাইল ব্যাংকিং বিষয়ে জানেন কি না (জ্ঞান, অভিজ্ঞতা, কার্যকলাপ, সমস্যা)।
- ব্যাংক একাউন্ট পরিচালনা করে কি না? কতজন করেন? যারা করেন তাদের জ্ঞান, অভিজ্ঞতা, কার্যকলাপ, সমস্যা ইত্যাদি।

সম্ভাবক: দলীয় আলোচনায় মূল্যবান সময় এবং সহযোগিতার জন্য অংশগ্রহণকারীদের ধন্যবাদ দিন। তাদের সর্বশ্রেষ্ঠ মঙ্গল কামনা করুন।





## Attachment 2

GD #

### Community Level Need Assessment GD Checklist (Male Group)

উপাত্ত সংগ্রহ প্রশ্নমালা ৩: দলীয় আলোচনা নির্দেশিকা

#### উপাত্ত সংগ্রহের উদ্দেশ্যঃ

অসসালামু আলাইকুম/আদাব। বাংলাদেশ সরকারের স্থানীয় সরকার বিভাগের অধীনে আপনাদের খানার এবং এলাকার বর্তমান আর্থ-সামাজিক অবস্থা সংক্রান্ত কিছু তথ্য যেমন: জীবন ও জীবিকার ধরন, খাদ্যাভ্যাস, দুর্ঘোণ মোকাবেলা এবং খাপ খাওয়ানোর কৌশল, সরকারি ও বেসরকারি সেবা সম্পর্কে ধারণা ইত্যাদি বিষয়ক তথ্য জানার জন্য আপনাদের সাথে কথা বলতে চাই। আমি/আমারা (তথ্য সংগ্রহকারীর নাম -----) এ তথ্য শুধুমাত্র আমাদের গবেষণার কাজের জন্যই সংগ্রহ ও ব্যবহার করব। এ কাজের জন্য আনুমানিক ৫০-৬০ মিনিট সময় আপনাদের কাছ থেকে নিব এবং আপনারা রাজি থাকলে আমি/আমারা আপনাদের সাথে আলোচনা শুরু করব।

আমি/আমরা অস্বীকার করতেছি যে, আপনাদের দেয়া সকল তথ্যের গোপনীয়তা দৃঢ়ভাবে রক্ষা করা হবে এবং কেবল মাত্র এই গবেষণায় ব্যবহার করা হবে।

GD with Male – পুরুষ দলের সাথে আলোচনার চেকলিস্ট					
অংশগ্রহণকারীর সংখ্যা		GD এর স্থান			
গ্রাম		ওয়ার্ড		ইউনিয়ন	
উপজেলা		জেলা			
তারিখ এবং সময়	তারিখ		ওরফে সময়		শেষের সময়
GD সঞ্চালক	নাম				স্বাক্ষর
	মোবাইল				
GD নোট টেকার	নাম				স্বাক্ষর
	মোবাইল				



GD তে অংশগ্রহণকারী পুরুষদের তথ্যাবলী					
ক্রম	নাম	বয়স (পূর্ণ বছরে)	শিক্ষা (সর্বশেষ পাশকৃত শ্রেণী)	বৈবাহিক অবস্থা : বিবাহিত=১, অবিবাহিত=২	মোবাইল
১.					
২.					
৩.					
৪.					
৫.					
৬.					
৭.					
৮.					
৯.					
১০.					

১. এলাকার মানুষের জীবন ও জীবিকার চিত্র:

- আপনার এলাকার মানুষের প্রধান প্রধান পেশা কি?
- আপনার এলাকার পিছিয়ে পড়া গরিব ও অসহায় নারীরা কি ধরনের আয়মূলক কর্মকাণ্ডের সাথে সংশ্লিষ্ট আছেন? এগুলো কি যথেষ্ট? না হলে কিভাবে তা বৃদ্ধি করা যায়?
- নারীদের আয়মূলক কর্মকাণ্ডের সাথে সম্পৃক্ত হতে কোনো সামাজিক বা ধর্মীয় বাধা আছে কিনা?
- পিছিয়ে পড়া নারীদের আয়ের জন্য/কাজের সন্ধানে এলাকার বাইরে যেতে হয় কি না? নারীদের এলাকার বাইরে কাজ করাকে আপনার এলাকার মানুষ কেমনভাবে দেখে?
- আপনার এলাকার পিছিয়ে পড়া নারীদের জীবন ও জীবিকার উন্নয়নে কি ধরনের কাজ প্রয়োজন বলে আপনারা মনে করেন? কিভাবে এসকল কাজ সহজে আপনার এলাকায় বাস্তবায়ন হতে পারে?
- আপনার এলাকায় আনুমানিক কতগুলো পরিবার আছে যারা কাটা ঘর/খুপড়ি ঘরে বাস করে? এসকল পরিবারের লোকেরা সাধারণত কি কাজ করে জীবিকা নির্বাহ করে?
- আপনার এলাকায় ক্ষুদ্রঋণ প্রদানকারী কোন কোন প্রতিষ্ঠান আছে? এসকল প্রতিষ্ঠান কি পিছিয়ে পড়া অতি দরিদ্র নারীদেরও ঋণ প্রদান করে?

২. যোগাযোগ ও অবকাঠামোগত তথ্য:

- আপনারা কি উৎপাদিত পণ্য সহজেই বাজারজাত করতে পারেন? সাধারণত কোথায় বাজারজাত করেন?
- পণ্য বাজারজাত করলে এলাকার মানুষ কিধরনের সমস্যার সন্মুখীন হয়? সমাধানের উপায় কি হতে পারে বলে মনে করেন?





৩. বিভিন্ন সরকারী ও বেসরকারী পরিসেবাঃ

- সরকারী ও বেসরকারী সেবা সম্পর্কে ধারণা আছে কি না? এলাকার মানুষ কি কি সেবা পান?
- আপনার এলাকার পিছিয়েপড়া নারীরা কি কি সেবা পায়? সেবার মান সংক্রান্ত মতামত।
- পিছিয়ে পড়া নারীদের সরকারী বা বেসরকারী সেবা পেতে কি কি বাধা আছে বলে মনে করেন? এ সকল বাধা উত্তোরণের উপায় কি বলে মনে করেন?

৪. দুর্ঘোষণ মোকাবেলা এবং খাপ খাওয়ানোর কৌশল-

- গত ৫ বছরে আপনার এলাকায় কি কি দুর্ঘোষণ হয়েছে? আপনারা কি ধরনের দুর্ঘোষণের সম্মুখীন হন? এ সকল দুর্ঘোষণে আপনার কি কি ক্ষতি হয়? আপনারা কিভাবে দুর্ঘোষণ মোকাবেলা (দুর্ঘোষণ পূর্ববর্তী, দুর্ঘোষণকালীন ও দুর্ঘোষণ পরবর্তী) করেন?
- আপনার এলাকায় দুর্ঘোষণ এর সাথে খাপ খাওয়ানোর কৌশল কি কি হতে পারে বলে মনে করেন?
- আপনার দুর্ঘোষণ সহনশীল চাষাবাদ পদ্ধতি সম্পর্কে জানেন কি না (জ্ঞান, প্রয়োগ)?
- আপনার এলাকার পিছিয়ে পড়া নারীরা কি সরকারী অবকাঠামোগত কাজ (মাটির কাজ) করার সুযোগ পেলে তা করতে আগ্রহী হবে? না হলে কেনো?

৫. সহিংসতা, হয়রানির চিত্রঃ

- আপনার এলাকায় নারীরা কি ধরনের (শারীরিক/মানসিক) হয়রানীর শিকার হয়।
- হয়রানীর শিকার হলে তারা কি প্রতিকার পায়? কিভাবে পায়? আপনারা করণীয় কি বলে মনে করেন?

সঞ্চালক: দলীয় আলোচনায় মূল্যবান সময় এবং সহযোগিতার জন্য অংশগ্রহণকারীদের ধন্যবাদ দিন। তাদের সর্বাধীন মঙ্গল কামনা করুন।



# Attachment 3

KII নং

## উপাত্ত সংগ্রহ প্রশ্নমালা ৪: Key Informant সাক্ষাৎকার নির্দেশিকা (স্থানীয় সরকার কর্মকর্তা)

ইউনাইটেড নেশনস ডেভেলপমেন্ট প্রোগ্রাম (ইউএনডিপি)-এর একটি উন্নয়নমূলক প্রকল্প হিসেবে স্ট্রিংডেনিং উইমেনস্ এলিটিটি ফর প্রোডাক্টিভ নিউ অপারচুনিটিস (SWAPNO) প্রকল্পটি বাংলাদেশ সরকারের অধীনে স্থানীয় সরকার বিভাগের সহযোগিতায় ২০১৫ সালে শুরু করা হয়। SWAPNO প্রকল্পটি মূলত অতি দরিদ্র মহিলাদের জন্য একটি সামাজিক ইকোসিস্টেম প্রকল্প যাদেরকে স্থানীয় জনসাধারণমূলক কর্মকাণ্ডে অংশগ্রহণ করানোর মাধ্যমে আর্থিক ও সামাজিক উন্নয়ন ঘটানো যাবে যা গ্রামীণ জনপোষ্ঠীর জন্য প্রয়োজনীয়। এই প্রকল্পটি গ্রামেব অতি দরিদ্র নারীদের কর্মসংস্থানে উদ্বুদ্ধ করে। সাধারণভাবে দারিদ্র্য দূরীকরণ ও সম্পূর্ণ বৃদ্ধির হার নিশ্চিত করার সবচেয়ে কার্যকরী পদ্ধতি হল উৎপাদনশীল কর্মসংস্থানের সুযোগ সৃষ্টি করা। এ কারণে, প্রকল্পটি নারী, বিশেষ করে ১৮ থেকে ৩৫ বছর বয়সী নারীদের নিয়ে কাজ করে, যারা শারীরিক ও মানসিকভাবে প্রকল্পটির বিভিন্ন উদ্যোগের কর্মভার গ্রহণ করতে পারে। প্রকল্পটি নবপ্রবর্তনমূলক কর্মকাণ্ডের উদ্বুদ্ধকরণ ও যাচাইকরণে গুরুত্ব প্রদান করে, যা একটি সমরূপ নীতির কর্মসূচির মাধ্যমে সামাজিক নিরাপত্তার কর্মকৌশলের অনুকূলযোগ্য মডেল প্রদান করে ও এ সংক্রান্ত তথ্য বহন করে যার পরিকল্পনা করা হয়েছে প্রশাসন প্রক্রিয়া (বা গভর্ন্যান্স) এবং বাংলাদেশের সামাজিক নিরাপত্তা কর্মসূচির ব্যবস্থাকে শক্তিশালী করার জন্য।

এই প্রকল্পটি সফলতার সাথে ইতোপূর্বে ৫টি জেলার কাজ করেছে এবং এ অভিজ্ঞতা কাজে লাগিয়ে প্রকল্পটি নতুন জেলায় সম্প্রসারণ করার কাজ চলছে। প্রকল্পটি সম্প্রসারণের অংশ হিসেবে আমরা আপনার সাথে কিছু নির্দিষ্ট বিষয়সমূহ নিয়ে আলোচনা করতে চাই। এই আলোচনায় অংশগ্রহণ করার জন্য আমরা আপনাকে বিশেষ অনুরোধ জানাই। সম্পূর্ণ আলোচনায় প্রায় ১ ঘণ্টার মত সময় লাগতে পারে। আপনার দেয়া সকল তথ্যের গোপনীয়তা রক্ষা করা হবে এবং সকল তথ্য শুধুমাত্র এই গবেষণার কাজে ব্যবহৃত হবে।





ক) সাক্ষাৎকার প্রদানকারীর পরিচিতিঃ

(এই এলাকায় কমপক্ষে ৬ মাস চাকুরী/সেবার সময় ব্যয় করেছেন এমন কর্মকর্তাদের সাথে কথা বলুন)

সাক্ষাৎকার প্রদানকারীর নামঃ	
পদ/পদবীঃ	
চাকুরী/সেবার সময়কাল (বছরে)ঃ	
এই এলাকায় চাকুরী/সেবার সময়কাল (বছরে)ঃ	
অফিসের ঠিকানাঃ	
মোবাইল নম্বরঃ	
ইমেইল আইডি (যদি থাকে)	

খ) সাক্ষাৎকার গ্রহন ও গ্রহনকারী দল সম্পর্কিত তথ্যাবলীঃ

সাক্ষাৎকার গ্রহনের তারিখঃ	
সাক্ষাৎকার গ্রহনের স্থানঃ	
সাক্ষাৎকার শুরু সময়ঃ	সাক্ষাৎকার শেষের সময়ঃ
সাক্ষাৎকার গ্রহনকারীর নামঃ	
সাক্ষাৎকার গ্রহনকারীর স্বাক্ষরঃ	
নোট টেকারের নামঃ	
নোট টেকারের স্বাক্ষরঃ	নোট টেকারের মোবাইলঃ

গ) সাক্ষাৎকারের বিষয় সমূহঃ

- এই জেলায় বা উপজেলায় বাংলাদেশ সরকারের কি কি সামাজিক সুরক্ষা প্রকল্প রয়েছে এবং বাস্তবায়নে পদ্ধতি সম্পর্কে বলুন?
- পিছিয়ে পড়া নারীদের জন্য আলাদা কোনো প্রকল্প আছে কি না? চলমান প্রকল্প কি পিছিয়ে পড়া নারীদের জন্য যথেষ্ট না কি তাদের জীবনমান উন্নয়নে নতুন প্রকল্প দরকার আছে বলে মনে করেন?
- নতুন কোন ধরনের প্রকল্প আপনি সুপারিশ করেন? আপনি কিভাবে সেই প্রকল্প বাস্তবায়নে ভূমিকা রাখতে পারেন?
- আপনার আওতাধীন এলাকায় গ্রামীণ সড়ক ও অবকাঠামো মেরামত/রক্ষনাবেক্ষণ কিভাবে হয়ে থাকে? এই খাতে সরকারের কি নির্দিষ্ট কোন বাজেট বরাদ্দ থাকে? সরকারী গ্রামীণ সড়ক মেরামত/রক্ষনাবেক্ষণের জন্য স্বল্প মডেলের (গ্রুপ কর্তাকে স্বল্প মডেলটি বাখা করতে হবে) আদলে এই মেরামত/রক্ষনাবেক্ষণ করানো যায় কিনা?
- আপনার জেলায়/উপজেলায় নিম্নলিখিত বিষয়সমূহ এবং সামগ্রিক উন্নয়নের ক্ষেত্রে কোন কোন বিষয়ের প্রতি লক্ষ্য দেয়া দরকার বলে আপনি মনে করেন?
  - দুর্ঘোণ মোকাবেলা এবং সচেতনতা বৃদ্ধি .....
  - দারিদ্রতা দূরীকরণ .....



- গ্রামীণ অবকাঠামো ও সড়ক মেরামত .....
  - গ্রামীণ জনগোষ্ঠীর জীবন উন্নয়ন ও জীবনমানের দক্ষতা উন্নয়ন .....
  - আর্থিক অর্থকৃতিকরন .....
  - কৃষিপন ও জৈবসার প্রস্তুত ... ..
  - শিক্ষা.....
  - ক্ষুদ্র ও কৃটির শিল্প গঠন .....
  - গ্রামীণ নারী জনগোষ্ঠীকে প্রাতিষ্ঠানিক ক্ষেত্রে চাকুরীর সুযোগ প্রদান .....
  - পুষ্টি, নারী ও শিশু স্বাস্থ্য বিষয়ক সচেতনতা বৃদ্ধি .....
- আপনার জেলা/উপজেলায় দারিদ্রতার হার কি পরিমাণ? এর মধ্যে নির্দিষ্ট কোন এলাকায় কি এর কম বেশি আছে? হলে তা কি ধরনের? উপজেলা/ইউনিয়ন ভিত্তিক আপনার আপনার/আপনাদের দারিদ্রতার চিত্র কিরকম? তথ্য/উপাত্ত পাওয়া সম্ভব কিনা?
  - আপনার এলাকায় ক্ষুদ্র-মৃগোষ্ঠীর কোনো লোক বসবাস করে কিনা? যদি থাকে তা হলে তাদের তথ্য/উপাত্ত পাওয়া সম্ভব কিনা?
  - আপনাদের এলাকায় আনুমানিক কতগুলো পরিবার আছে যারা কাচা ঘর/খুপড়ি ঘরে বাস করে? এসকল পরিবারের লোকেরা সাধারণত কি কাজ করে জীবিকা চালায়?
  - আপনার (দের) ইউনিয়নের লোকজন কোন ধরনের ব্যবসার সাথে জড়িত? আরো কোন কোন ধরনের ব্যবসার সুযোগ রয়েছে বলে আপনারা মনে করেন? কি কি ধরনের কৃষিপণ্য উৎপন্ন হয়? এলাকায় কোনো কুটির শিল্প/ক্ষুদ্র শিল্প আছে কিনা? থেকে থাকলে কি ধরনের।
  - আপনার জেলা/উপজেলায় জলবায়ু কৃষ্টি কেমন? এর মধ্যে নির্দিষ্ট কোন এলাকায় কি এর কম বেশি আছে? কোন কোন উপজেলায় জলবায়ু কৃষ্টি বেশি এবং কি ধরনের?
  - জলবায়ু কৃষ্টিজনিত কারণে কি কি ক্ষতি হয়? এই ক্ষতি কমানোর লক্ষে আপনাদের পরিকল্পনা কি? এর বাইরে আপনার কি কোন পরামর্শ রয়েছে?
  - স্থানীয় পর্যায়ে গ্রামীণ দরিদ্র জনগোষ্ঠীর (বিশেষ করে পিছিয়েপড়া নারীদের) জন্য প্রাতিষ্ঠানিক কর্মক্ষেত্রে কাজের কি কি সুযোগ রয়েছে? স্থানীয় প্রাতিষ্ঠানিক কর্মক্ষেত্রে নারীদের অংশগ্রহণ কি পরিমাণে রয়েছে?
  - একইভাবে ক্ষুদ্র ও কৃটির শিল্প গঠনের ক্ষেত্রে কি কি সুযোগ রয়েছে? কি কি বাধা মোকাবেলা করতে হয়? নতুন কি কি নতুন সুযোগ আসতে পারে।
  - গ্রামীণ নারীদের জন্য জেলা বা উপজেলা পর্যায়ে সরকারী ও বেসরকারী পর্যায়ে সেবা (স্বাস্থ্য, শিক্ষা, সরকারী সেবা ইত্যাদি) গ্রহণে কি কি সুবিধা রয়েছে, কি কি অসুবিধা রয়েছে বলে আপনি মনে করেন? এক্ষেত্রে আপনার আরো কোন পরামর্শ রয়েছে কিনা?
  - আপনার এলাকায় ক্ষুদ্রঋণ প্রদানকারী কোন কোন প্রতিষ্ঠান/ব্যক্তি আছে? এসকল প্রতিষ্ঠান কি পিছিয়েপড়া নারীদের ঋণ প্রদান করে? না হলে কেন? ঋণ পেতেহলে কি জামানত দিতে হয়?
  - আপনার জেলা/উপজেলায় কি পরিমাণ জনগোষ্ঠী আর্থিক অর্থকৃতির আওতায় এসেছে? নারীদের অবস্থান কি রকম?
  - এলাকায় নতুন প্রকল্প গ্রহণের ক্ষেত্রে আপনার যদি আর কোনো পরামর্শ থাকে বলুন।
  - আপনার এলাকায় গত ১ বছরে নারীর প্রতি সহিংসতার ঘটনা ঘটেছে কিনা? ঘটে থাকলে তার সমাধান কিভাবে হয়েছে?
  - ১০৯ বা ৯৯৯ তে সহিংসতার অভিযোগ দিয়ে প্রতিকার পাননি এমন তথ্য আপনারা পেয়েছেন কিনা? পেয়ে থাকলে গত ১ বছরে এর সংখ্যা কত?

সাক্ষাৎকার গ্রহণকারীর জন্য নোটঃ সাক্ষাৎকার প্রক্রিয়ার মাধ্যমে উত্তর দাতা তার মূল্যবান সময় প্রদান ও সহযোগিতা করে থাকেন। প্রয়োজনীয় তথ্য প্রদান ও মূল্যবান সময় দেওয়ার জন্য আপনি তাকে ধন্যবাদ দিন এবং সর্বশীল মঙ্গল কামনা করুন।





# Attachment 4

KII নং

## উপাত্ত সংগ্রহ প্রশ্নমালা ৫ঃ Key Informant সাক্ষাৎকার নির্দেশিকা (স্থানীয় জনপ্রতিনিধি)

ইউনাইটেড নেশনস ডেভেলপমেন্ট প্রোগ্রাম (ইউএনডিপি)-এর একটি উন্নয়নমূলক প্রকল্প হিসেবে স্ট্রেংদেনিং উইমেনস্ এভিলিটি ফর প্রোডাক্টিভ নিউ এম্প্লয়মেন্টস (SWAPNO) প্রকল্পটি বাংলাদেশ সরকারের অধীনে স্থানীয় সরকার বিভাগের সহযোগিতায় ২০১৫ সালে শুরু করা হয়। SWAPNO প্রকল্পটি মূলত অতি দরিদ্র মহিলাদের জন্য একটি সামাজিক হস্তান্তর প্রকল্প যাদেরকে স্থানীয় জনসাধারণমূলক কর্মকাণ্ডে অংশগ্রহণ করানোর মাধ্যমে আর্থিক ও সামাজিক উন্নয়ন ঘটানো যাবে যা গ্রামীণ জনগোষ্ঠীর জন্য প্রয়োজনীয়। এই প্রকল্পটি গ্রামের অতি দরিদ্র নারীদের কর্মসংস্থানে উদ্বুদ্ধ করে। সাধারণভাবে দরিদ্রা দুরীকরণ ও সম্পূর্ণ বৃদ্ধির হার নিশ্চিত করার সবচেয়ে কার্যকরী পদ্ধতি হল উৎপাদনশীল কর্মসংস্থানের সুযোগ সৃষ্টি করা। এ কারণে, প্রকল্পটি নারী, বিশেষ করে ১৮ থেকে ৩৫ বছর বয়সী নারীদের নিয়ে কাজ করে, যারা শারীরিক ও মানসিকভাবে প্রকল্পটির বিভিন্ন উদ্যোগের কর্মভার গ্রহণ করতে পারে। প্রকল্পটি নবপ্রবর্তনমূলক কর্মকাণ্ডের উদ্বুদ্ধকরণ ও যাচাইকরণে গুরুত্ব প্রদান করে, যা একটি সমরূপ নীতির কর্মসূচীর মাধ্যমে সামাজিক নিরাপত্তার কর্মকৌশলের অনুকূলযোগ্য মডেল প্রস্তাব করে ও এ সংক্রান্ত তথ্য বহন করে যার পরিকল্পনা করা হয়েছে প্রশাসন প্রক্রিয়া (বা গভর্ন্যান্স) এবং বাংলাদেশের সামাজিক নিরাপত্তা কর্মসূচীর ব্যবস্থাকে শক্তিশালী করার জন্য।

এই প্রকল্পটি সফলতার সাথে ইতোপূর্বে ৫টি জেলার ২২৩ টি উইনিয়ন পরিষদের মাধ্যমে কাজ করেছে এবং এ অভিজ্ঞতা কাজে লাগিয়ে প্রকল্পটি নতুন কর্ম এলাকায় সম্প্রসারণ করার জন্য কাজ করেছে। গবেষণার অংশ হিসেবে আমরা আপনার সাথে কিছু নির্দিষ্ট বিষয়সমূহ নিয়ে আলোচনা করতে চাই। এই আলোচনায় অংশগ্রহণ করার জন্য আমরা আপনাকে বিশেষ অনুরোধ জানাই। সম্পূর্ণ আলোচনার প্রায় ১ ঘণ্টার মত সময় লাগতে পারে। আপনার দেয়া সকল তথ্যের গোপনীয়তা রক্ষা করা হবে এবং সকল তথ্য শুধুমাত্র এই গবেষণার কাজে ব্যবহৃত হবে।



ক) সাফাফকার প্রদানকারীর পরিচিতিঃ

সাফাফকার প্রদানকারীর নামঃ	
পদ/পদবীঃ	
সংশ্লিষ্ট পদে সেবার সময়কাল (বছরে)ঃ	
ঠিকানাঃ	
মোবাইল নম্বরঃ	

খ) সাফাফকার গ্রহন ও গ্রহনকারী দল সম্পর্কিত তথ্যাবলীঃ

সাফাফকার গ্রহনের তারিখঃ	
সাফাফকার গ্রহনের স্থানঃ	
সাফাফকার শুরু সময়ঃ	সাফাফকার শেষের সময়ঃ
সাফাফকার গ্রহনকারীর নামঃ	
সাফাফকার গ্রহনকারীর স্বাক্ষরঃ	
নোট টেকারের নামঃ	
নোট টেকারের স্বাক্ষরঃ	নোট টেকারের মোবাইলঃ

গ) সাফাফকারের বিষয় সমূহঃ

- আপনার এলাকায় অতিদরিদ্র নারীদের জীবনমান উন্নয়ন করার জন্য সরকারের কোন কোন প্রকল্প কাজ করছে? এবং বাস্তবায়ন পদ্ধতি সম্পর্কে বলুন?
- আপনার এলাকায় পিছিয়ে পড়া নারীদের জন্য আপাদা কোনো প্রকল্প আছে কি না? চলমান প্রকল্প কি পিছিয়ে পড়া নারীদের জন্য যথেষ্ট না কি তাদের জীবনমান উন্নয়নে নতুন প্রকল্প দরকার আছে বলে মনে করেন?
- আপনার আওতাধীন এলাকায় গ্রামীণ সড়ক ও অবকাঠামো মেরামত/রক্ষনাবেক্ষণ কিভাবে হয়ে থাকে? এই খাতে সরকারের কি নির্দিষ্ট কোন বাজেট বরাদ্দ থাকে? সরকারী গ্রামীণ সড়ক মেরামত/রক্ষনাবেক্ষণের জন্য স্বপ্ন মডেলের (প্রশ্ন কর্তাকে স্বপ্ন মডেলটি ব্যাখ্যা করতে হবে) আদলে এই মেরামত/রক্ষনাবেক্ষণ করানো যায় কিনা?
- সরকারী গ্রামীণ সড়ক মেরামত/রক্ষনাবেক্ষণের কাজে (স্বপ্ন মডেলের মতো) আর্থনামাজিক, মানুষের মৌলিক অধিকার, নারী/পুরুষের বৈষম্য ও পরিবেশগত কোন সমস্যা হয়/হবে কিনা?
- আপনার ইউনিয়নে/কর্ম এলাকায় নিম্নলিখিত বিষয়সমূহ এবং সামগ্রিক উন্নয়নের ক্ষেত্রে কোন কোন বিষয়ের প্রতি লক্ষ্য দেয়া দরকার বলে আপনি মনে করেন?
  - দুর্ঘোণ মোকাবেলা এবং সচেতনতা বৃদ্ধি .....
  - দারিদ্রতা দূরীকরণ .....
  - গ্রামীণ অবকাঠামো ও সড়ক মেরামত .....
  - গ্রামীণ জনগোষ্ঠীর জীবন উন্নয়ন ও জীবনমানের দক্ষতা উন্নয়ন .....
  - আর্থিক অর্ন্তভুক্তিকরণ .....
  - ক্ষুদ্র ও কুটির শিল্প গঠন .....
  - গ্রামীণ নারী জনগোষ্ঠীকে প্রাতিষ্ঠানিক ক্ষেত্রে চাকুরীর সুযোগ প্রদান .....





- পুষ্টি, নারী ও শিশু স্বাস্থ্য বিষয়ক সচেতনতা বৃদ্ধি .....
- কৃষিপন্য ও জৈবসার প্রস্তুত ... ..
- শিক্ষা... ..

- আপনার (দের) ইউনিয়নে সামাজিক সুবিধাপ্রাপ্ত হতে পারেন এমন অধিবাসীদের (নারী সহ) তালিকা তৈরী করা আছে কিনা?
- আপনার এলাকায় অনুমানিক কতগুলো পরিবার আছে যারা কচা ঘর/খুপড়ি ঘরে বাস করে? এসকল পরিবারের লোকেরা সাধারণত কি কাজ করে জীবিকা চালায়?
- আপনার (দের) ইউনিয়নের লোকজন কোন ধরনের ব্যবসার সাথে জড়িত? আরো কোন কোন ধরনের ব্যবসার সুযোগ রয়েছে বলে আপনারা মনে করেন? কি কি ধরনের কৃষিপন্য উৎপন্ন হয়? এলাকায় কোনো কুটির শিল্প/পুস্ত্র শিল্প আছে কিনা? থেকে থাকলে কি ধরনের।
- আপনার (দের) ইউনিয়নে জলবায়ু ঝুঁকি কেমন? সেটি/সেগুলি কোন ধরনের ঝুঁকি? জলবায়ু ঝুঁকিজনিত কারণে কি কি ক্ষতি হয়? এই ক্ষতি কমানোর ক্ষেত্রে আপনারা পেরিকল্পনা কি? এর বাইরে আপনার কি কোন পরামর্শ রয়েছে?
- নারী নির্মাতন ও সহিংসতার বিষয়ে আপনার এলাকার জনসচেতনতার অবস্থা কি রকম? এ বিষয়ে কি কোন কার্যক্রম গৃহীত হয়েছে? হ্যাঁ হলে, কী কী ধরনের কার্যক্রম?
- গত ১ বছরে কি আপনার এলাকায় নারী নির্মাতন ও সহিংসতার কোন ঘটনা ঘটেছে? ঘটে থাকলে আপনার/আপনার পরিষদের কি কোন ভূমিকা ছিল? কী কী পদক্ষেপ নিয়েছিলেন?
- ১০৯ বা ১৯৯৯ তে সহিংসতার অভিযোগ দেয়ার বিষয়ে আপনারা ভূমিকা কি ছিল?
- আপনার (দের) ইউনিয়নে স্থানীয় পর্যায়ে গ্রামীণ দরিদ্র জনগোষ্ঠীর (বিশেষ করে নারীদের) জন্য প্রতিষ্ঠানিক কর্মক্ষেত্রে কাজের কি কোন সুযোগ রয়েছে? থাকলে সেগুলো কি কি? স্থানীয় প্রতিষ্ঠানিক কর্মক্ষেত্রে নারীদের অংশগ্রহণ কি পরিমাণে রয়েছে?
- গ্রামীণ নারীদের জন্য আপনার (দের) ইউনিয়নে সরকারী ও বেসরকারী পর্যায়ের কি কি সেবা (স্বাস্থ্য, শিক্ষা, সরকারী বিভিন্ন সংস্থার সেবা ইত্যাদি) সুবিধা রয়েছে? গ্রামীণ নারীদের সেবা পেতে কি কি অসুবিধা রয়েছে বলে আপনি মনে করেন? এক্ষেত্রে আপনার আরো কোন পরামর্শ/সুপারিশ রয়েছে কিনা?
- আপনারা এখানে কি বানিজ্যিক ব্যাংকের কোনো শাখা রয়েছে? অনুমানিক কতগুলো মোবাইল ব্যাংকিং এর এজেন্ট রয়েছে? গ্রামীণ নারীদের বানিজ্যিক ব্যাংকে গমনের প্রবণতা কেমন? মোবাইল ব্যাংকিংএ নারীদের অংশগ্রহণ কেমন?
- আপনারা ইউনিয়নে কতগুলি বাজার/হাট রয়েছে? পন্য বাজারজাত করনে আপনার এলাকার যোগাযোগ সুবিধা কেমন? কি ধরনের উন্নয়ন প্রয়োজন বলে মনে করেন?
- বিভিন্ন সামাজিক সুরক্ষা প্রকল্পের উপকারভোগীদের নির্বাচন করার ক্ষেত্রে যে কর্মকৌশল রয়েছে সে সম্পর্কে আপনার কোন ধারণা আছে কি? হ্যাঁ হলে, এ সম্পর্কে আপনার মতামত কী? এতে কি সঠিকভাবে উপকারভোগী নির্বাচন করা হয় বলে আপনি ধারণা করেন? এই কর্মকৌশলকে উন্নত করতে হলে আর কী করা যেতে পারে?
- আপনার এলাকায় কি দুর্যোগ সহনশীল কোন চাষাবাদ পদ্ধতি গৃহীত হয়েছে? হ্যাঁ হলে, কী কী ধরনের কার্যক্রম?
- আপনার এলাকায় কি দুর্যোগ মোকাবেলার জন্য সামাজিক কোন কার্যক্রম (বাঁধ সেয়া, পানি সংরক্ষণ ইত্যাদি) গৃহীত হয়েছে? হ্যাঁ হলে, কী কী ধরনের কার্যক্রম? সেখানে আপনার/আপনারা অফিসের কি কোন ভূমিকা/দায়িত্ব ছিল? গৃহীত কার্যক্রমের ফলে কী কী পরিবর্তন এসেছে?
- আপনারা এলাকায় ক্ষুদ্রঋণ প্রদানকারী কোন কোন প্রতিষ্ঠান/ব্যাংক আছে? এসকল প্রতিষ্ঠান কি পিছিয়েপড়া নারীদের ঋণ প্রদান করে? না হলে কেন? ঋণ পেতেহলে কি জামানত দিতে হয়?

সাফল্যকার গ্রহনকারীর জন্য নেটিং সাফল্যকার প্রক্রিয়ার মাধ্যমে উত্তর দাতা তার মূল্যবান সময় প্রদান ও সহযোগিতা করে থাকেন। প্রয়োজনীয় তথ্য প্রদান ও মূল্যবান সময় দেওয়ার জন্য আপনি তাকে ধন্যবাদ দিন এবং সর্বদা মঙ্গল কামনা করুন।



## Attachment 5

প্রশ্নপত্র নং

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### উপাত্ত সংগ্রহের উদ্দেশ্যঃ

আসসালামু আলাইকুম/আদাব। বাংলাদেশ সরকারের স্থানীয় সরকার বিভাগের অধীনে আপনার খানার এবং এলাকার বর্তমান আর্থ-সামাজিক অবস্থা সংক্রান্ত কিছু তথ্য যেমন: জীবন ও জীবিকার ধরন, খাদ্যাভ্যাস, দুর্বোপ মোকাবেলা এবং খাপ খাওয়ানোর কৌশল, সরকারি ও বেসরকারি সেবা সম্পর্কে ধারণা ইত্যাদি বিষয়ক তথ্য জ্ঞানার জন্য আপনার সাথে কথা বলতে চাই। আমি (তথ্য সংগ্রহকারীর নাম \_\_\_\_\_) এ তথ্য শুধুমাত্র আমাদের গবেষণার কাজের জন্যই সংগ্রহ ও ব্যবহার করব। এ কাজের জন্য আনুমানিক ৫০-৬০ মিনিট সময় আপনার কাছ থেকে নিব এবং আপনি রাজি থাকলে আমি আপনার সাথে আলোচনা শুরু করব।

অমি/আমরা অঙ্গীকার করতেছি যে, আপনার দেয়া সকল তথ্যের গোপনীয়তা দৃঢ়ভাবে রক্ষা করা হবে এবং কেবল মাত্র এই গবেষণায় ব্যবহার করা হবে।

অমি,....., উল্লেখিত তথ্য প্রদানে সম্মতি জ্ঞাপন করছি।

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উত্তরদাতার স্বাক্ষর/টিপসহি

### (প্রশ্নমালা)

সাক্ষাৎকার গ্রহণের তারিখ

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পিতা/স্বামী

সাক্ষাৎকার শুরু সময়ঃ

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শেষ সময়ঃ

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সাক্ষাৎকার গ্রহণকারীর মোবাইল নং

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A. সাক্ষাৎকার প্রদানকারীর সাধারণ তথ্য

A.1. উত্তরদাতার নাম \_\_\_\_\_ পিতা/স্বামীর নাম \_\_\_\_\_

A.2. গ্রামের নাম \_\_\_\_\_

A.3. ইউনিয়নের নাম \_\_\_\_\_ A.4. উপজেলার নাম \_\_\_\_\_

A.5. জেলার নাম \_\_\_\_\_ A.6. মোবাইল ফোন নাম্বার \_\_\_\_\_

A.7. মোবাইলের মালিকানা (কোড: নিজের= 1, খানার অন্য সদস্যের= 4, পাশের খানার সদস্যের= 3, অন্যান্য (উল্লেখ করুন) = 4)

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অধ্যায়- ১৪ সাক্ষাৎকার প্রদানকারীর সাধারণ তথ্য

१.१ मास्कधारक प्रदानकर्ता बाना प्रधान कि ना? (हाँ = १, ना = २)

১.২ না হলে, খানা প্রধানের সাথে তার সম্পর্কঃ (স্বামী/স্ত্রী = ১, পুত্র/কন্যা = ২, পিতা/মাতা = ৩, ভাই/দোন = ৪, শ্বশুর/শাশুড়ি = ৫)

୧. ଶିଳ୍ପୀ ( ପୁରୁଷ = ୧,      ସ୍ତ୍ରୀ = ୨,      ତୃତୀୟ ଶିଳ୍ପ = ୩ )

১.৪ সাক্ষ্যকার প্রদানকারীর বৈবাহিক অবস্থা (বিবাহিত=১, অবিবাহিত=২, তালাকপ্রাপ্ত=৩, বিধবা=৪, পরিত্যাক্তা=৫):

১.৫ শিক্ষার্থীর প্রদানকারীর বয়স:

### ૧.૬ માધ્યમિક શિક્ષણમાં સ્ત્રીઓની સંબંધિત સ્થિતિ:

১.৭ যোগাযোগ (মোবাইল নম্বর) .....  
(মোবাইলের মালিকানা কেউঃ নিজঃ = ১, খানার অন্য সদস্য = ২, প্রতিবেশী=৩, অন্যান্য = ৯৯)

અધ્યાય - ૨: ચાનાર પેશી, આર-વાર એવં મહત્વ

५.१ वर्तमान खानास कसजन आसमलक काजेल साथे छडित आछे (मदम संथा)?

२.३ चर्चास्य वर्तमाने कस्यटि आग्रहलक राज्ञ आह?

২.৩ মাসিক গড় আয় কত (টাকা)?

২.৪ পারিবারিক যে আয় হয় তাতে সংসারের ব্যয় নির্বাহ হয় কিনা (ভালভাবে চলে =১, মোটামুটি চলে=২, কষ্টে চলে=৩, খারবরে চলে=৪)?

২.৫ উত্তরদাতা প্রধান উপার্জনকারী কিনা (হ্যাঁ = ১, না = ২) ?

২.৬ খাবার প্রধান পেশা কি কি? ১. .... ২. .... ৩. ....

২. ৭ উত্তরদাতা কোনো বেসরকারী সংস্থার উপকারভোগী সদস্য কিনা (হ্যাঁ = ১, না = ২)?

২৮ আপনি ছাড়া খানার অন্য কোন সদস্য কোন প্রাতিষ্ঠানিক সংগঠনের/প্রকল্পের/সংস্থার কাজে জড়িত আছেন কি (হ্যাঁ=১, না=২)?

২.৯ উত্তরদাতা SSNP সুবিধাভোগী কিনা ( হ্যাঁ = ১, না = ২)?

২.১০ পরিবারে প্রতিবন্ধী সদস্য আছে কি না? থাকলে কোন ধরনের প্রতিবন্ধী (প্রতিবন্ধী সনদ নং=১, শারীরিক প্রতিবন্ধী=২, মানসিক প্রতিবন্ধী=৩, শারীরিক ও মানসিক প্রতিবন্ধী=৪)

২.১১ সরকারী গঙ্গাপূর্ত বিষয়ক (যেমনঃ রাণ্ডা-ঘাট উন্নয়ন, বাধ নির্মাণ প্রকল্প, সেতু মোরামত ইত্যাদি) কোন কাজে আপনি কি জড়িত ছিলেন/আছেন। (হ্যাঁ=১, না=২)?

২.১২ এ ধরনের কাজের সংযোগ পেলে কি আপনি তা করতে আগ্রহী ( হ্যাঁ = ১, না = ২)?

২.১৩ আপনি/আপনার খানার সদস্যরা কি সঞ্চয় করেন (হ্যাঁ = ১, না = ২)?

২.১৪ হ্যাঁ হলে প্রধানত কোথায় সঞ্চয় করেন? (কোড: উত্তর একাধিক হতে পারে)

(ব্যাংক = ১, সমিতি/পাঞ্জা/এলসিও = ২, হাতে নগদ = ৩, বীমা = ৪, পেটি অফিস = ৫, অন্যান্য)

২.১৫ সঞ্চয় এর উৎস কি? (কোড দেখুন: উত্তর একাধিক হতে পারে)

নিয়মিত আয় = ১, সম্পদ বিক্রি = ২, ব্যবসা = ৩, পরিবারের সদস্যের কাছ থেকে = ৪, অন্যান্য (উল্লেখ করুন): ১... ..

২.১৬ মাসিক গড় সঞ্চয় কত (টাকা)?

টাকা

২.১৭ আপনার খানার কি খাদ্য ঘাটতির মুখোমুখি হতে হয় (হ্যাঁ = ১, না = ২)?

২.১৮ সাধারণত কত মাস খাদ্য ঘাটতির মুখোমুখি হতে হয়?

২.১৯ খাদ্য ঘাটতি মেটানোর জন্য আপনারা কি করেন?

(উত্তর একাধিক হতে পারে, কোড: আত্মীয়স্বজনের কাছ থেকে ধার করে=১, প্রতিবেশীর কাছ থেকে ধার করে=২, অস্বীয় শ্রম বিক্রি করে=৩, মহাজনের কাছ থেকে ধার করে, সম্পদ বিক্রি করে=৪, কমখাবার গ্রহণ করে= ৬, অন্যান্য=৯৯)

২.২০ গত ১২ মাসে কি আপনি/আপনার খানা কোন লোন/ধার করেছেন?

(হ্যাঁ = ১, না = ২)

২.২১ হ্যাঁ হলে, গত ১২ মাসে কত টাকা লোন/ধার করেছেন?

টাকা

### অধ্যায় - ৩ঃ স্বাস্থ্য ও সিদ্ধান্ত গ্রহণ

৩.১ গত ১২ মাসে আপনার শারীরিক অবস্থা কেমন ছিল বলে আপনি মনে করেন?

(খুবই খারাপ = ১, খারাপ = ২, মোটামুটি = ৩, ভাল = ৪)

৩.২ গত ১২ মাসে চিকিৎসা সেবা নিতে আপনি কি কোন স্বাস্থ্যকেন্দ্রে গিয়েছিলেন? (হ্যাঁ = ১, না = ২)

৩.৩ হ্যাঁ হলে, কোথায় গিয়েছিলেন? (ইউনিয়ন পর্যায়ের স্বাস্থ্য সেবাকেন্দ্র = ১, উপজেলা পর্যায়ের স্বাস্থ্য সেবাকেন্দ্র = ২, জেলা পর্যায়ের স্বাস্থ্য সেবাকেন্দ্র = ৩)

৩.৪ বিগত ১২ মাসে আপনি/আপনার খানার অন্য কোনো সদস্য কোন প্রকার সহিংসতার মুখোমুখি হয়েছিলেন কি? (হ্যাঁ = ১, না = ২)

৩.৫ সর্বশেষ সহিংসতার ধরন (উত্তর একাধিক হতে পারে): শারীরিক নির্যাতন = ১, যৌন নির্যাতন = ২, যৌন হয়রানি = ৩, মানসিক নির্যাতন (বকাবকা/অপমান/ইত্তিফাজ ইত্যাদি) = ৪

৩.৬ সহিংসতার শিকার হলে বিচারের জন্য কোথায় যেতে হবে জানেন কি? (হ্যাঁ = ১, না = ২)

৩.৭ ১০৯ বা ৯৯৯ তে সহিংসতার অভিযোগ দেয়ার বিষয়টি জানেন কিনা? (হ্যাঁ = ১, না = ২)





৩.৮ সর্বশেষ সহিংসতার জন্য আপনি/বা খানার সদস্যরা কোথায় অভিযোগ করেছিলেন?

(কোড: সালিশ/সমঝোতা=১, গ্রাম আদালত=২, থানা/আদালত=৩, আইন ও সালিশ কেন্দ্র=৪, এনজিও=৫, অভিযোগ করেনি=৬)

৩.৯ উত্তর দাতা (শুধুমাত্র নারী উত্তর দাতার কাছ থেকে নিতে হবে) কি খানার নিচের সিদ্ধান্ত সমূহ নিতে পারে?

ক্রম	সিদ্ধান্ত নেয়ার বিষয় সমূহ	সিদ্ধান্ত নেয়ার অবস্থান (সবসময় = ১, অধিকাংশ সময় = ২, মাঝে মাঝে = ৩, কদাচিৎ = ৪, কখনো না = ৫ প্রযোজ্য নয় = ৬)
১.	নতুন/আয়বৃদ্ধিমূলক কর্মকান্ড হাতে নেয়া বা বর্তমান কর্মকান্ড বড় আকারে করা	
২.	খানার সম্পদ (জমি, আসবাবপত্র) ক্রয়/বিক্রয়	
৩.	চিকিৎসা সেবা/বিনোদন সেবা	
৪.	সন্তানের লেখাপড়া	
৫.	শাকসবজী, ফলমূল কেনাবেচা	
৬.	ঘরবাড়ি নির্মাণ ও মেরামত	
৭.	গৃহপালিত পশুপাখি বেচা-কেনা	
৮.	জৈব সার প্রস্তুত বিষয়	

৩.১০ আপনি কি কখনো কোনো প্রশিক্ষণ পেয়েছেন?

(হ্যাঁ = ১, না = ২)

৩.১১ হ্যাঁ হলে কি ধরনের প্রশিক্ষণ (লিখুন)?

.....

### অধ্যায় - ৪ঃ ব্যাংক ও মোবাইল ব্যাংকিং

৪.১ আপনার কোন ব্যাংক একাউন্ট আছে কি? (হ্যাঁ= ১, না = ২)

৪.২ গত ১২ মাসে ব্যাংকে কোন লেনদেন করেছেন কি?

(হ্যাঁ= ১, না = ২, প্রযোজ্য নয় = ৩)

৪.৩ বিকাশ / রকেট / এম কাশ ইত্যাদিতে (মোবাইল ফিনেপিয়াল/ব্যাংকিং সার্ভিস) আপনার নিজস্ব কোন একাউন্ট আছে কি? (হ্যাঁ= ১, না = ২)

৪.৪ গত ১২ মাসে বিকাশ / রকেট / এম কাশ এ আপনার নিজস্ব একাউন্ট ব্যবহার করে লেনদেন করেছেন কি? (হ্যাঁ= ১, না = ২, প্রযোজ্য নয় = ৩)

### অধ্যায় - ৫ঃ সেবা গ্রহণের অবস্থা ও দুর্ঘটনা মোকাবেলার ধরণ

৫.১ ইউনিয়ন পরিষদ থেকে কোন সুযোগ-সুবিধা (যেমনঃ স্বাস্থ্য সেবা/শিশু ও স্বাস্থ্য সম্পর্কিত সেবা, তহা ও প্রযুক্তিগত সেবার কম্পিউটার, ই-মেইল, ইণ্টারনেট ইত্যাদি) পেয়েছেন কি না? (হ্যাঁ= ১, না = ২)

(নোট: উত্তর হ্যাঁ হলে ৫.২ থেকে ৫.৫ পর্যন্ত পূরণ করুন, না হলে ৫.৬ পূরণ করুন)

৫.২ ইউনিয়ন পরিষদ থেকে সেবা পেতে আপনি কি কোন সমস্যার সম্মুখীন হয়েছিলেন?

(হ্যাঁ= ১, না = ২)

৫.৩ গত ১ বছরে ইউনিয়ন পরিষদ থেকে সেবা পেতে কি আপনাকে কোন টাকা পরশা দিতে হয়েছে?

(হ্যাঁ= ১, না = ২)

৫.৪ ইউনিয়ন পরিষদ থেকে গ্রান্ট সেবা কি আপনি সঠিক সময়ে পেয়ে ছিলেন? (হ্যাঁ= ১, না = ২)



৫.৫ ইউনিয়ন পরিষদ থেকে প্রাপ্ত সেবার মাল কেমন বলে মনে করেন?

(খুবই ভাল =১, মোটামুটি=২, ভাল না=৩, জানি না/মন্তব্য নেই=৪)

৫.৬ গত ৫ বছরে আপনি/আপনার থানা কোন ধরনের প্রাকৃতিক দুর্যোগের (যেমন: বন্যা, নদী ভাঙন, খরা, ঘূর্ণিঝড়, অলোচ্ছ্বাস ইত্যাদি) মুখোমুখি হয়েছেন কি? (হ্যাঁ=১, না=২)

৫.৭ উত্তর হ্যাঁ হলে গত ৫ বছরে কতবার ঘটেছে?

৫.৮ নিম্নের প্রাকৃতিক দুর্যোগসমূহে কি পরিমাণ ক্ষতি হয়েছে?

দুর্যোগের ধরণ	হ্যাঁ =১, না=২	খানার ক্ষতির পরিমাণ (টাকায়)	মোকাবেলার কৌশল	মন্তব্য
বন্যা / নদী ভাঙন				
খরা				
ঘূর্ণিঝড়				
অন্যান্য (উল্লেখ করুন)				

৫.৯ বন্যা এবং খরা সহনশীল চাষাবাদ সম্পর্কে আপনি জানান কি না হয়? (হ্যাঁ= ১, না = ২)

৫.১০ আপনি এ ধরনের চাষাবাদ করেন কি না? (হ্যাঁ= ১, না = ২)

৫.১১ উত্তর হ্যাঁ হলে, আপনি এ ধরনের চাষাবাদ সম্পর্কে কিভাবে জেনেছেন?

.....

তথ্য সংগ্রহকারী: আলোচনায় আপনার মূল্যবান সময় এবং সহযোগিতার জন্য অসংখ্য ধন্যবাদ। আপনার সর্বাধীন মঙ্গল কামনা করি।

