



Government of the People's Republic of Bangladesh
Ministry of Local Government, Rural Development and Cooperatives
Local Government Division

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

4th PIC Meeting Minutes

Chair : Dr. Md. Monirul Islam, Joint Secretary, Local Government Division & National Project Director, SWAPNO II
Venue : SWAPNO II Meeting Room, DPHE Bhaban, 8th Floor, Shahid Mansur Ali Sarani, Kakrail, Dhaka
Date & Time : 24 June 2025, Tuesday, 11:00 AM
Participants : Annex-A

Opening Remarks by the Chairperson:

Dr. Md. Monirul Islam, Joint Secretary of the Local Government Division and respected National Project Director (NPD) of SWAPNO-II, presided over the meeting, extending a warm welcome to all attendees, who joined both in person and virtually via the Zoom platform. He expressed heartfelt gratitude to the participants for their presence and encouraged them to introduce themselves to other participants. Following the introductions, the honourable NPD Dr. Md. Monirul Islam invited Mr. Ashish Kumar Bakshi, National Project Manager (NPM) of SWAPNO-II, to begin the presentation of the project overview.

Presentation by National Project Manager SWAPNO-II:

NPM of SWAPNO-II, Mr. Ashish Kumar Bakshi, provided a concise overview of the SWAPNO-II project. The details presentation and discussions following the agenda are outlined here.

1. Progress updates of the project: Key achievements & upcoming activities
2. No-Cost Extension
3. AoB (Any Other Business)

Agenda no 1: Progress updates of the project: Key achievements & upcoming activities

The SWAPNO-II project has made significant progress in strengthening institutional capacity to sustain its benefits for vulnerable women in rural Bangladesh. The key progress includes:

Enabling 10,188 women beneficiaries to digital financial transactions through mobile wallets that contributed to financial inclusion and operational efficiency. The Coconut Tree Plantation initiative has progressed with the procurement of 8,716 coconut tree saplings across 12 districts by PNGOs and covering 80% of beneficiary households and 283 Union Parishad. BDT 71.61 crore wage was disbursed to 10,188 women via Mobile Financial Services in a transparent way. To enhance gender-responsive DRR and CCA, 44 PNGO staff received ToT, who then trained 8,490 Union UDMC members. This supported 606 UDMC meetings addressing DRR, CCA, plastic waste, public asset maintenance, and gender-responsive disaster risk management. A Grievance and Complaint Redress Mechanism was established, with ToT for 44 PNGO staff and training for 283 Union Workers and 10,188 beneficiaries. A two-day web-based Management Information System (MIS) training enabled real-time project tracking. For livelihood development Skill development of vulnerable women beneficiaries, 229 government officials received ToT, developed trainers pool & then provided 3 days long training to 6,539 beneficiaries. A ToR was developed for an Apprenticeship and Start-Up component targeting 1,522 beneficiaries (1,200 for apprenticeships, 322 for start-ups). ESDO has onboard for training and job placement of 2,500 beneficiaries in formal sectors. A scoping study identified thriving sectors for women's entrepreneurship across 12 districts, supported by pre-job workshops and psychosocial counselling. Micro-health insurance provided telemedicine to 250 beneficiaries, outpatient services to 42, and

settled six death benefit claims. A 2025 partners coordination & planning workshop was held & resulted in a comprehensive implementation plan.

Financial Progress: The NPM shared the following financial progress, which has also been added to the working papers.

Project Financial Progress:

i. Progress of DPP estimated cost: (Jul-23 to May-25)

Amount in BDT Crore

Estimated cost of the project (BDT)		Cost (BDT)	Financial Progress	Physical Progress
Total	148.40	99.30	67%	67%
GoB	71.61	71.61	100%	100%
PA	76.79	27.69	36%	36%

ii. Progress of ADP/RADP (Jul-23 to May-25)

Amount in BDT Crore

Financial Year	ADP/RADP Allocation			Progress of ADP			
	Total (BDT)	GoB (BDT)	PA (BDT)	Cost Total (BDT)	%	GoB (BDT)	PA (BDT)
2023-2024	37.49	23.23	14.26	20.82	55.53%	11.23	09.59
2024-2025	94.56	60.38	34.18	78.48	83.00%	60.38	18.10
Total	132.05	83.61	48.44	99.30		71.61	27.69

Upcoming Major Activities: The National Project Manager shared outcome-wise key upcoming activities as below:

- **Wage-saving:** BDT 14,26,32000 will be disbursed among 10,188 beneficiaries.
- **Coconut Sapling Distribution:** Distribute 8,716 coconut plants to beneficiaries and Union Parishads across 283 unions to support sustainable livelihoods.
- **Promotion of Climate Adaptive Livelihood Technology:** Establish partnerships with the DAE and DLO and organize 12 district level workshops across 12 district level along with exposure visit of DAE/DLO; in addition, 283 meeting at UP level will be held to create service access of climate adaptive livelihoods options considering local context.
- **Entrepreneurship Development:** Provide training & start-up support to 322 beneficiaries to establish micro-enterprises.
- **Apprenticeship Training:** Deliver market-driven apprenticeship training to 2,500 beneficiaries through mentorship at the local level.
- **Formal Sector Employment:** Engage 2,208 beneficiaries in formal sector (RMG) employment through a two-month-long training program.
- **Disaster Management Capacity Building:** Strengthen the capacity of 283 UDMCs through 566 quarterly meetings.
- **Gender-Responsive Capacity Development:** Enhance the capacity of local service providers to adopt a gender-responsive, pro-poor approach.
- **Local Investment for Social Enterprises:** Explore investment opportunities for social enterprises based on local economic, environmental, and social needs, in collaboration with local business chambers.
- **Integration with LoGIC Project:** Integrate with UNDP's LoGIC Project to share best practices, exchange ideas, and promote climate-adaptive livelihood options.
- **Documentation of Best Practices:** Document and showcase best practices from the SWAPNO-II initiative to influence local, national, and international stakeholders.

Agenda no 2: No Cost Extension:**The key rationale for the no-cost extension:**

- a) **Compensation for Delayed Start of the Project:** Due to delays in government approvals, the project started six months later, impacted the implementation time, and required a no-cost extension to achieve intended results.
- b) **Support for beneficiaries' sustainable Livelihoods:** Beneficiaries are transitioning into formal sector employment, apprenticeship training, and micro-enterprise development, and they require continuous mentorship to ensure sustainability. The livelihood skill development initiatives for various income-generating activities (IGAs) also need ongoing follow-up support to help beneficiaries grow their businesses. The no-cost extension will provide the necessary time to deliver adequate support to these beneficiaries.
- c) **Budget Neutrality:** No additional budget is needed; the extension will be covered by existing budget savings from interest earned and exchange gains.
- d) **Donor approval:** The submitted no-cost extension proposal has already been approved by the Embassy of Sweden and UNDP.

Agenda no 3: Any other Business (AOB): Updates on last PIC meeting discussion & decisions:

The NPM highlighted the following progress of the last two PIC meeting discussions & decisions:

SL#	Decisions & discussion	Description
1	Procedure for micro-health insurance services	The project has introduced digitally enabled cashless and paperless health insurance services, enabling beneficiaries to access healthcare services by consulting doctors via telemedicine services using the mobile apps.
2	Coordination with UNO about the Coconut tree plantation	The process started by responsible PNGOs in consultation with the respective UNO & DAE Office in 12 districts.
3	SWAPNO-II and LoGIC Project integration	The two projects have decided to complement and supplement each other through integration without any duplication or overlapping.
4	Reason for the lower expenditure of donor funds	The public works is the entry point of the project that started first and invested a large portion of the project budget for wage payment to 10,188 beneficiaries. Donor's funds are mainly for technical support, institutional capacity building, and skill development training for livelihood interventions, which comes later. For that reason, the GoB spending is higher at this moment, and the donor fund utilization is comparatively lower.

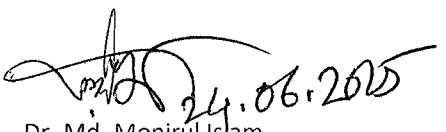
Open discussion & decisions: The honourable NPD thanked the National Project Manager (NPM) for a detailed SWAPNO-II project presentation & its initiatives and progress. NPM invited PIC members for field visits to observe successful outcomes. Key discussion points and decisions from the open session are:

1. **Micro Health Insurance:** SWAPNO-II introduced digital micro health insurance and Smart Card systems, improving access to outpatient and telemedicine services. Beneficiaries receive medicines from selected local pharmacy showing digital prescriptions (up to BDT:1,000).
2. **No-Cost Extension:** The Embassy of Sweden and UNDP management have agreed to proceed a no-cost extension until December 2026, that would be presented at the upcoming Project Steering Committee (PSC) meeting.
3. **National Advocacy Workshop:** Comprehensive documentation of SWAPNO-II's impact as a poverty graduation model will be prepared for a national policy dialogue workshop to influence government and donors for the next phase, highlighting contributions to SDGs and national priorities.




4. **Coconut Tree Procurement:** The Department of Agriculture Extension (DAE) & horticulture department at the district level will be coordinated to ensure quality coconut tree sapling procurement & plantation as well.

Closing of the meeting: In the concluding remarks, Dr. Md Monirul Islam, the honourable NPD expressed profound appreciation to the representatives from various ministries & the UNDP for their active engagement and insightful contributions. He extended his gratitude to the participants for their active contributions and looked forward to continued collaboration in coming days to the project's success.



Dr. Md. Monirul Islam
Joint Secretary
Local Government Division
&
National Project Director
SWAPNO-II Project

Annexure A: Participant List

1. Mostafijur Rahman, Deputy Secretary, Planning-2, Local Government Division
2. Md. Nura Alam, Deputy Secretary, Union Parishad branch-2, Local Government Division
3. Md Mamun, Deputy Secretary, Field Administration Coordination Branch, Cabinet Division.
4. ATM Farhad Chowdhury, Deputy Director, (Senior Assistant Director) IMED-Sector-3
5. Samsun Nahar, Senior Assistant Chief, Socio-Economic Wing, Programming Division, Planning Commission
6. Md. Abdus Salam Chowdhury, Senior Assistant Secretary, UN-3 Section, Economic Relation Division (ERD), Ministry of Finance.
7. Md Mokbul Hossain, Assistant Chief, Socio-Economic Infrastructure Division, Planning Commission
8. Mohammad Selim Hossain, Sr. Asst Secretary, (Planning and Development-1) Ministry of Social Welfare.
9. Tanvir Mahmud, Senior Governance Specialist, DG Cluster, UNDP Bangladesh Country Office, Dhaka
10. Ashish Kumar Bakshi, National Project Manager, UNDP SWAPNO-II Project Dhaka
11. Mohammudul Haque, District Manager, SWAPNO-II (Rangpur, Lalmonirhat, Nilphamari & Gaibandha)
12. Md. Mahmood Hossain, District Manager, SWAPNO-II (Bagerhat, Pirojpur, Patuakhali, & Gopalganj)
13. Mir Amir Ali, District Manager, SWAPNO-II (Jamalpur & Sherpur)
14. Mohammad Masum Miah, SWAPNO-II (Cumilla & Chandpur)

