



ANNUAL PROGRESS REPORT

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

Submitted to

Swedish International Development Cooperation Agency (SIDA)

Reporting Period

(September 2020 – August 2021)



Acronyms and Abbreviations

ARR	Assistant Resident Representative
AWP	Annual Work Plan
BCC	Behavioural Change Communication
BDT	Bangladeshi Taka
BIDS	Bangladesh Institute of Development Studies
BRAC	Bangladesh Rural Advancement Committee
CCA	Climate Change Adaptation
COEL	Centre of Excellence for Leather Skill Bangladesh Ltd.
COVID	Corona Virus Disease
DAE	Department of Agriculture Extension
DC	Deputy Commissioner
DMC	Disaster Management Committee
DPP	Development Project Proforma
DRR	Disaster Risk Reduction
FDRWC	Family Dispute Resolution, Women and Children Welfare
G2P	Government-to-Person
GoB	Government of Bangladesh
GSS	Green Smart Shirts Ltd.
IGA	Income Generating Activities
IPs	Implementing Partners
IWD	International Women’s Day
Kg	Kilogram
LGD	Local Government Division
LGI	Local Government Institution
LoGIC	Local Government Initiative on Climate change
MCPs	Master Craft Persons
M&E	Monitoring and Evaluation
MIS	Management Information System
MFS	Mobile Financial Service
MoWCA	Ministry of Women and Children Affairs’
MoU	Memorandum of Understanding
MOS	Market Opportunity Survey
NGO	Non-Government Organization
NPD	National Project Director
NPM	National Project Manager
NSSS	National Social Security Strategy
PIC	Project Implementation Committee
PIN	Personal Identification Number
RMG	Ready-Made Garment
ROAR	Result Oriented Annual Report

ROSCA	Rotating Savings and Credit Association
RRF	Results & Resources Framework
RR	Resident Representative
SDG	Sustainable Development Goal
SME	Small and Medium Enterprise
SWAPNO	Strengthening Women's Ability for Productive New Opportunities
Sida	Swedish International Development Cooperation Agency
SC	Standing Committee
SOD	Standing Order on Disaster
SPEC	Social Protection for Employment Community
SWOT	Strong Weakness Opportunities and Threats
TNA	Training Needs Assessment
ToT	Training of Trainers
UDCC	Union Development Coordination Committee
UDMC	Union Disaster Management Committee
UNCDF	UN Capital Development Fund
UNDO	United Nations Development Programme
UP	Union Parishad
UW	Union Worker
USD	United States Dollar
VAW	Violence Against Women
WHO	World Health Organization

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PROJECT BASIC INFORMATION

Project name	Strengthening Women’s Ability for Productive New Opportunities (SWAPNO II)
Project Timeframe (3rd Cycle)	September 2019- June 2022
Purpose	Increase opportunities, especially for women and disadvantaged groups to contribute to and benefit from economic progress
Outcome	<ul style="list-style-type: none"> ▪ Outcome 1: Increased income and assets by expanding options ▪ Outcome 2: Enhanced human capabilities for exercising choices ▪ Outcome 3: Strengthened resilience to shocks including disasters and climate change ▪ Outcome 4: Enhanced financial inclusion for equitable opportunities ▪ Outcome 5: Improved policies and mechanisms for sustaining SWAPNO’s benefits
Implemented by	Local Government Division (LGD) and United Nations Development Programme (UNDP)
Implementing partner	Eco-Social Development Organization (ESDO), Gana Unnayan Kendra (GUK)
Total fund	Total: USD 73,28,015 (Sweden: USD 35,00,230, UNDP: USD 6,13,500 and GoB: 32,14,285)
Name of Donors	Swedish International Development Cooperation Agency
Geographical coverage	4 districts – Kurigram, Lalmonirhat, Gaibandha and Jamalpur.
Total beneficiaries	6,156 (including Kurigram as follow-up)

EXECUTIVE SUMMARY

In August 2019 UNDP and Sweden represented by the Swedish International Development Cooperation Agency (Sida) signed a cost-sharing agreement based on the proposal submitted to them. The project implementation began in September 2019, and gradually planned activities were rolled out in all districts. Despite distraction from time to time for COVID-19 restrictions and country-wide lockdown, the project made all-out efforts to complete activities in due time. The project was fortunate enough to get Swedish technical and mentoring support as sought from time to time, and wider cooperation from the government at the center and districts.

Based on the five outcomes, this report describes the progress of planned activities and outcome-wise results achieved so far. For details, please refer to Chapter II of this report.

Outcome 1: Increased income and assets by expanding options; **Outcome 2:** Enhanced human capabilities for exercising choices; **Outcome 3:** Strengthened resilience to shocks including disasters and climate change; **Outcome 4:** Enhanced financial inclusion for equitable opportunities; and **Outcome 5:** Improved policies and mechanisms for sustaining SWAPNO's benefits

Major Activities accomplished in this reporting period:

By following COVID guidelines issued by the Government of Bangladesh and WHO, necessary adjustments were made in the field to accomplish all the planned activities in time. The project engaged the District Managers, NGO workers (Project Coordinator, Project Officers, and Union Workers), maintained close coordination with the district and sub-district administration, and the UP representatives for ensuring smooth implementation of the activities. As per the Annual Work Plan (AWP), the project made significant progress in this reporting year which is linked with Monitoring and Evaluation (M&E) Plan indicators. A summary of the accomplishments is given below:

Public Assets Maintenance: Project beneficiaries repaired and maintained 5,986 public works schemes in this reporting period. These schemes are broadly categorized into three groups: Earthen Road maintenance - 4,363 schemes (73%), Field raising - 1,466 schemes (23%), Herringbone Road Maintenance – 140 schemes (3%). Through the public asset maintenance activities, around 468,405 community people of 99 Union Parishads under 11 Upazilas of 3 districts (Jamalpur, Gaibandha, and Lalmonirhat) got better access to local markets, Union Parishad, and Upazila Parishad.

Rotating Savings & Credit Associations (ROSCAs): Beneficiaries accumulated savings of around BDT 24,448,800.00 (USD 287,632.94) through ROSCA. The average savings of each beneficiary generated BDT 6,860 (USD 80.70); this amount has been invested to expand livelihoods activities such as small business, livestock and poultry rearing, tailoring shops, and collective vegetable gardening.

Income Generating Activities (IGAs): The beneficiaries in Jamalpur, Gaibandha, and Lalmonirhat completed employment tenure in April 2021. Yet, 100% of beneficiaries have been running their income-generating activities despite Covid 19 implications. Each beneficiary runs at least three types of IGAs to sustain the family economy and further growth. According to the latest MIS data, the most preferred IGAs are - Goat/Sheep rearing, Poultry/Duck rearing, Cow rearing, and small business.

Formal Sector Employment: The project planned to get employment of 800 beneficiaries (22% of total beneficiaries) in the formal sector. To achieve the target, the project organized training in partnership with different stakeholders to ensure a greater number of interested beneficiaries get access to the formal employment market. A total of women 87 completed the training on formal sector employment both in RMG and leather sectors till August 2021. Among these trained beneficiaries 87¹ women got employment in the formal sector (20 women in the Ready-made Garments Industry and 67 women in Leather Industry).

Climate-Smart Agriculture: Apart from ensuring financial stability, the project initiated several climate-adaptive livelihoods and interventions to make the rural women more climate-resilient. As part of this initiative, beneficiaries produce vegetables using the sack cultivation method, producing fodder for the cattle using hydroponic technology. Beneficiaries engaged with adaptive livelihood activities, beneficiaries engaged with group farming, vermicompost production, buying, and selling points. These adaptive livelihood activities contributed to the household income (around BDT 3,000 monthly) with the long-run sustainability of IGAs in their locality.

UDMC Training: Union Disaster Management Committees (UDMCs) are supposed to play a vital role in reducing disaster risks at the local level. In this reporting year, SWAPNO trained 4,093 Union Disaster Management Committee (UDMC) members (Around 26% female) from 136 Unions on Gender-responsive Disaster Risk Reduction and Climate Change Adaptation strategies. The UDMC members provided support to identify vulnerable beneficiary households to raise plinths of homesteads. The UDMCs also provided support to the local communities to adapt resilient technology and coordinate among the development partners and service-providing departments to implement the action plan for risk reduction.

Enterprise Development: SWAPNO has undertaken initiatives such as low-cost sanitary napkin production, mask production, Milk chilling plant, and Water treatment plant for beneficiaries. During this reporting period, Sanitary Napkin and Milk Chilling Plant enterprise have been established. The project facilitated forming two cooperatives in Kurigram. One cooperative established a Sanitary Napkin Enterprise with the support of the project. Initially, the enterprise received start-up support for production machinery, packaging, and production center along with hands-on training for 20 beneficiaries to produce sanitary napkins. Now 37 women are working to produce sanitary napkins. Another Cooperative established a milk chilling plant forming a partnership with ESDO with the support of UNCDF. Here about 200 women dairy farmers will get support from the milk chilling plant. A blended financing model including equity investment from enterprise and ESDO, loan financing from the commercial bank, and grant support from UNCDF is working here for 3 years. This is a multistakeholder initiative.

Micro-health Insurance: The project has undertaken micro-health insurance facilities for the women beneficiaries and their household members in Jamalpur district on a pilot basis. The insurance has covered 1,587 women beneficiaries of 5 Upazilas of Jamalpur district. Two types of insurance policies have been developed - Swapno Suraksha Policy and Swapno Shathi Policy. Out of 1,587 beneficiaries, 1,174 took Swapno Suraksha Policy and 413 took Swapno Shathi Policy. There is little difference between the two policies which have been piloted. Beneficiaries prefer the Swapno Suraksha Policy as the monthly premium is affordable. But some of them experienced challenges to submit the claim because they are not accustomed to the process. Beneficiaries also said that now they must go to a registered doctor who is based at the Upazilla level. They also added that it would be great if the companies pay the bill quickly.

¹ As on February 2022 total 588 beneficiaries are employed in RMG and leather sector (RMG 398 & Leather 190). In 1st & 2nd cycle: 243 and in 3rd cycle 345 women beneficiaries.

Apprenticeship Training: To make 32 years of women self-employment, SWAPNO organized trade-based apprenticeship training for selected women. A total of 258 women have finished the training and are presently working in various trades in their community. . 98 Master Craft Persons (MCPs) were engaged to facilitate this training, ensured learner engagement, performed hands-on practices, and assessed each learner at the end of the sessions.

Digital Qurbani Haat: To ensure the best price for the beneficiaries' livestock, SWAPNO piloted an online model of connecting its beneficiaries with the urban market titled 'SWAPNO online Qurbani Haat.' The project partnered with Parmeeda.com, an organic food selling organization that facilitated selling the livestock of project beneficiaries during Eid-ul Adha 2021. Through this initiative, 272 project women beneficiaries got the real price of 340 cattle and goats through negotiation. Customers were satisfied since they got 100% organic cattle and goats at their doorstep.

Financial Inclusion: In the year 2020, the project distributed 3,564 mobile handsets (basic phones) to the beneficiaries. All beneficiaries have digital financial accounts, and they made the financial transaction in this reporting period 2020 – 2021, which was only 3% before the project intervention. Along with mobile phone distribution, and the creation of mobile wallets, digital literacy training enabled the beneficiaries to increase their knowledge of digital banking.

Key results of End-line Evaluation 2021: *(Final and full-blown report from BIDS is expected in March 2022)*

The project conducted a third-party evaluation in the year 2021, Bangladesh Institute of Development Studies (BIDS) has undertaken this evaluation, and below are the significant findings:

- SWAPNO has successfully established partnerships with the Government, Private sector, and UN organizations that have contributed to the viability of the project's graduation model and ensured the well-being of the Ultra poor demographic dividend.
- SWAPNO's intervention enhanced livelihoods in poverty and disaster-prone districts of Bangladesh, using its innovative public asset model, empowered women, and reduced inequality towards sustainable and inclusive economic growth. Significant improvement in the savings and income level was observed in 3,564 beneficiary households, including 46% widowed, 26% abandoned, 19% divorced/separated, and 9% with a Person with Disability (PWD) family member.
- The rural women who received SWAPNO's various training are now better capacitated to be more vocal when approaching UP and local service providers. 3,564 women have taken life skills and livelihood skills training which helped them to enhance their capacity to engage in different income-generating activities.
- The digital financial system of the SWAPNO project went well because this system ensured access to financial institutions for 100% of its 3,564 most vulnerable, rural female-headed households.
- SWAPNO successfully mainstreamed gender equality and women empowerment by ensuring 100% access to financial institutions, improving their decision-making, self-confidence, agility, and asset/income management skills.
- More than 90% of SWAPNO beneficiaries are decision-makers, participate in social institutions, and are sole bread earners, and they have complete control over their assets and income.
- SWAPNO project's partnerships with formal sector institutions worked well to place women in formal sector jobs.
- SWAPNO has established a hotline for the beneficiary women for capturing grievance reports. It is an important tool for implementing the project's Internal Control Framework on fund disbursement and expenditures. The 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. This hotline has contributed to supporting both informal and formal sector beneficiaries.

- The development of climate-resilient homesteads particularly raising plinths of homesteads in low-lying char areas is one of the significant interventions of SWAPNO. The activity has been implemented in Gaibandha, Jamalpur, and Lalmonirhat districts as the plinth raise is an adaptation intervention or disaster risk reduction. A total of 198 households have been selected from Gaibandha, Jamalpur, and Lalmonirhat districts. Selected beneficiaries will receive cash grants² to raise the plinth by December 2021.

(Refer Annex I to BIDS summary report)

² *Plinth raising activities have been completed (Gaibandha: 50 Jamalpur: 100, Lalmonirhat: 48 households)*

CHAPTER I: BACKGROUND

Bangladesh's economic growth rate has established a steady growth pattern in our development trajectory during the last decade. Once known as one of the world's ten poorest countries, Bangladesh is now the world's 41st largest³ economy. In practically every social measure, Bangladesh has outperformed other South Asian countries. Bangladesh was ranked 65 out of 156 nations in the Global Gender Gap Index (GGGI) of the World Economic Forum's Global Gender Gap Report 2021. Per capita income increased to USD 2554⁴ in 2021. It has also progressed from a low-income nation to a lower-middle-income country in 2015, met all three LDC graduation criteria twice in 2018 and 2021, and is on track to become a developed country by 2026.

Despite Bangladesh's remarkable economic success, violence against women continues to be widespread and unabated. Women and girls of all ages are vulnerable to abuse, harassment, and assault in their homes, schools, workplaces, and public spaces. The unprecedented emergence of the global COVID-19 pandemic has worsened the situation even more. It has created a 'shadow pandemic' of increased violence against women. The pandemic struck strong in March 2020 and is still ravaging the country.

Environmental dangers are another critical element that impacts the livelihoods of marginalized groups. As a country with one of the world's highest population densities and an active deltaic region, Bangladesh is constantly exposed to ecological shocks such as flooding, storms, sea-level rise owing to climate change, ever-changing river channels, and endemic problems of river erosion. Southwest and coastal districts are particularly affected by such shocks. Cyclone Amphan in 2020 drove more than 2.4 million people to flee their homes.

These complex factors affect growth and development progress, creating significant regional disparities in Bangladesh. Within this context, women are disproportionately vulnerable to these challenges, as they exacerbate existing inequalities, such as poor labor force participation, lack of financial inclusion, discriminatory legal framework, gender-based violence, or lack of political participation.

In the 2nd reporting year (September 2020 to August 2021), Sweden continued its support for this gender-responsive project called "Strengthening Women's Ability for Productive New Opportunities (SWAPNO)", aiming to uplift the most vulnerable segment of the society – underprivileged rural women by ensuring their socio-economic independence. SWAPNO demonstrated 96% correct beneficiary targeting by engaging UPs and communities and collaborating with multi-stakeholders - GoB, UNDP, private sector companies like BSRM, Marico, Ecofab Ltd, Bank Asia in the previous phases. These features led SWAPNO to develop a next-generation poverty alleviation approach through a transformative graduation model that is in line with the Strategy for Sweden's development cooperation with Bangladesh from 2021–to 2025.

Project Approach: SWAPNO is a poverty-reduction program based on public works and social transfers that target ultra-poor rural women who are widowed, divorced, abandoned, or left with a disabled husband. 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.

³ <https://www.thedailystar.net/bangladesh/bangladesh-ranked-41st-largest-economy-in-2019-all-over-the-world-study-1684078>

⁴ <https://www.daily-sun.com/post/586040/Country%E2%80%99s-per-capita-income-now-stands-at--2554>

The intervention of SWAPNO is based on a "state-of-the-art" graduation approach 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.

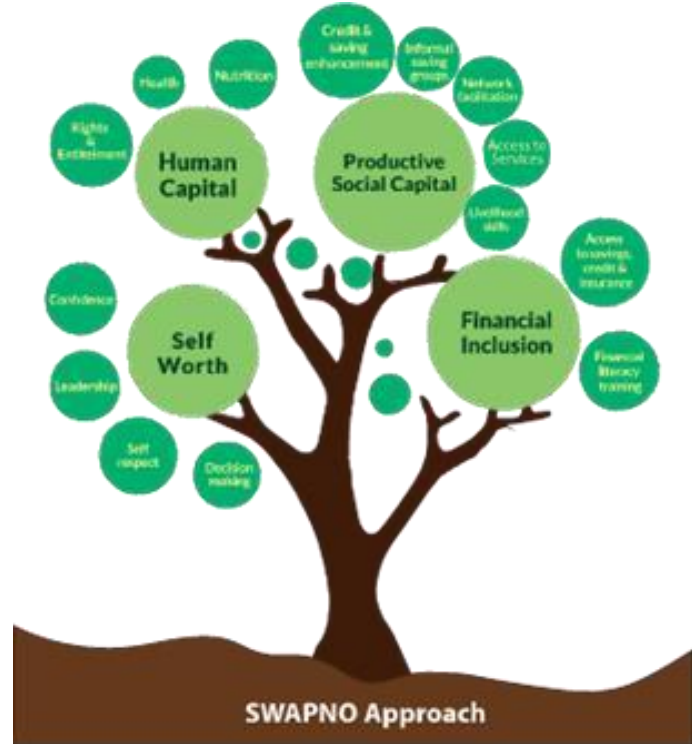


Figure 1: SWAPNO Approach

From the above picture, it is evident that SWAPNO’s Graduation approach empowers rural women through four components –

- **Productive Social Capital:** SWAPNO turns disadvantaged women into productive social capital through credit and savings augmentation, network facilitation, and livelihood skills development training.
- **Self-worth:** SWAPNO broadens the mindset of rural women by providing training on several topics like Leadership, Decision-making, Confidence building, etc.
- **Human Capital:** Life skills training on Gender, Rights & Entitlement, Health & Nutrition, Disaster Risk Reduction transform empowers rural women to become ‘Human Capital’.
- **Financial Inclusion:** SWAPNO’s Financial literacy training, access to formal financial institutes, and digital payment mechanism contribute effectively to bringing this underserved demographic under the 'Financial Inclusion' umbrella.

Contribution to Sustainable Development Goals: Sustainable Development Goals (SDG), adopted by the United Nations, aims to end poverty, protect the planet, and ensure peace and prosperity by 2030. As one of the United Nations member states, Bangladesh has prioritized investing in human development, social safety nets and other programs to achieve Leave No One Behind issues, Gender parity, and a stable macroeconomic environment which are the key dimensions to achieving the SDGs.

SWAPNO, being a social safety net project, contributes mainly to the following issues –

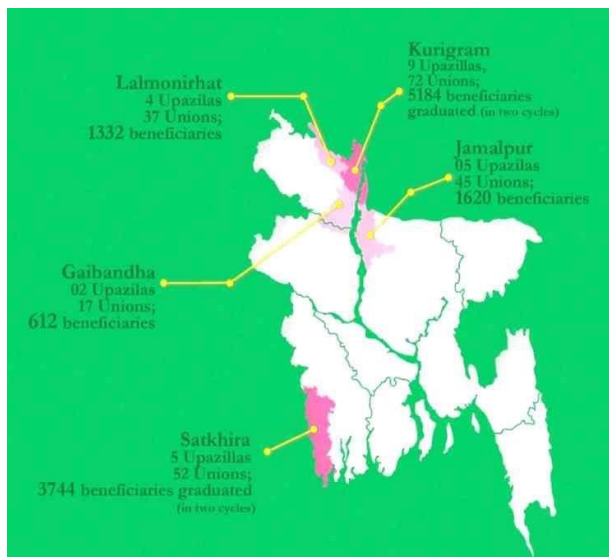
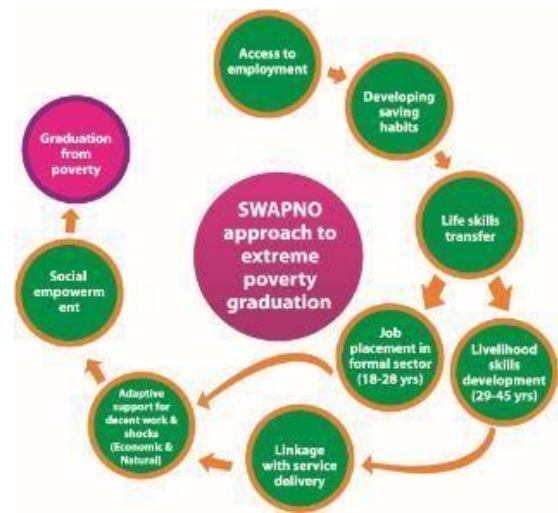
- poverty alleviation,
- future employability,
- gender equality
- access to the healthcare system
- climate resilience
- linkage development through effective partnership

These issues are also in line with the achievement of the following SDGs



As the project is being implemented in Bangladesh's poverty-stricken and climate-vulnerable districts, it helps the localization of sustainable development goals. SWAPO's social cash transfer mechanism, as well as entrepreneurship, vocational training, and productive employment opportunities help Bangladesh meet its objective to attain the above goals by 2030.

Project Goal and Strategies: The goal of SWAPNO II is to increase opportunities for women to graduate from extreme poverty. The project works with women beneficiaries who lack access to jobs and other services provided by the government and non-government agencies, which are essential to change present socio-economic conditions. To achieve the goal, the project has adopted a comprehensive strategy which is depicted in the diagram.



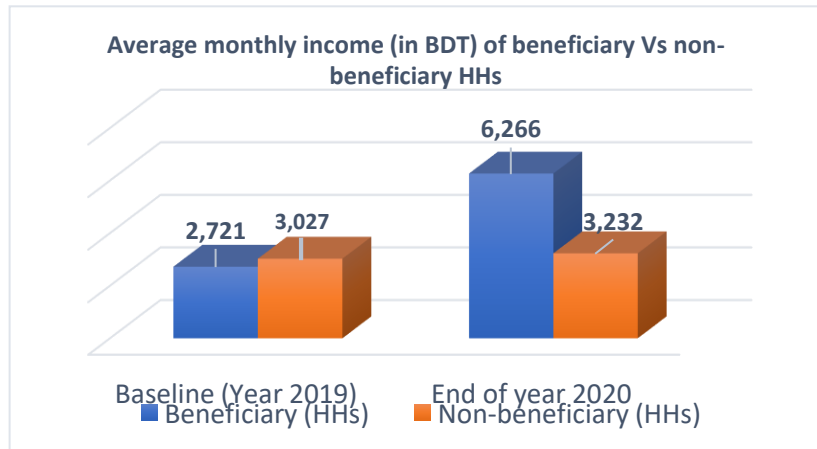
Geographical coverage: SWAPNO II covers 172 unions of 22 Upazilas under 4 districts: Kurigram (73), Lalmonirhat (37), Gaibandha (17), and Jamalpur (45). In three new districts, 3,564 women are recruited, while in Kurigram the project supports 4,534 women (2,149 women from 1st cycle and 2,385 from 2nd cycle) to diversify their livelihoods, enhance awareness of micro-nutrient deficiencies, and strengthen access to services and links with the market.

CHAPTER II: OUTCOMES AND RESULTS

OUTCOME 1: INCREASED INCOME AND ASSETS BY EXPANDING CHOICES

Outcome 1 focuses on SWAPNO’s public works-based poverty graduation approach. The emphasis is on “future employability”. Women will leverage wage employment through public works with training on market-based skills and productive employment to support them to move out of poverty.

Contributing to this outcome, significant results have been achieved through the project intervention. The average monthly income and expenditure of the beneficiary households increased over time; the project result assessment data 2020 (November – December) revealed that the average monthly income of the beneficiary household (except wage-earning) is BDT 6,266 (USD 73.72), which is more than double compared to the



baseline situation (2019). But the monthly income of non-beneficiary households did not see any significant changes compared to the base situation (refer to the result assessment infographic report - Annex II).

The BIDS final evaluation data 2021, revealed that the current productive assets⁵ of beneficiary households are BDT 160,299 (USD 1,908) which is 58% higher than that of the control group of BDT 101,907 (USD 1,213). The evaluation report also stated that more than 91% of women beneficiaries have their own choice to expand their assets and new income-generating activities which are 16% higher than the control group. Below are the accomplishments under each intended result of outcome 1:

1.1 Intended Result: Eligible women receive wage employment through public works scheme

Public Works: At the beginning of 2020, the project enabled the community to select need-based and



climate adaptive public assets through ward sabha meetings. A total of 5,986 public assets were selected, the major assets are the earthen road maintenance 73%, field raising of educational and religious institutions 24% so they remain above the flood level, and the rest 3% are encompassed repairing slopes of herringbone roads, tree plantation, and embankment maintenance. In early 2020, out of 5,986 public assets, 3,109 schemes were prioritized as climate-resilient public works through the Community Risk Assessment/Rapid Risk Assessment Process (CRA/RRAP). The selected schemes were completed with the engagement of SWAPNO beneficiaries and Union Parishads

(UPs). Apart from this, some public assets were damaged after the flood in the year 2020, a total of 29

⁵ Here productive assets are considered the existing households’ cattle, poultry, sewing machine those have ability to contributing household income.

such damaged/partially damaged public assets are rehabilitated/restored in this reporting quarter in Jamalpur, Gaibandha, and Lalmonirhat districts. A total of 3,564 rural extremely poor women have completed their employment tenure by April 2021 and 100% of beneficiaries got their wage payment through their mobile wallets. In this reporting year, women beneficiaries worked for 805,464 person-days and received BDT 120,687,800.00 (USD 1.43 million) as wages. On average, each beneficiary got BDT 4,500 (USD 536).

1.2 Intended Result: women have better savings for securing livelihoods

Rotating Savings and Credit Association: One of the notable interventions of the SWAPNO project is to inculcate the savings habit among the beneficiaries through the Rotating Savings and Credit Association (ROSCA). The advantage of ROSCA is that it offers a “commitment device”: the pressure to put money aside regularly helps them to save, which might have been difficult for many of them given the lack of self-control in the face of many competing spending demands. By the end of employment tenure, the total accumulation of ROSCA savings of 3,564 beneficiaries stood at BDT 24,448,800.00 (USD 287632.94). Each beneficiary has generated BDT 6,860 (USD 80.71) on average, which they have invested in several income-earning activities like small business, livestock rearing, etc. So, ROSCAs have provided them easy access to lump sums that can be directly invested for productive purposes.

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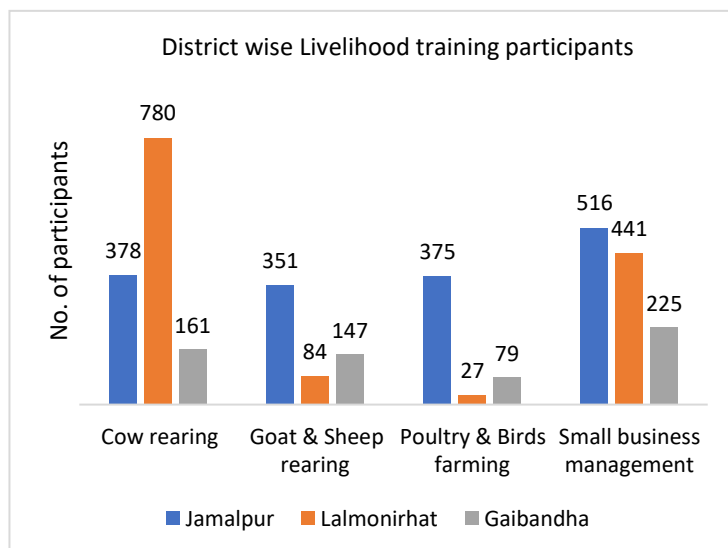


Photo 1: Beneficiaries conduct ROSCA

Compulsory savings: SWAPNO II initiated compulsory savings of the beneficiaries by keeping one-fourth of their daily wages (at the rate of BDT 50 per day) in an escrow account. So far, BDT 40,242,600.00 (USD 473,442.35) has been saved by beneficiaries in Jamalpur, Gaibandha, and Lalmonirhat districts. At the end of the wage employment tenure, beneficiaries got their savings back as a “graduation” bonus to expand their livelihoods or asset base.

1.3 Intended Result: Women are running successful and viable IGA

Livelihood Skills Development: In this reporting year, SWAPNO has provided demand-driven livelihood skills training to 3,564 project beneficiaries. Based on Market Opportunity Survey (MOS) and Training Needs Assessment (TNA), the



project had identified four major areas for developing decent livelihoods: poultry and duck farming, cow rearing and beef fattening, and goat and sheep farming, and small business management. Beneficiaries received 4 days of modular training based on their choice. Moreover, all beneficiaries received 2 days of mandatory kitchen garden training to harvest or manage at least one nutrition item from their household. District-wise beneficiaries who have received the training are stated in the above figure. It seemed that beneficiaries of Lalmonirhat are mostly interested in cow rearing and small business management. Beneficiaries of Jamalpur are mostly interested in small businesses followed by poultry and duck farming, cow, and goat rearing. In Gaibandha, most of the beneficiaries are interested in small businesses, cow and goat rearing, with a small number of beneficiaries interested in poultry and duck farming.

Income Generating Activities: After completion of the demand-driven livelihood skills training of 3,564 beneficiaries, they are engaged in different Income Generating Activities (IGAs) like cow rearing, goat rearing, poultry rearing, tailoring, vegetable cultivation, small trades, etc. The project’s internal monitoring findings revealed that on average two types of IGAs were added in the beneficiary households after project intervention while non-beneficiary status has remained unchanged. All these indicate that SWAPNO has a positive effect on the beneficiaries, which enabled them to be involved in two additional income-generating activities. The BIDS final evaluation data 2021, revealed that 59% additional income of beneficiary households came from different income-generating activities. The income is spent on household expenses as per needs.



Photo 2 & 3: Income Generating Activities by beneficiaries (left: Duck rearing, Gaibandha & right: Goat rearing, Lalmonirhat)

1.4 Intended Result: Prospective local SMEs are mapped for apprentices training and job placement

Apprenticeship Training to Beneficiaries: To be self-employed for over 32 years old women, the project organized trade-based⁶ apprenticeship training for 258 beneficiaries. A total of 98 selected Master Craft Persons (MCPs) were assigned for this training to ensure the participation of learners, conduct hands-on practices, and assess each learner at the end of sessions. The trained participants are presently engaged with different selected trades and earn additional income after completing this training course.

⁶ SWAPNO provided apprenticeship training to selected beneficiaries on five trades i.e Beauty Parlor, Block Batuques, Handicraft, Nokshikatha and Tailoring.



Photo 4 & 5: Trade based apprenticeship training to Beneficiaries (left: tailoring & right: Block

Milk chilling plant establishment: As part of SWAPO’s “Promoting Gender Responsive Enterprise Through Dairy Value Chain Activities” the project established partnerships with UNCDF and Eco-Social Development Foundation (ESDF) to establish a milk chilling plant at Fulbari Upazila in Kurigram district. Fulbari has emerged as a potential Dairy hub, but dairy farmers face challenges in collecting and preserving milk due to a lack of chilling plants, market access, and lack of processing facilities. They also don’t get a fair milk price. Through a tripartite partnership of SWAPNO, UNCDF, and Eco-Social Development Foundation (ESDF), the beneficiaries of SWAPNO Nari Kallyan Cooperative have purchased 8 decimals of land and a milk chilling plant is in the process to be established. It is expected that 100 SWAPNO beneficiaries and nearby community people involved in cow rearing will get direct benefits from this milk chilling plant.

1.5 Intended Result: Women are engaged in formal sector employment

Formal Sector Employment: At the beginning of 2021, a pre-job orientation workshop was organized for 600 SWAPNO beneficiaries to be recruited in the formal sector. SWAPNO also signed a contract with the Centre of Excellence for Leather Skill Bangladesh Ltd (COEL) for this purpose. In this reporting period, the beneficiaries’ got access to the garments and leather sector as part of formal sector employment. A total of 67 women beneficiaries got access to the leather sector employment. Apart from the leather sector, SWAPNO has also signed an MoU with Green Smart Shirts Ltd (GSS), one of the leading Ready-made garments manufacturing companies, for ensuring the employment of 200 SWAPNO women in this company. In this reporting period, a total of 20 beneficiaries are already employed in the garments sector and 180 beneficiaries are in the process to be employed by the next reporting period in the year 2021 - 2022. Mr. Md Mukhlesur Rahman Sarker, National Project Director (NPD), Mr. Kajal Chatterjee, National Project Manager (NPM), Mr. Md Golam Fazle Rabbani, Enterprise Development & Employment Specialist, and Mrs. Selina Choudhury, Livelihood Skill Development Specialist of the project, visited the garments factory and leather industry and discussed with the senior management of the factories/industry to create enabling workplace environment for the employees.



Photo 6: NPD, NPM & project personnel visited to Green Smart Shirts Ltd (GSS), Gazipur, Dhaka

OUTCOME 2: ENHANCED HUMAN CAPABILITIES FOR EXERCISING CHOICES

Outcome 2 focuses on enhancing conditions that promote women's empowerment. SWAPNO has been working to improve well-being and remove existing barriers to women so that beneficiaries gradually can act on their decisions for graduating out of poverty. To achieve this, the project has been working intensely with the Government, Local Government Institutions, and Implementing Partners (IPs).

Under this outcome, the project has been focusing on a) developing knowledge and confidence levels through life skills training, b) improving nutritional status by running a campaign and providing necessary inputs, and c) ensuring access to local justice systems to tackle Violence Against Women (VAW). In this reporting period, the following progress is made against the Intended Results of outcome 2:

2.1 Intended Result: women receive life skills training on seven key issues

Life skill training: The project has transformed the lives of rural women by providing life skills training on leadership development, rights, and entitlement, health, and nutrition, financial literacy, gender development, disaster risk reduction, etc. This has helped them uplift their confidence, courage, moral strength, and bargaining power with local service providers. Since the bargaining power has increased, beneficiaries have been able to talk with Union Parishad (UP) and other local service providers. The BIDS evaluation data 2021, revealed that the attainment of the beneficiary households in Union and Upazila services is greater than that of the control households which is quite impressive. Around 95% of women beneficiaries have received Union Parishads level services (IT relevant services i.e computer, e-payment, bKash, Rocket, etc) which is 55% for the control group of women. Around 62% of beneficiary women got health care services from Union and Upazila health clinic/hospital which is around 44% for control group women. These results showed that life skill training has played a vital role to develop their capacity for attaining various services from Union and Upazila level service providing institutions.

2.2 Intended Result: Women's nutrition intake improves

Consumption of Nutrition Food: Under this intended result, Kurigram district has completed the mass awareness through nutrition campaign and popular drama, nutrition awareness through cooking demonstration by August 2020. It is reported accordingly in the previous Annual Progress Report. Beneficiaries in Jamalpur, Gaibandha, and Lalmonirhat districts learned about malnutrition and micronutrient deficiencies through life skills training. They were encouraged to maintain hygiene, and proper food intake considering nutrition value in daily life. The project's internal result assessment findings revealed that 97.7% of the beneficiary households consumed nutrition food following training on primary health care and nutrition. Beneficiaries enhanced their knowledge of dietary diversity and household consumption. The BIDS evaluation report data 2021 revealed that the average dietary diversity⁷ score of the current beneficiary is higher than the baseline. Presently the household dietary diversity average score of beneficiary households is 8 which was 6 in 2019. Even the beneficiary household dietary diversity average score is higher than the current control group average score which is 7.

2.3 Intended Result: Women can access Union, Upazila, and District healthcare facilities

Access to healthcare Facilities: SWAPNO established an effective collaboration between the project and different healthcare institutions at the union, Upazila, and district levels. As a result of this effective collaboration, 3,279 beneficiaries and their family members got access to health care facilities in this

⁷ Household dietary diversity is a qualitative measure of food consumption. It reflects the ability of the household's access to a variety of foods. To understand the diversified quality diet, the number of twelve different food groups consumed is calculated, rather than the number of different foods consumed in a given period.

reporting period. Many of them have offered free treatment, particularly those who have participated in the eye care campaign. The beneficiaries and 507 family members are offered free cataract operation and glasses at a subsidized cost.

2.4 Intended Result: Women can access the local justice system for redressing VAW

Development of Hotline Sticker on Violence Against Women (VAW): Violence Against Women (VAW) nowadays is a serious social problem in Bangladesh. Nearly two out of three women have experienced gender-based violence during their lifetime. In this regard, SWAPNO adopts a multi-faceted approach that encompasses transformative social protection for women.

In this reporting period, SWAPNO has developed a Hotline sticker focusing on the key important numbers that women and girls can follow for solving problems related to violence, legal support, early warning of disasters. Purpose of this sticker is to raise awareness on Violence against Women among the project beneficiaries and mass people as well in the project areas. Around 25,000 stickers have been distributed to the project areas for mass distribution among local people, and government offices.

Psycho-social counselling and decent workplace environment session with Formal Sector Beneficiaries:

SWAPNO project organized psycho-social counselling sessions before the job placement in the formal sector. The Gender and Social development specialist (GSS) of the SWAPNO project conducted a daylong session following COVID 19 safety measures: maintaining social distancing, frequent hand washing, and using face masks. The psychosocial counseling sessions covered the below issues:

- Job pathway through SWOT analysis
- Workplace environment
- PSH (Physical, Sexual Harassment) at the workplace and society
- Personal Health and Hygiene
- Preventive measures in COVID-19 pandemic situation.



Photo 7: Psycho-social counselling & training session

As immediate results of this session, 248 women beneficiaries got a clear understanding⁸ of the formal sector environment, and their roles and responsibilities to cope with the new workplace environment.

Celebrated the International Women’s Day (IWD): This year SWAPNO celebrated 8th March, the International Women’s Day (IWD) in both Head office and field offices considering the COVID-19 pandemic. This year’s theme was – **“Women in Leadership: Achieving an equal future in a COVID -19 World”**. As the theme suggests, this year’s IWD celebration focused on women’s leadership in various fields. SWAPNO Head office celebrated the day by emphasizing women’s achievement in respect of equality, empowerment, and leadership. Selina Choudhury, Gender and Social Development Specialist of the SWAPNO project appreciated the activities of SWAPNO beneficiaries during the COVID-19 pandemic. Kajal Chatterjee, the National Project Manager, SWAPNO explained the challenges faced by SWAPNO beneficiaries during COVID-19. He mentioned the contribution of SWAPNO women during the COVID-19 pandemic situation.

⁸ After the session, a post assessment feedback session was conducted to capture their learning of the women beneficiaries.

With the presence of the Upazila administration, field offices celebrated the day by wearing a purple color mask given by the Head office. In Kurigram, project staff organized a discussion session where they discussed the importance of IWD and the success of SWAPNO women. In Lalmonirhat, project staff organized an award-giving ceremony where they awarded five SWAPNO beneficiaries for their dedication and hard work. Gaibandha and Jamalpur teams organized group meetings with the beneficiaries and discussed various topics like the significance of IWD, Gender Equality, harassment, violence, etc. The field team were connected through an online meeting platform (Zoom) and shared their opinion regarding IWD.



Photo 8 & 9: IWD 2021 celebration, Dhaka (left) & Gaibandha (right) office

3.1 Intended Result: SWAPNO II women and communities have enhanced coping Mechanisms from disaster and shocks

Low-cost Hydroponic technology: In Kurigram, most of the beneficiaries are involved in cattle rearing. But they often face difficulties in collecting fodder. The cost of fodder is getting high in the market and sometimes becomes unavailable. Farmers face the fodder crisis from August-November every year. During the crisis period, the price of fodder gets high and rises to BDT 20 per kg. To help these beneficiaries with climate-resilient and low-cost fodder production, the project introduced low-cost Hydroponic technology. Beneficiaries installed hydroponic sets with locally available materials like bamboo, plastic tray, PVC pipe, etc., and produced fodder. It has been observed that beneficiaries can feed their cattle easily after producing fodder through this technology. Their cows are getting healthier. They are now growing 30-40 kg of fodder in a month. After assessing success in Kurigram, the project extended this technology to 3 districts – Jamalpur, Lalmonirhat, and Gaibandha. To date, 40 beneficiaries installed hydroponic sets and 30 beneficiaries are continuing the fodder production for their cattle.

3.2 Intended Result: Improved coordination between Disaster Management Committee (DMC) and SCs⁹ on Disaster and FDRW&C¹⁰

Gender-responsive Disaster Risk Reduction and Climate Change Adaptation ToT Conduction:

The project completed the Training of Trainers (ToT) on Gender-responsive Disaster Risk Reduction and Climate Change Adaptation. A total of 43 project staff from the implementing partner organization participated and a pool of master trainers was developed. Till August 2020, the master trainers have facilitated similar training for the 4,093 Union Disaster Management Committee (UDMC) members

⁹Standing Committee

¹⁰ Family Dispute Resolution, Women and Child Welfare

(around 26% are female), from 136 Union Parishads (UPs). All training sessions were organized following COVID-19 safety measures.

The following major topics were covered in training:

- | | |
|--|---|
| <ul style="list-style-type: none"> • Concept of Gender • Overview of Disaster, Risk, and Risk Reduction Measures • Climate Change and adaptation strategies • Gender and Disaster Risk | <ul style="list-style-type: none"> • Disaster Risk Management system in Bangladesh and government orders such as Disaster Management Act 2012 and Standing Order on Disaster 2019 • Roles and responsibilities of UDMC and Role in implementation of SWAPNO Project • Local-level coordination and advocacy for disaster risk reduction. |
|--|---|

As an immediate result of the training, 4,093 UDMC members gained knowledge on gender-responsive disaster risk reduction & climate change adaptation strategies and enhanced understanding of the roles and responsibilities of the Union Disaster Management Committees as stated in the Standing Order on Disaster (SOD).



Photo 10 & 11: Training on DRR & CCA, Kurigram

Coordination meeting of Union Disaster Management Committee (UDMC): As per Standing Order on

Disaster (SOD), Disaster Management Committees have been formed from the National Disaster Management Council headed by the Prime Minister, Union Disaster Management Committee (UDMC) headed by the Chairman of the Union Parishad (UP). SWAPNO project provided capacity development training to the UDMC members to perform their statutory responsibilities stated in the SOD. UDMC has been given the mandate to act as the rural disaster management entity and



Photo 12: UDMC coordination meeting

it is supposed to play a role in disaster preparedness, mitigation, emergency response, and post-disaster rehabilitation.

SWAPNO provided technical support to conduct the quarterly meeting of UDMCs. 21 UDMC meetings were held till August 2021. The following agendas were discussed in the UDMC meeting:

- Roles and responsibilities of the UDMC as per SOD
- Flood situation
- Disaster preparedness in the local context
- Awareness of climate change adaptation and disaster risk reduction

3.3 Intended Result: Developing Adaptive Livelihoods

Sack cultivation: The project introduced climate-resilient agriculture among the beneficiaries in the year 2020. The project motivated beneficiaries to develop a kitchen garden using the sack method. In this reporting year beneficiaries in Kurigram, Jamalpur, Gaibandha, and Lalmonirhat have cultivated various vegetables in 28,600 sacks. The beneficiaries consumed and sold vegetables in the local markets and buying and selling points. The major types of produced vegetables are cucumber, pumpkin, basil leaf, coriander, bean, etc. The field monitoring visits revealed that beneficiary households can now fulfill their family needs and earn extra income by selling vegetables.

Vermicompost production: Vermicompost is the product of the decomposition process using various species of worms, usually red wigglers, white worms, and other earthworms, to create a mixture of decomposing vegetable or food waste, bedding materials, etc. This process is called vermicomposting. It is used in farming and small-scale sustainable, organic farming. To increase the use of organic fertilizer, SWAPNO trained 100 beneficiaries on vermicompost fertilizer production. In this reporting year, beneficiaries have produced 30.8 metric ton vermicompost whose present market value is BDT 461927.7 (USD 5,435). The beneficiaries have used the vermicompost fertilizer for vegetable cultivation and sold it to neighbors.



Photo 13 & 14: Beneficiary producing Vermicompost, Kurigram (left) & Gaibandha (right)

Buying-Selling point: In Bangladesh, access to agricultural inputs is crucial to the development of the agriculture and food security sector. However, the lack of availability of quality inputs in the right place, at the right time, and in small packs is one of the main reasons for the low level of production. In this



Photo 15: Buying-selling point visited by the National Project Manager (NPM)

context, SWAPNO initiated the establishment of agricultural input buying-selling points for its beneficiaries. A total of 171 (Kurigram –72, Jamalpur – 45, Lalmonirhat – 37, and Gaibandha – 17) small shops have been earmarked as buying-selling points.

Most of the shops are located near the Union Parishad. Local people and farmers buy their required items from the shops. In a month, beneficiaries make a profit of BDT 8,000 – BDT 10,000 on average. Some beneficiaries sell products on credit. But they maintain a journal of those transactions. Their average investment varies from BDT 50,000 - BDT 3,00,000. Community people are also satisfied

as they can get their desired amount at a reasonable price. They don't need to go to Upazila for buying these items. As credit facility is available, poor people can afford the items easily.

Success Story I

Meena builds a better future for her children

It is perhaps impossible to imagine what goes through a mother does when poverty drives her to put her children in an orphanage to ensure food for them. But that's exactly what happened with the mother of four, Meena Begum. This 36-year-old woman from Gaibandha sold everything she owned to treat her husband whom she eventually lost due to throat cancer.

What lays ahead was years of misery and impoverishment that working in people's households could



not compensate. Meena's tragedy ended however when her journey at SWAPNO began. She used to earn BDT 4500 (USD 52) a month before. Then, after being trained in small business, tailoring, and livestock management, Meena makes BDT 12000 (USD 140) every month. With the savings from Rotating Savings Association, she has established an agricultural input buying-selling shop. This is a shop selling farmers' produced vegetables, seeds, fertilizers as well as food items. Apart from her regular income, this shop has increased her income by BDT 30,000 (USD 348) per month.

"Initially people mocked me for setting up the shop. After seeing the success, now everyone encourages me that I have taken a good decision by starting this business," – she said with a smile.

Knowledge of nutrition, leadership, and disaster management broadened Meena's outlook. Her children have started going to school now. In the future, Meena plans to expand her current business for ensuring proper education for her children.

Mina's life testifies that hard work and perseverance always pay off. Women like Mina always fight for bringing a positive change in their lives and SWAPNO, as a poverty graduation project, is proudly supporting them in their development journey since 2015.

Success Story II

Saleha's journey towards enablement



Without finding an option to generate income to meet her family expenses, Saleha's life was misery, burdened with a disabled husband and two children.

"I had no work in hand. I was the only breadwinner of my family, and I could hardly meet my family's needs," Saleha said, recalling her days of hardship.

She went on: "But after joining UNDP's SWAPNO project, I began rebuilding my life by working as an entrepreneur".

Hailing from Lalmonirhat's Chinipara village, 26-year-old Saleha used to do odd jobs just to bear the expenses of her family. Life was not easy for her as she had to work even in her pregnancy period as her husband was unable to work. But her life started to change after joining the SWAPNO project. She received training on small business management and livestock rearing under the project.

"After receiving the training, I set up a small shop and started selling food items. With savings, I had bought a cow and goats," Saleha said, adding that she is now earning about Taka 10,000 per month. In addition to ensuring financial security, the SWAPNO project helped Saleha understand women's rights, nutrition, climate change, health, and hygiene issues.

Realizing the importance of education, she is now sending her daughter to school so that daughter gets educated. Saleha said she can now take care of her husband and children as she learned many things from the SWAPNO project. "I don't have to look back anymore," she added.

A few days ago, Saleha received a formal registration from Bangladesh Small and Cottage Industries Corporation (BSCIC) as an entrepreneur which encouraged her greatly.

Saleha now plans to expand her business as she wants to ensure a better future for her children. That is why she has been working hard to fulfill her dream.

Face mask production in Kurigram: The project has mobilized and supported 164 beneficiaries in association with the MoWCA district and Upazila offices to produce fabric masks in Kurigram in the year 2020. The trained beneficiaries have continued the mask production. In this reporting period, 36,870 masks were produced and sold. The total sold value is BDT 737,400.00 (USD 8675.30). In this reporting year, each beneficiary earned around BDT 4,496 and contributed to their household income.

Group farming through leased land: Group farming is another intervention that SWAPNO has taken to engage the beneficiaries in commercial farming to increase income. As a result, 102 beneficiaries in Kurigram and Lalmonirhat are engaged in group farming. The project enabled women beneficiaries interested in agriculture and supported them to negotiate with landowners for leasing inland with favorable terms and conditions. Each beneficiary was supported with BDT 2000 to buy vegetable seeds, fertilizer, and land preparation costs. In this reporting period, a wide variety of vegetables have been produced by each group. Some of the produced vegetables were consumed by the beneficiaries and the rest of them were sold at the local buying and selling points.



Photo 16 & 17: Group Farming, Kurigram

Fistful rice collection: To promote the widespread savings attitude and enhance group bonding, SWAPNO introduced the ‘Fistful rice collection’ method in Lalmonirhat, Gaibandha, and Kurigram districts. Through this method, each beneficiary saves a handful of rice in a pot before cooking. After a fortnight, group members weigh their rice and sell those in the market. In this reporting year, 35,901 kg (35.9 metric ton) fistful rice is collected representing a market value of around BDT 1,436,040.00 (USD 16,894.59). Most of the beneficiaries invested the money in their income-generating activities after selling the fistful of rice.



Photo 18: Beneficiaries conducting Fistful rice collection, Lalmonirhat

Vulnerable Households selected for Plinths Raising: The development of climate-resilient homesteads particularly raising plinths of homesteads in low-lying char areas is one of the significant interventions of SWAPNO. The activity has been implemented in Gaibandha and Jamalpur districts as the plinth raise is an adaptation intervention or disaster risk reduction. A total of 198 households have been selected and supported to Gaibandha Lalmonirhat and Jamalpur districts to raise the plinth, it is expected that the activity will be completed by December 2021.

OUTCOME 4: ENHANCED FINANCIAL INCLUSION FOR EQUITABLE OPPORTUNITIES

Outcome 4 focuses on promoting financial inclusion and strengthening the G2P digital payment system. Specifically, it will help women meet preconditions for using financial services offered through agent banking and mobile money. In parallel, it will conduct evidence-based research on digital payments to improve the G2P delivery system in line with NSSS reforms. The project will partner with selected banking mobile-money institutions for achieving results.

Under this outcome, significant progress was made as per the below-intended results:

4.1 Intended Result: Improved access to and use of digital financial services

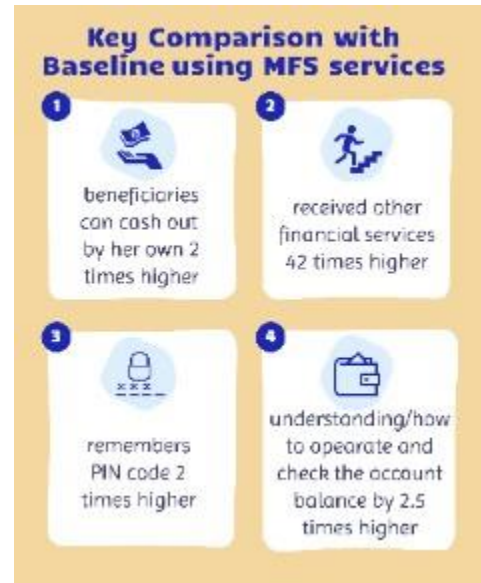
Financial Inclusion: The project ensured access to financial institutions for 100% of its beneficiaries. The project operates within the national framework of the social safety nets delivery system which is aligned with financial inclusion initiatives. SWAPNO collaborated with multiple digital financial service providers (*bKash and Nagad*) to provide G2P services among its beneficiaries through their mobile wallets.

In this reporting year, the project has partnered with Parmeeda Ltd. and Anondomela¹¹ to sell the cattle and goats of the beneficiaries to the urban market through these online platforms. The project beneficiaries got access to the urban market and received a fair price through digital financial transition using mobile wallets.

(refer to the summary of Impact Evaluation Report-2021, BIDS, Page-8: http://swapno-bd.org/beta/wp-content/uploads/2021/12/Impact-of-SWAPNO-project_BIDS-report_September-2021.pdf).

4.2 Intended Result: Strengthened evidence-based policymaking for the social security delivery system

Study on financial inclusion: In an earlier reporting year (2019-2020), SWAPNO conducted a baseline survey on the financial inclusion of community people. In this reporting period (2020-2021), the project has conducted an end-line study with the community people following a similar methodology. The overall objective of the studies was to accumulate baseline and endline study information with different aspects of financial inclusion, behavioral impact, savings habit, and user experiences with mobile financial service (MFS) providers. For both studies, specific online applications were used for real-time data collection. At the end of the studies, a comparative analysis was drawn in-between the baseline and end-line survey. The graph shows that the project intervention improved beneficiaries' knowledge of the digital financial transition. The beneficiary's cash transition of their own is 2 times higher than that of the baseline situation, knowledge of mobile wallets operating i.e checking the balance, use of PIN code, etc. is 2.5 times higher than the baseline.



¹¹ Parmeeda & Anondomela are two online platforms in Bangladesh: (<https://anondomela.shop/>)

4.3 Intended Result: Introduce microinsurance products to enhance the shock-absorbing capacities of beneficiaries

Micro-insurance is considered part of the social protection and graduation process. It is important for the project beneficiaries because health risks are often identified by them as the greatest and costliest risks among all other natural, social, economic, etc. risks faced by them. Health problems not only impact their expenditure but also reduce productivity and lessen the opportunity for growth. Micro Health Insurance coverage has provided the beneficiaries with the financial support which is being incurred for the hospitalization or in-house treatment; without this financial support, the poor beneficiaries would have been left with the treatment from the quack doctors of the neighborhoods. SWAPNO has implemented micro health insurance in association with Green Delta Insurance and Micro-Fintech on a pilot



Photo 19: Micro health insurance scheme, Jamalpur

basis in the year 2020. The insurance has covered 1,587 women beneficiaries of 5 Upazilas of Jamalpur district. Two types of outpatient health insurance products have been developed - Swapno Suraksha Policy and Swapno Shathi Policy¹². Out of 1,587 beneficiaries, 1,174 took Swapno Suraksha Policy and 413 took Swapno Shathi Policy. There is little difference between the two policies which have been piloted. Beneficiaries prefer the Swapno Suraksha Policy as the monthly premium is affordable. So far, 14 beneficiaries paid back BDT 27,866 (USD: 332) and 14 beneficiaries are under process to get their claim around BDT 30,948 (USD: 368). But some of them experienced challenges to submit the claim because they are not accustomed to the process. Beneficiaries also said that now they must go to a registered doctor who is based at the Upazilla level. They also added that it would be great if the companies pay the bill quickly.

OUTCOME 5: IMPROVED POLICIES AND MECHANISMS FOR SUSTAINING BENEFITS

Outcome 5 focuses on improving policies and strengthening local government capacity to sustain SWAPNO II's impacts, specifically, to promote efficient and transparent implementing processes that are key for implementing output 1-4. It will also support evidence-based research for promoting SWAPNO II's approach. This will include engaging female UP representatives to appraise the quality of SWAPNO II women's graduation and how they manage to find sustainable pathways out of poverty.

Based on this outcome below accomplishments were made in this reporting period:

5.1 Intended Result: Strengthened evidence-based advocacy and research for promoting the SWAPNO II model for national scale-up

Endline evaluation conduction: SWAPNO II engaged BIDS¹³ to conduct the endline evaluation of the project. BIDS has prepared a summary evaluation report (refer to Annex I), and the detailed evaluation

¹² Both the policy supported for hospitalization, accidental death and outdoor treatment, the women beneficiary have own choice to choose the policy.

¹³ Bangladesh Institute of Development Studies (BIDS) is one of the research institutions in Bangladesh,

report will be shared by March 2022. Based on the evaluation findings and recommendation, the project will make the necessary adjustment in the next phase, and revise/updates the project Monitoring & Evaluation (M&E) plan. This evaluation report will be an evidence-based research document for promoting SWAPNO II's approach in the future.

Meeting with UNDP & LGED Minister: On 15th June 2021, UNDP Bangladesh and SWAPNO project conducted a “Zoom meeting” with Local Government and Rural Development (LGRD) Minister Md. Tajul Islam to discuss the current progress and future work plan of the project. UNDP Resident Representative (RR) Sudipto Mukerjee, Assistant Resident Representative (ARR) Ashekur Rahman, and National Project Manager (NPM) of the SWAPNO project attended the meeting alongside the project personnel. The Honourable Minister was satisfied with the project intervention and intended results achieved so far by SWAPNO. The honorable Minister was very eager to extend the project in 17 districts and gave his verbal consent to allocate the GoB fund.

Visit Satkhira: Kajal Chatterjee, NPM of the SWAPNO project, visited Satkhira on 16th -19th March 2021 to facilitate and host the visit of the Swedish Minister for International Development, Swedish Ambassador, and Resident Representative of UNDP Bangladesh. Although SWAPNO is supported by Swedish International Development Cooperation Agency in Kurigram, Gaibandha, Lalmonirhat, and Jamalpur districts, yet the team wanted to see the socio-economic status of the graduated women in Satkhira and assess the sustainability of SWAPNO intervention. Swedish International Development Cooperation Agency was impressed seeing the IGAs of SWAPNO women and how they are sustaining their income even after the completion of the project period.



Figure 20: Swedish Minister's visit to Satkhira

Visit Jamalpur: Kajal Chatterjee, National Project Manager (NPM), and Mohammad Rajib Ahmed Bijoy, Finance and Admin Officer of SWAPNO project paid a visit to Jamalpur on 27th – 29th March 2021 to ascertain the status of the SWAPNO beneficiaries. They observed the progress of the project's ongoing activities i.e micro health insurance, public works, income-generating activities of beneficiaries, etc. During this visit, NPM had an effective discussion with the government officials who were impressed with the project activities. The NPM also discussed with beneficiaries who were running 2-3 IGAs simultaneously and earned a stable income per month.



Photo 21: NPM's visit to Jamalpur

Project Implementation Committee (PIC) Meeting held: The 8th Project Implementation Committee (PIC) meeting was held on 25 May 2021 through the online platform Zoom at the SWAPNO office in Dhaka. The meeting was chaired by the National Project Director with the participation of relevant high-level GoB officials and district colleagues, project staff. The PIC highly appreciated the project for being able to implement field activities during the COVID-19 pandemic.

CHAPTER III: MONITORING AND MIS

Systematic M&E Mechanism Exist: A systematic monitoring and evaluation system are in place in SWAPNO II. During this reporting period, the project collects the progress of activities and output level indicators using the periodic monitoring and reporting formats trackers. District colleagues, partner NGO staff, and SWAPNO central M&E unit were engaged with the process, progress and result monitoring, data quality assessment, and reporting to Donor and UNDP.

Internal Result Assessment: Involving district colleagues and the NGO staff, an “Internal result assessment” was conducted to ascertain indicator-wise progress against the baseline data. Findings of this assessment are used to repair any implementation deviations, and further improve program quality, and also as evidence of Result Oriented Annual Report (ROAR) submitted to UNDP. Moreover, the findings are also used to update the Monitoring and Evaluation (M&E) plan of the project. Both quantitative and qualitative methods were applied in this assessment. Data were collected from treatment and control group households focusing on the last year. Changes in the welfare status of the beneficiaries and the control group were analyzed. Moreover, a comparative analysis was carried out between the beneficiary and non-beneficiary households.

Field Monitoring by GoB Officials: The project effectively engaged district and Upazila level GoB officials and local government representatives to monitor project activities. During this reporting period, 108 visits were made to project areas by district and Upazila level GoB officials. Partner NGO staff and UNDP district colleagues also visited regularly to identify challenges and successes. In the monthly meeting, these observations were discussed to come up with solutions. The project office also conducted several virtual meetings (Zoom meetings) with district teams, beneficiaries, and UP representatives to monitor implementation status and provided feedback to overcome challenges.

MIS data collection: SWAPNO-MIS collects updated information by using an online platform. This online-real time data collection platform includes updated socio-economic profiles of beneficiaries, IGA status, the progress of life skills and livelihood skills training, beneficiary capacity development, and all ongoing activities implemented in the field.

Endline evaluation completed: SWAPNO II engaged BIDS¹⁴ to conduct the endline evaluation of the project. BIDS has prepared a summary evaluation report, the detailed evaluation report will be shared by February 2022. Based on the evaluation findings and recommendation, the project will make the necessary adjustment in the next phase, and revise/updates the project Monitoring & Evaluation (M&E) plan. This evaluation report will be an evidence-based research document for promoting SWAPNO II’s approach in the future.

¹⁴ *Bangladesh Institute of Development Studies (BIDS) is one of the research institutions in Bangladesh, <http://www.bids.org.bd/>*

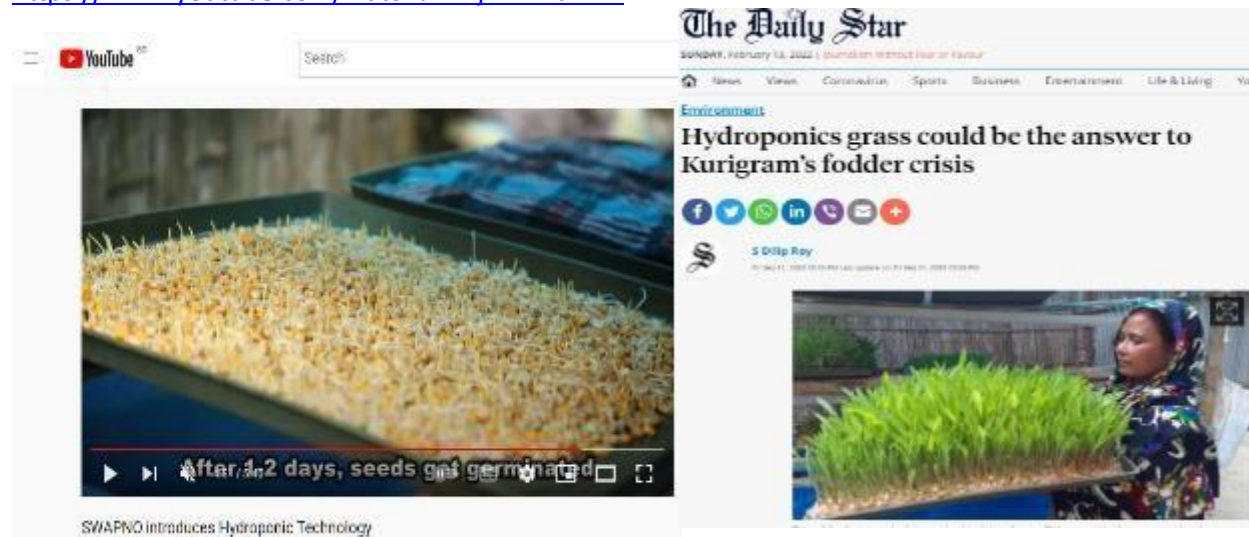
CHAPTER IV: VISIBILITY AND COMMUNICATION

During this reporting period, the project developed several visibility materials for both print and electronic media. The project portrayed the effectiveness of its newly initiated interventions through the communication materials. A brief description is given below:

Video and news article on Hydroponic Technology: SWAPNO introduced low-cost Hydroponic technology and provided extensive training to 40 interested beneficiaries who have continued fodder cultivation. The project developed a Video on this training and published it on social media platforms. Moreover, the Daily Star also published a news article on this initiative.

The video is available at this link –

<https://www.youtube.com/watch?v=NjvXEXAmnY>



Op-ed on SWAPNO achievements: The Daily Star published an Op-ed titled 'Championing women's empowerment in a time of crisis' which is jointly written by Alexandra Berg Von Linde, Ambassador of Sweden, and Mr. Sudipto Mukerjee, Resident Representative of UNDP Bangladesh. In this Op-ed, they highlighted the success of SWAPNO by mentioning that programs like SWAPNO demonstrate that social protection's responsibility should not be confined to supplying relief. They have the potential to lead to more long-term and fairer economic and social growth.

The link to the Op-ed is here:

<https://www.thedailystar.net/opinion/news/championing-womens-empowerment-time-crisis-2000461?fbclid=IwAR2fHdCjJDbf850v36462umBTDiDrd5mWgTya0HDAMHTFpFoUewniaSIVTQ>

Video documentary on SWAPNO beneficiaries: UNDP Bangladesh developed and published video documentaries of two SWAPNO women highlighting their stories. Link to the videos are the following:

<https://www.facebook.com/UNDPBD/videos/109039071104862>,

<https://www.facebook.com/UNDPBD/videos/1649467701906763>



News article on Fistful rice collection: Fistful rice collection is a popular and effective savings practice among rural women that SWAPNO initiated during the reporting period. The beneficiaries formed groups titled *'Musti Chale Unnayan'* for collecting fistfuls of rice from the daily meal of each family and continued savings. In this way, each of them collects at least 3 kg of rice in a depot every month. Seeing the success, the Daily Star published a news article on this initiative.



Feature report on SWAPNO: Parliament News, an online news portal, and Daily Kaler Kontho published a feature report on SWAPNO's journey since 2015 and how it transformed the lives of rural women through its innovative interventions. The link to the report is the following:

CHAPTER V: CHALLENGES AND LESSONS LEARNT

The project has faced some challenges during the reporting period (September 2020 to August 2021) because of COVID-19. However, through the effective partnership of the Government, UNDP, and donor agencies, SWAPNO addressed the challenges effectively. While addressing the challenges, the project learned some lessons that helped in the smooth implementation of the activities.

Challenges & remedial action:

- **Delay in Formal sector training:** Formal sector training of the project beneficiaries was supposed to be held in 2020. Due to countrywide lockdown and restrictions on mass gathering, the training started on April 2021 in the RMG sector and May 2021 in the Leather Sector. Despite delays, the project successfully pulled off the formal sector training in 2021 following all safety measures.
- **Digital fraudulence:** SWAPNO's cash-for-work Public Works Program allows its participants to deposit a percentage of their wages in a mobile wallet, which they receive after the project is completed. However, 16 beneficiaries from Jamalpur heard about the hacking of their MFS accounts through which they lost their savings of BDT 2,86,500.00 (USD 3370.59). The project acted immediately and got the Bangladesh Counterterrorism and Cyber Crime Unit to handle the case. Six suspects were initially arrested, and the High Court instructed them to deny their bail application¹⁵. Specific training will be the part of next financial literacy training and regular awareness development session with beneficiaries to prevent fraudulence in the future.

Lessons Learned

- Effective coordination among Local Government Institutions, Upazila, and district level Government Officials and NGOs help to accelerate the performance of SWAPNO activities during the COVID-19 pandemic.
- Though the pandemic has created barriers in ensuring effective implementation, it has opened new opportunities for the use of digital platforms – particularly the use of digitalized tools like Zoom meetings, WhatsApp, etc. These tools saved time, ensured better monitoring, and remote implementation, and reduced exposure to the COVID-19 risks.

¹⁵ In February 2022, the Cyber Crime team has recovered the lost amount and successfully handed over to the beneficiaries.

ANNEXURE

Annex-I: BIDS Summary Report on SWAPNO Project

Annex-II: Project Internal Result Assessment Infographic Report

Annex-III: Project Financial Report (September 2020 to August 2021)

Annex-IV: SWAPNO Activity progress from September 2020 to August 2021

Annex I - BIDS Summary Report on SWAPNO project 2021

Impact of Strengthening Women's Ability for Productive New Opportunities (SWAPNO) Project on Poverty Graduation and Women Empowerment

SUBMITTED TO:

**SWAPNO Project
Local Government Division, MOLGRD&C and
United Nations Development Programme (UNDP)**

26 September 2021

SUBMITTED BY:



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Dhaka-1207**

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1. Study Background and Methodology

Bangladesh Institute of Development Studies (BIDS) has been awarded from United Nations Development Programme (UNDP) to conduct an End line study of SWAPNO project, a transfer-based poverty graduation project aimed towards rural ultra-poor women who are divorced, widowed, abandoned or left with disabled husbands, in its working districts. In this study report, the objective was to document the impact of the interventions and innovative approaches the project has undertaken for its beneficiaries. BIDS deems it necessary to assess and document the effectiveness of such a project so that it can set some lessons for future anti-poverty interventions and policies.

Since there was an urgency to assess the impact of the project in order to make a decision for dissemination in other districts, BIDS followed a two-pronged approach: Documents review, website browsing, talking to the beneficiaries using mobile directory, and rapid rural appraisal of the field to determine the impact of the project; the detailed study is being conducted to validate the result derived out of the former studies.

So far, five major studies, i.e., three baseline studies and two end line studies, have been conducted to evaluate the impact of the project. The first, second and the third baseline studies were conducted in 2015, 2017 and, 2020 respectively. Each baseline study must be coupled with its respective end line study. The first and second end line studies were conducted in 2017 and 2019 respectively. While conducting this study, although BIDS critically reviewed all the final reports of the formal studies, our primary focus was on the second cycle baseline and end line studies, as this is the recent most cycle for which both baseline and end line analyses have been conducted.

For the second cycle, there were two kinds of cohorts in both baseline and end line—the control group and treatment group, yielding four groups of households to work with- baseline control, baseline treatment, end line control, and end line treatment. Accordingly, the methodology of the second cycle end line study (Sen & Uddin, 2019) had two major components: (a) comparing the change in the welfare status of the project beneficiaries over time with that of non-beneficiaries that were surveyed in the baseline by utilizing the framework of panel data and applying a quasi-experimental method such as the so-called difference-in-difference (DID) technique; (b) comparing the current welfare status of the project beneficiaries with that of the former beneficiaries within the set of “matched households” (to reduce selection bias) by deploying the so-called Propensity Score Methods (PSM). The latter was deployed because the baseline information is unavailable for the group of former beneficiaries.

Besides reviewing the second baseline and end line studies, BIDS tried to analyze the COVID-19 response of the project (3rd cycle) and how the beneficiaries coped during the pandemic. The focus was how the beneficiaries compared to non-beneficiaries fared in terms of food intake, employment, precautionary measures etc., during the pandemic. We primarily used secondary sources to do this analysis such as: 3rd cycle progress reports, Internal assessment report and MIS data. Finally, we came up with a few recommendations and policy implications.

2. Rationale of the Project

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 is implemented by the Local Government Division (LGD) and UNDP under the auspices of National Social Security Strategy (NSSS) of the Government of Bangladesh. The overall objective is “Economic growth is achieved in a more inclusive manner, with economic opportunities reaching rural poor women, and vulnerable groups are protected against shocks”.

In recent years, the People’s Republic of Bangladesh has achieved significant socio-economic progress. The country is expected to graduate from the group of Least Developed Countries (LDCs) by 2024, attaining the Sustainable Development Goals (SDGs) by 2030, and become a developed nation according to its overarching Vision 2041. Despite achievements, Bangladesh ranks 133 out of 189 countries on the 2020 Gender Inequality Index (Human Development Report, 2020). Structural inequalities such as biased gender relations, inadequate legal provisions, and weak governance complicate further progress on women’s empowerment. Poverty is also driving gender-based discrimination as it determines households’ decisions about how to use scarce resources.

Moreover, the unforeseen emergence of the global novel Coronavirus (COVID-19) pandemic has worsened the situation. Various studies, including by WHO and OECD, have shown that women are more affected by COVID-19 in terms of increased burden of unpaid care work, domestic violence, job loss, lack of access to sexual and reproductive health care services, restricted mobility in the public sphere, etc. Women are also in inferior positions in the labour market on average, and therefore more likely to bear the brunt of the economic fallout.

Again, Bangladesh is one of the most vulnerable countries worldwide regarding climate change and disaster risks. These risks aggravate multidimensional poverty among women in the country as their capacity to adapt to climate change is limited. To lift these women from the poverty trap, the Local Government Division of Bangladesh and UNDP initiated the Strengthening Women’s Ability for Productive New Opportunities (SWAPNO) project, focusing on ensuring the economic independence of Bangladesh’s rural women.

Public works programmes have all times played an important role in the Government portfolio of social safety nets in Bangladesh. There has always been an ambition to design the social security system in a way that promotes households’ ability to engage in the labour market. In recent years, employment and income generation social protection projects have accounted for close to one-fifth of the total budget allocation for the social security system.

SWAPNO has been recognized as a promising model for eliminating poverty in 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). These indicate high national ownership and increases the project’s potential to be further organized within an integrated structure of ministries that can help maximize development impact.

In 2015, SWAPNO started its activities in two districts: Kurigram and Satkhira. In 2019, it was further extended to three impoverished districts of Bangladesh – Jamalpur, Lalmonirhat, and Gaibandha. As Kurigram remains Bangladesh’s poorest district made worse by recurring flash

floods during monsoon, SWAPNO has continuously followed up to support beneficiaries to strengthen access to services and markets for making their livelihoods sustainable. So far, 12,492 beneficiaries have completed their tenure.

3. Strategy

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 sector companies in the formal and informal sectors.

4. SWAPNO Approach

Globally, social safety net program has proved its viability in ensuring gender equality and women's economic empowerment including access to social services, formal sector employment, increasing decision making power of women, reducing domestic violence and many more. Currently, around 125 social safety net programs are operating in Bangladesh but among them Strengthening Women's Ability for Productive New Opportunities (SWAPNO) is one of a kind project that specifically focuses on future employability by ensuring women's economic empowerment.

In line with the National Social Security Strategy (NSSS), this social protection program leverages public-works to train vulnerable women in vocational skills, place them in productive employment and support them to move out of poverty. At the same time, the project design factors in key causes affecting multidimensional poverty among women in Bangladesh; address the cross-cutting vulnerabilities, and support women's empowerment in the country. SWAPNO contributes towards Bangladesh's national and global commitments. On the national level, it promotes an inclusive and equal opportunity workforce, including increasing women's labor force participation. On the global level, the project reflects Bangladesh's commitments to eradicating extreme poverty as part of the Sustainable Development Goals (SDGs). In order to attain goals and objectives of SWAPNO, the following socio-economic empowerment model was followed:



Figure 1 Socio-economic empowerment model of SWAPNO

The socio-economic model mentioned above has been implemented along with intervention areas described below –

- Government and community involvement
- Correct targeting
- Public asset maintenance and wage disbursement
- Opportunity and choices
- Entrepreneurship development and Formal sector employment
- Financial Inclusion
- Well-being and Human capital
- Women Empowerment
- Partnership development
- Micro-health Insurance
- Disaster adaptive livelihoods development:
- Grievance redressal and reciprocal accountability

4.1 Government and Community Involvement

The project has consciously invested in “Ownership Building” with Local Government Division, District and Upazila Administration and the Union Parishad (UP) in various ways. These include extensive reporting, briefing and meetings, involve them in decision making, accounts operation and day to day management of project operation. The Central account is operated jointly by the National Project Director (NPD) and the National Project Manager (NPM), the district account is jointly operated by the Deputy Director Local Government (DDLG) and District Manager (DM)

while the UP Account is operated by three signatories: the UP Chair, Chairperson of the concerned Standing Committee-a female member of UP and the Secretary.

SWAPNO has embedded this process from the right beginning to fully encourage the government counterparts to implement SSNPs on their own by ensuring correct targeting and maintaining transparency and accountability.

The UP prepared a list of public assets/works that the community widely uses or ones that can reduce disaster and climate risks. The project involved stakeholders at all levels from the start to mitigate the risks of violence that women may face by participating in this initiative. The project involved the community throughout all processes and helped build local government ownership to ensure that the women receive support and protection from the Union Parishad. The project also worked with social leaders and male members of local communities to promote their role as social agents and protect women from violence in domestic and public spheres.

Community involvement is embedded in the project through contribution of road maintenance materials such as soil gathered from homesteads, protection, and monitoring of SWAPNO women at work in public places, and supervision of the beneficiary selection process. This kind of involvement builds community ownership and helps establish reciprocal accountability and participatory monitoring process. The project developed capacity of Union Parishad and concerned Standing Committee (SC) to undertake such selection process.

4.2 Correct Targeting

Using a rigorous beneficiary selection process, the project has selected extremely poor, single female-headed rural households where the women are widowed/ divorced/ separated/ abandoned/ having disabled husband.

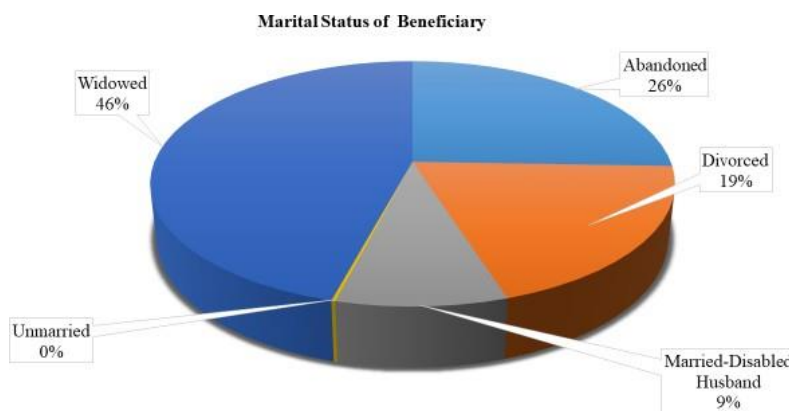


Figure 2: Beneficiary Marital Status

SWAPNO widely disseminated information on recruitment criteria, date, time and venue in the selected unions. Using the eligibility criteria, it prepared a long list of potential participants and conducts interviews to shortlist them for a lottery. 36 potential participants were primarily selected, and a list of women were kept on waiting list. Participant information was verified through house visits and based on the findings, those were selected who meet the eligibility criteria (18-50 years of age; vulnerable food security status i.e., unable to provide families with three balanced meals

per day; vulnerable economic status i.e., little or no assets, forced to beg or employed at low wages; and vulnerability to climate change and natural disasters). Community members, local journalists, NGO and Upazila level government officials supervised the entire process. Finally, Union Parishad approved the list of the beneficiaries for employment. Because of the transparency and active involvement of all stakeholders, 96% of SWAPNO’s women are correctly targeted.

4.3 Public Asset Maintenance and Wage Disbursement

SWAPNO project not only helped the beneficiaries but also others in the community indirectly through the local-level public works. Through the Community Risk Assessment/ Rapid Risk Assessment Process (CRA/RRAP), 14567 public assets were prioritized. Among these public assets, 3876 were maintained for disaster risk reduction. Disaster Risk Reduction related schemes include embankment repair, canal re-excavation, tree plantation, and field raising to protect from flooding and water logging. As a result, community people in 223 Unions have benefitted from rural infrastructure development activities. The public asset model applied in SWAPNO achieved efficiency through directly supporting livelihoods of participating households and created pro-poor public goods (assets) that benefitted the larger community and contributed to inclusive economic growth. This yields multiplier benefits that improve the efficiency of the investment.

SWAPNO has offered an ideal combination of smaller, regular wage cash transfers to meet the household’s immediate needs on nutrition, health and education and a larger lump sum graduation bonus (also known as forced savings) at the end of the project employment tenure that can be invested in productive assets. Through this intervention, every beneficiary has received BDT 150 as daily and BDT 50 as mandatory savings which they received after the employment period. They invested this amount in several income-generating activities like cattle farming, small business, vegetable cultivation, poultry rearing, tailoring, etc. As a result, savings and income of the beneficiaries and their household increased by three times higher than the base situation.

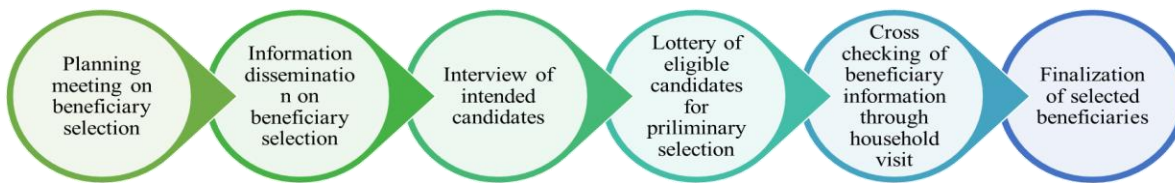


Figure 3: Flow Chart of Beneficiary Selection Process

4.4 Opportunity and Choices

The project has ensured women’s access to multiple resources and opportunities. The targeted women are often involved in productive or economic activities that are not recognized and paid. On the other hand, they usually do not possess required skills nor have links with agencies to obtain or improve such skills. The project has provided various forms of opportunities like access to regular income through the Local Government’s Public Works Programme, Microenterprise and

business development through Livelihood Skills development training, Job placement through RMG and Leather sectors. Linkages are created with local SMEs for vocational apprenticeship training and subsequent job placement.

4.5 Entrepreneurship development and Formal sector employment

The project developed women's skills in line with country's labour market needs. In addition to helping women become self-employed, the project helped train and place women in jobs in local Small and Medium Enterprises (SMEs) and in companies in the formal sector. The project established partnerships with Centre of Excellence for Leather Skill Bangladesh Ltd (COEL), Green Smart Shirts (GSS) Ltd and EcoFab Ltd to place 800 women in formal sector jobs (200 in Readymade Garments and 600 in the Leather sector). So far, job placement was done for 280 women in several RMG and Leather factories like EcoFab Ltd, FB footwear, Runner footwear, MK footwear, Royal footwear, Shoes BD, etc. Rest of the beneficiaries are in the process of enrollment in both RMG and Leather sectors. This intervention contributed to enhance social dignity and acceptance of the beneficiaries in their communities.

4.6 Financial Inclusion

From the beginning, the project ensured access to financial institutions for 100% of its beneficiaries. The project operates within the national framework of social safety nets delivery system which is aligned with financial inclusion initiatives. SWAPNO collaborated with multiple digital financial service providers to provide G2P services among its beneficiaries, where most of the beneficiaries have digital mobile wallet.

This year, the project has partnered with Parmeeda Ltd. and Anondomela to sell the cattle and goats of the beneficiaries to urban market through these online platforms. The project beneficiaries got the access to urban market and received fair price of their cattle and goats.

4.7 Well-being and Human Capital

The project has transformed lives of rural women by providing life skills training on health and nutrition, financial literacy, gender development, disaster risk reduction, etc. This has helped them uplift their confidence, courage, moral strength, and bargaining power with local service providers. Since the bargaining power has increased, beneficiaries have been able to talk with Union Parishad (UP) and other local service providers.

The project participants seem to be committed accumulators overcoming the psychological trap of procrastination and lack of self-control: only 20% of their non-land assets are represented by consumer durables; in contrast, 65% of their non-land assets are productive assets, and 15% are saved as financial assets for future use. These economic results are truly celebratory especially if we recall the difficult socio-economic contexts in which the project was implemented: these areas are generally marked by *weak markets* and *weak institutions* in the project areas

Inculcate the saving habit through the introduction of the model of ROSCA:

One of the innovations of the SWAPNO project was to inculcate the saving habit among the beneficiaries through the introduction of the model of Rotating Savings and Credit Association (ROSCA). This might be attributed towards SWAPNO's efforts to address the "self-control" problems of the very poor. In collaboration with the local government, SWAPNO organizers select 36 members for each union who are further sub-divided into 3 groups, each consisting of 12

members. This team of 12 members constitute the ROSCA group. Each member must pay 300 BDT and the draw winner gets 3000-3600 BDT. So, each beneficiary received 3000-3600 BDT of small amounts 3-4 times in the project duration, which helped them to invest in small income generating activities.

The advantage of ROSCA is that it offers a “commitment device”: the pressure to put money aside regularly help them to save, which might have been difficult for many of them given the lack of self-control in the face of many competing spending demands. Although ROSCA do not offer interest on deposit, it has triple benefits as the ROSCA experience in SWAPNO project suggest. First, it allowed to save considerable amount while still in the project and thus enable the SWAPNO members to initiate income-generating activities at an early stage of the cycle. Second, it cemented the social bonding among the SWAPNO members, which proved to be a useful platform in times of shocks. As a result, many of the SWAPNO groups have continued even after the termination of the cycle. Third, it encouraged more saving habit at the individual level—including an awareness of the virtues of financial savings whether in formal banks or quasi-formal MFIs at the local level—even after graduating from the project. All this are likely to be beneficial for the long-term economic mobility of the SWAPNO members.

Even after the completion of project cycle, these groups are continuing their savings activities successfully. Out of five capitals - Human, Natural, Financial, Physical and Social (Foreign, Commonwealth and Development Office (FCDO), former DFID), required for livelihood asset development, ROSCAs have contributed significantly to Human, Financial and Social capital development, and had crosscutting effects on Physical and Natural capitals.

The final report on end-line survey of SWAPNO 2nd cycle (Sen & Uddin, 2019) suggests that the most of the SWAPNO beneficiaries had utilized their ROSCA income spending on income earning activities (animal rearing, business capital, land lease etc.). In that case, compulsory savings income has greater contribution to income generating activities than the ROSCA. However, some proportion had spent on house development, buying mobile phone, jewelry, bicycle etc.

The report also portrays that in respect of all major indicators of economic wellbeing, the graduated beneficiaries outperformed the control group households. There are two noteworthy points. First, the standard statistical analyses suggest that the economic well-being measures—in respect of income per capita and non-land asset per capita—were higher for the beneficiaries compared to the former beneficiaries, suggesting a clear sign of slow-down, as the years passed by after the graduation from the project. Second, even after the decline, the graduated beneficiaries are still much better off than the control group households. This is pronounced primarily in income and asset per capita measures. The broad point to note is that although there are signs of slowdown, the project effects were still considerable even after 3 years.

4.8 Women Empowerment

The project has a core mandate to ensure gender equality and women empowerment. Gender issues have been effectively mainstreamed across all programmatic approaches. The SWAPNO beneficiaries are no longer viewed as socially excluded women but as participants in a Government programme. Also, it contributed to gender equality through empowering the women beneficiary groups for their own decision-making at personal, family and community levels through market-led economic activities. The project enhanced women empowerment, self-confidence and agility. More than 90% of beneficiaries are decision makers, participate in social institutions and sole

bread earners and they have full control over their assets and income. Analysis of empowerment in the 2nd cycle Evaluation report highlights how the SWAPNO women have significantly higher decision-making power than control group women, for all kinds of decisions in the household, more freedom of mobility further away from the village, and significantly better access to both public and NGO services on agriculture, livestock, fisheries and health. The project emphasized empowering women as a strategy for contributing to a positive transformation of their positions in both public and private spheres. The project has contributed significantly towards-

- a) **Increasing Women's Access to Income:** SWAPNO's innovative approaches enhanced the leadership quality of rural women which helped them to form cooperatives and create entrepreneurial mindset. For example, two groups of beneficiaries in Kurigram were registered by the Department of Cooperatives as SWAPNO Nari Kollyan Samitee and Kollyani Nari Kollyan Samitee. First one produce and sell masks and the second one is responsible for the commercial production and selling of low-cost sanitary napkin in the local markets. They are now managing the cooperatives by themselves without any external support.
- b) **Control over Assets:** It is a matter of fact that, per capita asset value of the beneficiaries is nearly four times higher than the control group (Sen & Uddin, 2019). Surprisingly about two-third of the asset value of beneficiary come from productive asset.
- c) **Access to Information and Knowledge:** Training in livelihoods skills during participation in public works is a means of ensuring that the programme serves the purposes of both protection and promotion, making better use of the transformative potential of social protection interventions. SWAPNO beneficiaries have training on social awareness like child health, education, child marriage etc. These trainings helped them to gain skill on their income, livelihood, and changed their outlook. The 2nd cycle end-line report (Sen & Uddin, 2019) shows that almost all (98%) of the beneficiary have had at least one training that is related to social mindfulness.
- d) **Mobility in the Public Sphere:** In terms of 'mobility within upazila' and 'mobility within divisional city' the difference between beneficiary and control households is particularly pronounced, suggesting favorable project effects. Similar level of attainment in respect of other mobility indicators across project and control groups is indicative of broad gains in female physical mobility achieved in general in rural Bangladesh.
- e) **Capacity for Decision Making:** In all the cases, percentage of the women having decision making power are significantly higher for beneficiary households than that of the control households. Women from the beneficiary households have greater decision-making power than the control households (Sen & Uddin, 2019).
- f) **Participation in Community Activities:** In all the categories of community activities (Village Court, Arbitration (*Shalish*), Social Activities, Political Party, Union Council), participations of the beneficiary households are higher than that of the control households. The difference is highest in terms of social activities and lowest in terms of political party.
- g) **Decreasing Different Forms of Violence and Discrimination based on the Women's Identities of Gender, Economic Status and Harassment:** SWAPNO's pioneering approaches have resulted in a significant change in both violence and harassment issues with the targeted disadvantaged women. Since SWAPNO extensively worked in the field and the surrounded communities on violence against women in any form in the area, no violence was reported. This has also been captured in the 3rd cycle baseline report of the

project where more than 95 per cent of women in both intervention and control group testified that the household members did not face any violence in the last year prior to the survey (Barkat, M Ahamed, & Hasan Mamun, 2020).

4.9 Partnership Development

The project established partnerships with the Government, Private sector, UN organizations that has improved the project's model and contributed to the economic, social and environmental sustainability. The project correctly identified potential partners, value chains and alignment with the SDGs; it identified opportunities and took next steps accordingly. The project successfully implemented its activities with support from Marico Limited, Sida, BSRM Ltd., Fakir Apparels, Ecofab Ltd, Green Smart Shirt (GSS) Ltd, Leather and Footwear Manufacturing and Exporter Association of Bangladesh (LFMEAB).

In association with United Nations Capital Development Fund (UNCDF), the project has established 'Shunipun Mini-garments' in Satkhira, where the project beneficiaries maintained a significant level of ownership. UNCDF and Eco-Social Development Foundation (ESDF) supported the project for establishing a milk chilling plant where 8 decimals of land were already purchased worth BDT 6,50,000 (USD 7661).

4.10 Micro-Health Insurance

Micro-insurance is considered as part of the social protection and graduation process. It is important for the project beneficiaries because health risks are often identified by them as the greatest and costliest risks among all other natural, social, economic etc. risks faced by them. Health problems not only impact their expenditure, but also reduce the productivity and lessen the opportunity for growth. Micro Health Insurance coverage has provided the beneficiaries with the financial support which is being incurred for the hospitalization or in-house treatment; without this financial support the poor beneficiaries would have been left with the treatment from the quack doctors of the neighborhood.

The project has implemented micro health insurance in association with Green Delta Insurance and Micro-Fintech. The insurance has covered 396 women beneficiaries of 11 unions in Melandah Upazila, Jamalpur. Two types of insurance policies have been developed - *Swapno Suraksha Policy* and *Swapno Shathi Policy*. These policies covered various services such as - admission to hospital for accident or illness, services related to ICU, CCU, Post-Operative, Blood Circulation, oxygen therapy, efficient nursing services, ambulance service, dressing service. Insurance Policy Scheme has been started from 1st February 2021 and initially valid till 31 January 2022. After the tenure, the scheme will be continued as per the requirement of the project beneficiaries. The claim has already been started, a total of 17 women beneficiaries have claimed, out of those claimed 11 beneficiaries received their claimed amount till date.

4.11 Disaster Adaptive Livelihoods Development

There are shocks related to increased environmental risks and vulnerabilities associated with climate induced change as well as changes brought about by man-made interventions whether they are conceived within the national border or beyond it. As a country of one of the highest population-densities in the world and an active deltaic region with constant exposure to ecological shocks such as flooding, storms, sea-level rise due to climate change, and ever-changing courses

of the rivers and endemic problems of river-erosions, ecological problems lie at the heart of Bangladesh's long-term development equation.

The project addressed the above-mentioned issue by providing disaster adaptive soft skills training, Union Disaster Management Committee (UDMC) members training and implementing different adaptive livelihood activities like tree plantation, sack cultivation, vermicompost production, low-cost Hydroponic technology for fodder production, distribution of agro-inputs like seeds, saplings of fruit trees, and fertilizer. Using Sack cultivation method, beneficiaries have generated around 64,255 sacks in their homestead. They now can fulfill their family needs and earn additional income by selling the produced vegetables and crops in the local market. The project provided training and setup support for establishing Hydroponic grass. By applying low-cost Hydroponic technology, beneficiaries can afford sufficient amount of fodder during flood for their cattle. The project developed capacity of the beneficiaries to produce vermicompost using eco-friendly technologies.

The development of climate-resilient homesteads particularly raising plinths of homesteads in low-lying char areas is one of the significant interventions of SWAPNO. The activity has been implementing in Gaibandha and Jamalpur district as the plinth raise is an adaptation intervention or disaster risk reduction. 200 households are selected from Gaibandha and Jamalpur Districts. All these adaptive approaches facilitated the beneficiaries to combat shocks induced by natural disasters.

4.12 Grievance Redressal and Reciprocal Accountability

SWAPNO has established a hotline for the beneficiary women for capturing grievance reports. It is an important tool for implementing the project's Internal Control Framework on fund disbursement and expenditures. The innovative step has empowered SWAPNO women to raise their voice against extortion, delayed payment and psychosocial or physical abuse, as they can instantly share their problems and get solutions.

The project has published beneficiary mobile phone directory. The directory included beneficiary names, unique SWAPNO Identification Numbers (ID), and mobile phone numbers. This mobile phone directory is another evidence of distance monitoring of project activity. This is widely circulated among government, donors, and UNDP to reach the beneficiaries to spot check the development in the field and the progress monitoring of activities.

5. Few Noteworthy Areas of Success of SWAPNO

5.1 Household Dietary Diversity Score (HDDS)

In measuring dietary diversity for households and women, the number of different food groups consumed are calculated rather than the number of different foods consumed. According to the U.N. Food and Agriculture Organization (FAO), there are twelve food groups that are used to calculate the HDDS: Cereals, Roots and tubers, Vegetables and Leafy Vegetables, Fruits, Meat and poultry, Eggs, Fish and seafood, Pulses/nuts, Milk and milk products, Oil/fats, Sugar and honey, and Miscellaneous (Kennedy G., Ballard T., 2010). The value of HDDS varies from 0 to 12; 12 means maximum diversity and 0 means no diversity. From the end-line study of the second cycle, we found that the median HDDS of the beneficiaries was 9 which is higher than the control group (8). Similar image can be seen for the median HDDS for women where median of

beneficiaries is 8 which is higher than the control group. Among the beneficiary households, 64.5% had median or above bear dietary diversity, which was nearly twice more than the control group (32.35%) indicating significantly higher dietary diversity for beneficiary households. Among the beneficiary households, 54% women attained median and above dietary diversity, while it is 43% for the control households.

5.2 Food Insecurity Access Scale among Households (HFIAS)

HFIAS measures the scale of household food insecurity based on nine questions regarding the state of food security in the last four weeks (Coates, J., Swindale, A., Bilinsky, 2013). The percentage of beneficiary of food secure access was far higher than the control group's food secure access. On the other hand, percentage of mildly, moderate and severe food insecure access were found significantly higher for control group. In the severe food insecure access category, percentage of control group was exactly 15 times higher than the beneficiary group indicating more insecure access. Overall, for beneficiary group, foods were almost surplus (more than half of them) (Sen & Uddin, 2019). Alternatively, for control group they face sometimes deficit as more than half of them reported that foods were sometimes deficit (51.6%).

5.3 Adult and Child Nutrition

The 2nd end-line survey report (Sen & Uddin, 2019) depicts that the control group has higher severe underweight adult than the beneficiary group (3% more) (Sen & Uddin, 2019). It was seen that control group have 7% more stunted children than the beneficiary group where the stunted percentage is 30% for beneficiary group and 37% for control group. In here, 36.7% children of the beneficiary group were underweight, and 51.3% children of the control households were underweight, the difference being quite remarkable. During the 2019 to 2020 period, occurrence of food deficiency among the beneficiaries declined almost 7 times than their non-participant counterparts (UNDP, 2020).

5.4 Digital Inclusion

Women's knowledge and information about digital financial services seems to be increased due to the intervention. The mobile banking was used by majority of the beneficiary households in 2020 while the rate was quite lower among the non-beneficiary households (UNDP, 2020). The rate of using bank account has also increased in the intervention households.

5.5 Subjective Wellbeing and Overtime Economic Wellbeing

From the survey on 2nd cycle (Sen & Uddin, 2019), it was found that the percentage of 'not at all optimistic' level of the control group was remarkably higher (15%), whereas, for the beneficiaries this was around 1.4 percent. The beneficiary group showed more than twice level of status in terms of Optimistic and slightly optimistic category. Finally, 13% of the beneficiary households were found to be very optimistic category about their future which is 9% higher than control households.

Overall economic status has been improved for both the beneficiary and control households within five-year span. However, this improvement is higher for the beneficiary households.

COVID – 19 Response

As of 11 March 2020, the World Health Organization (WHO) declared COVID-19 as a global pandemic. Since the unanticipated outbreak of COVID-19 in Bangladesh, the whole country has come to a halt. Due to the countrywide lockdown, movement of people was totally stopped which directly impacted important traits of life – health, livelihood, communication, education, etc. Bangladesh is a densely populated country where illiteracy and lack of hygiene practices are commonly seen, community transmission became a major threat particularly in remote villages. SWAPNO took several initiatives for wider community people and beneficiaries to cope with pandemic induced shocks.

The project reached out to the beneficiaries and community people in its working areas and disseminated WHO-recommended messages through awareness development sessions and hand-washing demonstrations on COVID-19. Hygiene kits included soap bars, face masks, and hand sanitizers were distributed among the beneficiaries. Following WHO advisories, the project quickly developed, printed and distributed 94,500 posters and leaflets with visual and Bangla manifestation. Posters were pasted at District, Upazila and Union level important places like school-college, hat-bazar (local market), pharmacies, restaurants, hospital compounds, and mosques. Leaflets were distributed to wider community, SWAPNO beneficiaries, Imams and Muazzins of local mosques, District and Upazila parishads and Union parishads. The project also organized wider dissemination of pre-recorded messages through loudspeakers. The community Radio Sharabela in Gaibandha district and the community radio of Chilmari in Kurigram district were contracted to broadcast COVID-19 messages - five times a day for two weeks during the first wave of the pandemic in 2020. The project also provided food baskets contained rice, flour, potatoes, sugar, salt, soybean oil and flattened rice (chira) and cash grants to the beneficiaries. These initiatives enhanced the capacity of the project beneficiaries to cope with the pandemic situation.

While comparing the challenges faced by the beneficiary and non-beneficiary households during the COVID- pandemic, we found that the non-beneficiaries faced financial and food related crises almost three times more than their counterparts. Only 3.3% of the beneficiaries reported losing job during this crisis, which is only one-sixth of the non-beneficiary counterparts. Besides, the beneficiary households reported facing less challenges while buying hygiene kits (UNDP, 2020).

The project internal assessment 2020 revealed that the project mass awareness on COVID-19, food packages, and cash transfer made the beneficiaries better equipped to handle the COVID-19 crisis than the control groups. Over 66% of the beneficiary households were well equipped during the COVID pandemic in year 2020 to handle food and financial crises, while it was only 12% in non-beneficiary households.

6. Recommendations

The SWAPNO project shows that, with injection of *threshold amount* of external resources, the persistent poverty trap syndrome can be overcome. This is in contrast to the tokenism 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 the COVID-19 crisis, to ensure long-term graduation from the poverty trap by enhancing their resilience capacity to bounce back when setbacks occur.

Moreover, the COVID-19 pandemic has made an adverse impact in the world economy and created an ordeal in the society. Due to the pandemic, 16.4 million people in the country have been newly added to the poverty line. The income of urban workers has decreased by 60 percent and that of rural workers by 10 percent¹. So, considering the negative effect in the job market and from the evidence given above, it is proved that SWAPNO has effectively helped to uplift the condition of beneficiaries and graduate from poverty despite difficulties in organizing necessary funding. Since, SWAPNO has proved the efficacy of improving livelihood of the poor beneficiaries in the project areas, to comply with the SDG commitment of reducing extreme poverty at the grass root level, the coverage of this programme should be expanded to the districts mentioned in the Development Project Proposal (DPP).

Following points can be considered:

- Considering the effectiveness of the programme, it should be implemented in other remote areas of Bangladesh so that people can come out of extreme poverty. SWAPNO model can also be replicated in urban areas of the poverty-stricken districts.
- To accommodate more penurious women under the SWAPNO coverage, the number of beneficiaries in each ward can be increased.
- SWAPNO project should monitor the workplace properly to tackle sexual harassment and teasing.
- In line with the present market rate and cost of living, per day wages can be increased from BDT 200 to BDT 300 so that the beneficiaries can invest more money in their regular IGAs as well as avail improved living standard.
- The daily compulsory savings amount can also be set to higher limit so that the beneficiaries can save more and secure their future need.
- The follow-up period of the project can be extended from 6 months to 1 year after completion of the public works cycle.
- The follow-up monitoring after completion of the project cycle should be kept.

¹ Daily Prothom Alo, December 08, 2020

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- UNDP. (2020). *SWAPNO Internal Result Assessment_Infographic Report 2020*.

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Annex II - Project Internal Result Assessment Infographic Report



Strengthening Women's Ability for Productive New Opportunities (S W A P N O)

INTERNAL RESULT ASSESSMENT 2020

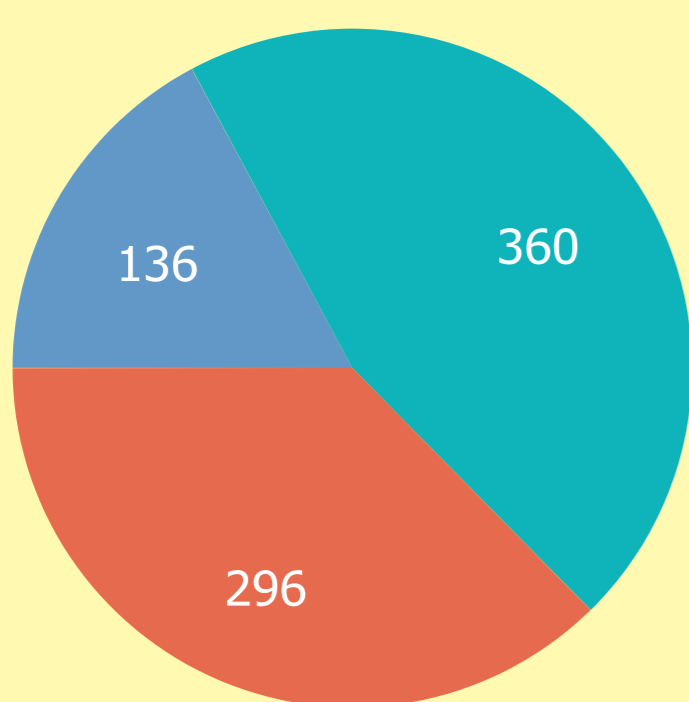


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Abstract

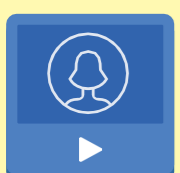
Sample Distribution



Both qualitative & quantitative research methods are applied in this study

- Gaibandha (17.17%)
- Jamalpur (45.45%)
- Lalmonirhat (37.37%)

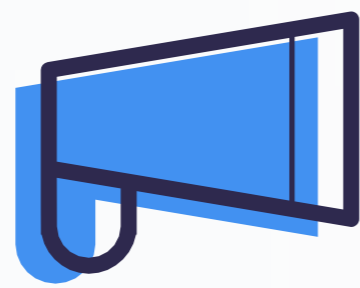
- 792 sample households
- 396 beneficiaries
- 396 non-beneficiaries
- 9 FGD
- 30 KII



An “Internal result assessment 2020” was conducted to ascertain indicator wise progress against the baseline data; it involved district colleagues and NGO staff. The findings can help correct any implementation deviation, further improve programme quality and serve as evidence for the Result Oriented Analysis Report (ROAR) submitted to UNDP. Moreover, these will be used to update SWAPNO’s Monitoring and Evaluation (M&E) plan.

Both quantitative and qualitative methods were applied in this assessment. Data was collected from treatment and control group households focusing on the past year. Changes to the households’ welfare status was analyzed. Moreover, a comparative analysis was carried out between the beneficiary and non-beneficiary households.

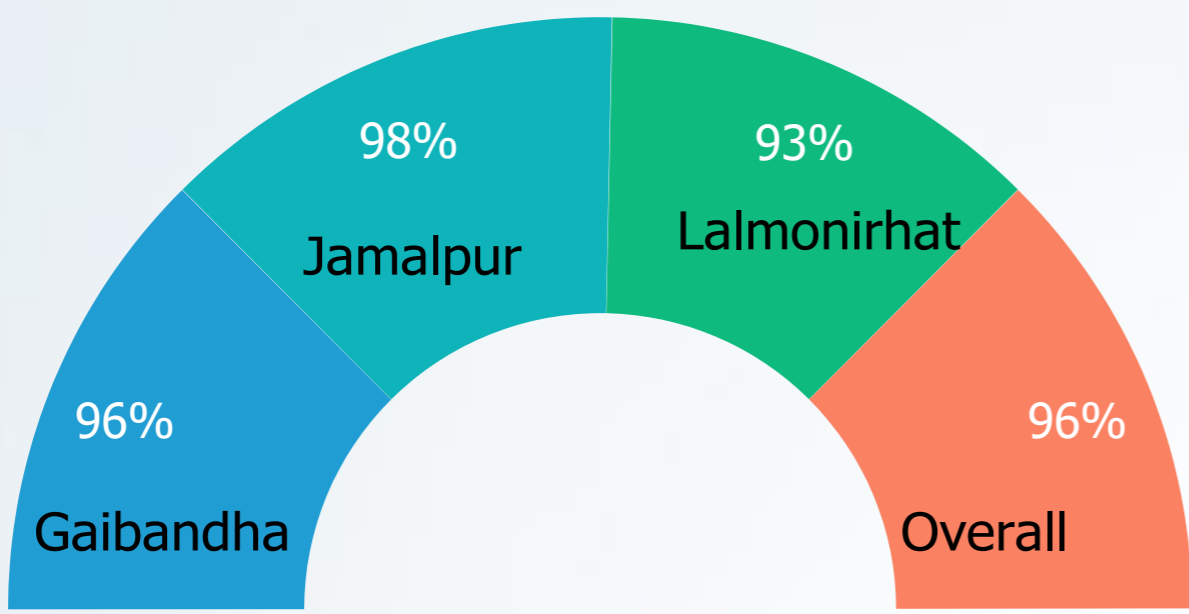
Quantitative data was collected from representative sample of 3,564 women from both beneficiary and non-beneficiary households. Qualitative information was obtained through Focus Group Discussions (FGDs) and Key Informant Interviews (KII). A total of 792 households (396 beneficiaries and 396 non-beneficiaries) were selected randomly for this internal result assessment, where 96% were female-headed households. For sample size calculation, existing beneficiary and non-beneficiary household lists were used from the project’s MIS database.



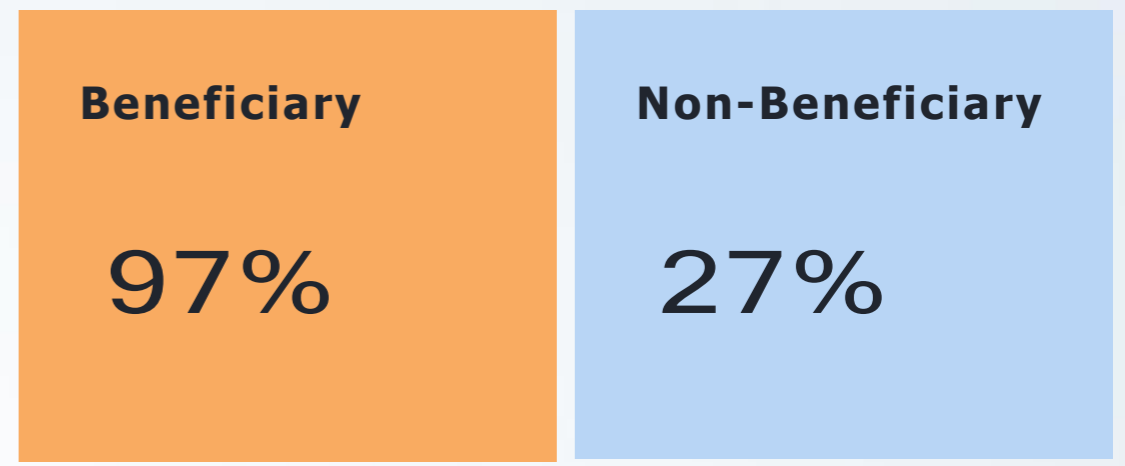
KEY FINDINGS

- o As per findings, SWAPNO has significantly contributed towards changing the beneficiaries' socio-economic in terms of:
 - a) increased income
 - b) consumption/expenditure;
 - c) enhanced knowledge level from training and mentoring;
 - d) health care and;
 - e) nutritional intakes.Despite COVID-19 pandemic, project participants could effectively fulfil their needs due to SWAPNO's rapid response;
- o 3,564 women in Gaibandha, Jamalpur, and Lalmonirhat districts increased income and expenditure, and accumulated savings and assets. Term employment with SWAPNO, access to new information and skills from trainings and access to financial services, pulled savings - ROSCA, income-generating activities, food security, and financial inclusion contributed in socio-economic empowerment.
- o Monthly income for 99.2% of beneficiaries tripled (BDT 3,545 or 42 USD per month) and expenditure doubled compared to baseline in 2019; non-beneficiaries did not see any significant change in income and expenditure.
- o The percentage of beneficiaries who suffered from food deficiency drastically decreased from 96% to 27.3% in 2020 due to project intervention. This is 3.5 times lower compared to the baseline;
- o 97.7% of beneficiary households consumed nutritious food following trainings on primary health care and nutrition. Enhanced income and knowledge levels were reflected in responsible dietary decision-making;
- o All beneficiaries became primary bread earners for their households; they digital financial accounts and made financial transactions in 2020. This was only 3% before the project intervention/baseline year (2019). Together with providing mobile wallets, project training helped beneficiaries to increase their digital financial literacy to conduct digital banking;
- o Correct beneficiary targeting enabled SWAPNO to identify 96% of female-headed households who are widowed, divorced, disadvantaged and vulnerable;
- o 92.9% of beneficiaries decided on their own to start new income-generating activities in 2020, which indicates an increase of 30% from the baseline year (2019);
- o Mass awareness on COVID-19 coupled with food packages, and cash transfers prepared beneficiaries better to handle the crisis compared to the control group. Findings highlight, over 66% of beneficiary households were well equipped to handle the food and financial crisis compared to only 12% of non-beneficiary households;
- o Strong government ownership, including significant government funding, partnerships with local government institutions (LGIs) and private sector, correct targeting, and strong monitoring mechanism are key factors for achieving the results.

Female Headed Households (%)

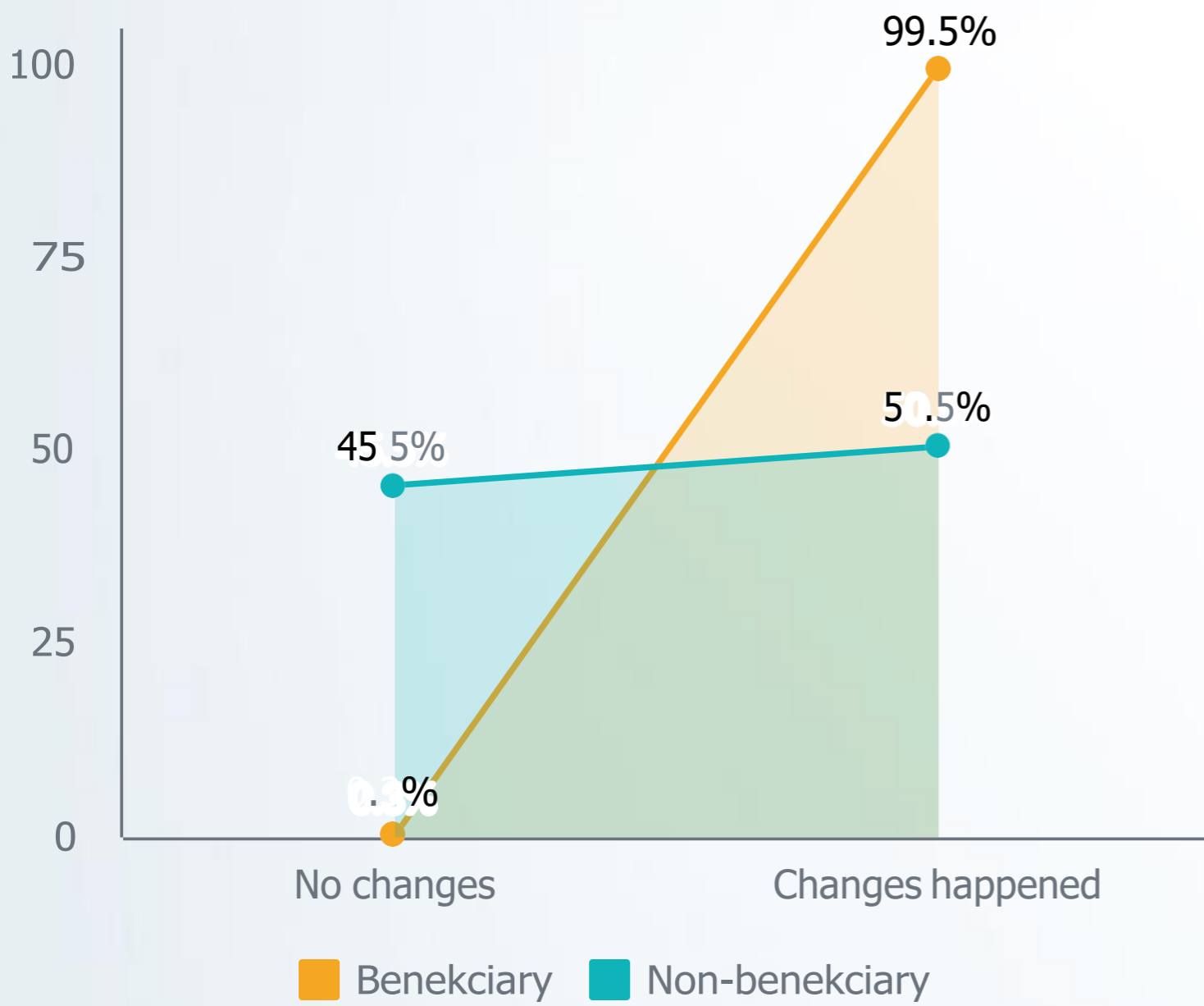


New Asset Ownership IN 2020



Example of assets: TV-radio, mobile, bed, almirah, cycle, domestic animals etc.

Changes in Livelihood in 2020

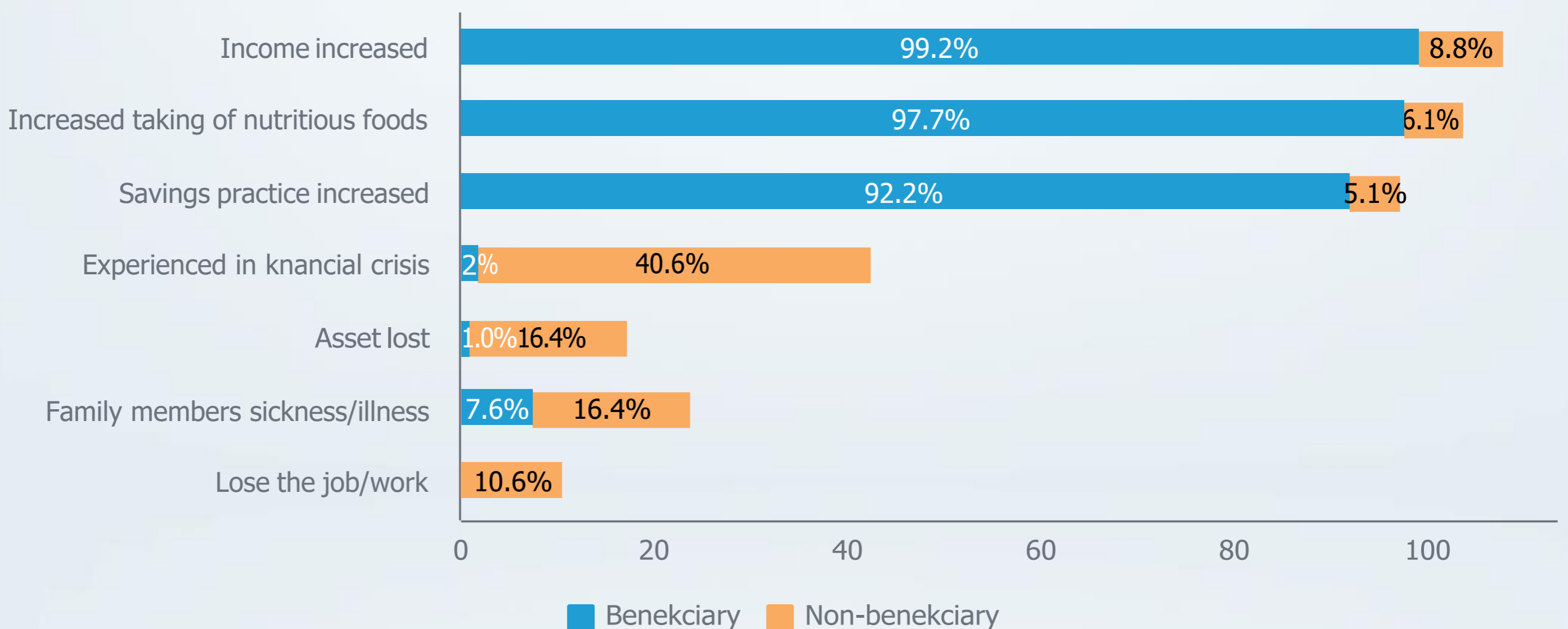


99.5% beneficiaries experienced positive changes in last one year

50.5% non-beneficiaries experienced positive changes in last one year

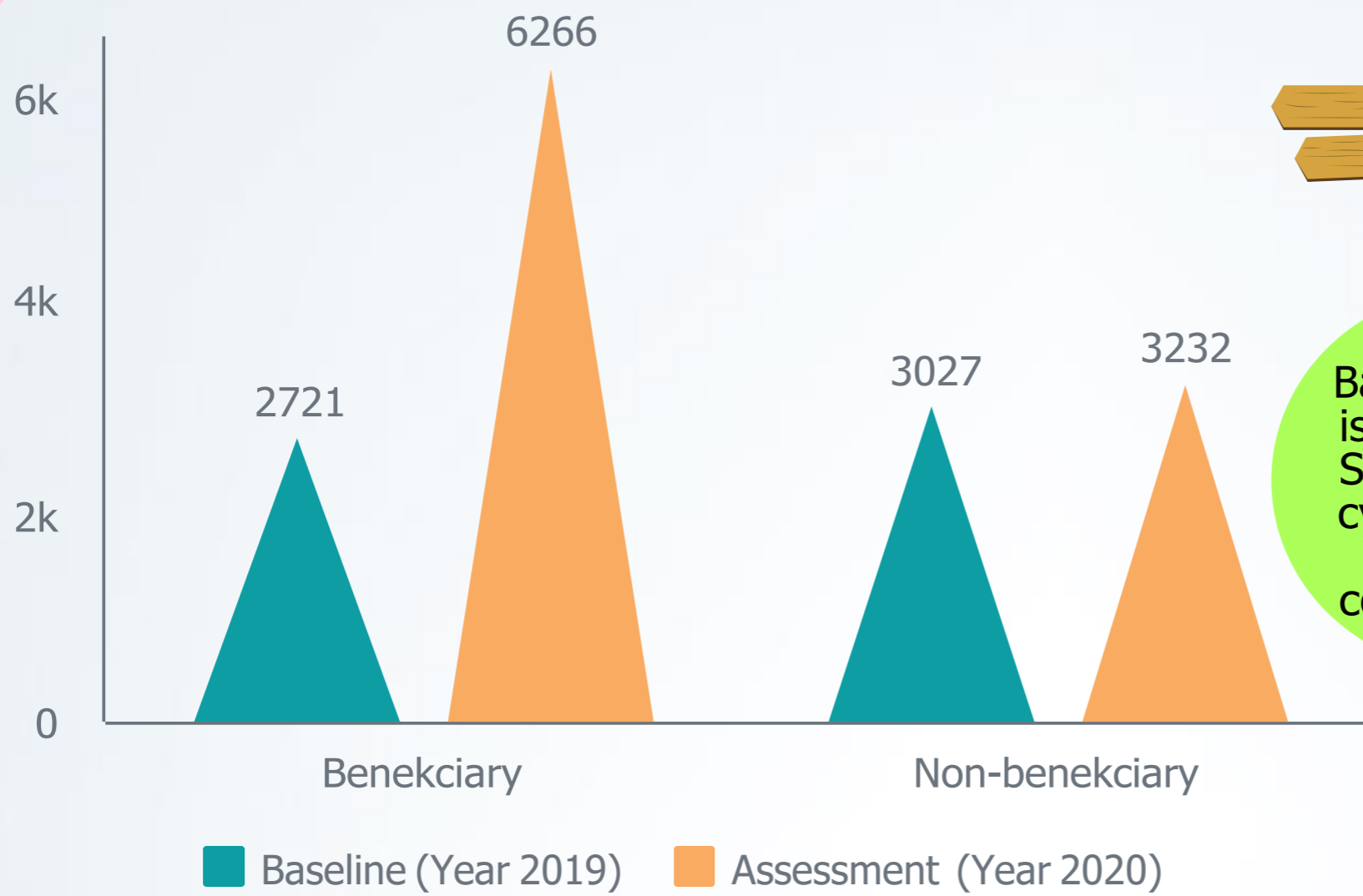
No response
 beneficiary 0.3%
 non-beneficiary 4.0%

Types of changes observed in households



Income Analysis

Average monthly income of respondent households (BDT)



Respondents benefiting from multiple IGAs

Baseline value is stated from SWAPNO 3rd cycle baseline report; conducted by HDRC

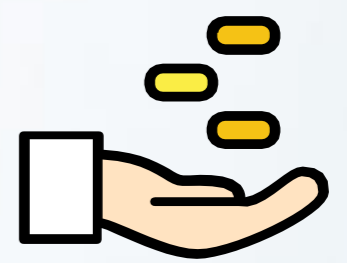
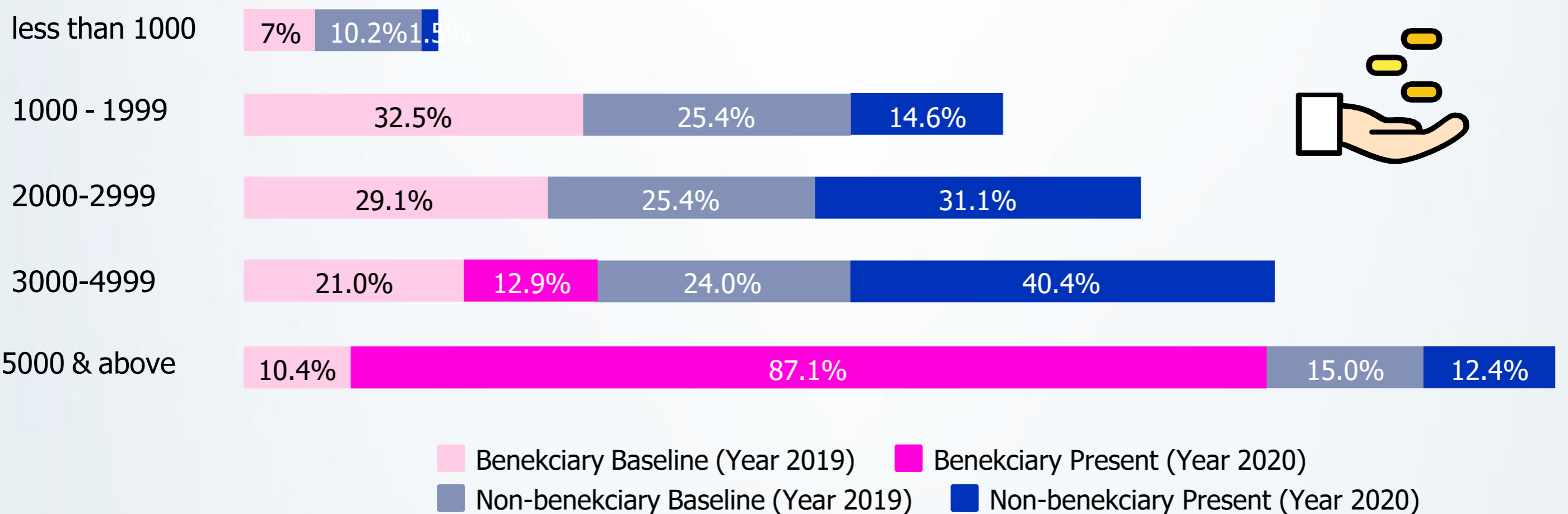
94% Beneficiary



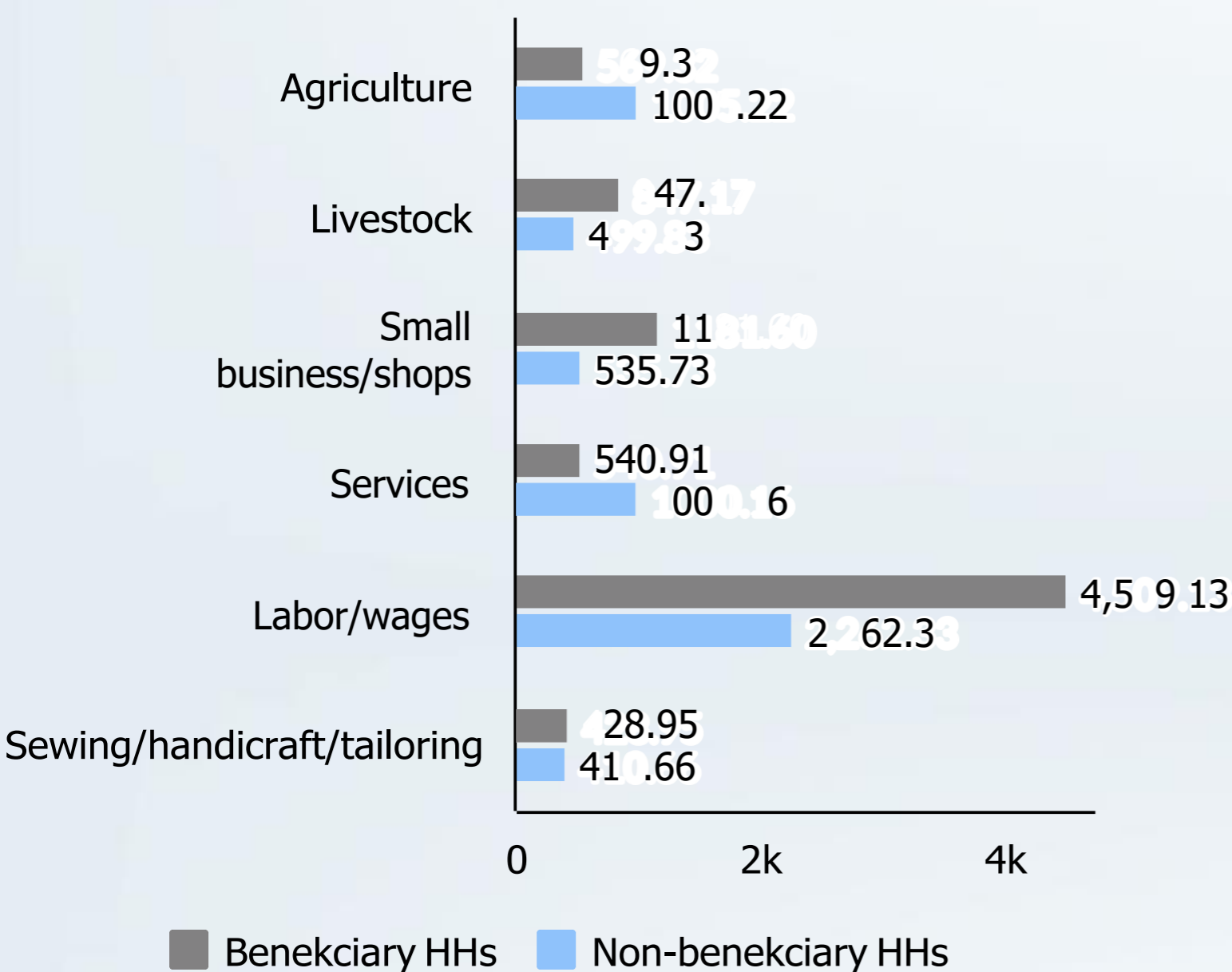
77% Non-beneficiary

Non-beneficiary

Distribution of households by monthly income (%)



Sources of monthly income (BDT)

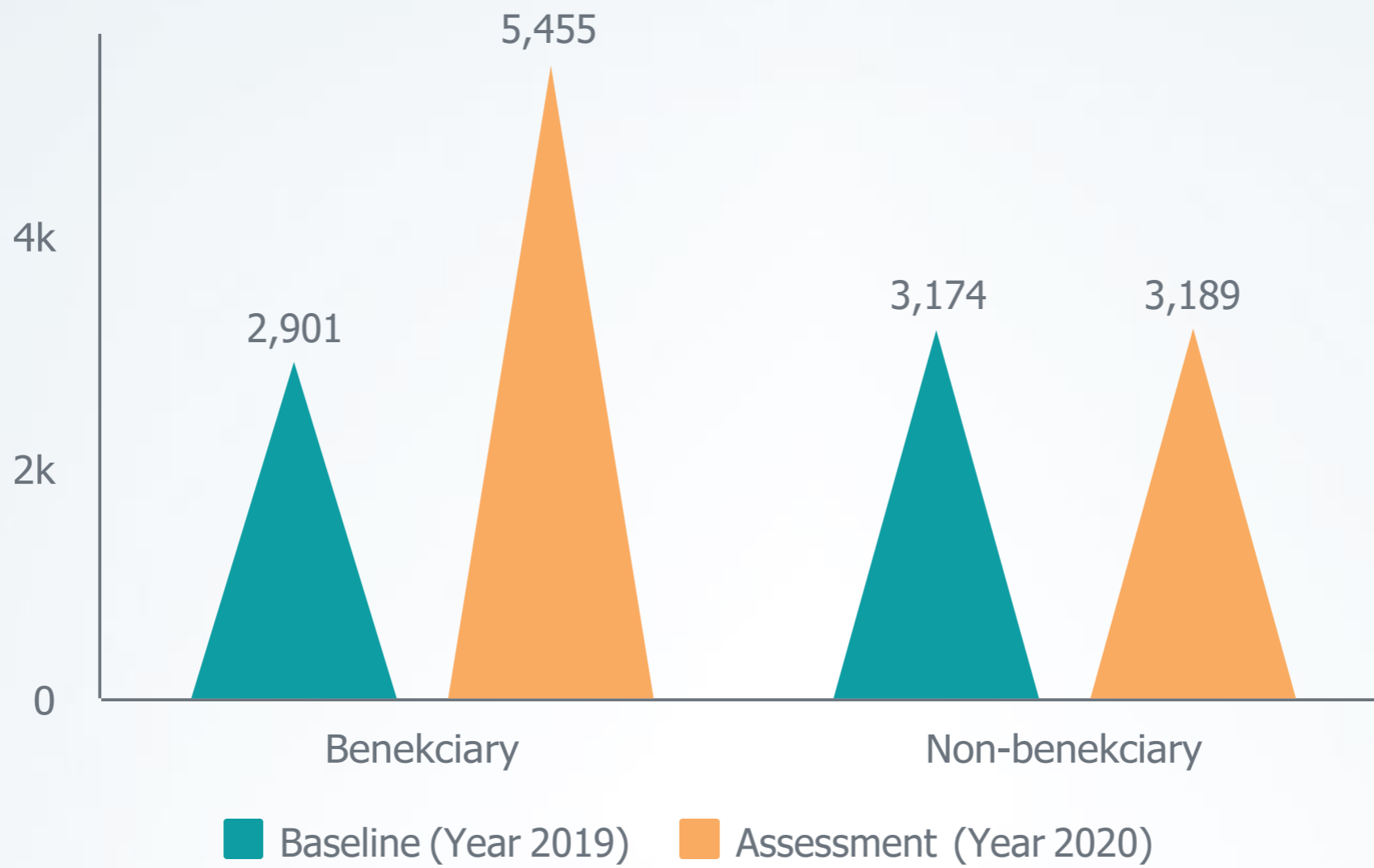


Respondent Perception of Household Income

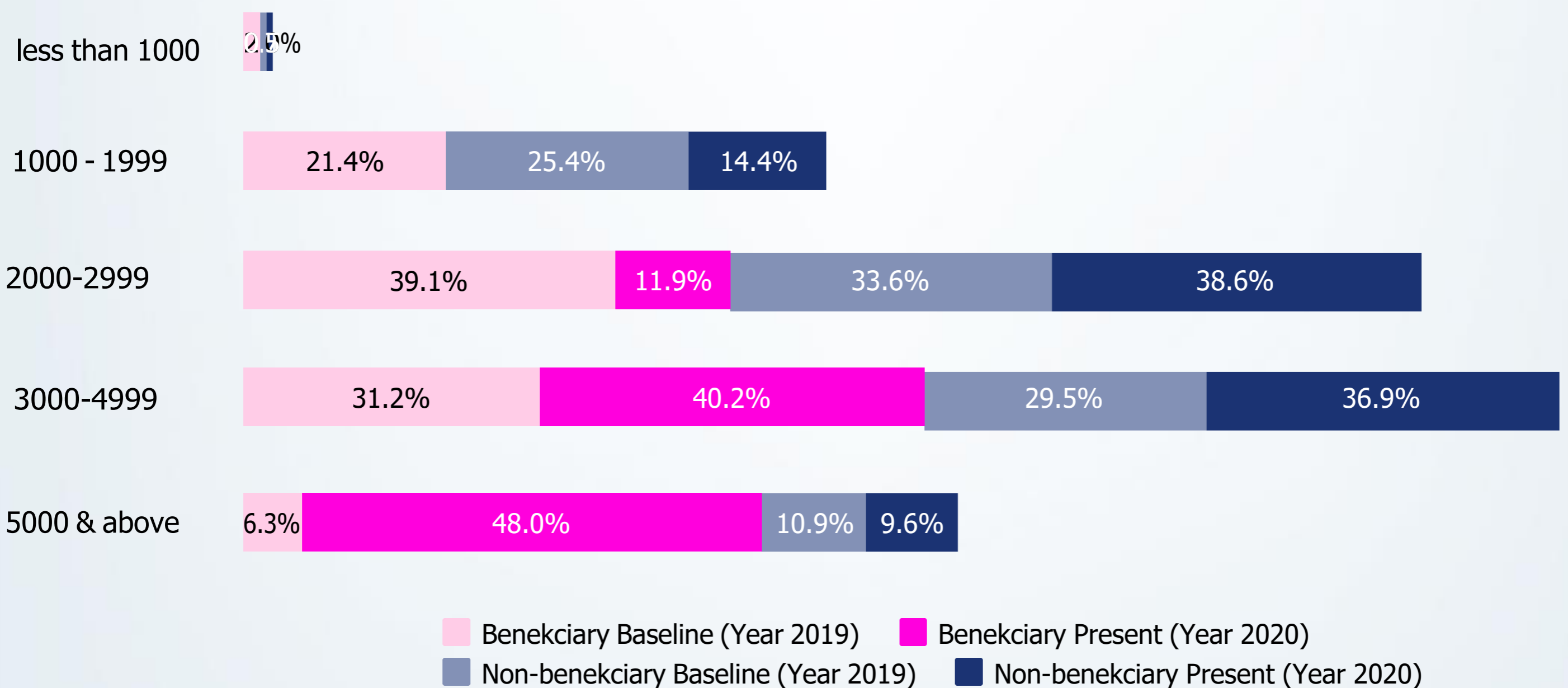


Expenditure Analysis

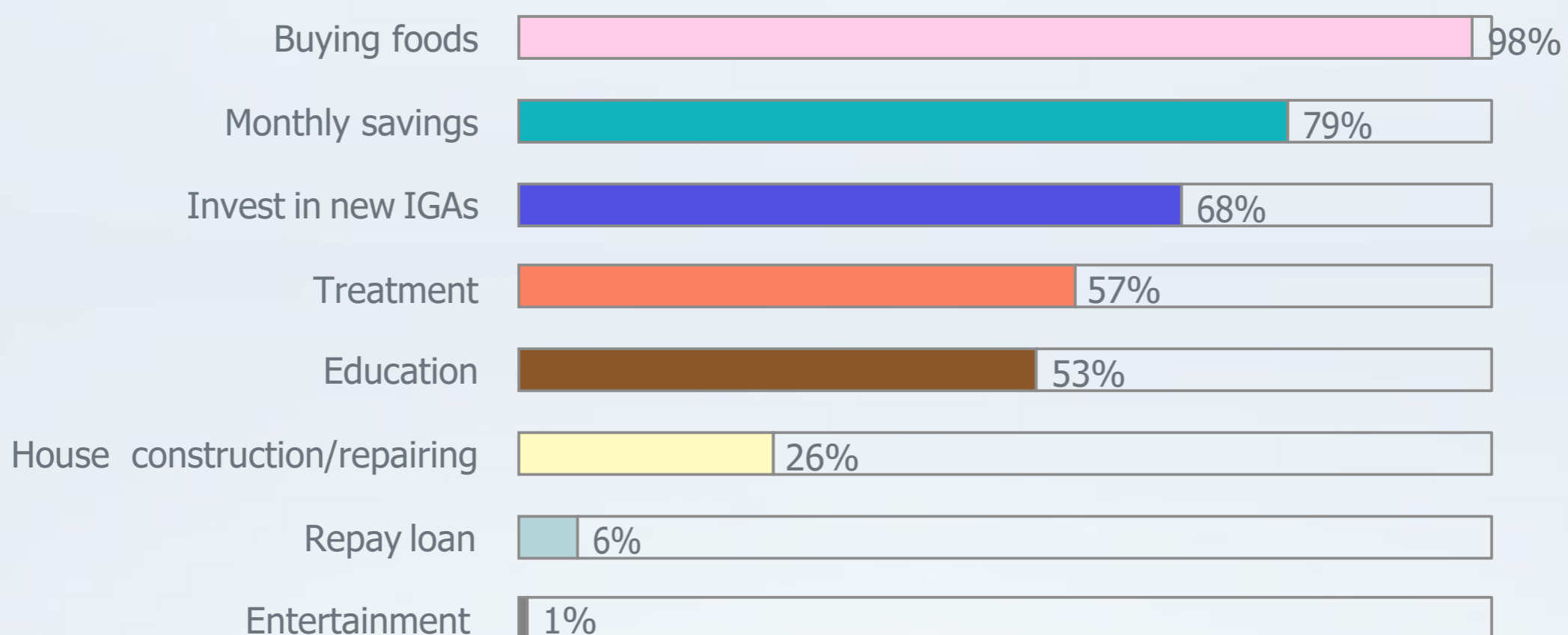
Average monthly household expenditure prior and post project intervention (BDT)



Distribution of households by monthly expenditure (%)

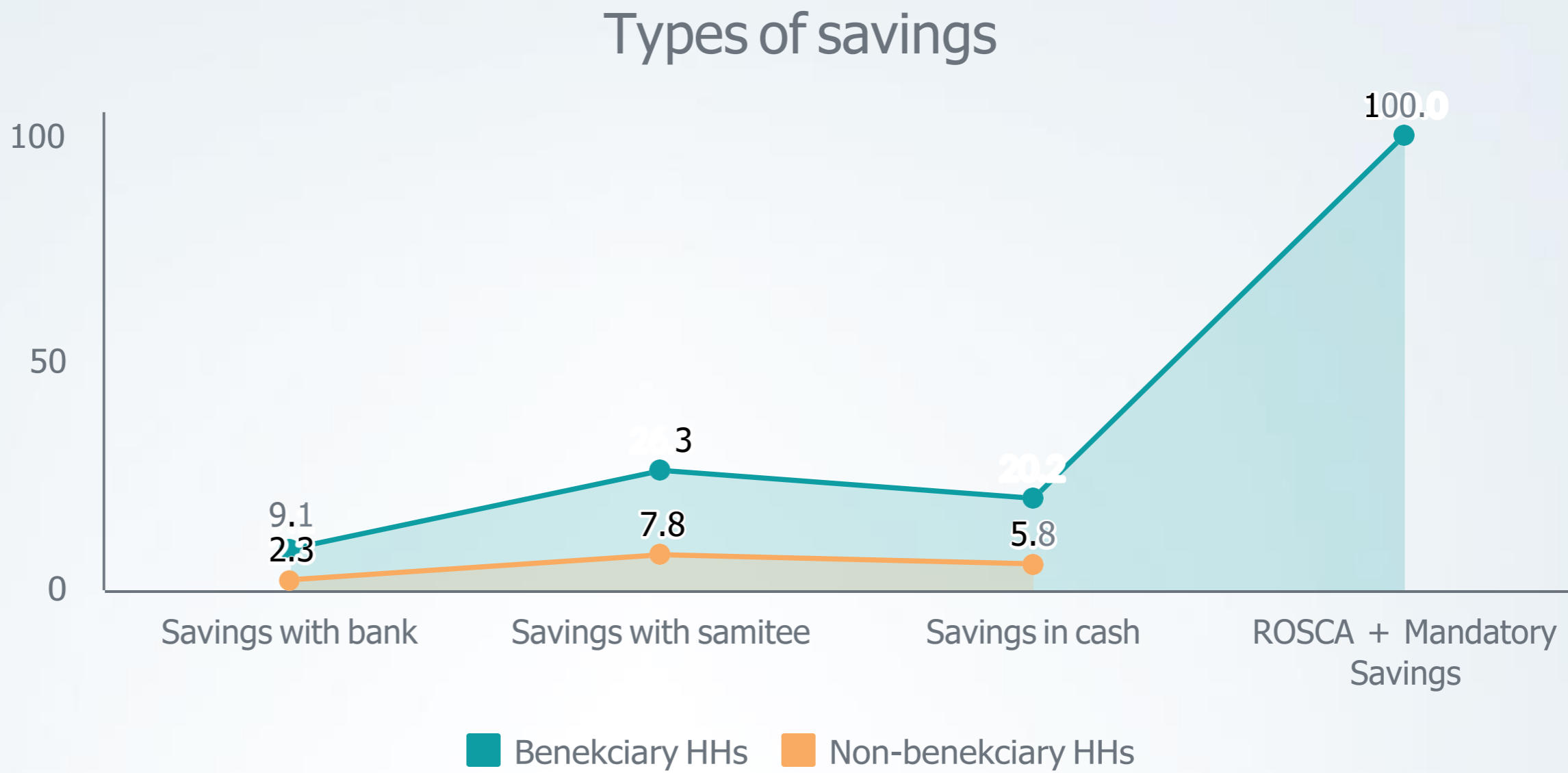


Wages spent on different areas by benekciaries



Savings Analysis

- ▲ 100% beneficiary HH have savings
- ▼ 18% non-beneficiary HH have savings



ROSCA: Rotating Saving and Credit Association (ROSCA) helps to build discipline, saving and access to capital for investment purposes.

Mandatory savings: SWAPNO initiated compulsory savings for each beneficiary from day one. One-fourth of daily wages (BDT 50/day) are kept in an escrow account. At the end of the wage employment tenure, beneficiaries will get their savings back as a “graduation” bonus to expand their livelihoods or asset base.



VS



Avg. monthly savings of beneficiary **1491 BDT**

Avg. monthly savings of non-beneficiary **551 BDT**

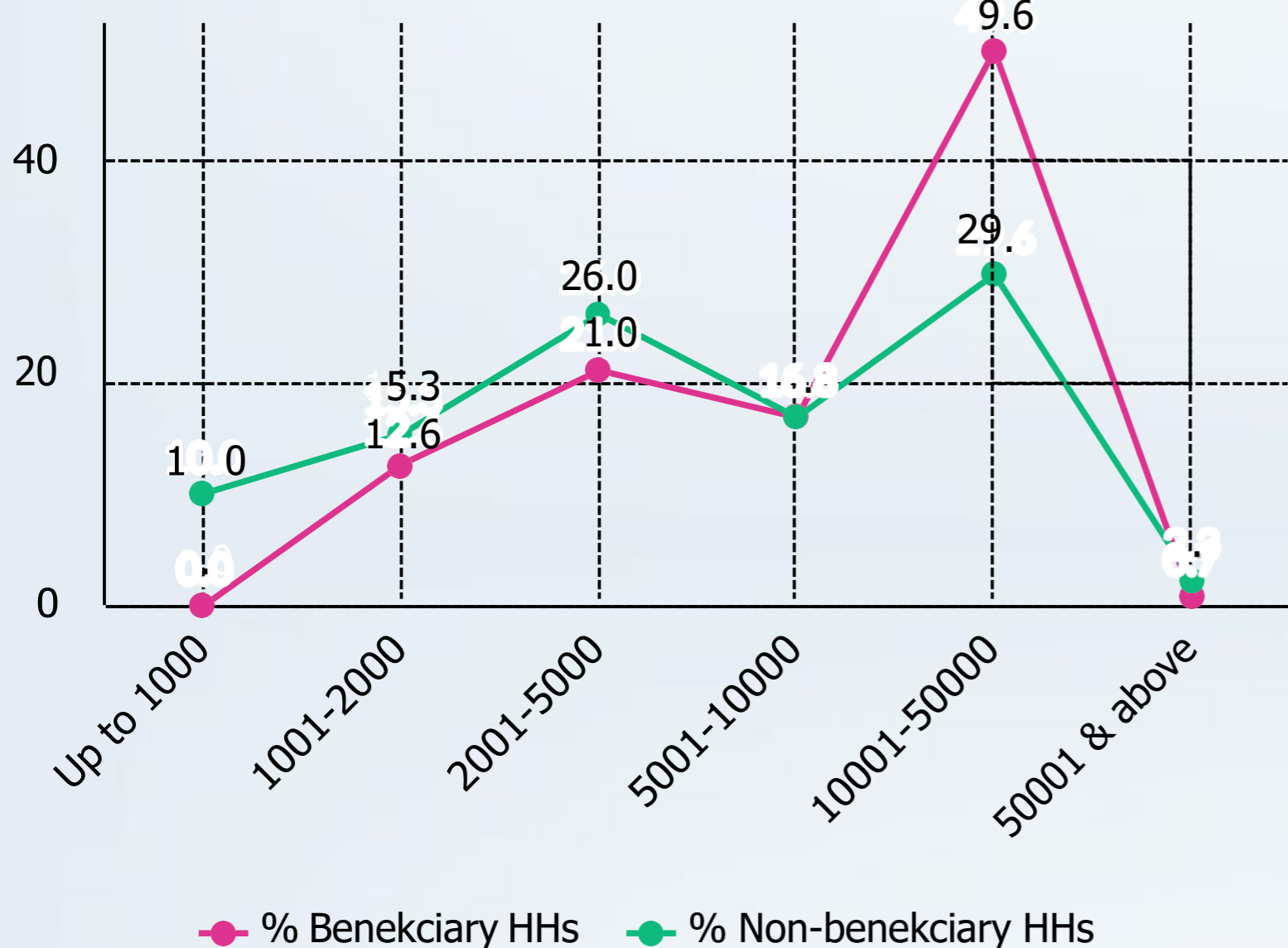
Debt Analysis

TAKING LOANS!

36% beneficiary and 33% non-beneficiary households took loan from different sources in last one year



Amount of debt of borrowers (%)

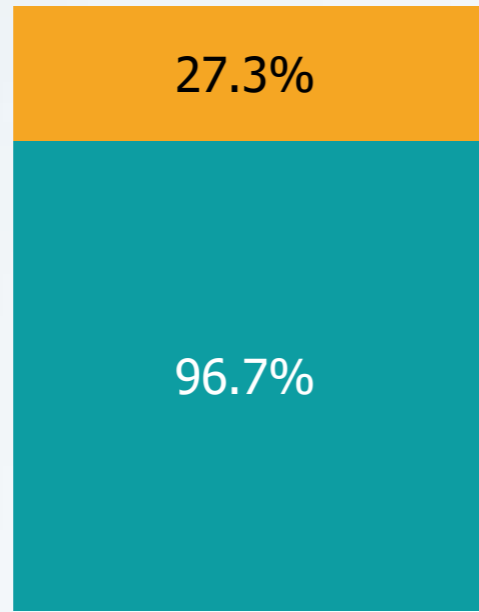


Source of Loan (%)



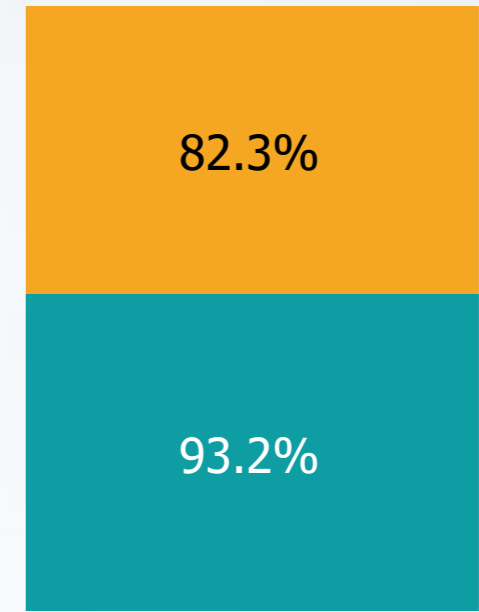
Nutrition Analysis

% of beneficiary HHs having food deficiency

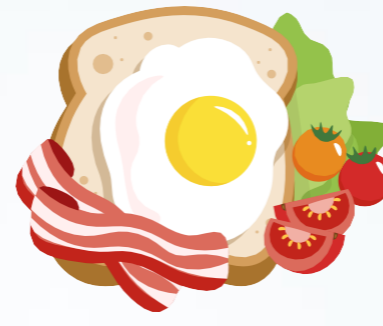


■ Baseline (Year 2019)
■ Assessment (Year 2020)

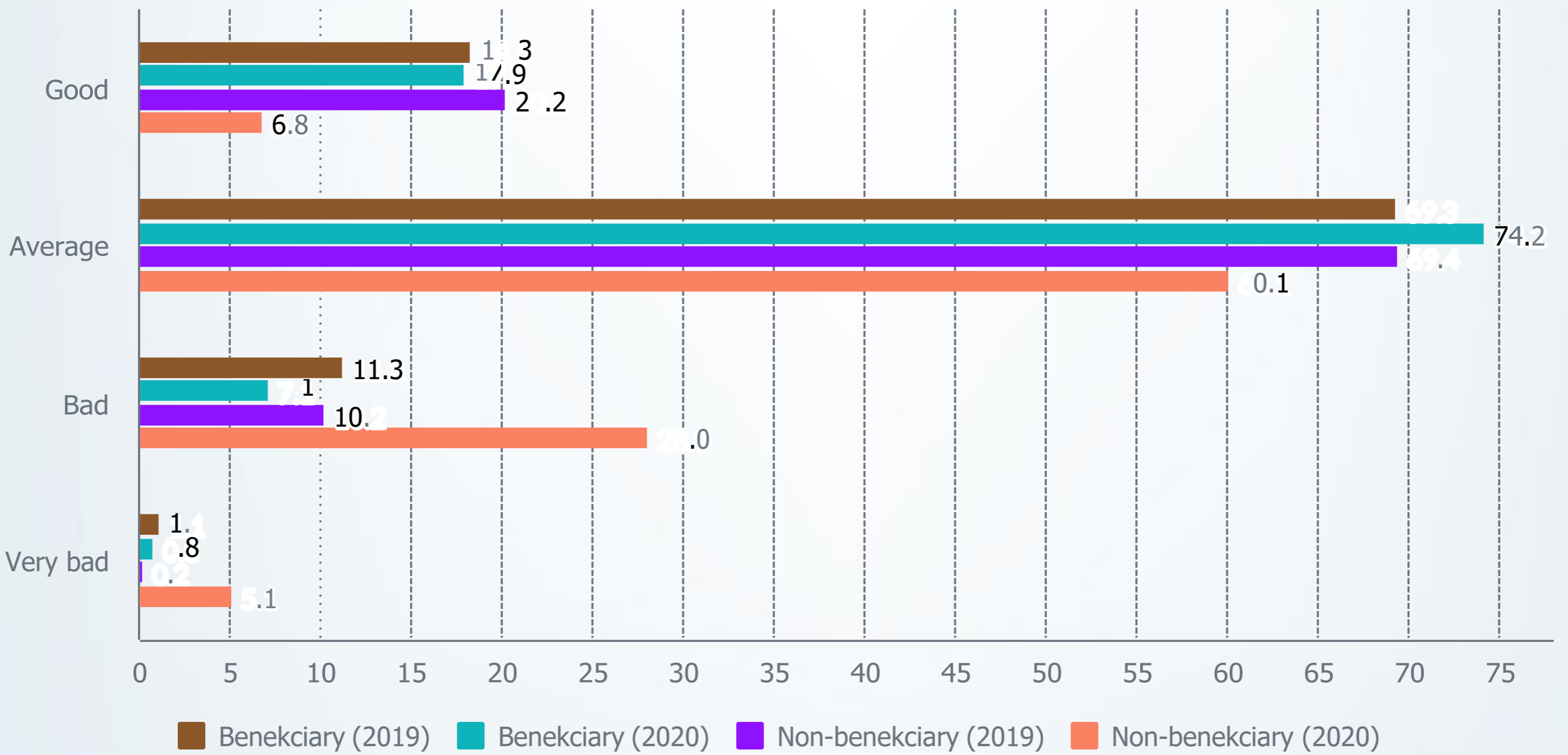
% of non-beneficiary HHs having food deficiency



■ Baseline (Year 2019)
■ Assessment (Year 2020)



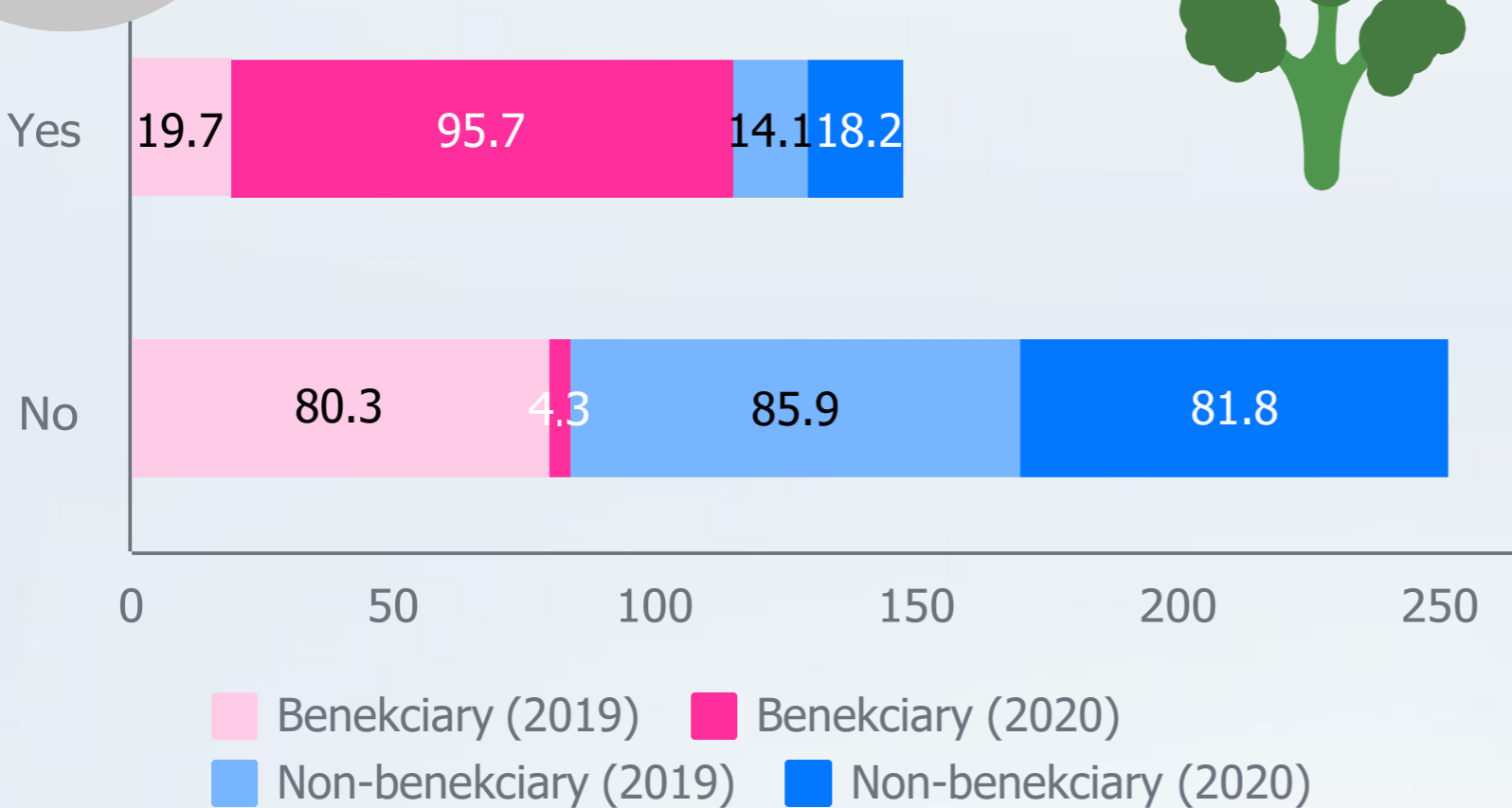
Self-reported health status of the respondent in 2020 (%)



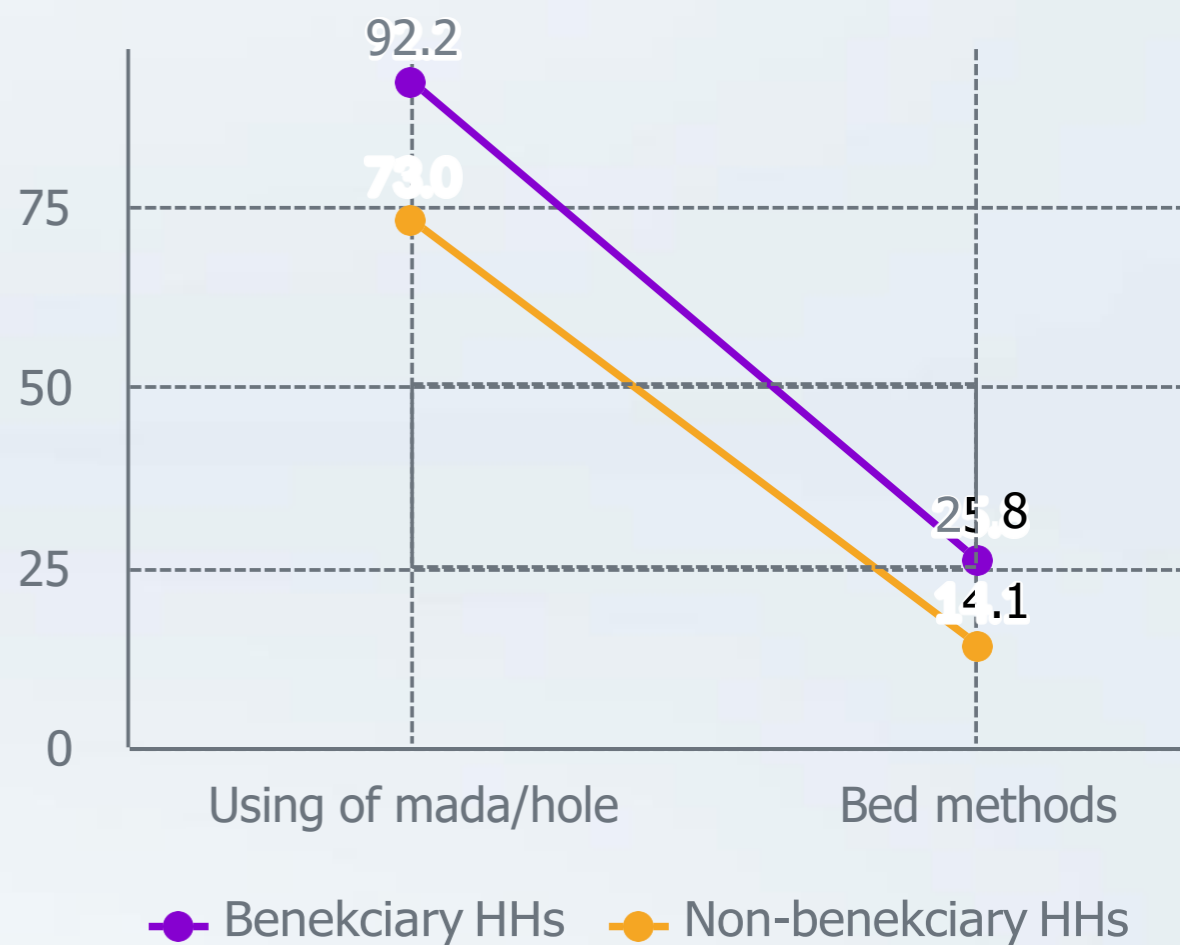
Involvement in vegetable cultivation

Resilient Analysis

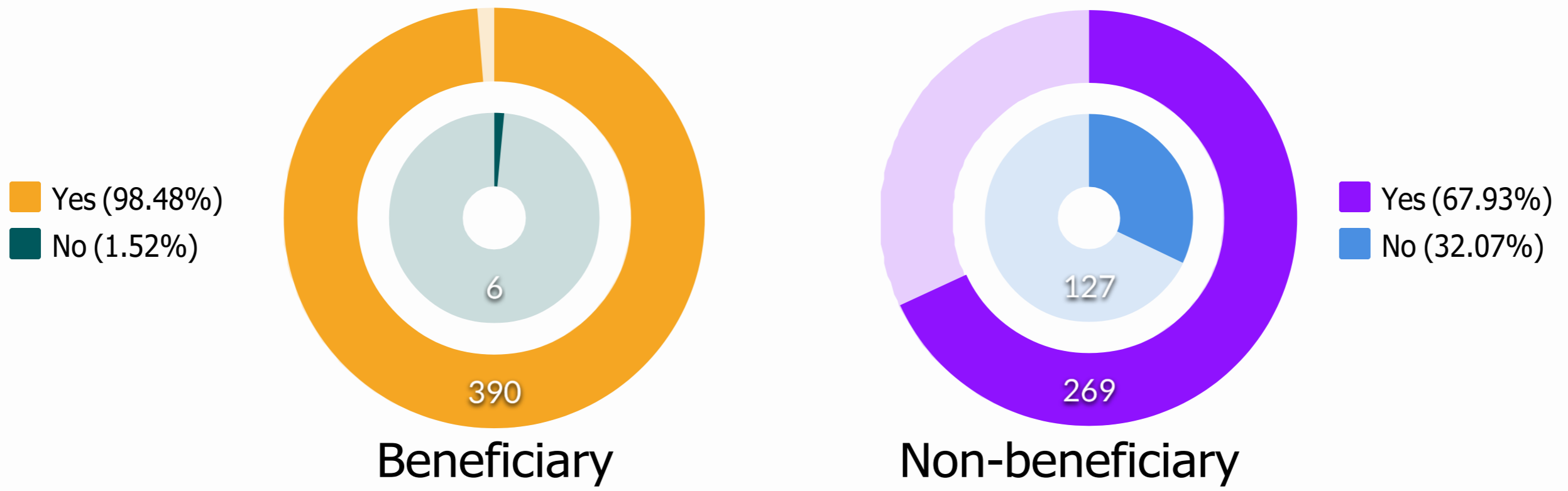
using sack method



using other methods



Respondent found sack culture flood conducive



Violence & Decision Making



95%

respondent claimed (beneficiary & non-beneficiary) they didn't face any violence in last 1 year

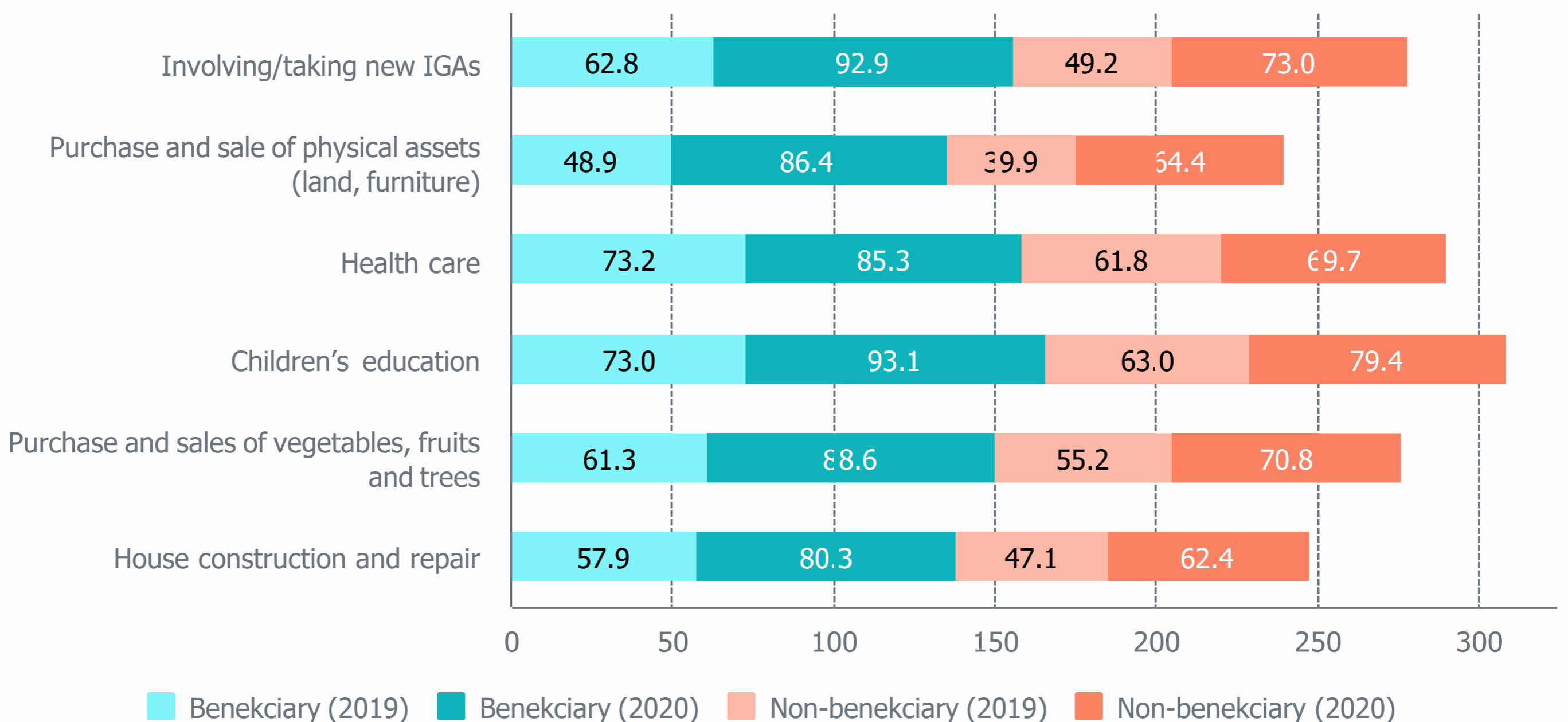


Beneficiary

Non-beneficiary



Regular participation (%) in family decision-making activities



Comparison

Beneficiary

- ✓ 0.2% of households had bank account in 2019 while in 2020 it increased at 3.3%
- ✓ 9% of households had account of mobile financial service in 2019 while in 2020 it increased at 100%
- ✓ 3.4% of households received transactions in MFS in 2019, but now 100% beneficiaries receive through it

Non-beneficiary

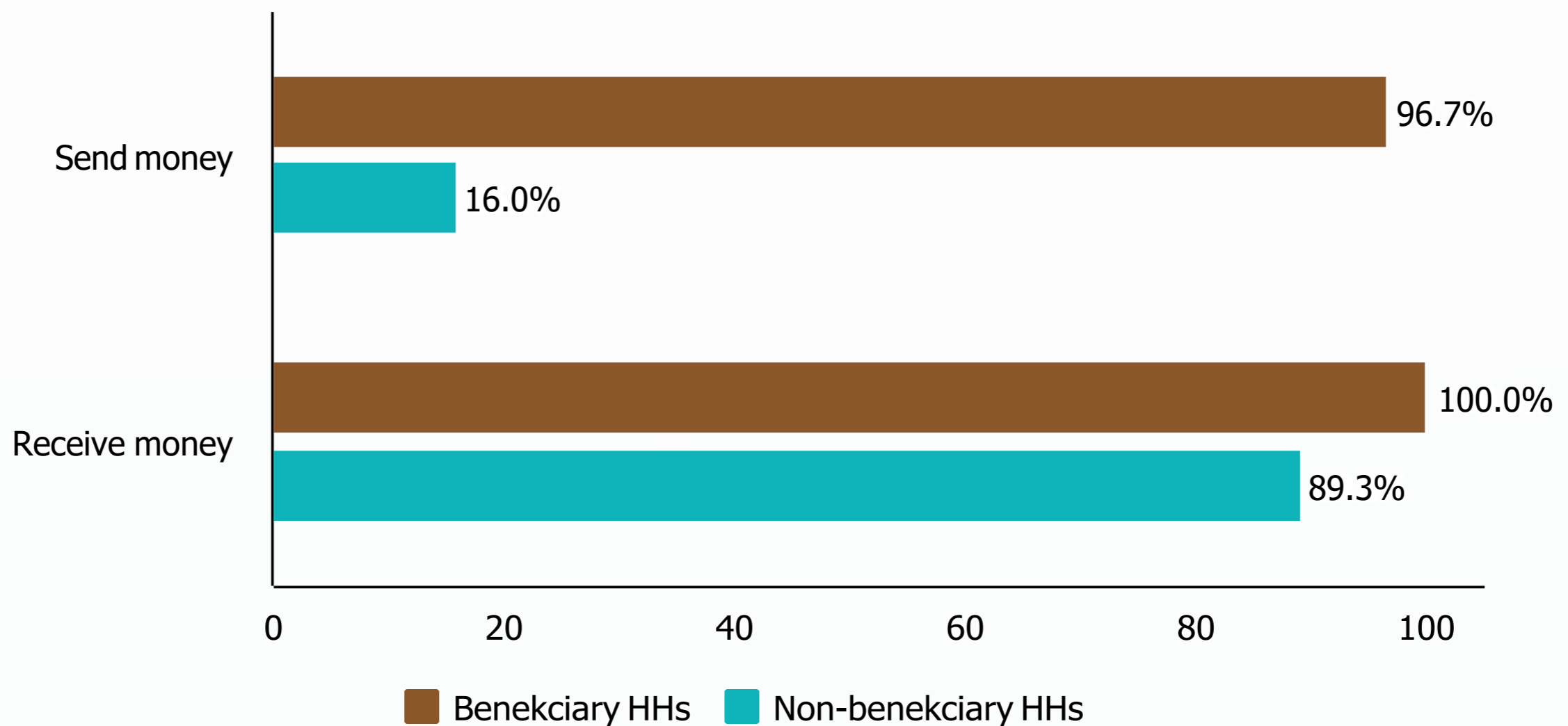
- ✗ 0.7% of households had bank account in 2019 while in 2020 it increased at 1.5%
- ✗ 4.3% of households had account of mobile financial service in 2019 while in 2020 it increased at 22.5%
- ✗ only 4.3% non-beneficiary received money by MFS in 2019; in 2020 it slightly increased at 18.9%

Avg. mobile banking account used in last 12 months

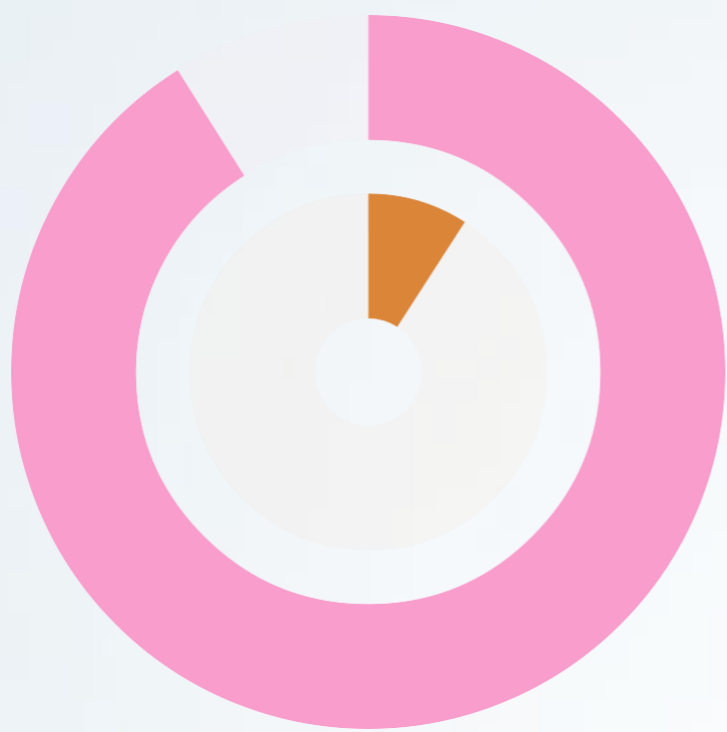
- Beneficiary- 3.7 times
- Non-beneficiary- 2.4 times



Uses of mobile banking in 2020

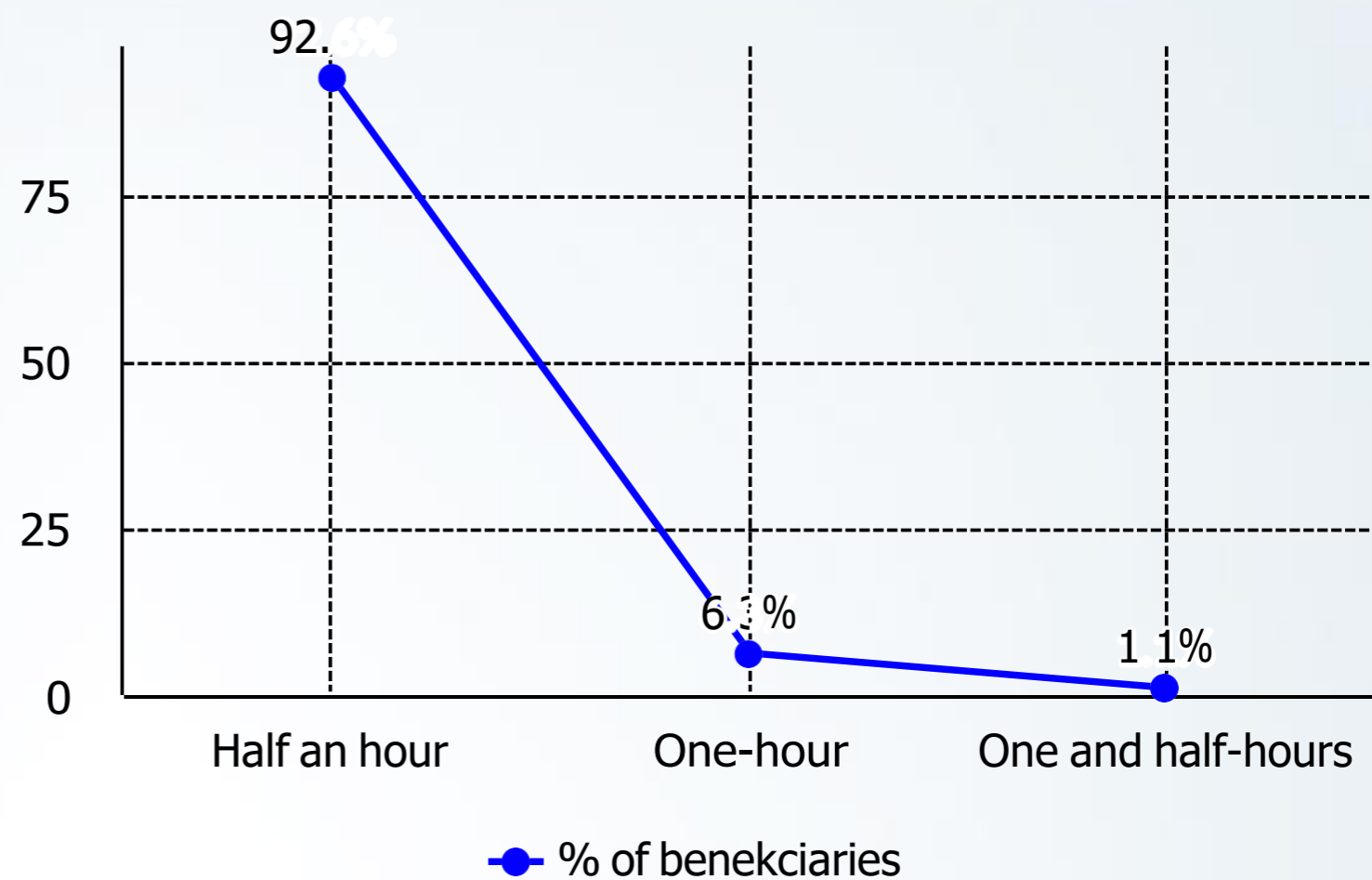


Fees to collect wages from bKash agent point

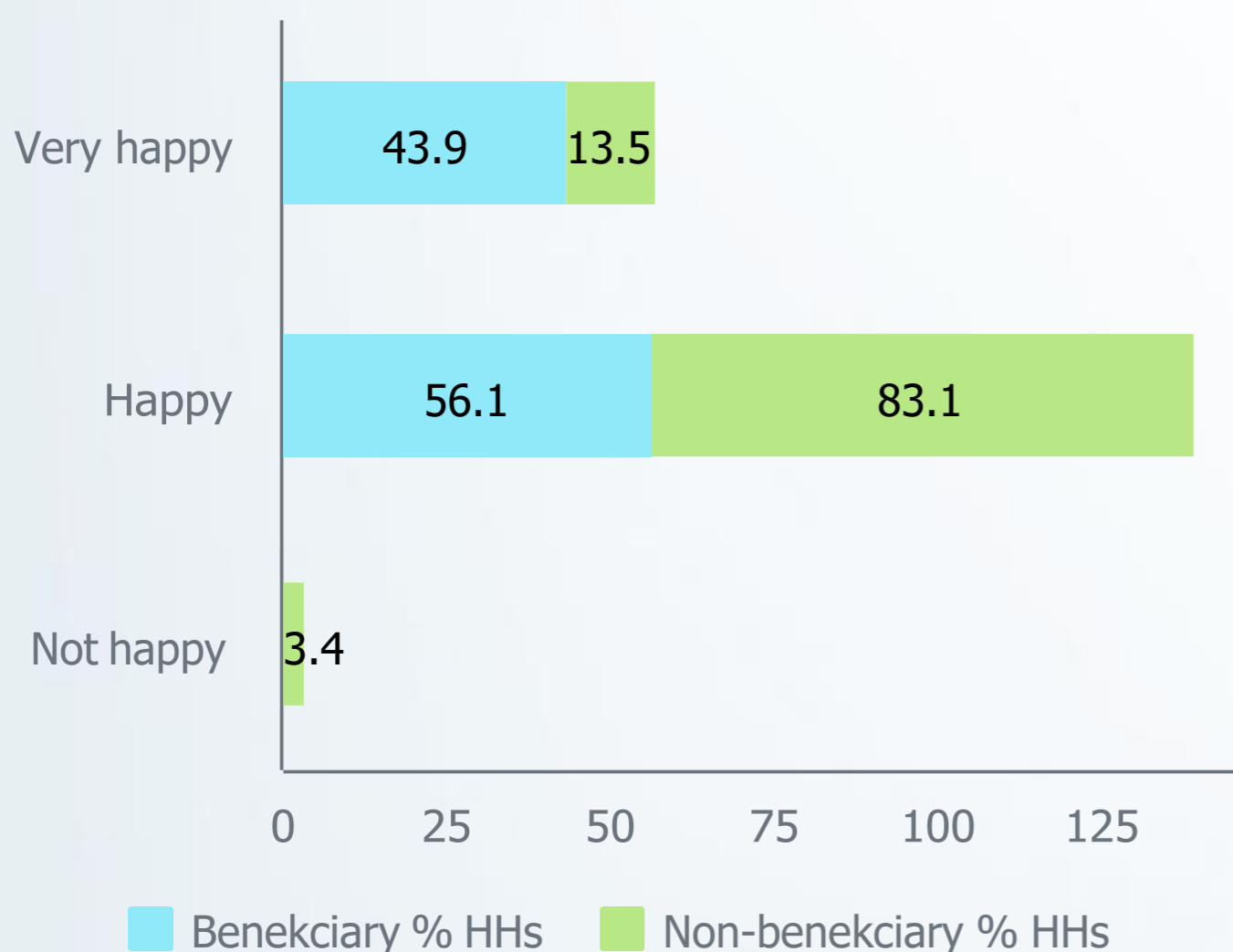


- Spent up to 20 taka (90.9%)
- Spent 21 to 100 taka (9.1%)

Time needed to reach at bKash agent point for wages collection

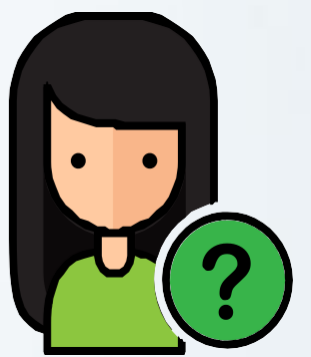


Satisfaction level to send/collect money using the mobile banking



Faced difficulties on using the mobile banking service?

- Beneficiary- 3.3%
- Non-beneficiary- 2.6%



68.4%

Beneficiaries

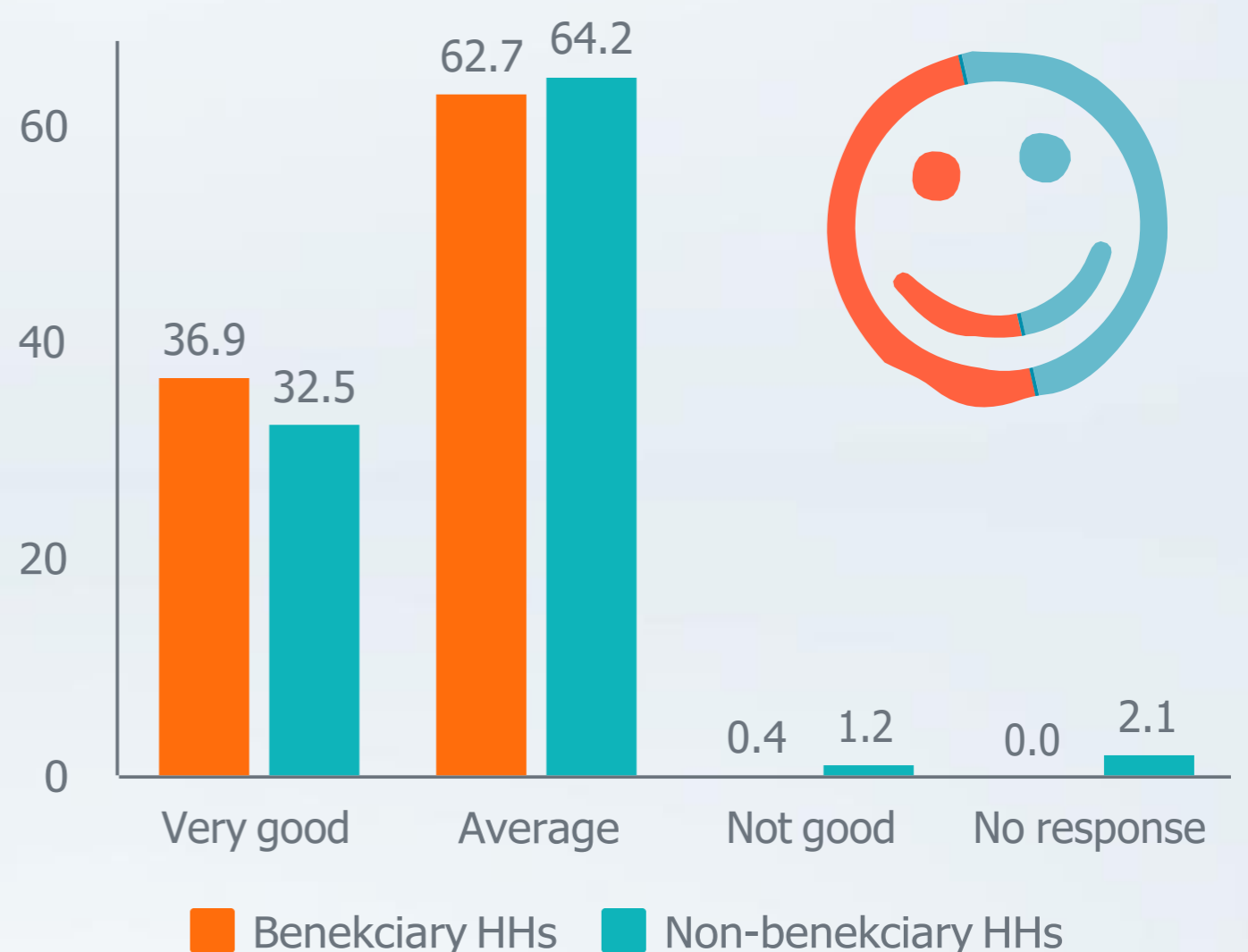
get services from Union Parishad

61.4%

Non-beneficiaries

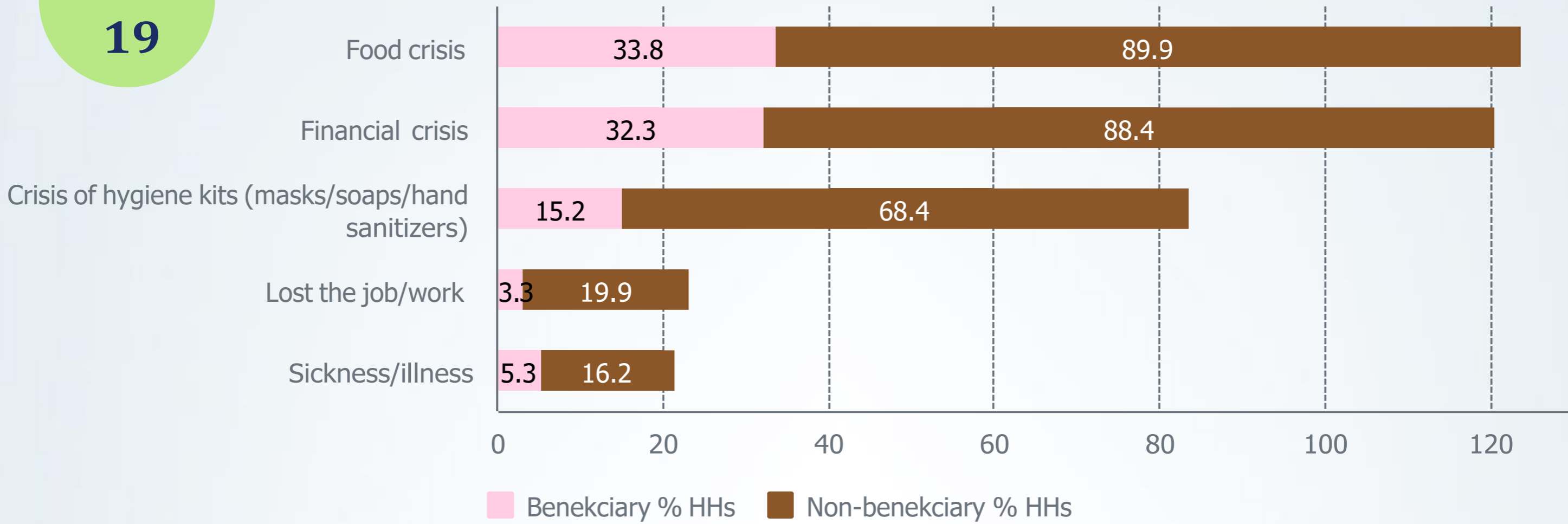
get services from Union Parishad

Level of satisfaction (%) over the services of Union Digital Centre

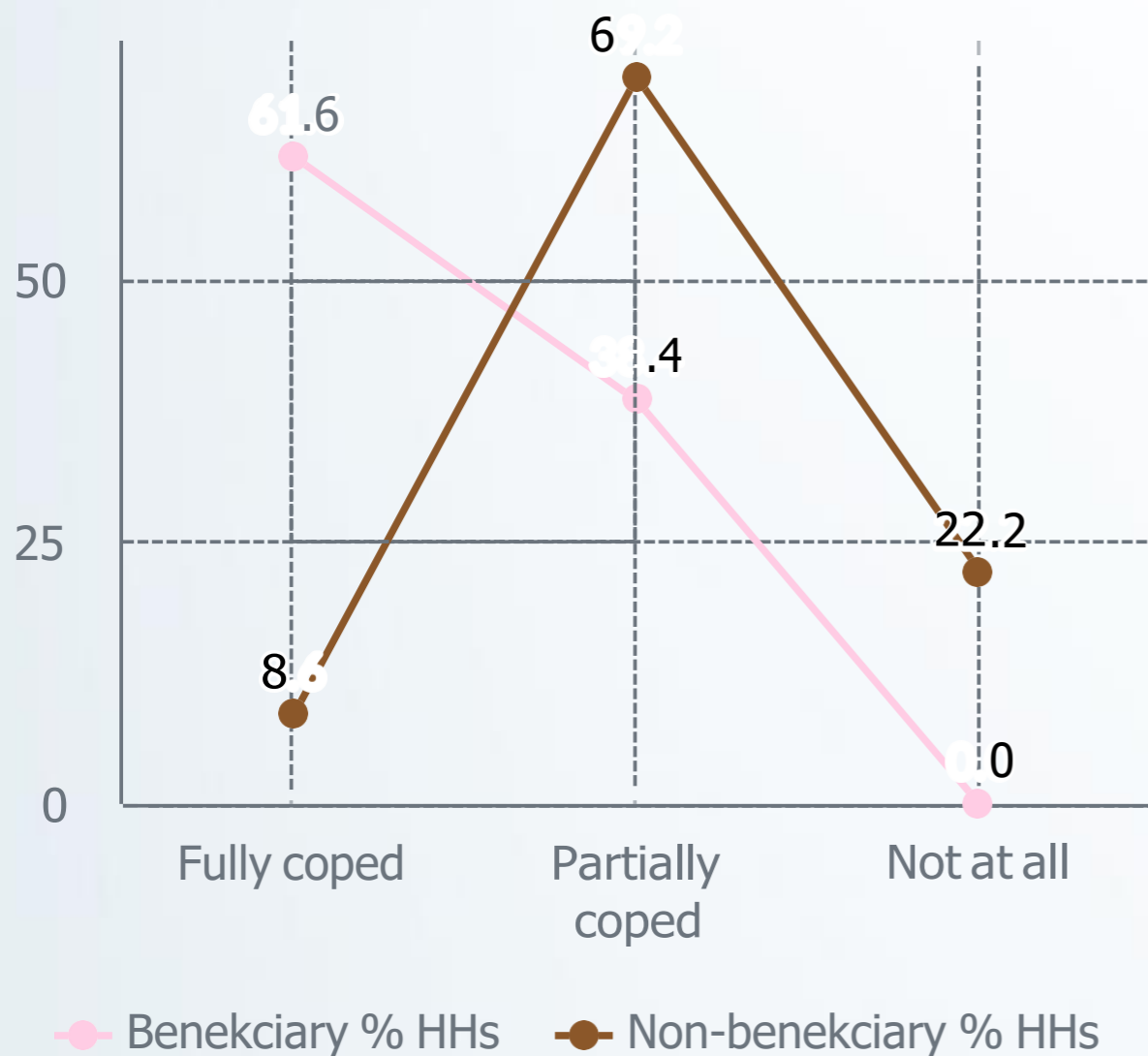


COVID 19

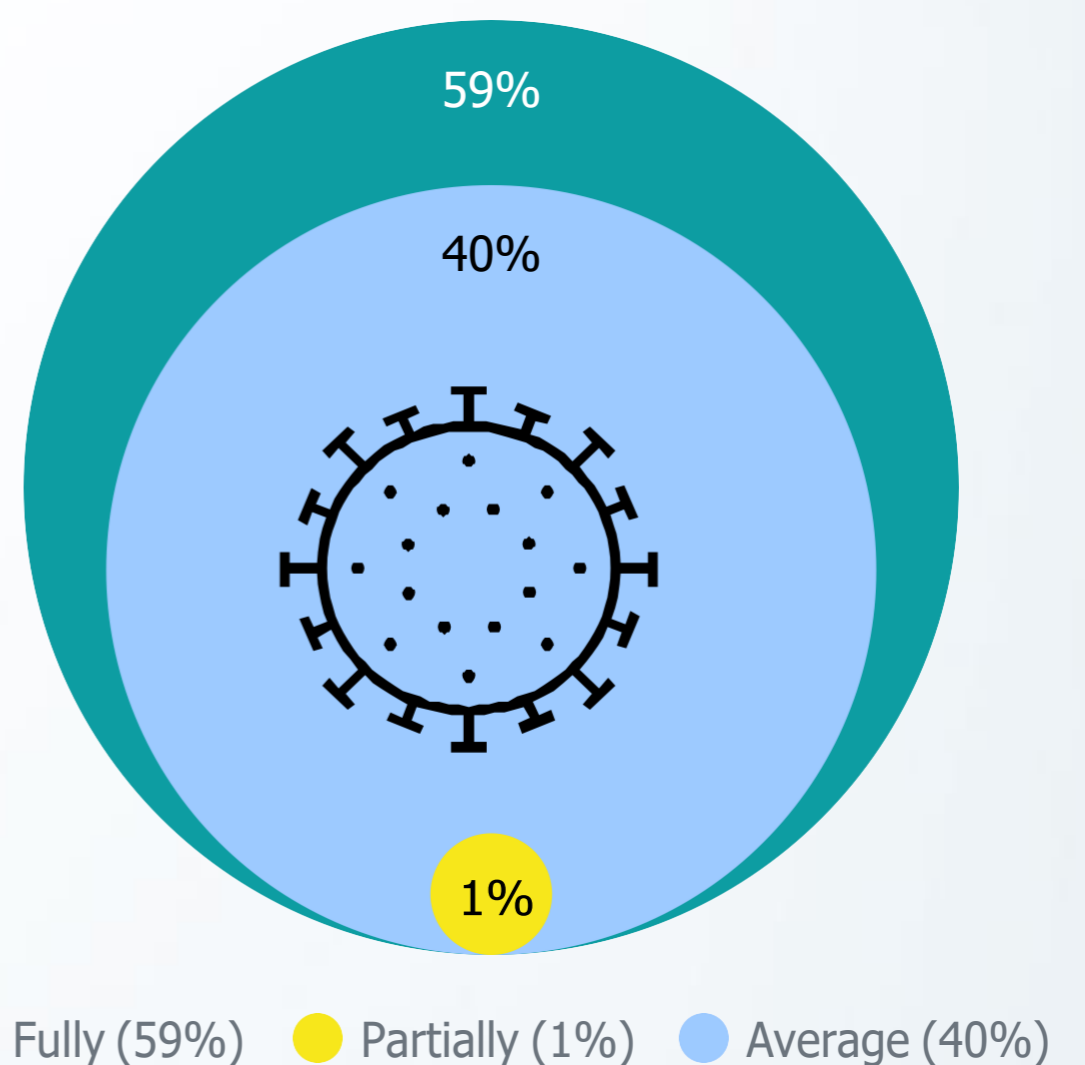
Types of challenges faced during COVID-19 pandemic



Coping strategies during COVID-19 pandemic



Satisfaction level of beneficiaries over COVID-19 responses by SWAPNO



Beneficiary

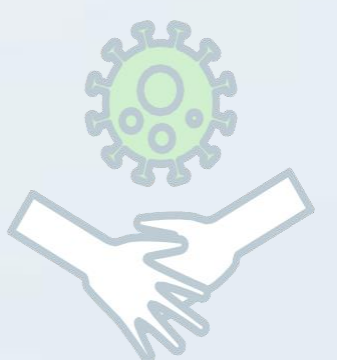
- * 100% beneficiary households received COVID-19 support from SWAPNO project
- * 20.2% beneficiary households received COVID-19 support from other sources

Non-beneficiary

- * Awareness raising, miking, leaflet distribution in district areas
- * 32% non-beneficiary households received COVID-19 support from other sources



- * Other sources are Union parishad, Upazila Parishad, NGOs and GoB
- * Types of services were food package, cash grants, hygiene kits (soaps, mask), awareness development messages



Q FIND US

<http://swapno-bd.org>

www.facebook.com/swapnoproject

swapno.project@gmail.com

Annex III - Project Financial Report (September 2020 to August 2021)

Expenditure up to Aug'2021:											
OUTCOME/OUTPUT	ATLAS Budget Line	Responsible Party	Donor	DESCRIPTION	Revised Budget approved by Sweden on 07/2021	Current Year Budget	Current Expenditure	Burn Rate	Cummulative Expenditure	Balance	Remarks
						Sep'2020-Aug'2021	Sep'2020-Aug'2021	Sep'2020-Aug'2021	Sep'2019-Aug'2021		
OUTCOME: 01(ATLAS Activity-1) : Increased income and assets by expanding choices:											
Output 1.1 3564 eligible women receive wage employment through public-works scheme	1.1 (a) Selection of women beneficiaries in 3 districts@36/UP	LGD	SE	Training, Workshops and Confer	1,828.78	-	-	-	1,828.78	-	
		UNDP	SE	Print Prod Costs	-	-	-	-	-	-	
		UNDP	SE	Working Tools	5,720.95	-	-	-	5,720.95	-	
		UNDP	SE	Travel for quality assurance	2,638.42	-	-	-	2,638.42	-	
	1.1 (b) Payment of wages to beneficiaries	LGD	GoB	Grants to Instit & other Benefeciaries	2,410,715.00	2,534,672.62	2,499,236.05	98.60%	2,499,236.05	- 88,521.05	GoB Fund including VAT
General Management Service	UNDP	SE	Facilities & Administration	815.05	-	-	-	815.05	0.00		
Sub-total					2,421,718.20	2,534,672.62	2,499,236.05		2,510,239.25	- 88,521.05	
Output 1.2 6156 women have better savings for securing livelihoods	1.2 (a) Mandatory Savings to 3,564 women beneficiaries	LGD	GoB	Grants to Instit & other Benefeciaries	803,570.00	844,890.87	833,078.68	98.60%	833,078.68	- 29,508.68	GoB Fund including VAT
		LGD	SE	Bank Charges	-	-	-	-	-	-	
	1.2 (b) Promotion of savings habit through ROSCA			No budgetary correlation	-	-	-	-	-	-	
	Staff & Other Personnel Cost	UNDP	SE	Contractual Services - Individ (Financial Monitoring)	164,277.04	85,000.00	81,903.32	96.36%	117,462.23	46,814.81	Regular expenditure which will be fully incurred within June 2022.
	General Management Service	UNDP	SE	Facilities & Administration	13,142.16	6,800.00	6,552.27	96.36%	9,396.98	3,745.18	
Sub-total					980,989.20	936,690.87	921,534.27		959,937.89	21,051.31	
Output 1.3 Women are running successful and viable IGAs with: -Appropriate counselling and training -Supportive linkages with service providers	1.3.1 (a) Selection and support to small business for beneficiaries	LGD	SE	Contractual Services-Companies for MOS & TNA	14,904.47	-	-	-	14,904.47	-	
	1.3.1 (b) Livelihood development training to beneficiaries for engaging them in IGAs	LGD	SE	Training, Workshops and Confer	205,553.00	205,553.00	201,629.60	98.09%	201,629.60	3,923.40	
		UNDP	SE	Print Prod Costs	1,721.87	1,721.87	1,721.87	100.00%	1,721.87	-	
		LGD	SE	Travel	8,376.74	8,376.74	6,493.65	77.52%	6,493.65	1,883.09	Ongoing.
	1.3.2 (a) Develop linkage with service providing organizations at the UP level	LGD	SE	Training, Workshops and Confer	15,000.00	-	-	-	-	15,000.00	Programme initiated beyond current period. Reflected in Bi-annual report-2022
	Implementing Partner Cost	UNDP	SE	Contractual Services-Companies (Partner NGO)	470,095.09	225,000.00	221,861.14	98.60%	457,090.28	13,004.81	
		UNDP	UNDP	Contractual Services-Companies (Partner NGO)	108,500.00	-	-	-	-	108,500.00	UNDP Fund, planned to implement in Jan'22 to June'22
	Staff & Other Personnel Cost	UNDP	SE	Contractual Services - Individ for Enterprise Development and	104,063.10	40,000.00	40,075.88	100.19%	58,917.60	45,145.50	Regular expenditure which will be fully incurred within June 2022.
General Management Service	UNDP	SE	Facilities & Administration	65,576.90	43,452.13	43,237.07	99.51%	64,755.10	821.81		
Sub-total					993,791.17	524,103.74	515,019.21		805,512.57	188,278.61	

Annex III - Project Financial Report (September 2020 to August 2021)

Expenditure up to Aug'2021:											
OUTCOME/OUTPUT	ATLAS Budget Line	Responsible Party	Donor	DESCRIPTION	Revised Budget approved by Sweden	Current Year Budget	Current Expenditure	Burn Rate	Cummulative Expenditure	Balance	Remarks
Output 1.4 Prospective local SMEs are mapped and Women group established to manage social enterprise creating local level employment	1.4.(a) Consult local business chambers, women group mobilisation, market leaders and local government institutions (LGIs)	LGD	SE	No budgetary correlation	-	-	-	-	-	-	
	1.4 (b) Provide Apprenticeship Training for 300 Women Beneficiary	LGD	SE	Training, Workshops and Confer	35,000.00	20,000.00	17,458.98	87.29%	17,458.98	17,541.02	Programme implemented but final payment was made beyond August'2021. It will be reflected in next semi-annual report.
	1.4 (c) Start up support for enterprise development	LGD	SE	Training, Workshops and Confer	63,690.70	10,000.00	8,249.73	82.50%	8,249.73	55,440.97	Most of the activities was initiated after Aug'2021. These activities are continued.
	1.4.(d) Study on market system development	UNDP	SE	Study and Research Services	11,000.00	-	-	-	-	11,000.00	Planned to implement in April'2022
	General Management Service	UNDP	SE	Facilities & Administration	8,775.26	2,400.00	2,056.70	85.70%	2,056.70	6,718.56	GMS is calculated based on the actual expenditure.
Sub-Total					118,465.96	32,400.00	27,765.41		27,765.41	90,700.55	
Output 1.5 800 women are engaged in formal sector employment with: -BTEB -certified training for priority sectors -Strategic partnerships in place -Support services for 6 months from the date of employment	1.5.1.(a) Workshop, Partnership with existing government service departments along with non-government service providers	LGD	SE	Training, Workshops and Confer	10,000.00	-	-	-	-	10,000.00	Programme initiated beyond current period. Reflected in Bi-annual report-2022
	1.5.2.(a) Partnership with RMG and leather sector for employment of 800 beneficiaries	LGD	SE	Training, Workshops and Confer	254,577.76	75,000.00	60,847.99	81.13%	60,847.99	193,729.77	Partial payment for formal secotr employment was made withn Aug'2021. Some has been done within Dec'2021 and rest are ongoing.
	1.5.3 (a) Provide support services and promote women in workplace environment	LGD	SE	Training, Workshops and Confer	10,000.00	5,000.00	2,942.25	58.85%	2,942.25	7,057.75	Programme implemented fully in Dec'2021.
	1.5.3.(b) Monitoring to ensure decent work environment and job security	LGD	SE	Training, Workshops, Confer and mentoring visits	10,000.00	-	-	-	-	10,000.00	Programme initiated beyond current period. Reflected in Bi-annual report-2022
	Staff & Other Personnel Cost	UNDP	SE	Contractual Services-Individual for District Managers	166,151.33	80,000.00	75,224.52	94.03%	134,473.07	31,678.26	
	General Management Service	UNDP	SE	Facilities & Administration	36,058.33	12,800.00	11,121.18	86.88%	15,861.06	20,197.26	GMS is calculated based on the actual expenditure.
Sub-Total					486,787.42	172,800.00	150,135.94		214,124.37	272,663.04	
TOTAL OUTCOME 1					5,001,751.95	4,200,667.24	4,113,690.88		4,517,579.49	484,172.46	
Outcome 2 (ATLAS Activity 2) : Enhance human capabilities for excercising choices											
Output 2.1 3,564 women receive life skills training on seven key issues	2.1.(a) Train women on 7 life skills modules	LGD	SE	Training, Workshops and Confer	156,775.36	-	-	-	156,775.36	-	
		LGD	SE	Print Prod Costs	4,378.85	-	-	-	4,378.85	-	
		LGD	SE	Monitoring for quality assurance	-	-	-	-	-	-	
	General Management Service	UNDP	SE	Facilities & Administration	12,892.34	-	-	-	12,892.34	-	
Sub-total					174,046.55	-	-		174,046.55	-	
Output 2.2 Women' nutrition intake improves	2.2.(a) Awareness raising on balanced diet	LGD	SE	Training, Workshops and Confer	92,350.59	10,000.00	9,021.84	90.22%	12,350.59	80,000.00	Programme initiated in mid Oct'2021 and ended in mid Dec'2021. Payment was made accordingly.
	2.2.(c) Distribution of vegetable seeds/ tree saplings in 3 districts	LGD	SE	Agri & Forestry Products	87,500.00	87,500.00	87,500.00	100.00%	87,500.00	-	
		LGD	SE	Training, Workshops and Confer	42,500.00	35,000.00	31,266.92	89.33%	31,266.92	11,233.08	Planned to be completed within June'2022
	2.2.(d) Develop Behaviourou Change Communication (BCC) materials for building nutritional campaign	LGD	SE	Training, Workshops and Confer	8,862.19	6,977.62	6,977.62	100.00%	8,862.19	-	
		UNDP	SE	Audio Visual&Print Prod Costs	7,675.38	-	-	-	7,675.38	-	
	Staff & Other Personnel Cost	UNDP	SE	Contractual Services - Individ (Gender & Livelihoods Specialist)	107,702.70	65,000.00	65,026.34	100.04%	92,499.41	15,203.29	Regular expenditure which will be fully incurred within June'2022.
General Management Service	UNDP	SE	Facilities & Administration	27,727.27	16,358.21	10,488.92	64.12%	13,717.86	14,009.41	GMS is calculated based on the actual expenditure.	
Sub-total					374,318.13	220,835.83	210,281.64		253,872.35	120,445.78	

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Expenditure up to Aug'2021:											
OUTCOME/OUTPUT	ATLAS Budget Line	Responsible Party	Donor	DESCRIPTION	Revised Budget approved by Sweden	Current Year Budget	Current Expenditure	Burn Rate	Cummulative Expenditure	Balance	Remarks
Output 2.3 Women can access to Union, Upazila and district healthcare facilities	2.3 (a) Access to community clinics and Upazila hospitals			No budgetary correlation	-	-	-	-	-	-	
	General Management Service	UNDP	SE	Facilities & Administration	-	-	-	-	-	-	
Sub-total					-	-	-		-	-	
Output 2.4 Women can access local justice system for redressing VAW	2.4.(a) Partnership with AVC and SGBV projects			No budgetary correlation	-	-	-	-	-	-	
	2.4.(b) Facilitate and motivate UPs to address VAW using MoWCA's existing facilities and database	LGD	SE	Training, Workshops and Confer	12,000.00	2,500.00	1,656.70	66.27%	1,656.70	10,343.30	Programme partially implemented in Dec'2021 and rest will be implemented in March'2022.
		UNDP	SE	Print Prod Costs	3,000.00	3,000.00	1,758.47	58.62%	1,758.47	1,241.53	
	2.4 (c) Engage UP Standing Committee on family dispute resolution, women & children affairs for monitoring and hand-holding support to beneficiaries	LGD	SE	Training, Workshops and Confer	10,000.00	-	-	-	-	10,000.00	Programme initiated beyond current period. Reflected in Bi-annual report-2022
General Management Service	UNDP	SE	Facilities & Administration	2,000.00	440.00	273.21	62.09%	273.21	1,726.79	GMS is calculated based on the actual expenditure.	
Sub-total					27,000.00	5,940.00	3,688.38		3,688.38	23,311.62	
TOTAL OUTCOME 2					575,364.68	226,775.83	213,970.03		431,607.28	143,757.39	
Outcome 3 (ATLAS Activity 3) : Strengthened adaptive capacity to build resilience to climate vulnerabilities											
Output 3.1 SWAPNO women and communities have enhanced coping mechanisms from disaster and shocks	3.1.(a) Partnership with LOGIC to engage the community, UP & Educational Institutions for CRA (Critical Risk Assessment)	LGD	SE	Training, Workshops and Confer	30,125.00	-	-	-	-	30,125.00	Programme initiated beyond current period. Reflected in Bi-annual report-2022
	3.1 (b) Community awareness on COVID19 in remote area	UNDP	SE	Grants to Instit & other Benefeciaries	46,849.16	-	-	-	46,849.16	-	
		General Management Service	UNDP	SE	Facilities & Administration	6,158.17	2,410.24	2,086.49	86.57%	5,834.42	323.76
Sub-total					83,132.33	2,410.24	2,086.49		52,683.58	30,448.76	
Output 3.2 Improved coordination amongst Disaster Management Committee (DMC) and relevant Standing Committees (SC) at UP level	3.2.(a) Partnership with UP level committees to implement SWAPNO, LOGIC & other projects. Training of UDMCs	LGD	SE	Training, Workshops and Confer	65,218.18	45,000.00	39,905.00	88.68%	39,905.00	25,313.18	Planned to be completed within June'2022
		LGD	SE	Training, Workshops and Confer	41,000.00	30,000.00	23,752.21	79.17%	23,752.21	17,247.79	Planned to be completed within June'2022
	General Management Service	UNDP	SE	Travel	-	-	-	-	-	-	
		UNDP	SE	Facilities & Administration	8,497.45	6,000.00	5,092.58	84.88%	5,092.58	3,404.88	
Sub-total					114,715.63	81,000.00	68,749.79		68,749.79	45,965.85	
Output 3.3 Priority public assets are selected through community consultations (ward sabha) in coordination with the DMC & SC on Disaster	3.3.(a) Select key public assets at Ward Sabha meetings	LGD	SE	Training, Workshops and Confer	-	-	-	-	-	-	
	3.3.(b) Meeting with community people to maintenance of Public assets	LGD	SE	Training, Workshops and Confer	10,000.00	-	-	-	-	10,000.00	Programme initiated beyond current period. Reflected in Bi-annual report-2022
		General Management Service	UNDP	SE	Facilities & Administration	800.00	-	-	-	-	800.00
Sub-Total					10,800.00	-	-		-	10,800.00	

Annex III - Project Financial Report (September 2020 to August 2021)

Expenditure up to Aug'2021:												
OUTCOME/OUTPUT	ATLAS Budget Line	Responsible Party	Donor	DESCRIPTION	Revised Budget approved by Sweden	Current Year Budget	Current Expenditure	Burn Rate	Cummulative Expenditure	Balance	Remarks	
Output 3.4 Developing adaptive livelihoods	3.4 (a) Demonstration plot development of hydroponics farming in flood prone and water logged areas	LGD and UNDP	SE	Training, Workshops and Confer	20,127.53	10,000.00	10,127.53	101.28%	10,127.53	10,000.00	Planned to be completed within June'2022	
	3.4.(b) Work with DAE, DL&F to popularise climate resilient varieties through demonstration plots	LGD	SE	Training, Workshops and Confer	25,953.52	20,000.00	15,953.52	79.77%	15,953.52	10,000.00	Planned to be completed within June'2022	
	General Management Service	UNDP	SE	Facilities & Administration	3,686.48	-	-	-	-	3,686.48	GMS is calculated based on the actual expenditure.	
Sub-Total					49,767.53	30,000.00	26,081.05		26,081.05	23,686.48		
Output 3.5 Priority public assets are climate-proofed through maintenance	3.5 Rehabilitation support to raise the plint and courtyard level of vulnerable women beneficiaries	LGD	SE	Training, Workshops and Confer	60,000.00	-	-	-	-	60,000.00	Programme initiated beyond current period. Reflected in Bi-annual report-2022	
	General Management Service	UNDP	SE	Facilities & Administration	4,800.00	-	-	-	-	4,800.00	GMS is calculated based on the actual expenditure.	
Sub-Total					64,800.00	-	-		-	64,800.00		
TOTAL OUTCOME 3					323,215.50	113,410.24	96,917.32		147,514.41	175,701.09		
Outcome 4 (ATLAS Activity 4) : Enhance financial inclusion for equitable opportunities												
Output 4.1 Improved access to end use of digital financial services	4.1.(a) Run campaign on available digital financial services	LGD	SE	Training, Workshops and Confer	7,618.77	7,618.77	7,618.77	100.00%	7,618.77	-		
		UNDP	SE	Print Prod Costs	-	-	-	-	-	-		
	4.1.(b) Distribute mobile phones and monitor the active accounts of women open with digital financial institutions	UNDP	SE	Communic & Audio Visual Equip	59,081.86	-	-	-	-	59,081.86	-	
		UNDP	SE	Contractual Services-Companies	-	-	-	-	-	-	-	
	4.1.(c) Orient women on the Account's use and purpose and demonstrate how to use them for mobile money management	LGD	SE	Training, Workshops and Confer	-	-	-	-	-	-	-	
	4.1.(d) Collaborate with Ministry of Finance, LGD, Auditors General Office and service providers to develop G2P direct transfer platform	LGD and UNDP	SE	Development and implementation of G2P direct transfer gateway platform	-	-	-	-	-	-	-	
General Management Service	UNDP	SE	Facilities & Administration	5,336.05	609.50	609.50	100.00%	5,336.05	-			
Sub-Total					72,036.68	8,228.27	8,228.27		72,036.68	-		
Output 4.2 Strengthened evidence-based policy making for social security delivery system	4.2 (a) Test using a single compatible mobile financial service	UNDP	SE	Contractual Services-Companies	-	-	-	-	-	-		
	4.2 (b) Study changes in savings and money management, interactions	LGD	SE		-	-	-	-	-	-		
	4.2 (c) Inform national policy on scaling up digital payments (G2P)	LGD	SE		-	-	-	-	-	-		
		LGD	SE	Sundry	-	-	-	-	-	-		
General Management Service	UNDP	SE	Facilities & Administration	-	-	-	-	-	-			
Sub-Total					-	-	-		-	-		
Output 4.3 Introduce micro insurance products to enhance shock absorbing capacities of beneficiaries	4.3 (a) Assess available microinsurance products and identify potential partners	UNDP	SE	Contractual Services - Companies	60,000.00	-	-	-	49,598.11	10,401.89		
	4.3 (b) Promote customised microinsurance products to SWAPNC women	UNDP	SE		-	-	-	-	-	-		
	General Management Service	UNDP	SE	Facilities & Administration	4,800.00	-	-	-	-	4,800.00	GMS is calculated based on the actual expenditure.	
Sub-Total					64,800.00	-	-		49,598.11	15,201.89		
TOTAL OUTCOME 4					136,836.68	8,228.27	8,228.27		121,634.79	15,201.89		

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Expenditure up to Aug'2021:												
OUTCOME/OUTPUT	ATLAS Budget Line	Responsible Party	Donor	DESCRIPTION	Revised Budget approved by Sweden	Current Year Budget	Current Expenditure	Burn Rate	Cummulative Expenditure	Balance	Remarks	
Outcome 5 (ATLAS Activity 5) : Improved policies and institutional mechanisms in the context of multidimensional poverty for sustaining SWAPNO's benefits												
Output 5.1 Strengthened evidence-based advocacy and research for promoting SWAPNO II model for national scale-up	5.1.(a) Conduct inception workshop at district level for ensuring smooth implementation	LGD	SE	Training, Workshops and Confer	13,703.32	9,324.68	9,324.68	100.00%	13,703.32	-		
		UNDP	SE	Communic & Audio Visual Equip	1,472.32	-	-	-	1,472.32	-		
	5.1.(b) Capture imperial evidence on SWAPNO through M&E system and action research	UNDP	SE	Contractual Services-Companies for Baseline	38,685.70	-	-	-	38,685.70	-		
			SE	Contractual Services-Companies for End line	60,000.00	-	-	-	-	60,000.00	This programme started in Oct'2021 which will be completed in Mar'2022. Payment was made beyond current reporting period	
		UNDP	SE	Contractual Services - Indivd for M&E Specialist	91,067.24	55,000.00	53,480.15	97.24%	71,677.23	19,390.01	Regular expenditure which will be fully incurred within June'2022.	
		UNDP	SE	Print Prod Costs	5,000.00	3,500.00	2,772.95	79.23%	2,772.95	2,227.05		
		UNDP	SE	Audio & Visual Equipment	5,000.00	-	-	-	-	5,000.00	Reflected in Bi-annual report-2022	
		LGD	SE	Training, Workshops and Confer	15,000.00	5,000.00	4,198.08	83.96%	4,198.08	10,801.92	Expenditure incurred beyond Aug'2021.	
		UNDP	SE	Contractual Services-Companies for MIS	25,000.00	6,500.00	6,385.46	98.24%	6,385.46	18,614.54	Incurred beyond Aug'2021. It will be reflected in Feb'2022 semi-annual report.	
		UNDP	SE	Acq. Of Computer Hardware	12,491.71	5,000.00	3,545.26	70.91%	3,545.26	8,946.45	Expenditure incurred beyond Aug'2021.	
	5.1.(c) Advocate for endorsing and scaling-up SWAPNO model nationally through workshop and appropriate means	UNDP	SE	Contractual Services - Indivd for MIS Associate	84,448.56	35,000.00	32,625.90	93.22%	57,090.92	27,357.64	Regular expenditure which will be fully incurred within June'2022.	
			SE	Audio Visual Productions	38,614.52	10,000.00	8,614.52	86.15%	8,614.52	30,000.00	This is associated with National Workshop which is expected to be incurred in Mar/Apr'2022	
		UNDP	SE	Printing & Publications	11,639.11	-	-	-	11,639.11	-		
		UNDP	SE	Contractual Services-Indiv-Publication & Documentation	30,153.56	5,000.00	3,400.99	68.02%	12,554.55	17,599.01	This is associated with National Workshop which is expected to be incurred in Mar/Apr'2022	
		UNDP	SE	Contractual Services International-Indiv for Policy Adocacy & Quality assurance	56,442.61	6,300.00	6,300.00	100.00%	26,442.61	30,000.00	Consultants will be engaged after completion of endline survey.	
		UNDP	SE	Print & Electronic Media	7,500.00	1,000.00	466.03	46.60%	466.03	7,033.97	This is associated with National Workshop which is expected to be incurred in Mar/Apr'2022	
	General Management Service	LGD	SE	Training, Workshops and Confer	55,000.00	7,500.00	5,663.75	75.52%	5,663.75	49,336.25	This is associated with National Workshop which is expected to be incurred in Mar/Apr'2022	
		UNDP	SE	Facilities & Administration	44,097.49	11,929.97	10,942.22	91.72%	25,160.79	18,936.70		
	Sub-Total					595,316.14	161,054.65	147,719.99		290,072.60	305,243.54	
Output 5.2 Strengthened local government capacity to implement transparent, pro-poor and gender-sensitive social transfer projects	5.2.(a) Design and implement relevant capacity strengthening activities based on identified needs of LGD & LGIs to orient SWAPNO Approach	LGD	SE	Training, Workshops and Confer	50,000.00	-	-	-	-	50,000.00	Planned to implement in 2022	
		LGD	SE	Travel	2,500.00	1,000.00	675.45	67.55%	675.45	1,824.55	Expenditure will be reflected in Feb'2022 semi-annual report.	
	5.2.(b) Organize peer learning from best practice with support from the District and Upazila Administration	LGD	SE	Training, Workshops and Confer	9,000.00	-	-	-	-	9,000.00	Planned to implement in 2022	
		UNDP	SE	Printing & Publications	2,500.00	-	-	-	-	2,500.00	Planned to implement in 2022	
	5.2.(c) Orientation of UPs on Women Empowerment	LGD	SE	Training, Workshops and Confer	-	-	-	-	-	-		
		LGD	SE	Printing & Publications	-	-	-	-	-	-		
	General Management Service		UNDP	SE	Facilities & Administration	5,120.00	80.00	54.04	67.55%	54.04	5,065.96	GMS is calculated based on the actual expenditure.
	Sub-Total					69,120.00	1,080.00	729.49		729.49	68,390.51	

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Expenditure up to Aug'2021:											
OUTCOME/OUTPUT	ATLAS Budget Line	Responsible Party	Donor	DESCRIPTION	Revised Budget approved by Sweden	Current Year Budget	Current Expenditure	Burn Rate	Cummulative Expenditure	Balance	Remarks
Output 5.3 Strengthened anti-fraud system for greater accountability	5.3.(a) Development and management of pro-poor safety net projects for UP and Upazila committees	UNDP	SE	Training, Workshops and Confer	10,000.00	-	-	-	-	10,000.00	Planned to implement in 2022
	5.3.(b) Establish a hotline for redressing grievance	UNDP	SE	Audio Visual&Print Prod Costs	5,000.00	-	-	-	-	5,000.00	Reflected in Bi-annual report-2022
	General Management Service	UNDP	SE	Facilities & Administration	1,200.00	-	-	-	-	1,200.00	GMS is calculated based on the actual expenditure.
Sub-Total					16,200.00	-	-		-	16,200.00	
Output 5.4 Administration, Operation & Human resources	5.4.(a) Human Resource	UNDP	UNDP	Contractual Services - Individ	300,000.00	250,000.00	246,765.53	98.71%	246,765.53	53,234.47	UNDP Fund
	5.4.(b) Operational Cost	LGD	UNDP	Operational Expenses	205,000.00	125,000.00	119,463.55	95.57%	119,463.55	85,536.45	UNDP Fund
	5.4.(c) Administrative Cost	UNDP	SE	Administrative Expenses	97,417.01	1,500.00	524.93	35.00%	47,557.90	49,859.11	Expenditure incurred beyond the reporting period. Burn rate will be increased in Feb'2022 report.
	General Management Service	UNDP	SE	Facilities & Administration	7,793.04	120.00	41.99	35.00%	3,804.63	3,988.41	GMS is calculated based on the actual expenditure.
Sub-Total					610,210.05	376,620.00	366,796.00		417,591.61	192,618.44	
TOTAL OUTCOME 5					1,290,846.19	538,754.65	515,245.48		708,393.70	582,452.49	
GRAND TOTAL					7,328,015.00	5,087,836.23	4,948,051.98		5,926,729.67	1,401,285.33	
SE					3,500,230.00	1,333,272.73	1,249,508.17		2,228,185.86	1,272,044.14	
UNDP					613,500.00	375,000.00	366,229.08		366,229.08	247,270.92	
GoB					3,214,285.00	3,379,563.50	3,332,314.73		3,332,314.73	- 118,029.73	
TOTAL GMS 8% on Development Partner Cost					259,276.00	103,400.05	92,556.17		165,050.80	94,225.20	

Annex III - Project Financial Report (September 2020 to August 2021)
Summary Sheet for overall Programme Budget

Sl.	Name of Donor	Budget Contribution	Expenditure for Current Period	Cummulative Expenditure	Burn Rate	Balance	Remarks
1	Sweden Embassy	3,500,230.00	1,249,508.17	2,228,185.86	63.66%	1,272,044.14	
2	UNDP	613,500.00	366,229.08	366,229.08	59.70%	247,270.92	Oper. & Admin cost.
3	GoB	3,214,285.00	3,332,314.73	3,332,314.73	103.67%	- 118,029.73	Excess fund is the VAT
4	Marico	-	-	-	-	-	Marico fund was not included in SIDA proposal
	Total	7,328,015.00	4,948,051.98	5,926,729.67	80.88%	1,401,285.33	

Annex IV - SWAPNO Activity progress from September 2020 to August 2021

Strengthening Women's Ability for Productive New Opportunities (SWAPNO II)
Annual progress (September 2020 to August 2021)

S L	Outcomes	Name of planned activities	Measure of units	Target for the reporting period	Achievements during the reporting period	Cumulative target to date	Cumulative achievement to date	Final project target	Remarks
	OUTCOME 1: INCREASED INCOME AND ASSETS BY EXPANDING CHOICES	1.1 Select and recruit eligible women (AIPP:1.1 a)	Number of women	0	0	3,564	3,564	3,564	Reported in First Year
		1.2 Pay wages every fortnight through e-payment system (AIPP:1.1 b)	Number of women	3,564	3,564	3,564	3,564	3,564	Beneficiaries wage payment completed in April 2021
		1.3 Initiated compulsory savings for women beneficiaries (at the rate of BDT 50 perday) - (AIPP: 1.2 a)	Number of women	0	0	3,564	3,564	3,564	All beneficiaries received the savings money after completion of the wage period
		1.4 Promote group "pulled savings" through Rotating Savings and Credit Association (ROSCA) in new Districts - (AIPP:1.2 b)	Number of ROSCA groups formed & functional	0	0	297	297	297	297 ROSCA formed in previous reporting period and presently all are functional.
		1.5 Training Needs Assessment (TNA) conduction (AIPP: 1.3.1 a)	Number of assesmsnet	0	0	1	1	1	Reported in First Year
		1.6 Market Opportunity Survey (MOS) conduction (AIPP:1.3.1 a)	Number of assesmsnet	0	0	1	1	1	Do
		1.7 Impart livelihood skills training for beneficiaries (AIPP:1.3.1b)	Number of beneficiaries	0	0	3,564	3,564	3,564	Reported in First Year
		1.8 Linkage development with service providers and existing government institutions (AIPP1.3.2 a)	Linkage development meeting/workshops etc	Yes	Yes	Yes	Yes	Yes	Yes

1.9 Meeting with Agriculture, fisheries, horticulture and Livestock Department at upazila level (AIPP1.3.2 a)	Number of meeting	Need base	5	Need base	33	Need base	Implementing NGOs and SWAPNO district teams often visit the Upazila DAE and DLS office and meet with the concerned person for a variety of reasons. For example, facilitating training by the department, information for quality inputs(vermi), chicken hatchery management, etc
1.10 Visit to community by Agriculture and Livestock Department representatives (AIPP1.3.2 a)	Number of visits	30	6	30	6	100	Due to COVID pandemic less visits were made by the GoB line departments. It is expected that more visits will be made in the next reporting period.
1.11 Provide apprenticeship training to women to engage in job in the local area (AIPP 1.4.a & b)	Number of women	300	258	300	258	300	
1.12 Study on market system development (AIPP 1.4.d)	Number of study	0	0	0	0	1	As per the need of enterprises, the project has commissioned an indepth assessment for the enterprises that have been formed by the next reporting prerid
1.13 a)Pre-job workshop with the industry leaders, Partners (AIPP 1.5.1.a)	Number of prejob workshops	0	0	30	30	30	Reported in First Year
1.14 Partnership with RMG and leather sector (AIPP 1.5.2 a)	Number of partnership	3	3	3	3	3	The project has built partnerships with 2 RMG and factories and Leather Sector Association (LFMEAB)

	1.15 Women beneficiaries will be employed in RMG secotrs (AIPP 1.5.2 a)	Number of women	200	20	200	20	200	Due to COVID lockdown partner garments were closed from 1st July to 28 June 2021 and then the second lockdown during Eid hampared planned enrollement.As per revised plan approved by Sweden, this activity will complete in April 2022.	
	1.16 Women beneficiaries will be employed in leather secotrs (AIPP 1.5.2 a)	Number of women	600	67	600	67	600	Do	
	1.17 Support women to cope with the workplace environment (AIPP 1.5.3 a)	Number of workshop to formal sector employment areas	0	0	0	0	5	Will be conducted and Reported in next reporting period	
	1.18 Distribution of health, hygiene and safety materials to the beneficiaries who will go for industrial training in formal sector (AIPP 1.5.3 b)	# beneficiaries	800	278	800	278	800	Because of COVID-pandemic it is delayed to enroll beneficiary to the training. The target will be achieved once training enrolled process complete.It is a revised activity started from January 2021 and will be continued till May 2022	
2	OUTCOME 2: ENHANCED HUMAN CAPABILITIES FOR EXERCISING CHOICES	2.1 ToT on Life skills Training (AIPP:2.1a)	Number of staff	0	0	111	111	111	Reported in First Year
	2.2 Training to women beneficiaries on seven key life skills issues (PPA:2.1a)	Number of women beneficiaries	0	0	3,564	3,564	3,564	Reported in First Year	

2.3 Raise awareness about malnutrition and micronutrient deficiencies(AIPP:2.2 a)	Number of people	0	0	Actual	15,564	Actual	Partially completed it in the earlier reporting period. Again the districts have started this activity in September 2021. It is noted that the same beneficiaries have participated in different sessions and counted accordingly (same people counted more than one time), as a result the participation number is high comparing to the actual number/individual.
2.4 Organize nutrition campaign (AIPP:2.2 b)	Number of nutrition campaign	0	0	20	20	119	Kurigram District completed it. Gaibandha, Jamalpur & Lalmonirhat will conduct it December 2021
	Number of cooking demonstration/session	0	0	72	72	369	
2.5 Crop calendar and a training module development for the kitchen garden (AIPP:2.2 c)	Number of crop calendar	0	0	1	1	1	Reported in First Year
	Number of module	0	0	1	1	1	Reported in First Year
2.6 Distribution of vegetable seeds/ tree saplings to beneficiaries in 3 districts (AIPP:2.2 d)	Number of beneficiaries	0	0	Actual	7,064	Actual	Reported in First Year
2.7 Develop Behavioral Change Communication (BCC) materials (AIPP:2.2 e)	Number of materials	Actual	11,310	Actual	136,595	Actual	Awareness development materials (Covid-19, nutrition & health hygiene), Hand book, Hotline Sticker keep in mind to prevent VAW
2.8 Develop access to community clinics/upazila hospitals (AIPP 2.3 a)	Number of beneficiaries	Actual number	3,279	Actual	5,161	Actual	No target is fixed since sickness cannot be predicated.
2.9 Organize workshop with community clinic at union level (AIPP 2.2b)	Number of workshop at UP level	0	0	0	0	99	It is a revised activity as per the revised PP. Progress will be accomplished by next reporting period and report accordingly.

		2.10 Partnership with activating village court (AIPP 2.4 a)	Number of meeting with AVC	0	0	4	4	4	Reported in First Year
		2.11 Facilitate and motivate UPs to address VAW using MoWCA's existing facilities and database (AIPP 2.4 a& b)	Number of workshop/meeting	0	0	0	0	99	It will be reported in next reporting period.
3	OUTCOME 3: STRENGTHENED RESILIENCE TO SHOCKS INCLUDING DISASTERS AND CLIMATE CHANGE	3.1 Meeting with LoGIC to engage the community, UP and educational institutions for CRA (AIPP 3.1 a)	Number of meeting	Need base	0	Need base	7	Need base	Reported in First Year
		3.2 Coordination with UP level committee to implement SWAPNO II (AIPP 3.2 a)	Number of Union Parishad (UPs)	0	0	0	99	99	Reported in First Year
		3.3 Training to UPs/Disaster Management Committee (AIPP 3.2 a)	Number of UPs	136	136	136	136	171	During the reporting period 136 UPs/UDMCs got the training and rest will be reported in next reporting period.
			Number of people	5,000	4,093	5,000	4,093	5,472	
		3.4 Quarterly meeting with UPs/Disaster Management Committee (DMC) - (AIPP 3.2 b)	Number of meeting	Actual	21	Actual	21	220	As per revised proposal a total 220 meetings supposed to be conducted from July 2021 to May 2022. Till December 2021, more 153 meetings have been accomplished which will be reported in next reporting perios.
		3.5 Select key public assets at ward sabha (AIPP 3.3a)	Number of key public assets	0	0	Actual	5,986	5,986	Reported in First Year
		3.6 Women beneficiaries involvement with SAC cultivation (AIPP 3.4 b)	Number of beneficiaries	Actual number	5,364	Actual number	7,253	Actual number	No new target but the existing beneficiaries have been doing the SAC cultivation in their homestead
		3.7 Promote climate-change resilience/adaptive livelihoods (Hydroponic technology/sack cultivation) - (AIPP 3.4 a & b)	Number of hydroponic technologies	20	20	40	20	40	
		3.8 Group farming through leased land (AIPP 3.4 b)	Number of groups	Actual	13	Actual	13	Actual	It is an ongoing activity
			Number of beneficiaries	Actual	102	Actual	102	Actual	Do

		3.9 Training to beneficiaries on vermicomposting fertilizer production (AIPP 3.4 b)	Number of beneficiaries trained	0	0	100	100	100	Reported in First Year
			Number of vermicompost plots established	0	0	100	100	100	vermicompost plots established establishment completed by previous reporting period & beneficiaries have been producing compost fertilizer and earthworm as on going activity
		3.10 Buying and selling points establishment (AIPP 3.4 b)	Number of buying & selling points	0	0	171	171	171	Buying and selling points establishment completed by previous reporting period & all are functional as on going activity
		3.11 Rehabilitation support to raise the plint and courtyard level of vulnerable women beneficiaries (AIPP 3.5 a)	Number of beneficiary	200	0	200	0	200	It is a revised activity in year 2021. So far, 198 households have selected and supported to raise plinth, it is expected that the activity will be completed by December 2021.
4	OUTCOME 4: ENHANCED FINANCIAL INCLUSION FOR EQUITABLE OPPORTUNITIES	4.1 Digital financial services & direct transfer from central treasury to beneficiaries (AIPP 4.1 a)	Percentage of digital financial services	100% of 3,564 beneficiaries	100% of 3,564 beneficiaries	100% of 3,564 beneficiaries	100% of 3,564 beneficiaries	100% of 3,564 beneficiaries	Completed in this reporting period
		4.2 Distribute mobile phones & accounts opening (AIPP 4.1 b)	Number of mobile sets	0	0	3,564	3,564	3,564	Reported in First Year
			Number of digital financial accounts	0	0	3,564	3,564	3,564	Do
		4.3 Orientation women on account use and how to use accounts for money management (AIPP 4.1 c)	Number of women oriented	0	0	6,156	6,156	6,156	Reported in First Year
		4.4 Collaborate with service providers to develop service that fit women needs (AIPP 4.1 d & 4.2 a)	Name of service providers	Nagad	Nagad	bKash & Nagad	bKash & Nagad	bKash & Nagad	Completed in this reporting period

		4.5 Assess available microinsurance products and identify potential partners to develop scalable products for life, health, business and livestock insurance (AIPP 4.3 a & b)	Number of assessments/study	0	0	1	1	1	Reported in First Year
		4.6 Beneficiary mobile phone directory published (AIPP 4.1 a)	Number of directory	0	0	1	1	1	Reported in First Year
5	OUTCOME 5: IMPROVED POLICIES AND MECHANISMS FOR SUSTAINING SWAPNO's BENEFITS	5.1 Conduct inception workshop at District level with key persons, administration officials for smooth implementation (AIPP 5.1 a)	Number of workshop at District level	0	0	3	3	3	Reported in First Year
			Number of union level inception meeting	0	0	99	99	99	Do
		5.2 Capture empirical evidence on SWAPNO II through baseline survey, end-line impact survey, M&E system and action research (AIPP 5.1 b)	Baseline survey	0	0	1	1	1	Do
			End-line impact survey	1	1	1	1	1	BIDS has been engaged for the Endline Survey, they have shared the draft report and the final report will be shared by April 2022
			M&E system & action research/internal result assessment	0	0	1	1	1	An internal Result Assessment has been completed by previous reporting period. An infographic report was prepared and available in the SWAPNO website: http://swapno-bd.org/beta/wp-content/uploads/2021/01/Internal-Result-Assessment-2020_compressed.pdf
		5.3 Advocate for endorsing and scaling up SWAPNO II model nationally through workshops and appropriate means (AIPP 5.1 c)	# of workshop	0	0	0	0	1	Will be Reported in next reporting period.
		5.4 Organize peer learning from best practitioners "champions" with support from the District and Upazila administrations (AIPP 5.2 b)	# of visits/meeting	0	0	0	0	11	The progress will be reflected in next reporting period.

	5.5 Develop local government capacity to implement the project's Operational Manual (OM) and Internal Control Framework - mandatory for project implementers (AIPP 5.3 a&b)	# of sessions	0	0	99	99	99	Reported in First Year
	5.6 Organize Project Implementation Committee (PIC) Meeting (AIPP 5.2c, 5.3a)	Number of PIC meeting	Need base	1	Need abse	3	Need base	
	5.7 Organize Project Steering Committee (PSC) meeting (AIPP 5.2c, 5.3a)	Number of PSC meeting	Need base	0	Need abse	2	Need base	
6	6: COVID-19 response	Number of Unions	0	0	171	171	Need base	Reported in First Year
	6.1 Hand washing demonstration and awareness raising of beneficiaries	Number of awareness sessions	0	0	Need abse	2,555	Need base	Do
		Number of people covered	0	0	Need abse	22,989	Need base	Do
	6.2 Hygiene Kit distribution to beneficiaries/community people	Number & types of hyiene kits	0	0	Need abse	191,044	Need base	Do
	6.3 Distribution of awareness raising materials	Number & types of materials (Poster & leaflets)	0	0	Need abse	94,500	Need base	Do
	6.4 Awareness raising through loudspeaker announcement	Number of people reached	0	0	Need abse	870,000	Need base	Do
	6.5 Food basket distribution	Number of food baskets	0	0	Need abse	14,880	Need base	Do
	6.6 Cash grants support to beneficiaries	Number of beneficiaries	0	0	Need abse	6,064	Need base	Financial support from DRR facilities of UNDP. It is completed by previous reporting period
		Amount of Bangladeshi Taka for each people	0	0	Need abse	1500/-	Need base	

Note: AIPP = Activity in Project Proposal, Sweden