

United Nations Development Programme



Country/Region/Global: Bangladesh

Initiation Plan

Project Title: Strengthening Women's Ability for Productive New Opportunities (SWAPNO) Phase II

CPD Outcome(s): Outcome 1: Advance poverty eradication in all its forms and dimensions
Outcome 3: Strengthen resilience to shocks and crises.

Expected CPD/SP Output(s): SWAPNO addresses the Indicative Country Programme Document (CPD) as below:


Output 1.2: "Women and youth, especially those who own cottage, small and medium-sized enterprises, benefit from market-driven skills development, access to financial and non-financial services to adopt appropriate technologies, innovative business models driving to improved productivity, competitiveness, resilience and sustainability of enterprises and jobs".

Output 2.1: More people in Bangladesh, especially the most vulnerable and marginalized, have increased capacities, knowledge, and skills to adopt sustainable consumption behaviors and lead in climate action.

Output 2.2: Institutions have strengthened capacities to develop, manage and deliver policies, strategies, and actions to improve ecosystem health and manage dynamic risks, such as climate change, disasters, pandemics, and humanitarian crises.

Initiation Plan Start/End Dates: 01 July 2022 to 30 June 2023

Implementing Partner: UNDP, Bangladesh

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Brief Description

Over the last decade, Bangladesh has experienced remarkable economic growth and human development. Despite progress, fragile employment and the growing frequency and intensity of disasters and climate hazards are impeding progress. The COVID-19 pandemic has exacerbated inequality and forced millions of people into poverty in Bangladesh. Women are facing the burden of these complicated issues, and the pandemic primarily had gendered consequences, slowing or even reversing much of the progress made toward gender equality.

SWAPNO (Strengthening Women's Ability for Productive New Opportunities) is a gender-based social security project that aims to lift poverty-stricken rural women (divorced/widowed/separated/having disabled husbands) out of economic insecurity by providing them with productive and sustainable livelihood opportunities. In addition to self-employment, SWAPNO also helps place women in local Small and Medium Enterprises (SMEs) and private sector companies in the formal and informal sectors.

Since its inception, SWAPNO has benefited 12,492 beneficiaries in five districts. Among them, SWAPNO II has covered 3564 in Jamalpur, Lalmonirhat and Gaibandha districts. The project has aided economically disadvantaged women in developing their talents, linking them to services and the local market, and ensuring their financial inclusion. This has ensured their survival, improved their resilience to shocks, and provided them more power.

Based on the success of the project and the experience gained, SWAPNO II aspires to implement the project across the 10 poorest districts of Bangladesh - Gaibandha, Rangpur, Jamalpur, Lalmonirhat, Gopalganj, Bagerhat, Tangail, Chandpur, Cumilla and Cox's Bazar. SWAPNO will specifically target youth women groups (18 to 28) and women groups up to 45 to ensure employability and sustainability of project outcomes. The project will maximize the possibilities for financial inclusion while also emphasizing future employability by improving industry skills for job placements in the formal sector and local SMEs. Additionally, SWAPNO will aim to attract investors for social enterprises that offer commercially viable solutions for social problems, encourage environment-friendly business, create employment, and collaborate with the private sector. The project will put further emphasis on the importance of disaster resilience and climate change adaptation and train women to develop their life and soft skills.

In this backdrop, this Implementation Plan outlines SWAPNO's strategy to support women's access to decent employment, ensure a discrimination-free environment in public workplaces, develop adaptive livelihoods, establish localized Small and Medium Enterprises (SMEs), access to financial services for sustainable graduation from extreme poverty, and develop local government capacity to implement pro-poor projects. This IP project will contribute to achieve the following results:

- Outcome 1: Increased Income and Assets engaging Local Economy and Skill Development
- Outcome 2: Strengthened Human Capabilities and Resilience Capacity
- Outcome 3: Strengthen institutional capacity for sustaining SWAPNO benefits

Programme Period: **July 2022 to June 2023**

Atlas/Quantum Project Number: **00131619**

Atlas/Quantum Output ID: **00081623**

Gender Marker: **GEN3**

Total resources required USD 694,529.42

Total allocated resources USD 694,529.42

• Regular Resources USD 100,000.00

• Other:

○ Donor (Sida) USD 186,389.93
(Exchange Gain)

○ Donor (Marico) USD 408,139.49

○ Government N/A_____

Unfunded budget N/A_____

In-kind Contributions N/A_____

Resident Representative

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02-May-2022

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Agreed by UNDP:

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I. SITUATION ANALYSIS

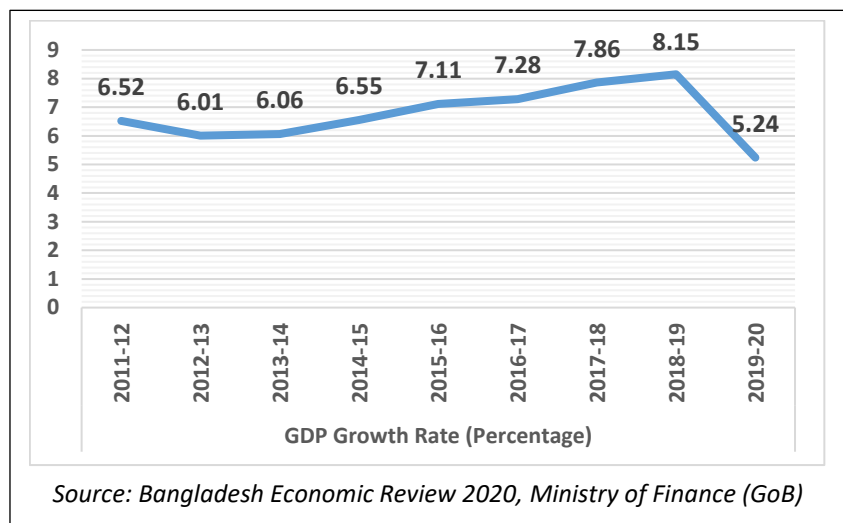
COUNTRY CONTEXT

Bangladesh's economic growth rate during the last decade has established a steady growth pattern in our development trajectory. Once known as one of the world's ten poorest countries, Bangladesh is now the world's 41st largest economy. In practically every social measure, Bangladesh has outperformed other South Asian countries. 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. 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 respectively and is on track to become a developed country by 2026. Per capita income has increased to USD 2554 in 2021. Despite making remarkable socio-economic progress, some of the consequences of growth like the unprecedented emergence of the global COVID-19 pandemic have slowed the growth. The pandemic struck strong in March 2020 and is still ravaging the country. This has not only jeopardized our healthcare system but has also decelerated our economic progress.

It has exacerbated existing inequalities and pushed millions of people into extreme poverty. According to the

World Health Organization (WHO), Bangladesh has recorded 1,57 Mio COVID-19 cases and a total of 27,946 deaths. Till December 2021, 87 Mio COVID-19 vaccination doses have been administered in Bangladesh. While these measures were able to curb transmission to an extent, lockdowns resulted in widespread economic disruptions that have led to a staggering number of "new poor". The loss of income especially in informal sectors, as well as temporary reductions in international remittances, have led to an

estimated upper poverty rate of 30 percent of the population. According to a report of UNCTAD from September 2021, Bangladesh will have to spend USD 6.6 billion to be able to eradicate poverty by 2030.



Vulnerable employment is rising despite strong growth trends. According to a government study on employment, productive and sectoral investment in Bangladesh, the employment elasticity declined in the last decade. Between fiscal 2005-06 and 2009-10, the country's employment elasticity was 0.55. It plunged to 0.25 between fiscal 2010-11 and 2017-18 when the economy averaged 6.6 percent GDP growth. Bangladesh's abundant labor supply, resulting from its large population, has confronted the country with the challenge of creating productive employment opportunities for all. It is thus unsurprising that 90% of Bangladesh's labor force works in the informal sector (ILO, 2018), which is characterized by low productivity, increased vulnerability to poverty, and low social protection. While on average only 0.9 million jobs were created each year between 2010 and 2016 (Raihan, 2017), approximately two million new workers join Bangladesh's labor force annually. Lower employment absorption in the industry and modern services sector is contributing to this situation. Despite strong industrial growth, the average number of jobs added per year in the RMG sector declined from over 300,000 in 2003 to around 60,000 since 2010 (World Bank, 2017). Furthermore, sluggish private investment and the adoption of advanced technologies are contributing to weak employment growth (CPD, 2018).

Agriculture accounts for the highest number of jobs in Bangladesh, employing 40.6% of the country's labor force (BBS, 2017). Typically, the poorest households are engaged in agriculture (World Bank, 2018). The agricultural sector's contribution to the national economy has fallen from 16% in 2010 to 14.1% in 2016 (BBS, 2017). Low productivity (caused by high underemployment in the sector), together with tepid employment growth in the modern sectors is holding down faster rate poverty reduction.

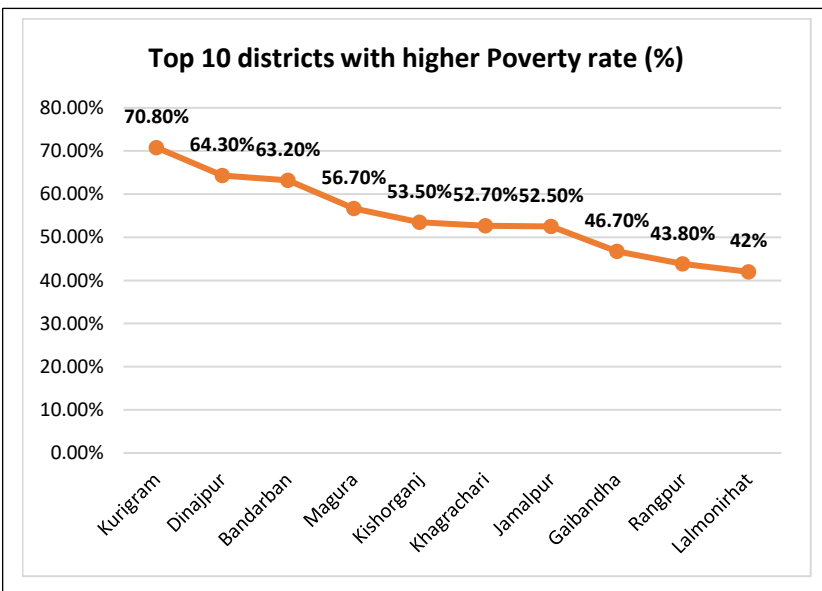
Before the COVID-19 pandemic, Bangladesh experienced considerable progress in GDP growth. According to the Bangladesh Bureau of Statistics (BBS), the GDP growth in the fiscal year 2018-19 stood at 8.15 percent which was the highest growth rate recorded between 2011 and 2019. The pandemic has considerably slowed down economic growth, with a GDP growth of 5.24 percent in the fiscal year 2019-20.

Increasing climate change and disaster risks are adding to Bangladesh’s challenges. Globally, Bangladesh ranks 5th and 6th respectively among countries most vulnerable to disasters and climate change effects (Global Climate Risk Index 2018). The impacts of climate change disproportionately affect the agriculture sector and those relying on agricultural incomes (USAID, 2018). ‘DFID Start Network’ published a report on multi-hazard risk analysis of climate-related disasters of Bangladesh based on seven years of disaster-related data extending from 2014 to 2020, within this period, 15 major disasters affected 42 million people, displaced 9.4 million people, damaged 4.6 million houses either fully or partially, caused 1,053 deaths, and resulted in an economic loss of \$4.1 billion. Among the four major disasters, flood (including both Monsoon and Flash flood) affected 34.9 million people- it is the highest and 83% of the total affected 42 million, the next one to have a large impact was cyclone and storm surge which affected 7.05 million people and constitutes 16.78% of the affected population. The multi-hazard risk analysis shows that Kurigram, Gaibandha, Jamalpur, and Sirajganj districts in the north of Bangladesh are at very high risk (≥ 6.5 out of 10) and high risk ($\geq 5-6.49$) districts are mostly spread in the northeast, coastal south and southeast hilly region.

In summary, these complex factors are affecting growth and development progress, creating large 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.

REMAINING POCKETS OF POVERTY

Pockets of extreme poverty are particularly prevalent in hard-to-reach regions where entire communities often lack access to basic services and economic opportunities are limited. Progress in reducing poverty is uneven across divisions of Bangladesh. Poverty is rising in the northwest (Rangpur division), central north (Mymensingh division), and south-eastern hill (CHT) regions. Apart from Kurigram, and Rangpur, there are some other northern and north-eastern districts even in the Dhaka division with higher to moderate levels of



poverty are observed. For example, Kishoreganj (51.5%), Niphamari (42.67%), Chandpur (29.3%) districts where income and non-income dimensions of well-being are poor (Source: BBS,2016). Though the poverty rate is moderate in Cox’s Bazar, the emergence of the Rohingya community poses a serious socio-economic and environmental threat for the host community of this district. Initially, the local community was sympathetic towards the Rohingya community but now they are in the doubt of being alienated by the newcomers in their land. This form of vulnerability has changed the living condition of

the local people and will increase as time goes by.

Environmental dangers are another key element that has an impact on 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 like Bagerhat, Satkhira, Khulna, Goplagonj, are particularly affected by such shocks. Cyclone Amphan in 2020 drove more than 2.4 million people to flee their homes. Considering the above-mentioned scenario, SWAPNO is planning to expand its activities in the new districts Rangpur, Bagerhat, Gopalganj, Sherpur, Cumilla, Chandpur and

Cox'sbazar districts along with five existing districts Satkhira, Kurigram, Lalmonirhat, Gaibandha, and Jamalpur which are affected by both poverty and natural hazards.

MULTIDIMENSIONAL POVERTY OF WOMEN

Poor labor force participation and vulnerable employment: According to the Bangladesh Labor Force Survey 2016-17, only 36.3% of women participate in Bangladesh's labor force compared to 81.7% of men. Women are particularly susceptible to vulnerable employment, with approximately 92% of women employed in the precarious informal sector (BRAC, 2020). Automation and innovative production processes impact women more than their male counterparts, resulting in big job cuts with employment coming down by about 850,000 jobs between 2013 and 2017. In the RMG sector alone, where the majority of women aged between 18-25 are employed, the female workers' participation rate shrunk from 64% in 2015 to 60.8% in 2016 (CPD, May - 2018).

The large gender gap in financial inclusion: Bangladesh has one of the world's largest gender gaps in terms of financial inclusion; only 36% of women have bank accounts compared to 65% of men (2017 Global Findex). Financial sector initiatives such as mobile banking have increased outreach to women while providing them with greater control and security. Due to several interventions taken by government-led social security programs, the participation rate of women in mobile financial services (MFS) has increased by 57% (Financial Inclusion for Women: the discriminatory socio-cultural norms in Bangladesh, UNDP).

Discriminatory legal framework and difficult access to legal justice systems: As noted before, Bangladesh's legal framework discriminates against women in terms of land and inheritance laws and family codes. The gendered challenges exist despite clauses for equality, non-discrimination, and special provisions for women in the Bangladesh Constitution. For example, women face greater difficulty in divorcing their husbands. Family laws are unclear about maintenance claims (including child maintenance) and for dividing marital property upon divorce; women's contributions to the household are also ignored (HRW 2012).

Rising malnutrition trends among women and girls: Bangladesh ranks 89 out of 113 countries on the Global Food Security Index 2017 and performs worst in South Asia. In Bangladesh, COVID-19 lockdowns put tremendous pressure on farmers, as the flow of agricultural products and inputs was heavily

BANGLADESH LOCAL GOVERNMENT TIERS

Bangladesh has three tiers of local government:

Zilla (district) Parishad, Upazila (sub-district) Parishad and Union Parishad (UP). All three tiers of local government are represented by elected representatives.

The Zilla (district) parishad representatives are elected by the Upazila (sub-district) and UP representatives; Upazila representatives are directly elected by the voters of the entire Upazila and UP representatives are elected by the voters of respective UP.

UP is the lowest tier and enjoys greater autonomy than the district and Upazila parishads. The district and Upazila Parishads cannot exercise their full autonomy, since the District Commissioner (DC) and Upazila Nirbahi Officer (UNO) controls administrative and treasury functions.

Each UP is divided in 9 small wards (also known as general wards); 3 greater wards constituted with three general wards are reserved for women. Each UP has 1 Chair, 9 male members and 3 women members.

As women members' constituency overlaps with general wards, the scope for their participation is very limited to chair 4 out of 13 Standing Committees (SC). Unclear responsibilities in UP Acts and male dominance further limits their effective participation. SWAPNO has created scope and opportunities for them by engaging the SC for implementing the project.

disrupted. Farmers faced challenges in procuring. About 25 million people (or 15% of the total population) are undernourished and 60% of women are malnourished (FAO, 2017).

Pervasive violence against women and girls: Bangladesh has become one of the top-ranking countries in violence against women (VAW) by an intimate partner. Fifty percent of women aged between 15 and 49 of the country have experienced physical or sexual violence by their partners during their lifetime, a report was prepared by the World Health Organization after analyzing the data on violence against women in 61 countries and areas between the years 2000 and 2018. At the outset, it is important to note that coming across reliable data to estimate prevalence or trends in violence against women (VAW) in Bangladesh is challenging as many victims are hesitant to report their experiences of gender-

based violence. This is often linked to fear of additional violence and/or the stigma associated with being in a violent relationship or of bringing "shame" upon families by disclosing such violence (World Bank, 2014). It is estimated that at least 10 million women and girls in Bangladesh experience some form of violence (physical, psychological, economic, and sexual) in their lifetime (UNFPA & BBS, 2015).

Amplified gender discrimination with increased disaster risks: Partly driven by climate change, increasing disaster risks in Bangladesh are deepening pre-existing patterns of gender discrimination, leaving women more vulnerable to both fatal impacts during disasters as well as in the post-disaster period. Key cited risks to women include higher mortality risks, unique health risks, inadequate health facilities, loss of livelihood opportunities, and deprivation from relief materials (Alam et.al, 2014). In post-disaster periods, women’s vulnerabilities are not relieved due to limited access to information and aid resources as they are not considered as the “head of the household” (Juran, 2015). Fewer networks to tap into income-generating opportunities and credit mechanisms also make recovery difficult for women. In addition, in-laws can seize property and capital when disasters claim the lives of male household heads as women hold limited property rights (WHO 2005). Lastly, women’s insecurities are magnified when women who are displaced and abandoned in disasters are coerced into prostitution, human trafficking, and other exploitative acts in the post-disaster period (Ahsan and Hossain 2004).

Limited roles in decision-making at the local government level: SWAPNO has closely worked with the Union Parishad elected members and capacity development of the standing committees such as Rural infrastructure development and maintenance; Family dispute resolution, women and children welfare; Disaster management committee in 223 unions. Women beneficiaries have better access to the UPs to receive services and claim their rights; so far 6 women competed in the UP election and 2 of them have been elected as a member of UP. A cascading effect was evident in the neighboring districts where women representatives could apply for increased power and roles. Nevertheless, elected women representatives are involved in providing support to, as well as addressing and resolving cases of violence against women and girls and supporting the establishment of linkages between the UP-Standing Committees and human rights organizations at national and district levels (SDG-F, 2017). They also play a strong role in selecting beneficiaries for safety net initiatives targeted at vulnerable women – a role they have been playing in SWAPNO through the UP-Standing Committees in charge. These committees are two nationally mandated bodies (UP Standing Committee on Women and Child Welfare, Culture & Sports, and District Legal Aid Committee headed by the respective district judges) for providing support to the victims of violence as and when required.

WOMEN’S EMPOWERMENT: POLICY CONTEXT OF BANGLADESH

Policies addressing women’s needs in Bangladesh are aimed at mainstreaming gender and women’s empowerment. In this regard, Bangladesh’s key commitments include: i) UN Sustainable Development Goals (SDGs); ii) Beijing Platform for Action (BPFA); iii) Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW); iv) Child Right Convention (CRC); v) Human Rights Convention and the ILO conventions. These commitments are reflected in the Government of Bangladesh’s Vision 2041, the Perspective Plan, and the Eighth Five Year Plan (8FYP). Selected key guiding policies have been outlined below:

Perspective Plan of Bangladesh 2021-2041: Vision 2041 guides the development agenda in Bangladesh to eliminate extreme poverty, become an Upper Middle-Income Country by 2031 and minimize the incidence of poverty by **(3% or less)**. Among other priorities, the Vision aims at upholding women’s rights and increasing resilience to climate change risks and impacts. It covers the two Medium-Term Budget Frameworks (MTBF) synchronized with every Five-Year Plan and the Eighth Five Year Plan FY 2021-2025 (8FYP) is part of that MTBF.

In the 8th Five Year Plan, the government has recommended facilitating the improvement of women’s human capability, increasing women’s economic benefits, enhancing women’s voice and agency and creating an enabling environment for women’s advancement as strategies for gender equality. By 2025, the poverty reduction target is 15.6 and the extreme poverty reduction target is 7.4 – as mentioned in the 8th FY Plan. The main elements of the 8th FY Plan for poverty reduction strategy are – the reversal of COVID-19 induced poverty, job creation through growth and structural change, strengthening the implementation of NSSS, strengthening education and training focused on the poor, towards a Universal Health Care System for Bangladesh and the continued growth of microcredit services.

National Women Development Policy (NWDP) 2011: The Policy cuts across different sectors and elaborates the Government’s commitments to the overall development of women and girls through a Gender-Responsive Budget (GRB). It includes several positive provisions for women’s economic empowerment such as increasing female labor participation in productive economic activities, building human capital through increased training, and promoting financial inclusion through credit facilities. The Policy further indicates provisions for

removing workplace discrimination for women by emphasizing issues such as equal pay, workplace health and safety, maternity care, and residential areas for workers.

National Skills Development Policy 2020, Bangladesh Skills Vision 2016: These reinforce the Government's aim at creating a skilled labor force to ensure competitiveness in the global labor market. Building on investments in primary education, the Vision and Policy focus on secondary and tertiary education as well as investing in Technical Vocational Education and Training (TVET). The Policy has a separate section on women that calls for equal access to both formal and non-formal programs to acquire or improve skills for meaningful employment. This needs to include measures for Bangladesh to prepare for new future challenges as the country is getting increasingly integrated into the global market.

Youth Policy 2017: The Policy provides the vision and direction for decent job creation and career development over the coming years. It noted that over the next 10 years, an expected 2.2 million young people will join the working-age population annually. Thus, it sets out major reforms that the Government will implement in partnership with industry, workers, and civil society. The program will work with the Ministry of Youth and Sports to implement policies on creating jobs through skill development training.

In addition to the policies outlined above, the Government introduced a gender-responsive budgeting framework in 2009. Under the Medium-Term Budget Framework (MTBF) approved by the Parliament, ministries must disaggregate resources to indicate the percentage of allocation benefitting women and addressing poverty. Similarly, ministries need to use the Guidelines for Gender Responsive Planning and Review to address gender in technical assistance and investment project documents. The Government also committed to collecting and compiling a minimum set of gender indicators as agreed at the UN Statistical Commission in 2013.

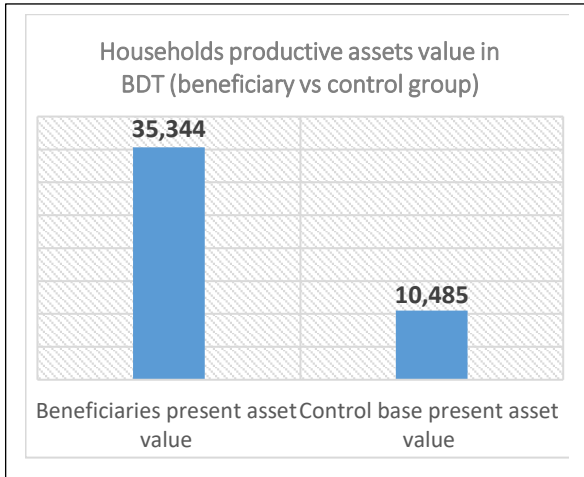
PROJECT RATIONALE

Project Significant Achievement & Study Recommendations:

Since 2015 the project has completed three graduation cycles by which 12,492 beneficiaries have come out of poverty. Major strengths of this project are - 96% correct beneficiary targeting, innovation in adaptive livelihoods, and skills development. As a result, even without public work wages, beneficiaries are now able to earn more than double. The project deliberately designed push and pull factors to uplift beneficiaries' socio-economic status: to minimize the risk of falling back into poverty, the project motivated them for group savings and generated USD 2 million to invest in livelihoods. SWAPNO also successfully piloted affordable micro-health insurance in Jamalpur district. Analyzing the local demand, the project also skilled the beneficiaries to adopt and interact with the local market through homestead production and buying-selling center.

Moreover, digital integration for cash transactions (MFS) and product marketing through e-commerce enhanced their confidence. Simultaneously, collaboration with the industry association (LFMEAB) and green factories (Ecofab Ltd & GSS) for vocational training created 588 numbers of women employed as a pull factor. Creating enabling environment for local investors to establish six types of social enterprises: {Sunipun garments (60), Bindu Safe Water (22), Kallyani Sanitary Napkin (37), Milk Processing plant (40), and Mini Hatcheries} have created 187 jobs locally. All these enterprises are registered either with the Department of Cooperatives or BSCIC. SWAPNO has enabled nine women groups (across the districts) to negotiate with the local landlords for group farming which contributes to SDG localization. Partnership with the Private Sector (Marico & BSRM) to raise funds of USD 1.0 Million is also a great achievement of SWAPNO.

The end-line study of SWAPNO II conducted by Bangladesh Institute of Development Studies (BIDS) through Randomised Trial and Control (RCT) method, has assessed beneficiaries’ well-being: income and expenditure, and asset accumulation. The study also analyzed SWAPNO’s response to COVID-19 and how the beneficiaries coped during the pandemic. The focus was on how the beneficiaries compared to the controlled group fared in terms of food intake, employment, precautionary measures, etc., during the pandemic.

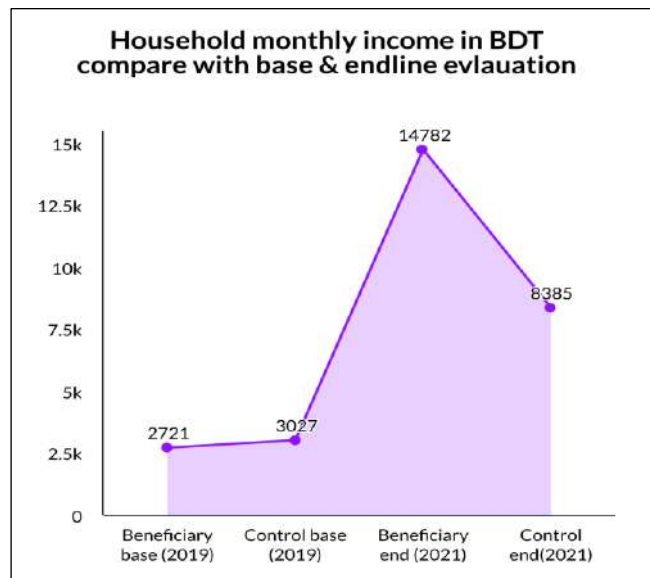


The study entails, in respect of all major indicators of economic well-being, the graduated beneficiaries outperformed the control group households. The average income of the beneficiary households increased by more than five times higher than the base line. However, during this time beneficiaries also incurred more expenditure than earlier. The evaluation

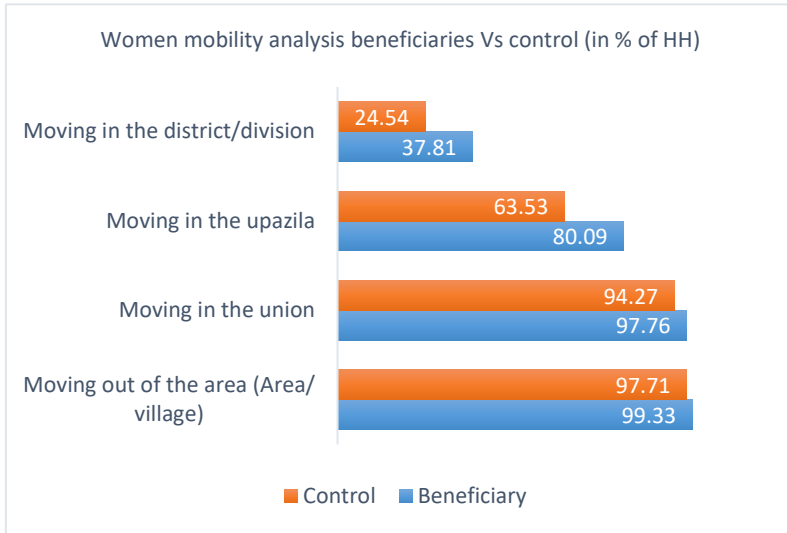
found that the beneficiary household’s monthly average expenditure is almost three times higher (BDT 9,827 - USD 115.6) compared to the base situation of (BDT 2,901 or USD 34) in 2019.

The productive asset of beneficiary households has increased compared to the control group. The BIDS evaluation revealed that the productive asset value of beneficiary households increased more than three times compared with the control group. The graph represents the average value of beneficiaries’ productive asset is BDT 35,344 (USD 416) which is BDT 10,485 (USD 123) of the control group. This analysis indicates the beneficiary household’s current productive asset value is more than three times higher than the control group.

ROSCA or informal savings mechanisms have contributed significantly to human, financial and social capital development, and had crosscutting effects on physical and natural capitals. It has triple benefits. First, it allowed to save a 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 habits at the individual level—including an awareness of the virtues of financial savings whether informal banks or quasi-formal MFIs at the local level—even after graduating from the project. All these are likely to be beneficial for the long-term economic mobility of the SWAPNO members.



It is evident that increased income, expenditure, savings and assets accumulation enhanced self-confidence and self-esteem of the beneficiaries as compared to the control households. The graph here depicts a comparative analysis of SWAPNO beneficiaries and the control household’s mobility. Almost all SWAPNO beneficiaries can easily move to Union level as per their needs or to get different services. A significant difference is observed in between the beneficiary and control group women to move at Upazila and District level. The mobility of beneficiaries to Upazila level is 17% higher than that of control group. Similar trend is also observed to District level mobility which indicates a positive trend of project beneficiaries to get access



to different services. The study revealed that more than 90% of the beneficiaries are decision-makers, participate in social institutions, are sole bread earners and they have full control over their assets and income.

The project has transformed the lives of rural women by providing life skills training on health and nutrition, financial literacy, gender development, disaster risk reduction, etc. 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.

However, based on previous online assessment reports of SWAPNO, it is observed that benefits from the SWAPNO project are not just noticeable in terms of major economic indicators but also reflected in terms of dietary diversity and “subjective measures” of well-being. 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% of women attained median and above dietary diversity, while it is 43% for the control households.

Most of the beneficiaries were found to have invested in livestock, poultry, and other productive assets such as sewing machines, etc. Livestock has become the main asset of the beneficiaries now. The graduation bonus has also helped the beneficiaries access agricultural land as they are leasing land.

Beneficiaries have through the project intervention become more resilient to shocks. They are better able to cope with disasters with their assets, particularly their savings. The SWAPNO women appear to be highly optimistic about the future and express significantly higher optimism about achieving their future goals, as well as a capacity for realization of these goals.

Based on the findings, BIDS opined that SWAPNO has proved the efficacy of improving the livelihood of the poor beneficiaries in the project areas, by complying with the SDG commitment of reducing extreme poverty at the grass-root level and they have suggested that the coverage of this program should be expanded to the above-mentioned districts. For expanding the project coverage, BIDS has also provided the following recommendations-

- ✓ Considering the effectiveness of the program, 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 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 standards.
- ✓ The daily compulsory savings amount can also be set to a 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.

Alignment with UNSDCF Mandate:

The proposed project aligns with core strategies underpinning United Nations Sustainable Development Cooperation Framework (UNSDCF) 2022-2026 for Bangladesh. It contributes directly to below strategic priorities and outcome of UNSDCF:

- **UNSDCF Strategic Priority Area 1: “Inclusive and Sustainable Economic Development”.**
Outcome 1: By 2026, more people in Bangladesh, particularly the most vulnerable and marginalized from all gender and social groups and those from lagging districts benefit from sustainable livelihood and decent work opportunities resulting from responsible, inclusive, sustainable, green, and equitable economic development.
Related Strategic Plan Outcome 1: Advance poverty eradication in all its forms and dimensions. SWAPNO addresses the Indicative Country Programme Document (CPD) Output 1.2: “Women and youth, especially those who own cottage, small and medium-sized enterprises, benefit from market-driven skills development, access to financial and non-financial services to adopt appropriate technologies, innovative business models driving to improved productivity, competitiveness, resilience and sustainability of enterprises and jobs”.
- **UNSDCF Strategic Priority Area 3: “Sustainable, Healthy and Resilient Environment”.**
Outcome 3: By 2026, ecosystems are healthier, and all people, in particular, the most vulnerable and marginalized in both rural and urban settings, benefit from and contribute to a gender-responsive manner to a cleaner and more resilient environment, an enriched natural resource base, low carbon development, and are prosperous and more resilient to climate change, shocks and disasters.
Related Strategic Plan Outcome 3: Strengthen resilience to shocks and crises.
 SWAPNO addresses the Indicative Country Programme Document (CPD) Output 2.1: More people in Bangladesh, especially the most vulnerable and marginalized, have increased capacities, knowledge, and skills to adopt sustainable consumption behaviors and lead in climate action.

UNSDCF places UNDP as the lead agency for Strategic Priority Areas 1, 3 and 4. UNDP works directly with key national partners to promote inclusive growth and greater equity in Bangladesh by boosting labor market opportunities, reducing risks and vulnerabilities, and building capacity for policy development. ILO has a role within the UN system interventions to, inter alia, assist the Government through technical and vocational training and institutional support to informal apprenticeships.

The Sustainable Development Goals (SDGs) also frame UNDP’s work. Emerging extreme poverty pockets in Bangladesh such as in the Brahmaputra-Jamuna River system area can hinder the country from achieving its SDG commitments. The proposed project is expected to contribute to below SDGs:

- a. **Goal 1: No Poverty** (Targets 1,2,3 and 5)
- b. **Goal 2: End hunger** (Targets1)
- c. **Goal 3: Ensure healthy lives and promote well-being** (Target 8)
- d. **Goal 5: Gender Equality** (Target 5)
- e. **Goal 8: Decent Work and Economic Growth** (Target 5)
- f. **Goal 10: Reduced Inequalities** (Targets 1 and 2) and
- g. **Goal 13: Climate Action** (Targets 3)

UNDP Bangladesh seeks to assist the Government in meeting these SDG targets. It is backed by a longstanding partnership with the Government for developing good governance and institutional responses to development issues concerning vulnerable people, including women and girls. UNDP’s strong relationship will help maintain the political will and ensure that key decision-makers in Dhaka and in SWAPNO’s target areas are engaged and supportive of the project.

GEOGRAPHY & BENEFICIARY COVERAGE

To alleviate extreme poverty, SWAPNO has been accomplished its three cycles in the Southern coastal district of Satkhira and the Northern flood-prone districts of Kurigram, Gaibandha, Lalmonirhat, and Jamalpur. Based on the success of the previous cycle, SWAPNO is planning to extend in 10 districts where the highest percentage of extreme poverty exists, and the risk of multi-hazard is also very high. The districts have been selected based on a matrix of district extreme poverty and vulnerability index with district economic growth potentiality. The 10 districts are Gaibandha, Rangpur, Lalmonirhat, Jamalpur, Tangail, Gopalganj, Bagerhat, Cumilla, Chandpur and Coxbazar. Enterprises established in Satkhira and Kurigram will be under the mentoring

support of the project. Every year the districts are affected by very high to a high level of multi-hazard among those floods and cyclones are most common.

Districts	Extreme Poverty Rate(BBS 2016)	Hazard Exposure Index	Vulnerability Index	Multi-Hazard Risk Index	Multi-Hazard Risk level	Major Disaster Type
GAIBANDHA	46.7	7.8	5.5	6.6	Very High	Flood
RANGPUR	43.8	6.1	4.8	4.8	Medium	Flood
LALMONIRHAT	42.0	5.7	5.0	5.0	High	Flood
GOPALGANJ	29.5	4.8	4.8	3.7	Medium	Flood
BAGERHAT	31.0	6.7	4.6	5.0	High	Cyclone
TANGAIL	19.0	7.7	4.6	6.1	High	Flood
JAMALPUR	52.5	8.5	5.1	7.0	Very High	Flood
CHANDPUR	29.3	6.4	5.0	4.9	Medium	Flood
CUMILLA	13.6	7.8	4.3	4.5	Medium	Flood
COX'S BAZAR	16.6	5.5	4.2	5.6	High	Cyclone

TARGET GROUP

Correct targeting and selection of beneficiaries is a crucial step for SWAPNO to address the critical factors of poverty and offer humancentric interventions for vulnerable women. The targeted women will be ultra-poor and live in rural areas. They will head their households and are widowed, divorced, separated, abandoned, or with a disabled husband who is unable to earn an income. The selection criteria will be based on: (i) age; (ii) food security status (unable to provide the family with three balanced meals per day); (iii) economic status (little or no assets, forced to beg or employed for low wages); and (iv) vulnerability to climate change and natural disasters. Over the past six years, SWAPNO has gained much experience in creating employment for this group of women in the formal sector. Based on this learning, SWAPNO intends to focus on the productive age group (18 - 28) of vulnerable women. According to BBS, the literacy rate of young women (15-24) is 81.9 percent and among them, 72.8 percent are married. The project will select 50 percent of beneficiaries from this productive age group (18 – 28 age) who are eligible for industry skills training and employment in the formal sector. The remaining 50% of beneficiaries (29 – 35 age) will receive entrepreneurship skills and sustain their livelihoods by operating multiple household production activities and/or establishing a micro business according to SWAPNO's graduation model. A total of 10,152 women will be employed in public works targeted at maintaining and rehabilitating rural roads and key public assets. 36 will be selected from each union. Out of the women, 5,000 beneficiaries will be in the productive age group (18-28), while the remaining 5000 beneficiaries will be of the age group 29 to 35.

II. PURPOSE AND EXPECTED OUTPUTS:

Purpose: Rural Female-headed households graduated out of extreme poverty.

The project focus on three expected outputs with a set of activities as below:

Output 1: Increased Income and Assets engaging Local Economy and Skill Development

Key results:

- 10,152 eligible women beneficiaries selected
- 1 Market Assessment & TNA conducted
- 20 women-led enterprises identified
- 500 of women employed in the formal sector
- 1 DPP finalized and submitted to Planning Commission for approval

Planned Activities:

1.1 Select and recruit eligible women who are widowed, abandoned, divorced, separated or have a husband with a disability who is unable to earn an income.

- 1.2 Exploring local investment for social enterprise based on the local economy, environment and social needs in partnership with local business chambers, BSCIC, Financial Institute etc. MFI etc.
- 1.3 Assessment and selection of potential entrepreneurs among the eligible beneficiaries (25 to 30 age group) and provide Business Plan Training.
- 1.4 Develop and strengthen partnerships with an industry association such as LFMEAB, BGMEA; partnership with leading manufacturing and exporting industries in RM\G and Leather sectors and FMCG sector for skills and employment of the productive age group women.
- 1.5 Organize consultation meetings with key stakeholders.
- 1.6 Experience and learning sharing workshop with project staff and stakeholders.
- 1.7 Designing the outline for project documents and preparing the prodoc.
- 1.8 Prepared the DPP and initial draft sharing with LGD.

Outputs 2: Strengthened Human Capabilities and Resilience

Key results:

- 10,152 women-oriented/trained on life skills issues.
- Actual number of people participated in nutrition campaign on sexual health and ministerial hygiene and balanced nutrition diet
- 5,500 women covered under micro-health insurance coverage

Planned Activities:

- 2.1 Capacity building for field staff on BCC to conduct a campaign on sexual health and ministerial hygiene and a balanced nutrition diet at the community level.
- 2.2 Scale-up the microinsurance health products developed through the pilot in Jamalpur for all SWAPNO beneficiaries
- 2.3 Engage UP Chairs and Chairperson of the Standing Committee (SC) on VAW.

Outputs 3: Strengthen institutional capacity for Sustaining SWAPNO benefits

Key results:

- 10 Inception workshops conducted at the District level
- 190 UP/UDMC members trained on Gender-responsive Disaster Risk Reduction and Climate Change Adaptation.
- 2 number of partnerships developed with different institutions
- 1 baseline study completed

Planned Activities:

- 3.1 Develop local government capacity to implement the project's Operation Manual (OM) and Internal Control Framework—mandatory guidelines for project implementers.
- 3.2 Develop access to community clinics and Upazila hospitals. SWAPNO will partner with hospital authorities to ensure access to quality health services. SWAPNO will work with the Upazila health complex and the respective community clinic.
- 3.3 Program Monitoring & Reporting

Result Framework: Refer to Annex I

III. MANAGEMENT ARRANGEMENTS

The UNDP will implement the Initiation Plan (IP) project in consultation with the UNDP Bangladesh, the concerned ministry, General Economic Division and other relevant institutions as and when required.

The Project Board will direct the IP project and shall consist of UNDP Senior Management, Programme Management Support Unit, and Operation Manager. The Project Board will be chaired by the Resident Representative of UNDP. The Project Board is responsible for management decisions of the IP project when guidance is required by the Project manager. This includes recommendations for UNDP or stakeholders, approval of the project phase and revisions. In addition, the Project Board plays a critical role in commissioning project evaluation, using the data, and approving any delegation of its project assurance responsibilities. The Project will be headed by National Project Manager who will also lead the Project Implementation Team.

Responsible Party:

The targeted stakeholder of this project constitute the Local Government Division, UNDP, NGOs, Local Govt Institutions (UPs) Research Institution, Leather Sector Association, RMG Association, Financial Institution, and other organizations deemed to be required during the project implementation

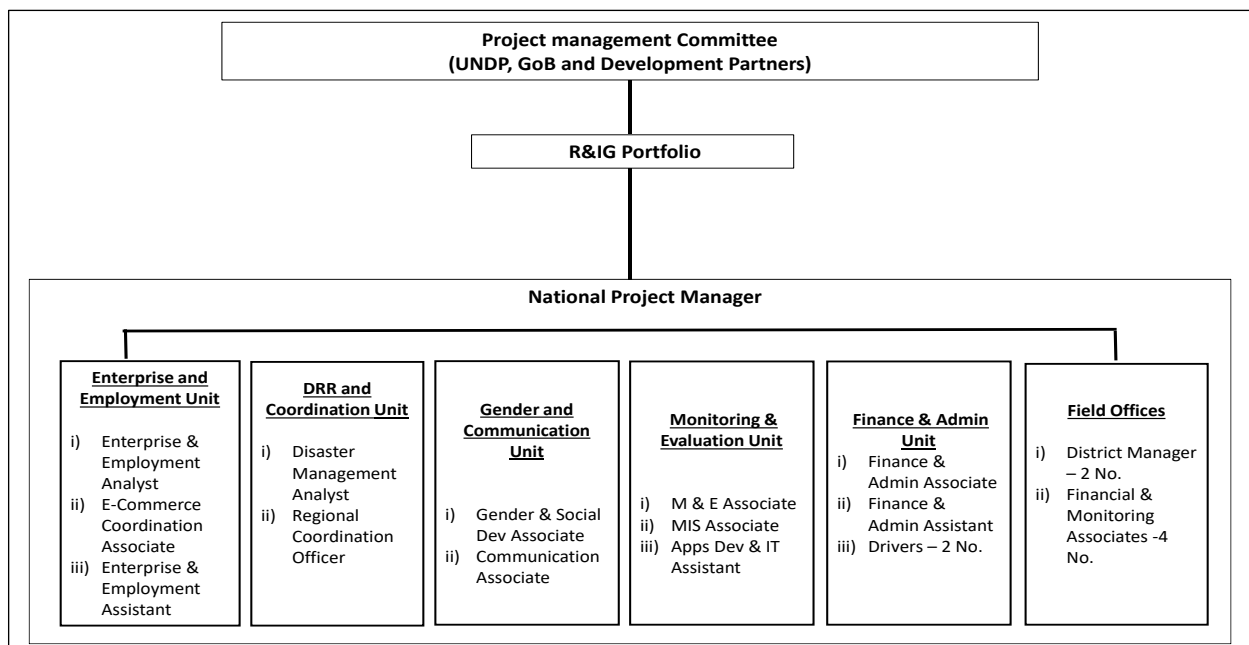
Project Assurance:

The Project Board delegates the project assurance role to Assistant Resident Representative (RIG Cluster), to carry out objective and independent project oversight and monitoring functions.

KEY PROJECT STAFF

National Project Manager

The Project Manager is responsible for ensuring that the project is managed in an effective and accountable manner, complying with UNDP guidelines, and reporting requirements. He will support the project's activities and its partners and stakeholders. The National Project Manager will have expertise in poverty graduation programs along with skills development, employment and enterprise development and will lead other the technical team. In addition, the National Project Manager will lead the climate change and institutional



capacity development of Local Government Institutions by assisting in curriculum development, selection of trainers, training of trainers, monitoring of training, and training impact assessments.

Enterprise Development and Employment

The Enterprise Development and Employment unit will be led by a specialist who will bear the responsibility for devising effective strategies and input packages for enterprise development, sustainable post-employment livelihood activities and formal sector employment of core beneficiaries. The unit will actively liaise with the organization(s) contracted for training in micro-enterprise skills and set up links for apprenticeship training. Furthermore, they will oversee inventories of skills in demand from local SMEs, with possible job placement, and give guidance on skills training plans accordingly.

Capacity Building and DRR Management Unit

The capacity building and DRR management unit will bear the responsibility of the life-skills development and resilience-building among the beneficiaries and community. They will ensure that the graduation strategy for

core beneficiaries considers local conditions and will engage in advocacy to remove disaster risk and social obstacles and create a more congenial environment. Apart from life-skills development interventions, the unit will advise on specific training needs of beneficiaries, community, UP representatives, and devise training interventions accordingly.

Communication and Gender Development

The Communication and Gender Development unit will bear the responsibility for gender and social development, women empowerment and communicate the project result to the media and stakeholders. The unit will also closely work with the UP-standing committee, local administration, and District Legal Aid Committees to ensure women-friendly job environments and access to legal support. They will also ensure the visibility of the project interventions through devising and sharing communication materials with the project stakeholders.

Monitoring and Evaluation Unit

The monitoring and evaluation unit will be responsible for setting up and operating the project's M&E and MIS systems. They will initiate, guide, and facilitate baseline surveys and subsequent results appraisals and special studies. They will also assist with scheduled surveys. They will be responsible for collecting MIS data from the field through the integration of IT or digital platform configuring the Apps. The district office closely works with the unit for data collection, input, and reports quarterly and annually.

Field Offices

The field offices will have overall responsibility to manage project implementation, monitoring, and financial control of approved project budgets at the Union Parishad level. The team will also have control of Union Parishad project accounts and fund management, as well as the facilitation of knowledge building and sharing. They will ensure effective implementation of the Internal Control Framework, with mechanisms and various activities under preventive controls and detective controls deterrence controls.

Finance & Admin Unit

The administrative and financial unit will provide services on finance, human resources management, procurement, and logistics. They will facilitate budgeting and expenditure tracking, prepare financial reports, assist recruitment and payment of UNDP staff, and manage UNDP's procurement.

IV. MONITORING

A comprehensive Monitoring and Evaluation and Management Information System (M&E and MIS) will be placed to track the activity progress and achievement of intended results. A central online M&E and MIS will be established to measure the process, progress, and key performance indicators of the project systematically. By the programming policies and procedures outlined in the UNDP User Guide, the project will be monitored through the following:

Within the annual cycle

- An Issue Log shall be activated in Atlas/Quantum and updated by the Project Manager to facilitate tracking and resolution of potential problems or change requests.
- Based on the initial risk analysis, a risk log shall be activated in Atlas/Quantum, monitoring and result dashboard will be updated regularly in the Atlas/Quantum.
- A project Lesson-learned shall be activated and regularly updated to ensure ongoing learning and adaptation within the organization, and to facilitate the preparation of the Lessons-learned Report at the end of the project.
- A Monitoring Schedule Plan shall be activated in Atlas/Quantum and updated to track key management actions/events.

Reports

- **Annual Review Report.** An Annual Review Report shall be prepared by the Project Manager and shared with the Project Board and the Outcome Board. As a minimum requirement, the Annual Review Report shall consist of the Atlas/Quantum standard format for the QPR covering the whole year with updated information for each above element of the QPR as well as a summary of results achieved against pre-defined annual targets at the output level.
- **Result Oriented Annual (ROAR) Report:** A Result Oriented Annual Report (ROAR) report will be prepared and submitted to UNDP Bangladesh. At the end of the year, this report will be prepared and submitted to UNDP.

- **Progress Report for Donors:** Periodical progress reports and project completion reports will be prepared and submitted to donors as per donors' agreed documents.
- **Baseline Assessment Report:** The project will conduct a baseline survey at the beginning of IP's implementation. The baseline survey will determine the base status of the project's higher-level indicators planned indicators stated in the Result and Resource Framework (RRF).
All kinds of coordination will be made with the partnership unit of UNDP Bangladesh to produce quality reports, updates of IATI dashboards and baseline conduction.

V. WORK PLAN

Period¹: July 2022 to June 2023

EXPECTED OUTPUTS <i>And baseline, indicators including annual targets</i>	PLANNED ACTIVITIES <i>List activity results and associated actions</i>	TIMEFRAME				Activity	RESPONSIBLE PARTY	Funding Source	PLANNED BUDGET				
		Q3	Q4	Q1	Q2				Account	Budget Description	2022	2023	Total
Output 1: Increased Income and Assets engaging Local Economy and Skill Development Baseline: 12,492 beneficiaries Indicators: <ul style="list-style-type: none"> • # of women beneficiaries selected • # of study conducted • # of women-led enterprises identified • # of women employed in formal sector • # of DPP finalized² Targets: <ul style="list-style-type: none"> • 10,252 women beneficiaries (4500 in year 2022 & 10,252 in year 2023) • 1 study (in year 2023) • 20 women-led enterprises (in the year 2023) • 500 women employed (in the year 2023) • 1 finalized (in the year 2022) Related CP outcome: Outcome 1 – Advance poverty eradication in all its forms and dimensions	1.1 Select and recruit eligible women	X				Activity1	UNDP	SIDA	75700	Training, Workshops and Conference	12,000.00	-	12,000.00
	1.2 Exploring local investment for social enterprise development		X			Activity1	UNDP	SIDA	75700	Training, Workshops and Conference	3,000.00	-	3,000.00
				X		Activity1		Marico	75700		-	3,000.00	3,000.00
	1.3 Assessment and selection of potential entrepreneurs among the eligible beneficiaries	X	X			Activity1	UNDP	SIDA	72100	Contractual Services-Companies	5,000.00	-	5,000.00
				X		Activity1		Marico	72100		-	5,000.00	5,000.00
	1.4 Partnership with the industry association	X	X			Activity1	UNDP	SIDA	75700	Training, Workshops and Conference	2,307.69	-	2,307.69
				X		Activity1		Marico	75700		-	5,000.00	5,000.00
	1.5 Organize consultation meeting with key stakeholders	X	X			Activity1	UNDP	SIDA	75700	Training, Workshops and Conference	3,000.00	-	3,000.00
				X	X	Activity1		Marico	75700		-	2,627.81	2,627.81
	1.6 Experience and learning sharing workshop with project staff and stakeholders	X	X			Activity1	UNDP	SIDA	75700	Training, Workshops and Conference	2,000.00	-	2,000.00
				X	X	Activity1		Marico	75700		-	3,000.00	3,000.00
	1.7 Designing the outline for project documents and preparing the prodoc			X	X	Activity1	UNDP	Marico	75700	Training, Workshops and Conference	-	5,000.00	5,000.00
1.8 Prepared the DPP and initial draft sharing with LGD	X	X	X	X	Activity1	UNDP		75700	Training, Workshops and Conference	-	-	-	
General Management Services					Activity1	UNDP	SIDA	75100	Facilities & Administration	2,184.62	-	2,184.62	

¹ Maximum 18 months


² The major activities of DPP finalizations are the documents review, consultation meetings, experience and learning sharing workshop with key stakeholders, designing

EXPECTED OUTPUTS <i>And baseline, indicators including annual targets</i>	PLANNED ACTIVITIES <i>List activity results and associated actions</i>	TIMEFRAME				Activity	RESPONSIBLE PARTY	Funding Source	PLANNED BUDGET					
		Q3	Q4	Q1	Q2				Account	Budget Description	2022	2023	Total	
						Activity1		Marico	75100		-	1,890.23	1,890.23	
Subtotal (outputs 1)											29,492.31	25,518.04	55,010.35	
Output 2: Strengthened Human Capabilities and Resilience <i>Baseline: 12,492 women, 1,587 women under micro health insurance</i> Indicators: <ul style="list-style-type: none"> • # of women-oriented/trained on life skills issues • # of people who participated in the nutrition campaign • # of women covered micro-health insurance coverage Targets: <ul style="list-style-type: none"> • 10,152 women (2500 in year 2022 & 10,152 in year2023) • Actual number of people in year 2022 & 2023 • 5,500 women covered (in yaer 2023) <i>Related CP outcome: Outcome 3: Strengthen resilience to shocks and crises</i>	2.1 Capacity building for field staff on BCC to conduct nutrition campaign		X	X		Activity2	UNDP	SIDA	75700	Training, Workshops and Conference	5,000.00	-	5,000.00	
						Activity2		Marico	75700		-	5,000.00	5,000.00	
	2.2 Scale-up the microinsurance health products		X			Activity2	UNDP	SIDA	75700	Training, Workshops and Conference	7,000.00	-	7,000.00	
				X	X	Activity2		Marico	75700		-	5,400.00	5,400.00	
	2.3 Engage UP Chairs and Chairperson of the Standing Committee (SC) on VAW.				X	X	Activity2	UNDP	Marico	75700	Training, Workshops and Conference	-	5,000.00	5,000.00
	General Management Services	X	X			Activity2	UNDP	SIDA	75100	Facilities & Administration		960.00	-	960.00
				X	X	Activity2		Marico	75100		-	1232.00	1,232.00	
	Subtotal (outputs 2)											12,960.00	16,632.00	29,592.00
Output 3: Strengthen institutional capacity for Sustaining SWAPNO benefits <i>Baseline: 5 districts, 223 UPs, partnership with RMG & Leather sectors, 3 baseline reports in three cycles</i>	3.1 Develop local government capacity to implement the project's Operation Manual (OM) and Internal Control Framework	X	X			Activity3	UNDP	SIDA	72100	Contractual Services- Companies	5,000.00	-	5,000.00	

EXPECTED OUTPUTS <i>And baseline, indicators including annual targets</i>	PLANNED ACTIVITIES <i>List activity results and associated actions</i>	TIMEFRAME				Activity	RESPONSIBLE PARTY	Funding Source	PLANNED BUDGET				
		Q3	Q4	Q1	Q2				Account	Budget Description	2022	2023	Total
Indicators: <ul style="list-style-type: none"> • # of inception workshop organized • # of UP/UDMC members trained on DRR & CCA • # of partnerships established with different organizations/institutions • # of a baseline survey conducted Targets: <ul style="list-style-type: none"> • 10 workshops in the year 2022 • 190 UP/UDMC members in the year 2023 • 02 partnerships (in years 2022 & 2023) • 1 baseline survey³ Related CP outcome: Outcome 1 – Advance poverty eradication in all its forms and dimensions Outcome 3: Strengthen resilience to shocks and crises	3.2 Partnership development with hospital authorities to ensure access to quality health services for beneficiaries			X	X	Activity3	UNDP	Marico	75700	Training, Workshops and Conference		5,000.00	5,000.00
	3.3 Program Monitoring & Reporting	X	X			Activity3	UNDP	SIDA	71400	Contractual Services - Individ	105,887.84	-	105,887.84
				X	X	Activity3	Marico	71400	51,710.66		157,878.38	209,589.04	
	General Management Services	X	X			Activity3	UNDP	SIDA	75100	Facilities & Administration	8,871.03	-	8,871.03
				X	X	Activity3	Marico	75100	4,136.85		13,030.27	17,167.12	
	Subtotal (outputs 3)										175,606.38	175,908.65	351,515.03
Program Management	4.1 PMU Staff (Admin & Operation)	X	X			Activity4	UNDP	TRAC	71400	Contractual Services - Individ	37,864.36	37,864.36	75,728.72
				X	X	Activity4		Marico	71400		33,705.02	33,705.02	67,410.04
	4.2 Office Operation and Management	X	X			Activity4	UNDP	TRAC	71600	Travel	1,050.00	1,050.00	2,100.00
				X	X	Activity4		Marico	71600		100.00	100.00	200.00
		X	X			Activity4		TRAC	72300	Materials & Goods	1,400.00	1,400.00	2,800.00
				X	X	Activity4		Marico	72300		2,000.00	2,000.00	4,000.00

³ The baseline includes the ToR design & finalization, organization hiring, tools development, orientation, data collection, data quality control, data analysis, tabulation, sharing meeting and finalization of the baseline report.

EXPECTED OUTPUTS <i>And baseline, indicators including annual targets</i>	PLANNED ACTIVITIES <i>List activity results and associated actions</i>	TIMEFRAME				Activity	RESPONSIBLE PARTY	Funding Source	PLANNED BUDGET				
		Q3	Q4	Q1	Q2				Account	Budget Description	2022	2023	Total
		X	X			Activity4		TRAC	72400	Communic & Audio Visual Equip	560.00	560.00	1,120.00
				X	X	Activity4		Marico	72400		1,100.00	1,100.00	2,200.00
		X	X			Activity4		TRAC	72500	Supplies	700.00	700.00	1,400.00
				X	X	Activity4		Marico	72500		1,400.00	1,400.00	2,800.00
		X	X			Activity4		TRAC	73100	Rental & Maintenance-Premises	4,320.00	4,320.00	8,640.00
				X	X	Activity4		Marico	73100		9,600.00	9,600.00	19,200.00
		X	X			Activity4		TRAC	73400	Rental & Maint of Other Equip	1,400.00	1,400.00	2,800.00
				X	X	Activity4		Marico	73400		2,795.00	2,795.00	5,590.00
		X	X			Activity4		TRAC	74200	Audio Visual&Print Prod Costs	400.00	400.00	800.00
				X	X	Activity4		Marico	74200		100.00	100.00	200.00
		X	X			Activity4		TRAC	74500	Miscellaneous Expenses	300.00	300.00	600.00
				X	X	Activity4		Marico	74500		151.15	151.15	302.30
	4.3 Delivery Enabling Services	X	X			Activity4	UNDP	TRAC	74500	Miscellaneous Expenses	2,005.64	2,005.64	4,011.28
		X	X			Activity4		SIDA	74500		22,387.74	-	22,387.74
				X	X	Activity4		Marico	74500		-	22,387.74	22,387.74
	General Management Services	X	X			Activity4	UNDP	SIDA	75100	Facilities & Administration	1,791.02	-	1,791.02
				X	X	Activity4		Marico	75100		4,076.09	5,867.11	9,943.20
Subtotal											129,206.02	129,206.02	258,412.04
Grand Total											347,264.71	347,264.71	694,529.42

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Annex I: Result Framework											
Intended Outcome as stated in the UNSDCF/Cooperation Framework (or Equivalent) outcome involving UNDP:											
<p>Outcome 1: By 2026, more people in Bangladesh, particularly the most vulnerable and marginalized from all gender and social groups and those from lagging districts benefit from sustainable livelihood and decent work opportunities resulting from responsible, inclusive, sustainable, green, and equitable economic development.</p> <p>Outcome 2: By 2026, ecosystems are healthier, and all people, in particular, the most vulnerable and marginalized in both rural and urban settings, benefit from and contribute to a gender-responsive manner to a cleaner and more resilient environment, an enriched natural resource base, low carbon development, and are prosperous and more resilient to climate change, shocks and disasters.</p>											
Outcome indicators as stated in the Country Programme [or Global/Regional] Results and Resources Framework, including baseline and targets:											
<p>Indicative Indicator 1.2.2. Number of new full-time equivalent jobs created, and livelihoods strengthened for youth 15+ years old as a direct result of UNDP interventions. Baseline (2020): women: 41,160, men: 4,165, Target (2026): women: 81,356, men: 8,600;</p> <p>Indicative Indicator 2.1.1. Number of people adopted diversified, climate-resilient livelihood options. Baseline (2020): women: 0; men: 0, Target (2026): women: 56,159; men: 55,711;</p> <p>Indicative Indicator 2.1.4. Number of people with secured jobs and improved livelihoods in crisis or post-crisis settings. Baseline (2020): women: 36,335; men: 39,300, Target (2026): women: 75,000; men: 80,000,</p> <p>Indicative Indicator 2.2.2. Number of vulnerable households (women, poor and marginalized people) who benefit from climate change adaptation finance. Baseline (2020): 2,717, Target (2026): 15,000,</p>											
Applicable Output(s) from the UNDP Strategic Plan:											
<p>Output 1.2: Women and youth, especially those who own cottage, small and medium-sized enterprises, benefit from market-driven skills development, access to financial and non-financial services to adopt appropriate technologies, innovative business models driving to improved productivity, competitiveness, resilience and sustainability of enterprises and jobs</p> <p>Output 2.1: More people in Bangladesh, especially the most vulnerable and marginalized, have increased capacities, knowledge, and skills to adopt sustainable consumption behaviors and lead in climate action.</p> <p>Output 2.2: Institutions have strengthened capacities to develop, manage and deliver policies, strategies, and actions to improve ecosystem health and manage dynamic risks, such as climate change, disasters, pandemics, and humanitarian crises.</p>											
Output 1: <i>Increased Income and Assets engaging Local Economy and</i>	1.1 # of women beneficiaries selected	Beneficiary tracker/register	12,492	2021	0	4500	8500	10,252	10,252	10,252	Review of beneficiary trackers in each quarter. Risk: Influence by local leaders may hamper the real beneficiaries as per the guideline.
	1.2 # of studies conducted	The market survey study report	0	0	0	0	0	1	1	1	Documents review, Discussion with market actors following qualitative methods. Risk: COVID pandemic may delay the study.

Skill Development	1.3 # of women-led enterprises identified	Beneficiary tracker/register	271	2021	0	0	0	10	20	20	Review of enterprises trackers in each quarter. Risk: selection of real women enterprise with physical verification because of COVID situation
	1.4 # of women employed in the formal sector	Formal sector employment trackers/formal sector employment register	588	2021	0	0	200	500	500	500	Review of formal sector employed beneficiary tracker/progress report/individual discussion Risk: rural women are reluctant and less interested to work.
	1.5 # of DPP finalized	The final version of DPP	1	2015	0	1	1	1	1	1	Project documents review. Risk: Government approval may be delayed.
Output 2: Strengthened Human Capabilities and Resilience	2.1 # of women-oriented/trained on life skills issues	Training progress report/register/participants attendance sheet	12,492	2021	0	2,500	6,500	10,552	10,552	10,552	Review of the training participants tracker/database. Risk: Countrywide COVID lockdown may hamper completing the training in time.
	2.2 # of people participated in nutrition campaign (with gender-disaggregated data)	Even reports of District/Upazila/Union level	12,492	2021	0	Actual number	Actual number	Actual number	Actual number	Actual number	Review of Progress report/participants trackers. Risk: COVID pandemic situation may restrict/hamparedlarge gathering
	2.3 # of women covered micro-health insurance coverage	Quarterly progress report	1,587	2021	0	0	3000	5,500	5600	5500	Review of beneficiaries' progress trackers. Risk: Rural women may reluctant to get the services
Output 3: Strengthened Human Capabilities and Resilience	3.1 # of inception workshop organized	Inception workshop report	5	2020	10	10	10	10	10	10	Review of event report following prescribed format Risk: N/A
	3.2 # of UP/UDMC members trained on DRR & CCA (with gender-disaggregated data)	Training report/register/tracker	171	2021	0	0	100	171	171	171	Review of training tracker/progress report. Risk: UP/UDMC members are reluctant to participate in the training. COVID situation may delay the training activity.
	3.3 # of the partnership established with different organizations/institutions	Progress report/MoU/LoA	3	2021	0	0	1	2	2	2	Review of MoU/LoA/Progress report Risk: N/A
	3.4 # of baseline survey conducted	Community level/individual household	3	2017, 2018 & 2020	0	1	1	1	1	1	Household survey/FGD/GD/KII Risk: N/A