



SWAPNO

Strengthening Women's Ability for Productive New Opportunities

ANNUAL PROGRESS REPORT 2019

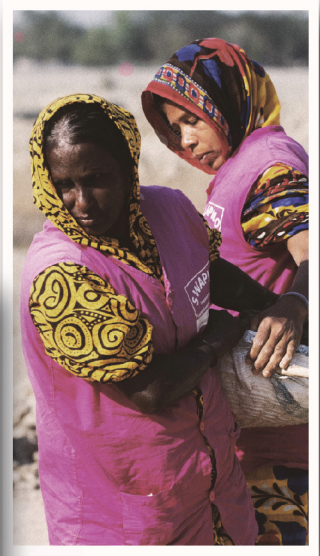


Table of Contents

Executive Summary	1
Activities.....	2
Key Results	3
Section I: Context and Approach	5
Section II: Activities.....	6
Employment in public asset maintenance work	6
Income Generating Activities.....	8
Public asset maintenance	9
Life skills training	10
Livelihood skills training.....	11
Digital financial inclusion campaign	13
Bank Asia “E-Finance Delivery” through “Human ATM” pilot.....	14
Job placement in the formal sector.....	14
Private Sector Partnerships	15
Marico	15
bKash, Rocket and Bank Asia	15
Accountability and transparency initiatives	15
Hotline numbers	15
Internal Control Framework (ICF).....	15
Systemic bookkeeping	16
Regular spot-checks.....	16
Project set-up activities for 3rd beneficiary cycle	17
Implementing partner NGO hiring process and finalization	17
Hiring project staff	18
Government approval of SWAPNO extension.....	18
Beneficiary selection process	18
Review, finalization, print and distribution of training manuals	19
The nutritional campaign.....	19
Development of G2P digital payment system	20

Baseline for 3rd Cycle	20
Inception workshops	21
Representation of SWAPNO in the second annual social security conference.....	22
Section III: Results.....	23
1. Income	23
2. Income Generating Activities (IGA) and investment capacity	26
Section IV: Lessons Learnt	32
Section V: Case Study – “I have learnt how to be my own hero”	34
Section VI: Financial Report	36

ACRONYMS

ATM	Automated Teller Machine
CG	Community Group
DPP	Development Project Proposal
DFS	Digital Financial Service
ECNEC	Executive Committee on National Economic Council
FDRWCW	Family Dispute Resolution, Women and Children Welfare
GoB	Government of Bangladesh
G2P	Government to Person
HDRC	Human Development Research Centre
ICF	Internal Control Framework
LDC	Least Developed Country
LGD	Local Government Division
LPL	Lower Poverty Line
MoLGRD&C	Ministry of Local Government Rural Development and Cooperatives
MPI	Multidimensional Poverty Index
NFC	Near Field Communication
NIM	National Implementation Modality
NPM	National Project Manager
NSSS	National Social Security Strategy
OTP	One Time Password
PMU	Project Management Unit
PNGO	Partner Non-Government Organization
RMG	Readymade Garments
ROSCA	Rotating Savings and Credit Association
SC	Standing Committee
SDG	Sustainable Development Goal
SME	Small & Medium Enterprise
SWAPNO	Strengthening Women's Ability for Productive New Opportunities
UP	Union Parishad

List of Tables

Table 1: Public Asset Maintenance Work	9
Table 2: Life Skill Training Course	10
Table 3: Key contents of training modules	11
Table 4: Livelihood Skill Development Training.....	12
Table 5: Nutrition Campaign Activities	20
Table 6: Change in average income & expenses	24
Table 7: Change in investment capacity	27
Table 8: Investment change per IGA type	28
Table 9: Monthly revenue and operating cost per IGA	30
Table 10: Project aid through UNDP.....	36
Table 11: Government fund through LGD.....	36

List of Figures

Figure 1: IGA type distribution per district	8
Figure 2: Income category distribution comparing 1st & 2nd cycle.....	24
Figure 3: Change in Income & Expenses.....	25
Figure 4: Change in investment capacity.....	27
Figure 5: Investment change per IGA type	29
Figure 6: Monthly income and operating cost per IGA	31

Executive Summary

Strengthening Women's Ability for Productive New Opportunities (SWAPNO) is a project aimed at ensuring sustainable livelihood and food security for extreme poor and vulnerable rural women. Major interventions of the project include:

- i) Fixed wage contract for 18 months under public asset maintenance component
- ii) Encourage responsible attitude and behavior as related to saving and spending by facilitating formal and informal savings
- iii) Need based Life skills and market driven livelihood skills training
- iv) Financial inclusion

The first intervention generates employment for ultra-poor and vulnerable women in community identified public assets, part of Social Security Programs (SSP) for a fixed tenure of 18 months and facilitates their wage transfer digitally through bKash, Rocket and Bank Asia.

The second intervention attempts to encourage responsible saving and spending behaviour by facilitating formal savings and participation in informal saving groups known as ROSCA (Rotating Savings and Credit Association).

In order to ensure livelihood sustainability post project intervention, the third intervention involves training on need-based life skills and livelihoods; and establishing linkages with the private sector to facilitate formal sector employment through formal apprenticeship training.

The fourth is the most recent component, which encompasses financial literacy training and developing micro-merchants as Digital Financial Service agents (DFS).

The third and fourth interventions are part of a market system development approach that facilitates access to markets by linking community initiatives to private sector and financial institutions.

SWAPNO's second cycle began in November 2017 and ended in May 2019. The cycle included a total of 4464 beneficiaries from Kurigram and Satkhira. Monitoring data of progress of beneficiaries and activities in the field is collected on a quarterly basis. The baseline was conducted in February 2018, round one was collected in October 2018, round two in January 2019, round three in August 2019 and final round of data on November 2019. The report compiles all these data and provides detailed review on progress on activities and results.

Activities

Wage employment and public works maintenance: The 4464 beneficiaries were employed for a tenure of 18 months (439 working days) under public works component. During the employment tenure, each beneficiary received BDT 65,850 as wage and BDT 22, 828 (plus additional 4% interest on savings) as mandatory savings after the 18-month tenure. 6000 public works schemes were maintained under this component. These schemes were identified through community meetings conducted in 1116 wards of the 124 participating Union Parishads (UPs).

Rotating Savings and Credit Associations (ROSCAs): In terms of behaviour change as related to savings and investments, a total of 166 Rotating Savings and Credit Associations were formed in Kurigram and Satkhira among 4464 beneficiaries. Each beneficiary in Satkhira received BDT 16,800 and each beneficiary in Kurigram received BDT 12,000 through ROSCA. In total BDT 6.48 crore savings has been accumulated through ROSCAs in the 2nd Cycle, and averagely each beneficiary received BDT 14,400.

Income Generating Activities (IGAs): Utilizing ROSCA (average BDT 14,400/beneficiary) and formal savings (average BDT 21,950/beneficiary), all beneficiaries started different Income Generating Activities along with their regular employment in public asset maintenance work. In total there are 7276 IGAs, as many beneficiaries run multiple IGAs. Satkhira accounted for 3000 IGAs, while Kurigram accounted for 4269 IGAs.

The most popular IGA in Satkhira is Small Business, accounting for 29.1% of all activities, while for Kurigram it is goat and sheep rearing, accounting for 45.3%. It is also observed that Satkhira, has a more varying range of IGAs, while some of these IGAs such as crab culture, handicrafts, nursery, restaurants and hotels, and crop business, are completely missing in Kurigram. Satkhira also has a higher percentage of grocery shop owners, fisheries and tailors, while Kurigram is more focused on beef fattening, cow rearing, goat and sheep rearing, poultry, which can widely be categorized as livestock.

Livelihood and life skills training: Livelihood training has been provided to 4464 beneficiaries in 6 different livelihood training modules - small business management and development, livestock rearing, poultry, duck and pigeon rearing, vegetable cultivation, fish and crab culture, tailoring and dress making. Under an agreement with Ecofab, 100 beneficiaries have received a two-month long skills training on Readymade Garments (RMG) sewing machine operation and were subsequently employed. 200 more women are scheduled to receive further training. A partnership with Fakir Apparels Limited is underway to facilitate training and subsequent employment of 300 women during 2020-2021.

Financial Inclusion: Through UNDP's support to build linkages with financial institutions, Bank Asia, bKash and Rocket, 4,464 women now have formal bank accounts, utilizing savings and credits, and are regularly using their bank accounts for cash transactions.

Through UNDP-initiated private sector partnership with Aflatoun and Bank Asia, a new financial literacy curriculum was developed, which led to an increased propensity to save and invest, from a benchmark of 2% to 58% of the women.

Since 25th January until end of the three digital fairs on 27th June 2019, totally 2811 new Bank Asia accounts have been opened.

To ensure an accessible and affordable e-finance delivery system for the large, underserved credit market in rural Bangladesh, the project piloted an additional innovation to Bank Asia's existing Agent banking model. 23 Micro-merchants in three Unions have been consigned as digital financial service providers of Bank Asia at the village level, increasing accessibility and use of Bank Asia services and products and social safety net payments.

Key Results

An end line impact evaluation of SWAPNO was carried out by Bangladesh Institute of Development Studies (BIDS), in addition to quarterly monitoring, which shows the following progresses in summary:

- Current beneficiary households have BDT 38,046 higher monthly income per capita, BDT 981 higher monthly expenditure per capita and BDT 15,032 higher per capita asset value than that of the control group households (BIDS 2019). Beneficiary income has increased 3.3 times in 18 months since the second cycle inception in 2018.
- 54% of female beneficiaries attained median and above dietary diversity, while only 43% women in the control group did so. 81% of the current beneficiaries are food secure, which is far higher than the current control group food secure access (32%). 30% of the current control group remains severely food insecure while only 2 % are food insecure in the treatment group (BIDS 2019).
- Overall initial investment in IGAs was an average of USD 81.69. After 18 months of regularly practicing skills gained through SWAPNO training in their respective IGAs and investing additional capital gained through ROSCAs and mandatory formal savings, overall average investment improved to USD 117.08, an increase of USD 35.39; with Satkhira's IGA investment increasing by about USD 59.43 and Kurigram IGA investment increasing by USD 23.05 (Internal monitoring report 2019). It can be

inducted that the increase in investment resulted from additional investment from the pooled savings gained through ROSCA and the mandatory formal savings (a share of wages withheld as formal savings). The training on specific skills pertaining to their choice of IGAs also had an effect on the sustained growth of their IGAs, as no beneficiary gave up on their IGA through the course of 18 months.

- Beneficiaries are no longer viewed as socially excluded women but as participants in a Government programme. With this improvement in social status comes better linkages with local social services and networking with the local administration. Their improved reputation has made the beneficiaries creditworthy; they can borrow or buy on credit in times of need. Beneficiaries can now get help directly from agricultural extension service officers, Beneficiaries now have better social awareness and much higher capacity for economic and family decisions, which they attribute to the SWAPNO life skills and livelihood training. Their participation in public works and economic activities has broken traditional constraints on women's mobility in rural Bangladesh (BIDS 2019).

Section I: Context and Approach

Bangladesh has exhibited strong economic growth and poverty reduction trends over past decades. It became a lower-middle income country in 2015 (as per World Bank classification) by riding on achievements. In 2018, Bangladesh also qualified for the prospect of graduation from United Nations' Least Developed Country (LDC) status by 2024. However, factors like vulnerable employment, declining agriculture growth and interlinked climate and disaster risks are undermining Bangladesh's progress.

Women are facing the brunt of the impacts of these complex challenges. At the same time, existing structural inequalities such as biased gender relations, inadequate legal provisions and weak governance are further complicating Bangladesh's progress on women's empowerment. Poverty is also driving these gender-based discriminations, aggravating multidimensional poverty of women.

The prevailing situation has created scope for a gender-responsive social protection system in line with Bangladesh's National Social Security Strategy (NSSS); among other priorities, NSSS aims to support women to "graduate" from extreme poverty. NSSS envisages that women will access regular and predictable transfers from the Government while tapping into opportunities to engage in productive employment in the labour market. It has already identified promising poverty graduation models that can help meet these ambitious goals. SWAPNO (Strengthening Women's Ability for Productive New Opportunities), a joint initiative by the Government of Bangladesh (GoB) and UNDP, has been recognized by the NSSS as one of the best scalable poverty-graduation approaches that can meet the NSSS objectives.

SWAPNO is a public works and social transfer based poverty graduation project that targets ultra-poor rural women who are widowed, divorced, abandoned or live with a disabled husband. The project does not only aim at lifting poor women out of poverty during the project period; it also helps them sustain with a higher income level after the end of project support. To achieve this goal, the focus is on future employability. The idea is that the set of skills learnt from training will help women invest their savings for productive purposes, which would yield a stream of income in years to come. In addition to self-employment, SWAPNO also helps place women in jobs in local Small and Medium Enterprises (SMEs) and private sector companies in the formal and informal sectors.

Section II: Activities

Employment in public asset maintenance work

The women employed in the public works maintenance schemes are selected on the basis of their socio-economic vulnerability for an 18-month employment cycle. During the 2nd beneficiary cycle of the project which began on 12th November 2017 and ended in May 2019, totally 1,959,696 (439*4464) work days of employment have been provided to 4464



Public Asset maintenance work

beneficiaries of 124 UPs of Kurigram and Satkhira districts. During this cycle, BDT 391.9 million was provided as wages, of which 25% was reserved as mandatory savings. Within the 18-month tenure of the 2nd cycle, each beneficiary received BDT 65,850 as wages and BDT 22,828 (plus additional 4% interest) as mandatory savings.

Rotating Savings and Credit Associations (ROSCAs)

As part of the initiative to encourage responsible saving and investing behaviour, SWAPNO, drawing on the earlier REOPA experience, introduced ROSCAs (Rotating Savings and Credit Associations) among its beneficiaries. These informal saving groups build on the initial mandatory savings of the beneficiaries and creates group social capital. ROSCAs are a viable option for collective savings generation and investment in livelihoods asset development.



Rotating Savings and Credit Associations (ROSCA)

In terms of savings, before the intervention, beneficiaries had a 2% propensity to save with an average savings capital of BDT 157. SWAPNO facilitated beneficiaries to start ROSCAs, informal savings groups of 12 women each who meet weekly and jointly save.

In the 2nd cycle, totally 166 ROSCAs were formed in Kurigram and Satkhira

among 4464 beneficiaries. Each beneficiary in Satkhira generated BDT 16,800 and each beneficiary in Kurigram BDT 12,000 through ROSCAs. Savings of totally BDT 64.8 million have been accumulated through ROSCAs in the 2nd Cycle, and on an average each beneficiary generated Tk. 14,400.

In terms of formal savings, all beneficiaries receive wages digitally through their bank accounts as registered with Bank Asia or through mobile money accounts as registered with bKash and Rocket. BDT 50 of BDT 200 per day is saved in their bank or mobile accounts as formal savings. Thus, for 24 working days per month, the accumulated formal savings are BDT 1200 per month for each beneficiary. The beneficiaries accessed their savings at the end of the 18-month cycle, whereby each woman received BDT 22, 828. This was additional capital for investment in their IGAs.



SWAPNO beneficiary is showing her IGA

Income Generating Activities

Utilizing ROSCAs and formal savings, all beneficiaries started different Income Generating Activities (IGAs) along with their regular employment in public asset maintenance work. Figure 1 shows the percentage distribution of IGAs that 4664 beneficiaries took up. In total there are 7269 IGAs as many beneficiaries run multiple IGAs. Satkhira accounted for 3000 IGAs, while Kurigram accounted for 4269 IGAs.

Fig 1.0 illustrates these differences graphically.

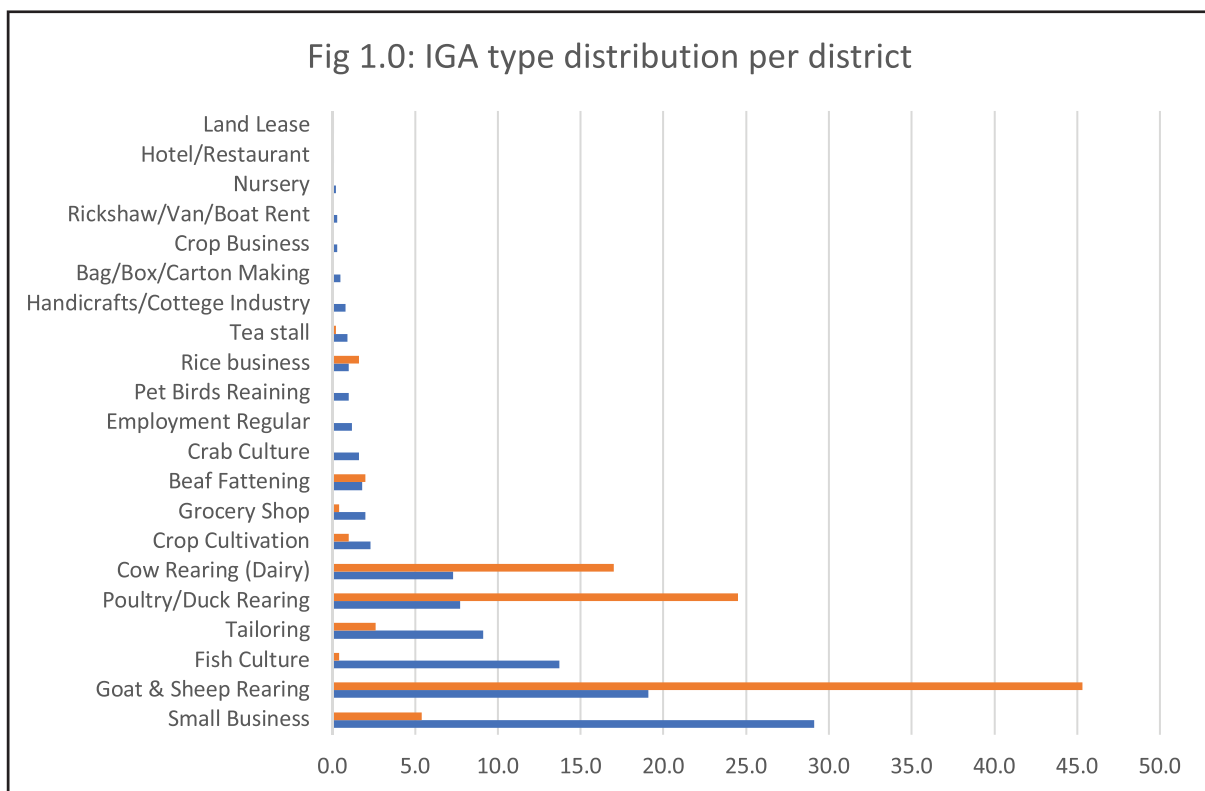


Figure 1: IGA type distribution per district

- As analyzed in figure 1, IGA distribution is highly varying per district. As can be observed, the most popular IGA in Satkhira is Small Business, accounting for 29.1% of all IGAs, while for Kurigram it is goat and sheep rearing, accounting for 45.3%.
- It is also observed that Satkhira has a more varying range of IGAs, with some IGAs such as crab culture, handicrafts, nursery, restaurants and hotels and crop business completely missing in Kurigram. .
- Satkhira also has a higher percentage of grocery shop owners, fisheries and tailors, while Kurigram is more focused on beef fattening, cow rearing, goat and sheep rearing, poultry, which can widely be categorized as livestock.

Public asset maintenance

The elected representatives to Union Parishads, including UP Chairman, Secretary, Standing Committee Members and other UP General Members, of 124 Union Parishads of Kurigram and Satkhira districts identified 5,495 schemes for public asset maintenance work under SWAPNO in the 2nd cycle. The scheme selection process involved community meetings in 1,116 wards of 124 Union Parishads. The table below summarises the public asset maintenance schemes and their respective volume of work completed.

Table 1.0 Public Asset Maintenance Work

Scheme	# of schemes	Work volume
Earthen Roads	3,286	195.8 million sft
Field Raising	1,367	49.1 million cft
Pucca or Semi Pucca Roads (Slop)	598	33.2 million sft
Disaster Risk Reduction Management	244	17.3 million cft
Total	5,495	

Table 1: Public Asset Maintenance Work

At the end of 2019, 195.8 million sft earthen roads, 33.2 million sft pucca and semi-pucca roads were maintained by the SWAPNO beneficiaries. About 17.3 million cft of earth work was accomplished under disaster risk reduction schemes. These maintained public assets are contributing to the rural economy as

well as benefiting community members socially by providing smooth road communication to education institutions, health facility centres, religious places, and service providing agencies.

Life skills training

4,464 women beneficiaries of the 2nd cycle were trained on 7 life skills topics as shown in table 2. The life skill training is aimed at providing a range of knowledge and skills that enhance food security and nutrition, child education and health care, prevent early marriage, give women voice in their households and their societal life, and make them more climate adaptive.



Table 2: Life Skill Training Course	Duration (days)
1. Leadership development	1
2. Gender and development	2
3. Rights and entitlement	1
4. Climate change adaptation and disaster risk reduction	2
5. Self-learning- easy accounting	2
6. Health and nutrition	2
7. Basic principles of small business	3

Table 2: Life Skill Training Course

Life skills training was provided to groups of 36 women for 1 to 2 days on each topic by respective union workers who had received training. Participatory methods including visual aids, role plays and demonstrations were the channels of delivery.

Follow-up consultations and discussion helped beneficiary women retain information and assimilate the knowledge into practice. Union workers scheduled follow-up which included recapping training lessons and encouraging the application of the lessons.

Livelihoods Skills Training



Livelihood skills development training is provided based on the need and initial skill level of the beneficiaries in the respective trades. The training is given with an objective to enhance livelihoods by building human capacity and ensure future employability.

After an initial needs assessment, six major livelihood skills were identified upon which the curriculum development was based. Training manuals were used for facilitating livelihoods training to the beneficiary women. These were:

- a. Small business management and development
- b. Livestock rearing
- c. Poultry, duck and pigeon rearing
- d. Vegetable cultivation
- e. Fish and crab culture
- f. Tailoring and dress making.

The key contents of each respective modules are as follows:

Table 3: Key contents of training modules	
Livelihood Course	Key Content
Small Business Management and Development	Strategies of small business management; Competencies & characteristics of entrepreneurs; Techniques of marketing; Loss and profit calculation; Costing of product; Preparation of business plan
Livestock rearing	Introduction of different types of livestock and poultry; Food and housing management and store; Disease identification and management; Loss and profit calculation; Selling techniques; Business plan preparation
Poultry, duck and pigeon rearing	Food and housing management and store; Diseases identification and management; Loss and profit calculation; Selling technics; Business plan preparation

Fish culture and crab fattening	Importance of fish culture; Identification of profitable fish for culture; Opportunity of fish culture; Fish storage and management techniques; Techniques of mixed fish culture; Financial importance of crab culture; Sources of crab for culture & water body preparation for culture; Grading methods of crab; Marketing and loss and profit calculation techniques; Packaging & marketing
Vegetable cultivation	Selection of vegetables considering the nutrition value; Considering factors of homestead gardening; Seedbed preparation; Land and bed preparation; Soil, Fertilizer use Marketing; Price calculation; Business plan preparation
Tailoring and dress making	General idea on sewing machine, Prospect of sewing machine mechanics , Preparation for sewing; Maintenance of sewing machine; Trouble shootings of sewing machine; Cutting stitching and sewing; How to take measurement; Sewing of petticoat, vest, baby frock, salwar and kamiz

Table 3: Key contents of training modules

As referenced in table 4, livelihoods skills training was provided to 4464 beneficiary women on six trades. The majority of the beneficiaries received training on small business management and development (2181), followed by livestock and poultry management (1305).

Table 4: Livelihoods Skill Development Training				
Course	Duration	Participants		
		Kurigram	Satkhira	Total
Small Business Management and Development	5 days	1295	886	2181
Livestock and Poultry Management	5 days	1036	269	1305
Fish Culture and Crab Fattening	5 days	42	383	425
Vegetable Cultivation	5 days	32	65	97
Tailoring and Dress Making	2 months	40	0	40
Apprenticeship (Tailoring and dress making)	3 months	87	229	316
RMG Sewing Machine Operation Training	2 months	60	40	100
TOTAL		2592	1872	4464

Table 4: Livelihood Skill Development Training

In the year 2019, all beneficiaries received livelihood training. In Kurigram and Satkhira totally 4464 beneficiaries received livelihoods skills training as per their aspiration and aptitudes. It can be mentioned

that the benefices interested in formal sector employment (RMG Sewing machine employment) also received Livestock and Poultry Management training.

Digital financial inclusion campaign

This was a three-month long campaign which concluded with three digital fairs in three Unions, Burigoalini, Essworipur and Shyamnogor in Satkhira. Its purpose was to create awareness on the availability of digital financial services with an emphasis on banking services and products of Bank Asia.

The campaign involved distribution of posters and leaflets incorporating new services and products by Bank Asia, Rocket and bKash. The general population were covered through all the Union Digital Centres of Satkhira and through SWAPNO and Bank Asia field facilitators. Until now, two such campaigns have been conducted.

Three Digital fairs were also conducted in three Unions. Local administrators including the Union Chairmen, Upazila Vice Chairmen, social welfare representatives, women representatives and leaders of various local NGOs participated in these fairs as advocates of digital financial inclusion. A play and song based on the importance of saving and Bank Asia's services was scripted and acted on stage by a theatre group. The play and song were based on the local dialect and contextualized to the culture and setting of the local community.

Since the beginning of the awareness campaigns from beginning of March with the conclusion of the three digital fairs in June 2019, 2811 new bank accounts with Bank Asia have been opened.

Bank Asia “e-Finance Delivery” through “Human ATM” pilot



Human ATM is processing payments of the beneficiaries

In order to ensure a more self-sustaining, accessible and affordable e-finance delivery system for the large, underserved credit market in rural Bangladesh, SWAPNO piloted an additional innovation to Bank Asia’s existing Agent banking model. This was piloted in three Unions in Satkhira - Burigoalini, Esswaripur and Shyamnagar - and reached at least 3000 social safety net beneficiaries through 23 “Human ATMs”.

A key component of the new e-finance delivery system is the “Human ATMs” located at the ward or village level (an administrative unit lower than the Union). The Mobile ATMs are essentially, small merchants or businessmen in the villages who have a regular cash flow, which could also be used to operate mobile services such bKash, and who the locals visit regularly for various kinds of services and products.

The mobile ATM receives and disburses wages to the social safety net workers living within his/her locality after digitally receiving the amount from the agent bank representative he/she is tagged to. The Human ATMs, acting as agent bank representatives at Union level, have been equipped with NFC enabled smartphones to facilitate instant digital transactions, using appropriate authenticity measures such as biometrics, NFC card and OTP.

Job placement in the formal sector



1st December 2018, first batch of women to receive ECOFAB training

Under an agreement with Ecofab, 100 SWAPNO beneficiaries received a two-month long skill training on RMG sewing machine operation and were subsequently employed in year 2019. SWAPNO’s professional and personal guidance helped the women with the process of moving from their own village to where the factories were located.

Relocation fees, orientation workshop and accommodation costs were a part of this support. SWAPNO further helped the women to acquire basic literacy so that they could sign their names and pass the required skill tests to qualify for job placement. SWAPNO covered beneficiaries' costs during the first months of basic training, while Ecofab paid wages after the two-month on-the-job training.

SWAPNO maintained regular follow-up with the beneficiaries to ensure safe work environment and entitlements and made them adhere to rules and regulations of the factory. SWAPNO officials regularly visited Ecofab and discussed with management and SWAPNO women regarding safety, security and workplace environment. Ecofab management is highly pleased with the SWAPNO women and they are now more confident and skilled.

Private Sector Partnerships

Marico

Guided by the spirit of Sustainable Development Goal (SDG) 17 to build on public-private partnership for resource mobilization, SWAPNO and Marico Bangladesh Limited agreed to collaborate to provide livelihood and apprenticeship skills training to 4464 extreme poor women of Satkhira and Kurigram.

bKash, Rocket and Bank Asia

SWAPNO works in collaboration with multiple digital financial service (DFS) providers such as bKash, Rocket and Bank Asia. In the next phase SWAPNO plans to facilitate the development of an inter-operable Government-to-Person (G2P) DFS platform, through which the government will directly disburse payment to all its beneficiaries in social security programmes.

Accountability and transparency initiatives

Hotline numbers

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

Internal Control Framework (ICF)

SWAPNO adopted an Internal Control Framework (ICF) for effective, efficient and transparent project fund disbursement and expenditure. SWAPNO's ICF has been developed in line with

UNDP's corporate Internal Control Framework for preventing misappropriation and pilferage and the National Implementation Modality (NIM) modalities (i.e. Government of Bangladesh's rules and procedures) of 2017. The mechanisms of ICF have also been incorporated into SWAPNO's Operational Manual.

Systemic bookkeeping

SWAPNO adheres to a systematic bookkeeping and reporting system to prevent financial irregularities, particularly for crew wage disbursement and use of block grants. Responsible officers (from field to headquarter levels) monitor financial transactions at regular intervals at different tiers. UNDP auditors (both internal and external) spot check randomly selected UPs during the annual UNDP-Bangladesh audit. When risks or irregularities are identified, concerned authorities are immediately notified for taking corrective measures to ensure integrity of the financial system.

Regular spot-checks

To take stock of accounting practices in the field, staff members from the UNDP Country Office and authorized project staff such as National Project Manager (NPM), Finance and Administrative Officer, Subject Matter Specialists and responsible government officers from the Project Management Unit (PMU), carry out spot checks of project accounts in randomly selected Union Parishads (UPs).

SIDA Related Activities

Project set-up activities for 3rd beneficiary cycle

In the 3rd cycle, SWAPNO will build on its public works-based approach to support women's sustainable graduation out of extreme poverty. This proposed intervention is for 27 months and with a budget of USD 7.2 million: GOB contribution is USD 3.2 million, UNDP is contributing USD 0.5 million and Swedish SIDA contributes SEK 30 Million or USD 3.5 million.

As the initial funding from SIDA was received in September 2019, the next three months were spent on initiating the activities to set up the processes to achieve the outcomes as outlined:

- 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

As this marks the first quarter of the 3rd Cycle, and beneficiaries for this cycle will be on board in January 2020, there are no results to report on. As such, the following section narratively analyses the progress made from September 2019 to December 2019 in setting up the processes for achieving the outcomes above.

Implementing partner NGO hiring process and finalization

Guided by UNDP-Bangladesh country office (UNDP CO) rules and procedures, TOR for hiring partner NGOs in five districts was prepared and submitted to UNDP CO. This was floated for open bidding, after which, through a thorough and fair vetting process in three stages, three NGOs were finalized. The entire process took approximately three months. ESDO NGO was selected for Kurigram, Lalmonirhat and Jamalpur. Gonnnonya Kendro was selected for Gaibandha.

Hiring project staff

Guided by UNDP-Bangladesh country office rules and procedures, the following TORs were developed and advertised: National Project Manager (NPM), Gender and Social Development Specialist, Enterprise and Employment Specialist, MIS Officer, Monitoring and Evaluation Officer, Finance and Admin Officer, Finance and Admin Assistant, Financial Monitoring Associates (2), District Managers (2), Regional Project Manager.

After a thorough three-stage vetting process conducted by UNDP CO, all project staff have been hired except three positions which are in process: Gender and Social Development Specialist, Enterprise and Employment Specialist and Monitoring and Evaluation Officer.

In addition, two United Nations Volunteers were recruited; one communications officer and one research officer.

Government approval of SWAPNO extension

A formal documentation was issued by UNDP CO to the Local Government Division (LGD), requesting an extension of SWAPNO until December 2021. The extension phase is to cover all activities and outcomes as related to the commitment of SIDA. The extension was successfully approved and LGD agreed to continue covering 65% of the project cost.

District project office set-up and inception workshops: Respective project offices have been set up in the three districts. NPM and NPD jointly conducted orientation workshops of project field staff, field officers of LGD and implementing partner NGO staff in the three districts.

Beneficiary selection process

The selection process was led by the UP in close collaboration with partner NGOs, community representatives and leaders and included ward level consultations to finalise selection date, time and venue; ii) advertising campaign iii) beneficiary selection through lottery to prepare a tentative list of 36 women per union. The process is still ongoing in the field and a video documentary is going to be made, covering the entire process. All beneficiaries will be onboard by the end of December 2019, before the project cycle begins on 12th January 2020.

Review, finalization, print and distribution of training manuals

The 7 life skills modules were reviewed and finalized by the Gender and Social Development Specialist in consultation with the project team. The 7 life skills modules cover: basic literacy and numeracy, health and sanitation, leadership and confidence building, basic business planning, financial literacy and knowledge on rights. 2000 copies of the newly revised modules were printed and distributed to the field offices. These are the covers of the modules that have been reviewed, printed and distributed:



Life Skills Modules

The nutritional campaign

Nutritional campaign for Kurigram district has been developed and is in the process of implementation as the table below summarizes. The entire campaign is also being documented by a video documentary team.

SI	Table 5: Nutrition Campaign Activities		
	Activity	Target	Result up to Nov 2019
1	Development Nutrition Module	01	Completed
2	Staffs orientation on basic nutrition	04 batch	Completed
3	Popular drama presentation for awareness campaign	20 Unions stage performance	Ongoing
4	Community clinic and Community Group(CG) visit	40	10 visits
5	Coordination meeting with CG and SC (FWDRCA)	73	2 inception meetings conducted
6	Courtyard meeting	216	20 completed
7	Cooking demonstration at community level	05	Demonstration design completed

Table 5: Nutrition Campaign Activities

Development of G2P digital payment system

A TOR has been floated by UNDP CO to hire a firm that will work with SWAPNO on developing and implementing the G2P platform.

The firm will conduct a secondary desk-based review of all available G2P platforms available in Bangladesh and in a wider South-East Asian context, after which it will select a few of these models and learn their implementation mechanism in detail through stakeholder consultations to come up with a tentative G2P model. It will then conduct a feasibility test of the G2P model in SWAPNO implementation locations. Based on this survey, it will finalize the G2P model and design an implementation strategy to be piloted through SWAPNO project for a 6-month period. After the 6-month period, the firm will conduct an impact evaluation of the model and present a report analyzing the model and giving recommendations for replications and scale-up

The piloting of the G2P platform will be carried out by SWAPNO in partnership with a mobile network provider and agent network manager. For this purpose, SWAPNO has approached both ROCKET (Dutch Bangla Bank) and Bank Asia to find the best model of collaboration.

Baseline for 3rd Cycle

The TOR for baseline for third cycle SWAPNO was developed and floated for open bidding by UNDP CO. There were 13 organizations which applied and who were thoroughly vetted by set criteria by an

independent committee. After two rounds of vetting, Human Development Research Centre (HDRC) was selected. HDRC has over 15 years of research experience in diverse fields related to food security, poverty, social protection, local government institutions, nutrition and environmental health, gender development and women's rights, livelihood security and carrying out baseline studies and end line evaluations. It has published over 100 papers related to these issues. It has worked with over 25 national and international UN and related organizations over the past 15 years such as UNDP, ILO, UNFPA, FAO, Action Aid, CARE, etc. HDRC will conduct the baseline survey for SWAPNO under the leadership of Prof. Abul Barakat. The first draft of questionnaire has been drafted and after collecting feedback from SWAPNO M&E and UNDP CO, is in the process of finalization.

Inception workshops

Inception workshops in three new districts, Jamalpur, Gaibandha and Lalmonirhat have been conducted. Officials of SWAPNO Project conducted the Inception Workshops with the government officials of the three respective districts. The purpose of the workshops was to make an introduction of the project to the district level government officials, UP Secretaries and local media. As local government officials are responsible for implementing the project activities, they should be aware about the actual implementation mechanism of the SWAPNO project – beneficiary selection process, payment system, ROSCA, etc. Mr. Mohammed Emdad Ullah Mian, Additional Secretary, Local Government Division, was the Chief Guest of this workshop. He is also the National Project Director of SWAPNO. In each workshop, around 40 UP Chairmen, 45 UP Secretaries and other government officials were present. Below are some pictures capturing the workshops.



Mr. Mohammad Emdad Ullah Mian discussed about the project at Inception workshop, Jamalpur

Representation of SWAPNO in the second annual social security conference

The second annual social security conference was organized by Cabinet Division to review NSSS implementation status on 5th December 2019. Chief Guest was Dr. Shirin Sharmin Chaudhury, MP, Hon'ble Speaker, Bangladesh Parliament. Mr. Mohammad Emdad Ullah Mian, Additional Secretary, Local Government Division and National Project Director, SWAPNO Project, used the platform to highlight SWAPNO as one of the best gender sensitive social protection models, based on a graduation approach to ensure not only graduation from poverty but also sustainability of income and resilience of beneficiaries post-project.

The conference also hosted a knowledge fair where all the 25 government ministries involved in implementing Social Protection in Bangladesh were assigned respective booths to showcase their current activities. SWAPNO project was hosted in the LGD booth, which the Chief Guest, Dr. Shirin Sharmin, alongside other government dignitaries visited and were briefed on the unique approach of the project. These are some pictures capturing the event.



*Mr. Mohammad Emdad Ullah Mian discussed about the project at
2ND Annual Social Security Conference*

Section III: Results

SWAPNO's second cycle began in November 2017 and ended in May 2019. The cycle included a total of 4464 beneficiaries from Kurigram and Satkhira. The baseline was conducted in February 2018, round one MIS data was collected in October 2018, round two in January 2019 and round three in August 2019.

The following section provides a more detailed description of latest data collected in round 4, November 2019.

1. Income

Figure 2 shows the income distribution comparing 1st cycle and 2nd cycle beneficiaries and table 6 shows the change in income and expenses of 3686 beneficiaries of Cycle 2 (November 2017- May 2019)

- Before project intervention, the income range of all beneficiaries was an average of USD 12.4. One year after the intervention, average income of beneficiaries increased to USD 74.9, after 4 months it sustained and increased by about USD 1. After 6 months, and one month after 2nd cycle completion, this income sustained but decreased by about USD 1.7. This could be because beneficiaries are no longer receiving the USD 53.25 public wages monthly.
- As shown in Figure 2, it can be observed that 62.3% of 2nd cycle beneficiaries' income fall under the income category of USD 47-83. 18% fall under the income category USD 83-113 and 17.1% in the income span USD 11-47.
- When this is compared with 1st cycle beneficiaries, more than 24 months after their graduation, it is observed that although their income has fallen as they are no longer receiving the USD 53.25 per month as public wages, their incomes have sustained in two major income categories. 54.3% in income category USD 47-83 and 35.3% in income category USD 11-47. Comparing with 2nd cycle beneficiaries, the income of 1st cycle beneficiaries has fallen as they are no longer receiving monthly USD 53.25 wages, but has sustained in the former mentioned income categories.

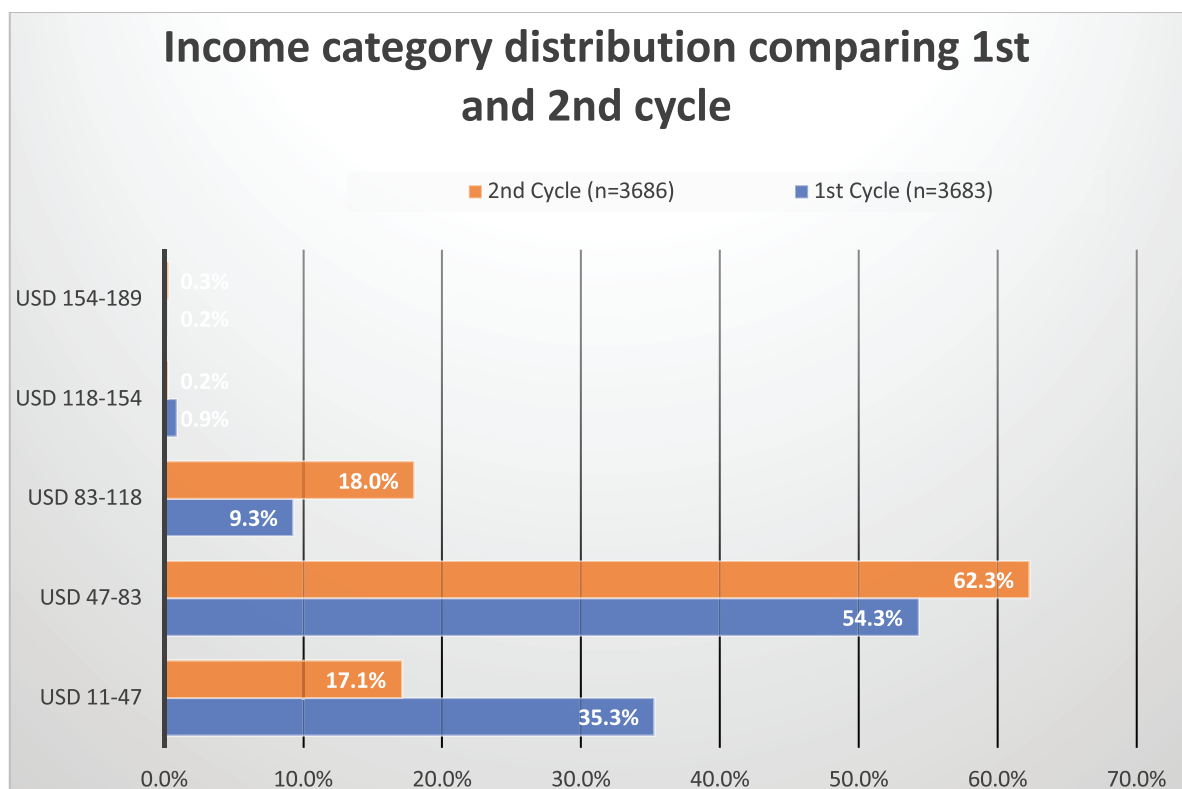


Figure 2: Income category distribution comparing 1st & 2nd cycle

Table 6: Change in avg. income and expense (avg. propensity to consume)

	Dec'17	Sep'18	Jan'19	Jun'19	Nov'19
Average monthly income (USD)	12.4	74.9	75.9	74.2	54.9
Average monthly expenses (USD)	13.9	31.4	32.1	29.7	28.0
Propensity to consume (expense/income)	1.1	0.4	0.4	0.4	0.5
Propensity to save (1-propensity to consume)	-0.1	0.6	0.6	0.6	0.5

Table 6: Change in average income & expenses

- As highlighted in table 6, income rose from USD 12.4 before intervention to USD 74.2 after cycle completion. The change can be attributed to two factors. First is the regular public wage employment through SWAPNO. Beneficiaries receive USD 53.25 per month, that is USD 2.37 for

every 6 hours every day for 6 days a week. This is contributing 71% of their average monthly income of USD 53.25. The rest 29%, which is USD 20.9 per month, is attributable to their respective Income Generating Activities, which all women are facilitated to begin using pooled savings through ROSCA and mandatory formal savings (percentage withheld from wages as formal savings), as will be discussed.

- Secondly, as highlighted in table 6, as the avg. monthly income rose, so did the avg. monthly expense, however at a slower pace than the former. Thus, as can be noted in table 6, the avg. propensity to consume reduced significantly from 1.1 before project intervention to 0.4, 15 months into intervention and this level is sustained after cycle completion.
- This is a positive indicator showing that the part of income not being used to consume is contributing to increasing their avg. propensity to save, which is 0.58 (1-1.42) . This also means that beneficiaries are more resilient to debt. The data summarized in fig. 3 shows that income is rising at a steeper gradient than expense, showing a reduced propensity to consume and increased propensity to save.

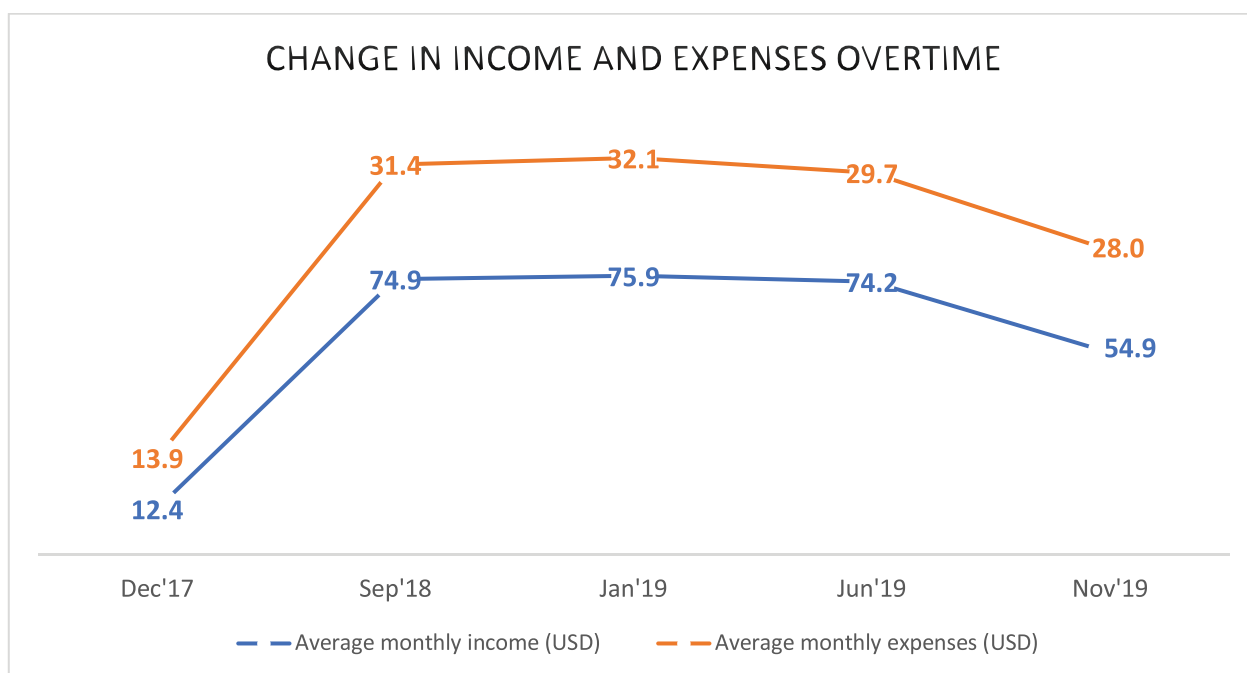


Figure 3: Change in Income & Expenses

2. Income Generating Activities (IGA) and investment capacity

Investment Capacity

- A further analysis of the IGA investment capacity of the 2nd Cycle beneficiaries summarized in table 7 shows that overall initial investment was an average of USD 81.69, with Kurigram investment USD 170.68 and the Satkhira investment USD 170.42. After 18 months of regularly practicing skills gained through SWAPNO training in their respective IGAs and investing additional capital gained through ROSCAs and mandatory formal savings, overall average investment improved to USD 117.08, an increase of USD 35.39; with Satkhira's IGA investment increasing by about USD 59.43 and the Kurigram IGA investment increased by USD 23.05 .
- It can be induced that the increase in investment resulted from additional investment from the pooled savings gained through ROSCA and the mandatory formal savings (the share withheld from wages as formal savings). The training on specific skills pertaining to their choice of IGAs also had an effect on the sustained growth of their IGAs, as no beneficiary gave up their IGA through the course of 18 months.
- It is interesting to note that while average initial investment for both districts was the same, the investment increase in Satkhira was significantly higher than Kurigram's. The following were the causes as experienced by the project.
 - it was generally observed that almost 70% of all IGAs in Kurigram were livestock based, and thus less diverse, or requiring less daily work. Livestock based IGAs also do not have a daily wage earning, except for cow rearing for dairy.
 - Another reason was that Kurigram, with poorer infrastructure as compared to Satkhira, has yet to establish its local economy and connectivity, and thus the low market demand and supply for goods and services. It is a challenge to establish local market demand for products of local micro-enterprises, when the overall local economic situation is constraining.
 - The education level attainment of women in Kurigram as compared to Satkhira was also lower.
 - Further investigation needs to be done to explain the observation.

	Initial Investment (USD)	Present Investment (USD)	Change (USD)
Overall (n=4269)	81.69	117.08	35.39
Kurigram (n=2580)	170.68	193.72	23.05
Satkhira (n=1865)	170.42	229.85	59.43

Table 7: Change in investment capacity

Fig. 4 summarizes the following data:

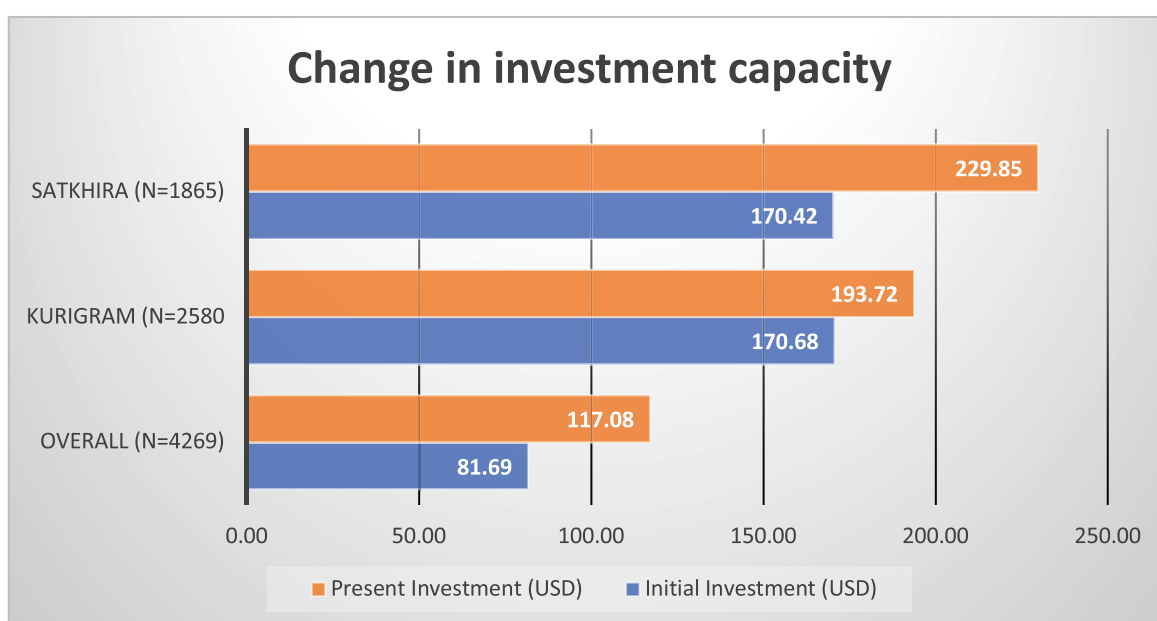


Figure 4: Change in investment capacity

- It is also essential to note that the range of investment capacity change varies according to IGA type. Table 7 summarizes the average initial and present investment, and investment change per IGA type.
- As can be observed from the table 8, cow rearing, cow fattening, nursery and fish culture have the four highest average increases in investment at USD 72.57, USD 69.98, USD 67.75 and USD 52.29 respectively. It can thus be concluded that agricultural based investments are more profitable.

Table 8: Investment change per IGA type

IGA Type	Initial Investment (USD)	Present Investment (USD)	Investment Change
Cow Fattening	220.94	290.92	69.98
Cow Rearing (Dairy)	207.64	280.21	72.57
Goat & Sheep Rearing	69.27	102.40	33.13
Pig Rearing	104.73	147.93	43.20
Bag/Box/Carton Making	112.08	143.40	31.33
Crop Business	99.31	145.96	46.65
Grocery Shop	117.99	167.54	49.56
Hotel/Restaurant	171.60	195.27	23.67
Land Lease	235.21	247.78	12.57
Nursery	124.56	192.31	67.75
Rice business	75.92	103.81	27.88
Rickshaw/Van/Boat Rent	152.37	144.97	-7.40
Tea stall	114.96	165.85	50.89
Small Business	95.24	131.80	36.56
Poultry/Duck Rearing	27.13	40.52	13.39
Pet Birds Rearing	80.95	114.64	33.69
Tailoring	76.60	92.60	15.99
Handicrafts/Cottage Industry	115.61	144.29	28.68
Fish Culture	112.09	165.38	53.29
Crab Culture	110.29	139.75	29.46
Crop Cultivation	132.38	151.54	19.16

Table 8: Investment change per IGA type

Fig 5: Investment change per IGA type

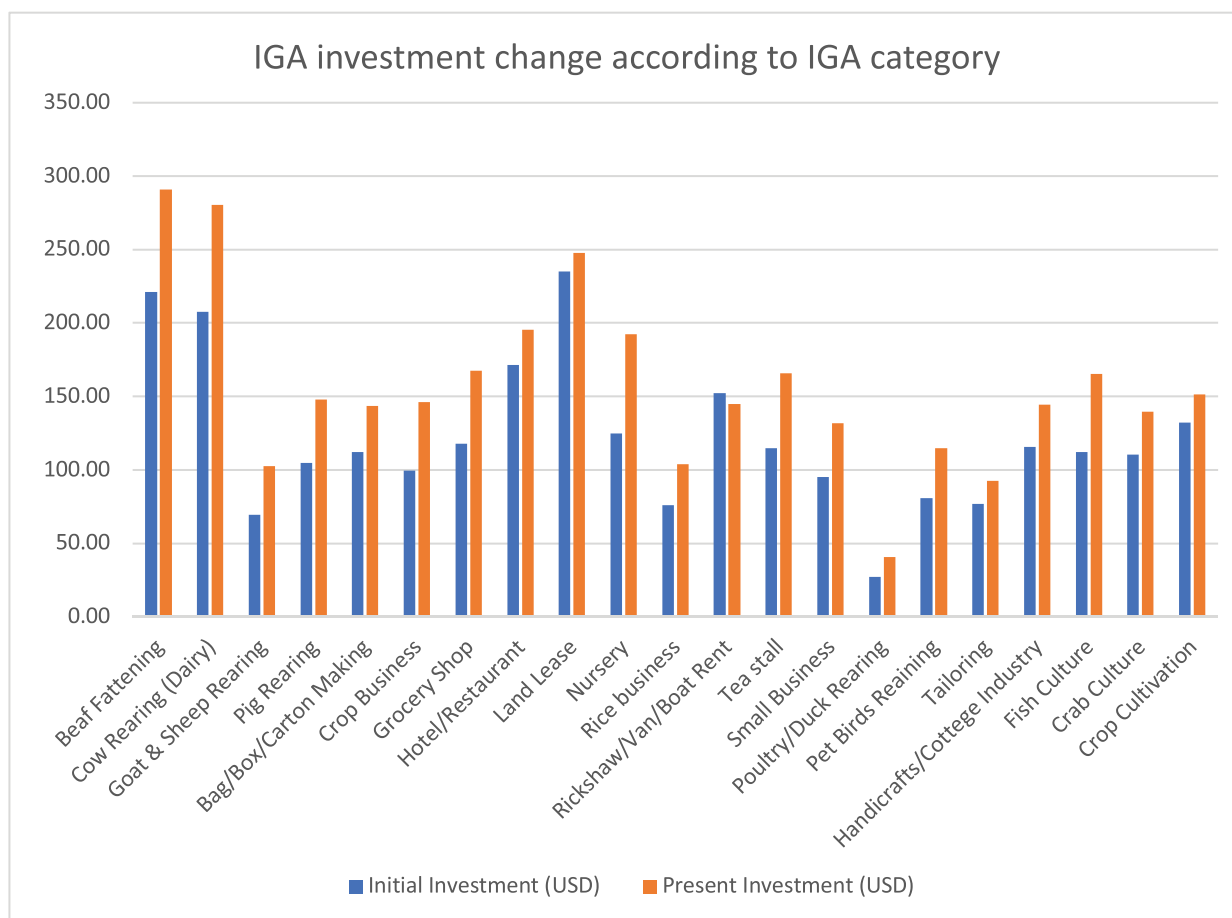


Figure 5: Investment change per IGA type

- However, there are some IGAs, where initial and present investment hold little significance as their profitability is determined by the monthly revenue they can generate. For example, profitability of small businesses like rickshaw/van rent, tea stall, restaurant, tailoring shop, rice business or handicrafts making are determined by their monthly revenue and operational costs.
- As shown in table 9, the IGAs with the highest monthly revenue included handicrafts making, cow rearing (dairy), regular employment/RMG, and hotel/restaurant business at USD 239.01, 121.76, 78.75 and 46.45 respectively.
- It was interesting to note the high income generated from handicrafts making at USD 239.01 monthly. However, this IGA is unique to only Satkhira and accounts for only 0.8% of all IGAs. Handicrafts range from decorative hand fans, dolls, baskets, table mats, door mats and the like.

Most of the women who practice the trade are integrated into a supply chain where they work on monthly pre-orders. In some cases, the women are also supplied with required raw materials and provided extra training by the agent making the order. However, they have to have a basic skill level.

- This is a unique opportunity for SWAPNO to utilize the skill of these women and create its own supply chain and brand name for the products manufactured by these women. This will provide a sustainable means of regular employment for these women and also create capital for SWAPNO for further development of this supply chain and integration into the market. The same could be applied for beneficiaries engaged in tailoring.
- Dairy, nursery and restaurant businesses are also profitable businesses as data indicates. Thus presents opportunities for SWAPNO to further utilize its learnings from these sectors to expand these and strengthen their market linkages.

IGA Type	Income/month (USD)	Operating cost/month (USD)
Cow Rearing (Dairy)	121.76	4.43
Goat & Sheep Rearing	1.02	1.13
Bag/Box/Carton Making	20.54	2.94
Crop Business	22.37	3.58
Grocery Shop	21.59	3.36
Hotel/Restaurant	46.15	17.16
Nursery	21.75	5.25
Rice business	11.68	2.56
Rickshaw/Van/Boat Rent	20.27	1.18
Tea stall	24.82	3.67
Small Business	22.23	2.86
Poultry/Duck Rearing	4.25	0.87
Pet Birds Rearing	16.09	4.27
Tailoring	15.98	2.32
Handicrafts/Cottage Industry	239.01	4.82
Fish Culture	27.55	4.68
Crab Culture	22.86	3.94
Crop Cultivation	15.45	4.97
Employment-RMG/Regular	78.75	N/A
Average	39.69	3.89

Table 9: Monthly revenue and operating cost per IGA

Fig 6: Monthly revenue and operating costs per IGA

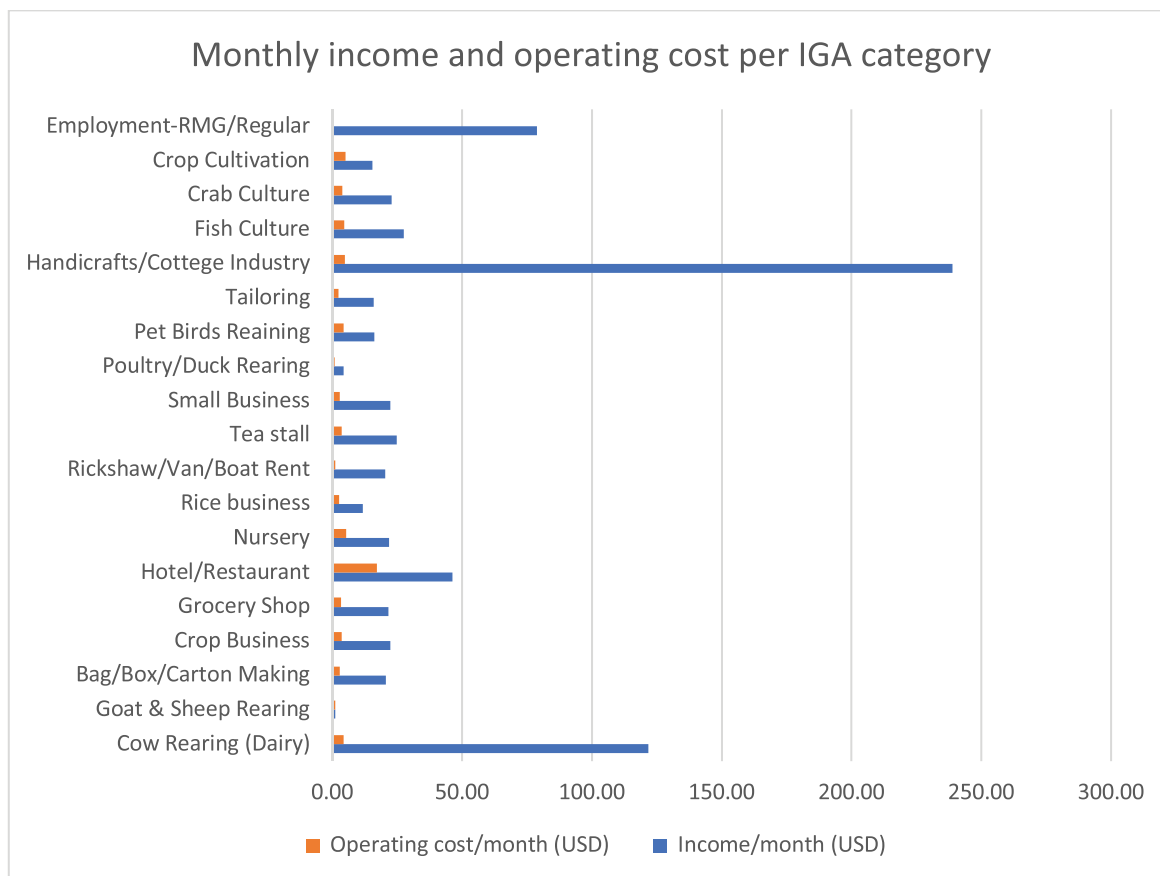


Figure 6: Monthly income and operating cost per IGA

SECTION IV: Lessons Learnt

1. Graduation from safety-net employment to market driven self and formal employment is fundamental for sustainable livelihoods. Small women entrepreneurs (micro merchants) need organizational support to integrate into the market system. To establish them as market players, their collective bargaining power needs to be enhanced. Associations of small entrepreneurs should be formed to support institutionalization.
2. There is very often a mismatch of skills; between the skills demanded by the market and skills possessed by the poor. The critical issue is to link skills training with jobs. Skills training does not automatically lead to a job. A dynamic economy always leaves old skills behind and demands new skills. There are signs that the labour market for women in Bangladesh is undergoing a major transition. The proportion of women in paid employment has doubled in last five years. This expansion is largely explained by an increase in jobs requiring a higher level of skills than the low-paid employment poor women have traditionally been engaged in. SWAPNO has attempted to contribute to develop the higher level of skills required for disadvantaged women to be able to grasp the new economic opportunities emerging, and to earn a higher rate of return on their productive labour.
3. It is then important to first survey the economic opportunities, thereafter plan training based on market demand and aptitude of individual beneficiaries. Through Market Opportunity Survey, SWAPNO identified 41 feasible trades including livestock and poultry rearing, agriculture, small business, nursery, tailoring. SWAPNO trained all 4464 beneficiaries on livelihoods skill. Some of them received multiple skill training based on their demand. Almost every beneficiary started Income Generating Activities (IGA) after receiving training. One of the lessons learned in conducting Market Opportunity Survey is to look beyond the local market bounded by the Union border.
4. Poor people want to save but they lack savings facilities and savings self-discipline. Rotating Saving and Credit Associations (ROSCAs) gave them both. When income seeps in drop by drop, it is likely everything will be consumed, and nothing invested in productive assets. ROSCAs provided them access to lump sums that can be directly invested for productive purposes. SWAPNO helped beneficiaries to form 640 ROSCAs. By the end of the project employment tenure all beneficiaries operated either single or multiple IGAs, investing ROSCA and other savings.

5. The foremost challenge for formal sector employment is that transitioning into an unfamiliar urban environment places economic and social risks for the women. Economic risks have to do with living expenses for the first three months of training before taking up employment. Social risks have to do with being away from their community and having to adjust to a completely different context and people. SWAPNO has attempted to mitigate these challenges by providing regular monitoring, consultations and stipend. Future initiatives should be designed, keeping in mind the budgetary implications for this sort of support and making this support an integral part of formal sector employment.
6. Furthermore, formal sector employment for women is not a viable long term solution. Often when women become economically self-sufficient, their social value back in their village homes increases and often they remarry or resettle with additional income invested in locally based IGAs. An age limit has also been set for wage labour employment for the private sector. Hence, as a secondary alternative livelihood, all SWAPNO beneficiaries are provided livestock rearing training as this is the most common and viable livelihood.
7. Most of the poor women operate multiple businesses. Poor people should have a detailed business plan and analysis of their business to make it viable for their livelihoods. For IGAs already in place, it can be easily observed that the scope for their scaling up is severely limited due a combination of factors. Firstly, there is an oversaturation of the types of IGAs they are running, or their IGAs are not integrated into the local economy value chains. It has also been noted in some cases of SWAPNO beneficiaries, that when their IGAs grows, a male member of the extended family manipulatively takes over and the woman gets to play a subsidiary role. SWAPNO is now designing a market integration initiative, which not only maps the supply value chains in which women run IGAs could be integrated, but actively pursues linking up IGAs to potential industries.
8. SWAPNO's beneficiaries are widows, divorcees and abandoned destitute women. Their status makes them socially vulnerable in their communities. In addition, many of them are in the age group of 18-28 years, vulnerable to violence and abuse. Furthermore, in some cases their involvement in construction work through the project exposes them to community shaming. SWAPNO is now strengthening its social component to address these and various other social dimensions of being an abandoned and destitute woman by introducing psycho-social counselling.

Section V: Case Study – “I have learnt how to be my own hero”

Firoza Begum, Bhrungamari, Kurigram; A Story of Resilience



“I am my mother’s only child as my father passed away when I was very young. Devastated with the loss, my mother did not know how she would financially manage to bring me up as she had no support from her family. So my mother and I moved to Dhaka to make a living. From a very young age of 6 years, I had to work as a maid servant along with my mother. We received a meagre and irregular income, hardly enough to afford two meals a day. With no permanent shelter

above our heads, and some days with one or no meals, we lived as support to each other, never giving up. For the next five years life continued as such, but we had begun to find our footing. When I was 12, my relatives back at the village took me to get me married to a man much older than me who already had a first wife. I had no choice in the matter, but as life has taught me to see the best in every situation, I accepted him with my full heart, knowing that perhaps now I will have someone to take care of me. Little did I know that I was being sold into slavery and not being accepted with love. I was made to do all the household chores, and would regularly be beaten up with sticks and hot rods for any small mistake. I was in a lot of pain and suffering, but I bore this in silence. After some time, I got pregnant, but this did not make them compassionate towards me; instead they (husband and his first wife) became more violent towards me, increasing the beatings as I could no longer do so much work. Neither my suffering nor my pregnancy made them take pity on me. I had had enough and could not let my unborn child suffer like me. So I went back to my mother and for some time I was working in high-risk irregular day jobs. Soon I gave birth to a boy, but neither his father nor anyone from his family ever came to see him or support me. In fact when my son was only two, my husband divorced me without ever looking at his son.

Once I came back to the village, I heard a public announcement that SWAPNOⁱ was looking for single, divorced or widowed women with no income for employment. I went to the Union Parishad along with many other women suffering just like me and luckily I was chosen in the lottery. SWAPNO enabled me to realize my own potential. With a regular wage for 18 months, with only 6 hours’ work day, with the rest

of the day used for various life skills and livelihood training, I gained financial independence, learned to save and invest responsibly, knew my rights, regained my self-confidence and now had skills in livestock rearing and how to run small businesses. I would receive my wage through my bank account, delivered to me at the Union Parishad, and I would regularly save a part of it in the bank and participated in an informal saving group of 12 women. Soon I was able to purchase a second hand sewing machine, using my savings, and started running a small tailoring shop with the skills and guidance I received through SWAPNO. As my income increased, I was able to purchase some cows and goats, which added to my income. Today, I am able to send my son to school and give him two meals a day and I know from what I have been able to achieve that my dream of establishing a bigger tailoring shop is not far away. I am now no longer a victim of circumstances. I have learnt how to be my own hero.”

Section VI: Financial Report

Table 10 Project Aid through UNDP

Output	Budget (USD)	Expenditure as of 31 Dec'19
Output 1: Core beneficiary households are able to protect their food security and livelihoods post-project	404,906	401,879
Output 2: Core beneficiaries and their dependents have improved their human capital in terms of nutrition, health, education and voice	27,110	25,894
Output 3: Beneficiary household have access to public services essential for their livelihood activities and family wellbeing.	73,332	-
Output 4: Public assets promoting local economic regeneration, improving social conditions and enhancing environmental conditions are maintained and developed for the benefit of the poor of the participating rural communities	19,187	9,271
Output 5: Local communities have better capacity to withstand natural disasters and recover after disasters.	-	-
Output 6: Local government has capacity to implement social transfer projects with accountability, transparency, gender sensitivity and pro-poor approach	255,539	268,602
Output 7: Human Resources and Administration	368,743	314,354
TOTAL	1,148,817	1,020,000

G2P study was not conducted in 2019. Therefore, budget under activity3 was remained unspent. Overall delivery for 2019 is 89%

Table 11 Government fund through LGD

Description	BDT	USD
Opening balance in 2019	34,00,000	40,591
Fund Released	12,00,00,000	1,422,074
Available fund for 2019	12,34,00,000	1,462,665
Expenditure for beneficiary wage payment	12,33,99,453	1,462,358
Unspent balance refunded	547	7



1 NO POVERTY



2 ZERO HUNGER



5 GENDER EQUALITY



10 REDUCED INEQUALITIES



8 DECENT WORK AND ECONOMIC GROWTH



13 CLIMATE ACTION



17 PARTNERSHIPS FOR THE GOALS



SWAPNO

Strengthening Women's Ability for Productive New Opportunities



PROJECT OFFICE:
DEPARTMENT OF PUBLIC HEALTH ENGINEERING (DPHE) BHABAN
8TH FLOOR, KAKRAIL, DHAKA-1000, BANGLADESH

 SWAPNOPROJECT
 WWW.SWAPNO-BD.ORG