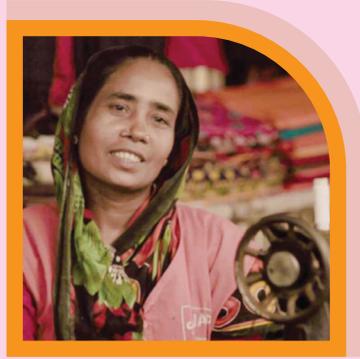




Local Government Division, MoLGRD&C

Strengthening Women's Ability for Productive New Opportunities SWAPNO



Annual Progress Report 2018



Empowered lives.
Resilient nations.

List of Acronyms

DPP	Development Project Proposal
ECNEC	Executive Committee on National Economic Council
FDRWCW	Family Dispute Resolution, Women and Children Welfare
LGD	Local Government Division
LPL	Lower Poverty Line
MoLGRD&C	Ministry of Local Government Rural Development and Cooperatives
MPI	Multidimensional Poverty Index
PNGO	Partner Non-Government Organization
ROSCA	Rotating Savings and Credit Association
SC	Standing Committee
SWAPNO	Strengthening Women's Ability for Productive New Opportunities
UP	Union Parishad
UPL	Upper Poverty Line

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EXECUTIVE SUMMARY

SWAPNO (Strengthening Women's Ability for Productive New Opportunities) is a public works and social transfer-based graduation model project targeting ultra-poor rural women who are widows, divorced, abandoned or left with a disabled husband. The overall objective of the project is "Economic growth is achieved in a more inclusive manner, with economic opportunities reaching rural poor women, and vulnerable groups are protected against shocks". SWAPNO is being implemented by the Local Government Division (LGD) of MoLGRD&C under the auspices of National Social Security Strategy (NSSS) of the Government of Bangladesh.

Four major interventions of the project include:

- i) Fixed wage contract for 18 months under public works 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 livelihoods trainings and formal apprenticeship training
- iv) Formal financial inclusion

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

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

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 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.

Following were the progress made in each component for the second 2nd phase of the project that started from 12 November 2017 with an additional 4464 beneficiaries in Kurigram and Satkhira.

First Component

The 4464 beneficiaries were employed for a tenure of 18 months under public works component. During the employment tenure, each beneficiary received Tk. 46,350 as wage and Tk. 15,450 as mandatory savings. 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)

Second Component

In terms of behaviour change as related to savings and investments, a total of 268 Rotating Savings and Credit Associations (ROSCAs) were formed in Kurigram and Satkhira among 8928 beneficiaries. In total BDT 7.6 crore savings were accumulated as of December 2018 and each woman received at least BDT 7200 from the accumulated savings. Utilizing ROSCA and other savings, all women beneficiaries started different Income Generating Activities (IGAs). The most frequently operated IGAs are livestock rearing (60%) and small business (21%). The average capital per beneficiary woman is BDT 8731.

The IGA follow-up data of 1st cycle beneficiaries show that average capital investment has increased over the period. The average IGA capital of 1st cycle beneficiaries were Tk. 19.7 thousand after the end of project cycle in June 2017 and in November 2018 the average capital size stands at Tk. 23.9 thousand.

Third Component

Livelihood training has been provided to 3028 women beneficiaries in 6 different livelihood training- small business management and development, livestock rearing, poultry, duck and pigeon rearing, vegetable cultivation, fish and crab culture, tailoring and dress making. Another 1436 are scheduled to be receiving the trainings in the first quarter of 2019. With regards to formal apprenticeship training, SWAPNO has made progress in the RMG sector with Ecofab and Fakir Apparels. Under the agreement with Ecofab, 20 SWAPNO beneficiaries have received a two-month long skill training on RMG sewing machine operation and were subsequently employed. Another 180 beneficiaries are scheduled to receive training. The partnership with Fakir Apparels Limited is underway to facilitate the training and employment of 300 women during 2018-19.

Fourth Component

The fourth component features digital financial services including wage disbursement adopting digital platform through bKash, Rocket, Bank Asia and also partnership with Bank Asia on a financial inclusion pilot project implemented in Satkhira based on three major initiatives.

4032 beneficiaries received social safety-net (SSN) transfers through individual digital financial accounts with bKash, Rocket, Bank Asia to digitize the Government-to-Person (G2P) system. Each beneficiary received USD 552 (BDT 46,350) as cash wage and USD 184 (BDT 15,450) as mandatory savings in 2018.

Outreach and awareness campaign on Digital Financial Services: To increase receptivity and comfort with digital financial systems and formally bank at least 3000 new customers. Since 25th January until end of the three digital fairs in 27th June, a total of 1811 Bank Asia accounts have been opened.

Financial Literacy training for 1000 extreme poor and vulnerable women: To ensure regular use of banking services and products and encourage responsible saving and spending behavior. The training has been delivered to all 1000 beneficiaries and 55 trainers.

Localized e-finance delivery system: 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 empowered 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.

Progress of beneficiaries

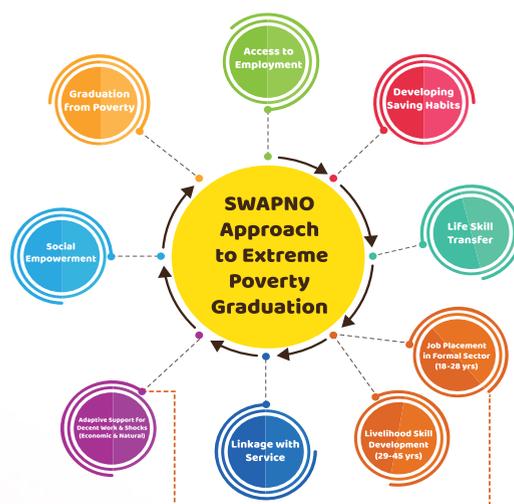
Internal monitoring of 1st cycle beneficiaries indicates that the monthly income has sustained over one and half-years after graduating from the project. Follow-up data indicates upward trend in household income. Average monthly income increased from BDT. 2059 in baseline (Aug 2015) to BDT. 5631 after one year (June 2017) and it further sustained to BDT 5,902 in November 2018.

Furthermore, the IGA follow-up data of 1st cycle beneficiaries show that average IGA capital investment increased from Tk. 19.7 thousand in June 2017 to Tk. 23.9 thousand in November 2018. Indicating sustainability and improved productive asset base post project.

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.

The multi-dimensional aspect of poverty implies deprivations in many ways, including economic hardship, social exclusion, poor health, disempowerment, lack of opportunities and aspirations, all of which is addressed by SWAPNO. The project not only aims at lifting poor women out of poverty during the project period, but also helps them sustain with a higher income level after the end of project support. SWAPNO^[1] is being implemented by the Local Government Division (LGD) of MoLGRD&C under the auspices of National Social Security Strategy (NSSS) of the Government of Bangladesh.



SWAPNO envisages a delivery mechanism that combines government ownership (as government cost is above 54%), transparency, accountability and development impact (about 70% women beneficiaries graduate from extreme poverty). The idea is that the set of skills learnt from training will help beneficiaries invest their savings for productive purposes, which would yield a stream of income in years to come. In addition to self-employment, SWAPNO gives emphasis on future employability by enhanced human capital and job placement in local Small and Medium Enterprises (SMEs) and companies in the formal and informal sectors. Backed by strong evidence of development impact, the SWAPNO approach as illustrated offers sustainable graduation opportunities through the following means:

Helps extreme poor women to enter the labour market and become economically empowered

SWAPNO engages women who have never been part of the labour force. Using public works an entry point, it emphasizes on the women’s future employability and eases access into the private sector labour market.

¹ SWAPNO ensures correct targeting through community engagement, led by local government institutions in coordination with local administration, under the auspices Local Government Division of Ministry of LGRD&C. It uses specific eligibility criteria and follows a transparent and participatory lottery process to select eligible women in the intervention areas. Each selected beneficiary is visited directly at their home to verify their socio-economic status, and any who do not meet the criteria will be removed from selection and an additional beneficiary will be drawn by lottery as a replacement.

In addition to self-employment, SWAPNO helps place women in jobs in local Small and Medium Enterprises (SMEs) and in companies in the formal sector. Linkages are created with local SMEs for vocational apprenticeship training and subsequent job placement.

Focuses on correct beneficiary targeting

96% of SWAPNO's women are correctly targeted. This is in stark contrast to practices across the majority of Bangladesh' social safety-net projects where a sizeable number of non-poor households continue to receive safety net benefits; 20% of the non-poor are covered by some safety net programs.

Supports developing better skills that women from disadvantaged backgrounds need

Through SWAPNO, women can fill in the skills gap between those that the market demands and what women possess. As skills training does not automatically lead to jobs, SWAPNO links women to emerging economic opportunities.

Fosters savings habit among SWAPNO's women

Rotating Saving and Credit Associations (ROSCA) help women build the discipline they need for saving and provide them with savings facilities. This helps women to access amounts that can be directly invested for productive purposes. By the end of the project employment tenure, all women operate either single or multiple income generating activities with ROSCA and other savings.

Strictly adheres to its Internal Control Framework (ICF)

The Framework includes strong prevention, detection and deterrence instruments. Preventive controls protect against risks before they happen. Detective controls identify risk incidences soon after they occur. Deterrence controls prevents risks of non-compliance and misconduct. The ICF is executed by a UNDP financial monitoring team.

Provides opportunities for applying innovative delivery approaches

The project field-tested and apply innovative delivery approaches including electronic payment platforms for social cash transfers, micro-insurance delivery, climate-adaptive measures and building employment skills via PPP arrangements like apprenticeship.

Section II: Activities

1. 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 months employment cycle. During the 2nd cycle of the project which is ongoing since 12th November 2017, total 1,401,696 (314*4464) work days of employment have been provided to 4464 beneficiaries of 124 UPs of Kurigram and Satkhira district. During this cycle, BDT 27.59 crore was provided as wages, of which 25% was reserved as mandatory savings. At the end of 2018, each beneficiary received BDT 46.35 thousand as cash wage and BDT 15.45 thousand as mandatory savings.

2. Rotating Savings and Credit Associations (ROSCAs)

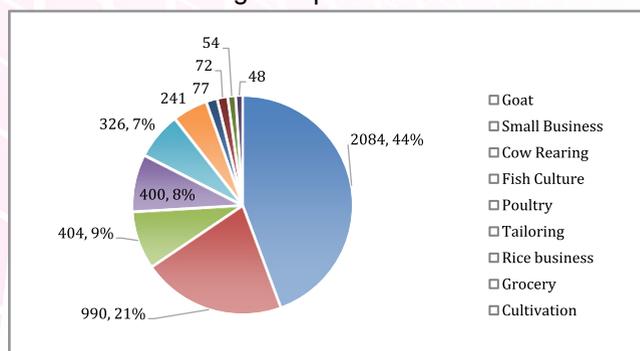
As part of the initiative to encourage responsible saving and investing behaviour, SWAPNO drawing on REOPAs experience, introduced ROSCAs (Rotating Savings and Credit Associations) among its beneficiaries. These informal saving groups builds on the initial mandatory savings of the beneficiaries and creates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

In terms of behaviour change as related to savings and investments, a total of 640 Rotating Savings and Credit Associations (ROSCAs) were formed in Kurigram and Satkhira among 8928 beneficiaries. In total BDT 7.6 crore savings were accumulated as of December 2018 and each woman received at least BDT 7200 from the accumulated savings. Utilizing ROSCA and other savings, all women beneficiaries started different Income Generating Activities (IGAs).

3. Income Generating Activities

Utilizing ROSCA and other savings, almost all beneficiaries started different Income Generating Activities (IGAs) along with their regular employment in public assets maintenance work. Most of the women, around 90%, operate a single IGA and around 10% operate multiple IGAs. All women started earnings from their IGAs. The most frequently operated IGAs are livestock rearing (60%) and small business (21%). The average capital per beneficiary woman is BDT 8731.

Fig 1: Top 10 IGAs



The IGA follow-up data of 1st cycle beneficiaries show that average capital investment has

increased over the period. The average IGA capital of 1st cycle beneficiaries grew from Tk. 19.7 thousand in June 2017 to Tk. 23.9 thousand by November 2018.

The data shows that most frequently operated IGAs in Kurigram is livestock rearing (88%) and Small Business in Satkhira. In Satkhira, the average investment per beneficiary is Tk. 10,275 as against Tk. 7,628 in Kurigram.

4. Public assets maintenance

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

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	598	33.2 million sft
Disaster Risk Reduction	244	17.3 million cft
Total	5,495	

At the end of 2018, 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.

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5. Life skill straining

SWAPNO provide life skills training to build human capital of ultra-poor women. The primary objectives of life skill trainings are to empower them to take decisions in the family, community and at work, and actively engage them in securing their rights and entitlements from the Union

Parishad and Upazila level government and non-government service providers. The training also aimed at helping them develop appropriate food habits to overcome nutritional poverty.

Table 1.2 Life Skill Training Course	Duration (days)
1. Leadership development	1
2. Gender and development	1
3. Rights and entitlement	1
4. Climate change adaptation and disaster risk reduction	2
5. Self-learning- easy accounting	2
6. Health and nutrition	1
7. Basic principles of small business	1

The 4,464 women beneficiaries of 2nd cycle was trained on seven life skills topics as shown in the table. The life skill trainings provided them with a set of knowledge and skills that helped them to enhance food security and nutrition, child education and health care, prevent early marriages, give women voice in their households and their societal life, and make them more climate adaptive.

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



SWAPNO beneficiaries attend life skill training

Training Follow-up

Some advanced learners were identified from each beneficiary group and given training on facilitation skills. Led by the advanced learners, the 12- member group regularly met before starting work on public asset schemes and discuss the messages learnt from the training received from SWAPNO. The Union Workers also followed-up training learnings of beneficiaries while visiting the group once in a week. The scheduled follow-ups sessions included recapping training lessons and encouraging the application of the lessons. The follow-up consultations helped beneficiary women to retain information and assimilate the knowledge into practice.

6. Livelihood skill straining

SWAPNO focuses on improving women's access to skills development opportunities as skills are possibly the least erosive 'assets' a poor person can own. SWAPNO's mandatory savings component facilitates an accumulation of capital for asset purchase; but poor and marginalised women often do not have the skills necessary to successfully generate income from their assets. Therefore, with training on livelihood skills including basic financial literacy and linkage with relevant markets, SWAPNO is giving them the tools to carve their way out of poverty.



SWAPNO beneficiaries attend livelihood training

A market survey helped to identify potential trades that could ensure sustainable livelihoods for the beneficiaries after the project cycle. Traders and Customer Survey, Focus Group Discussion with community leaders & local traders as well as Key Informant Interview with Union Parishads contributed to the insight on local economic activities. The information gathered through the survey (on trade operation i.e. capital requirement, raw material, market demand, marketing facilities and estimated monthly income) helped compile a list of 41 trades that

included tailoring, livestock & poultry rearing, handicrafts, agriculture, nursery, small business etc. A training need assessment involving all of SWAPNO beneficiaries enabled to identify demand-driven livelihood skills training. Livelihood skills 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. The 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.

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The key contents of each respective modules are as follows:

Table 1.3 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	Selections of vegetable 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 machines, 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

As referenced in table 1.4, livelihoods skills training was provided to 3,028 beneficiary women on six trades. Majority of the beneficiaries received training on small business management and development (1,932), followed by livestock and poultry management (447).

Table 1.4 Livelihoods Skill Development Training

Course	Duration	Participants		
		Kurigram	Satkhira	Total
Small Business Management and Development	5 days	1295	637	1932
Livestock and Poultry Management	5 days	221	226	447
Fish Culture and Crab Fattening	5 days	42	152	194
Vegetable Cultivation	5 days	32	47	79
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	0	20	20
TOTAL		1717	1311	3028

Remaining 1,436 beneficiaries will receive livelihood training in the first quarter of 2019. In Kurigram, 875 beneficiaries will be trained in Livestock and Poultry Management and Ready-Made Garments while in Satkhira, 561 beneficiaries will be trained in Small Business Management and Development, Livestock and Poultry Management, Vegetable Cultivation, Fish Culture and Crab Fattening and RMG Sewing Machine Operation.

7. Financial literacy curriculum development and training

The Financial Literacy Training for extreme poor and vulnerable women developed in conjunction with Aflatoun, Bank Asia and UNDP in response to the overwhelming need of knowledge that empowers women financially as agents of change in their own lives, facilitate trust and use of e-payment mechanisms, encourage responsible saving and spending behavior, shift to e-transactions and inspire the take up financial products.

The curriculum was delivered through a network of existing field facilitators of SWAPNO in 28 unions of Satkhira where Social Safety Net (SSN) beneficiaries receive payment through Bank Asia.



Beneficiaries receive financial literacy education in groups of 12.

8. Digital financial inclusion campaign and e-finance pilot



Theater group, SWAPNO and Bank Asia
Field staff pose for a photo

A three-month long campaign was concluded with three digital fairs in three Unions, Burigoalini, Essworipur and Shyamnagor in Satkhira to create awareness on the availability of digital financial services. The campaign involved distribution of posters and leaflets incorporating new services and products by Bank Asia, Rocket and bKash. The general population were reached through all Union Digital Centers of Satkhira and SWAPNO Union Workers and Bank Asia field facilitators. Since the beginning of the awareness campaigns from beginning of March with the conclusion

of the three digital fairs in 27 June, 1811 new bank accounts with Bank Asia have been opened.

Besides, 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 'e-finance' through Bank Asia's Agent Banking model. This was piloted in three Unions in Satkhira-Burigoalini, Esswaripur and Shyamnagor and reached at least 3000 social safety net (SSN) beneficiaries through 33 "Human ATMs".

9. Job placement in formal sector

Under the agreement with Ecofab, 55 SWAPNO beneficiaries received a two-month long skill training on RMG sewing machine operation and were subsequently employed in 2017. Under a new MOU with Ecofab in 2018, skill training and job placement of another 200 SWAPNO beneficiary is underway. As of December 2018, a batch of 20 beneficiaries were enrolled for two months long RMG Sewing Machine Operation training and subsequent job placement in Ecofab. 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.



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



ECOFAB and SWAPNO staff jointly pose for a photo before orientation of beneficiaries

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.

The partnership with Fakir Apparels Limited is underway to facilitate the training and employment of 300 women during 2018-19. Simultaneously, new partnerships will be established with the leather and packaging sectors. More sectors will be identified through a market opportunity survey. Targeted 800 out of 6,192 SWAPNO's women are expected to get employment in the formal sector.

10. 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 skill training to 4464 extreme poor women of Satkhira and Kurigram. Under the partnership, Marico committed to provide BDT 2,65,32,204 over the period of July 2018 and June 2019.

BSRM

SWAPNO has also been partnering with Bangladesh Steel Rolling Mill (BSRM) Group, the largest steel production company in the country since April 2016.

ECOFAB and Fakir Apparels

SWAPNO has made progress in the RMG sector with Ecofab and Fakir Apparels. Under the agreement with Ecofab, 55 SWAPNO beneficiaries received a two-month long skill training on RMG sewing machine operation and were subsequently employed. The partnership with Fakir Apparels Limited is underway to facilitate the training and employment of 300 women during 2018-19.

Simultaneously, new partnerships will be established with the leather and packaging sectors. More sectors will be identified through a market opportunity survey. Targeted 800 out of 6,192 SWAPNO's women are expected to get employment in the formal sector.

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 government will directly disburse payment to all its SSN beneficiaries.

Breaking the Silence- Save the Children

As part of innovative approach to promote a child friendly approach in SWAPNO's programmatic work and to scale up Child Friendly Local Government Project (CFLG) in Kurigram. A partnership framework was agreed upon by SWAPNO project of Local Government Division and Breaking the Silence on 14 November 2018. The initiative is to ensure child participation in Local Government Institution's decision-making processes.



MOU signing ceremony between Breaking the Silence and SWAPNO

11. Accountability and transparency initiatives

Hotline numbers and beneficiary mobile phone directory

Two hotline numbers were established at the district level and shared with women beneficiaries, UP representatives and community leaders with 24-hour accessibility. 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. A beneficiary mobile phone directory has been prepared for remote monitoring of programme delivery, wage payment status and counselling of beneficiaries. Using the mobile phone directory senior project management members from LGD and staff members from Dhaka project office regularly talk with beneficiaries about their status. Moreover, the directory has been distributed to key project stakeholders including District and Upazila administrations so that they can directly talk and check with beneficiaries on any issues related to the programme.

Internal Control Framework (ICF)

SWAPNO adopted Internal Control Framework (ICF) for effective, efficient and transparent project fund disbursement and expenditures. 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 book keeping

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

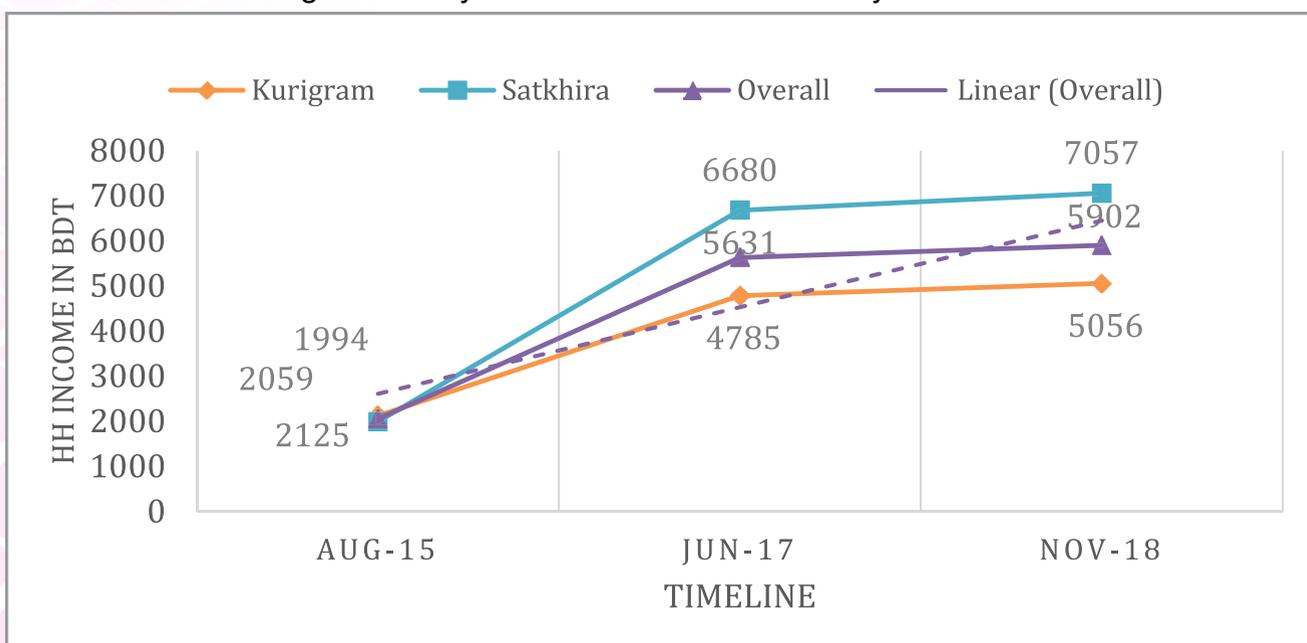
To take stock of accounting practices in the field, staff members from UNDP Country Office and authorized project staff such as National Project Manager (NPM), Finance and Administrative Officer, Subject Matter Specialists and responsible government officers from Project Management Unit (PMU), carry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

Section III: Results

1. Economic growth is achieved in a more inclusive manner, with economic opportunities reaching the rural and urban poor and the protection of vulnerable groups against shocks

At baseline, 96% of beneficiary households were below the lower poverty line. After intervention, about 72% of SWAPNO beneficiaries elevated from lower poverty line as against 19% in control group. Follow-up data indicates upward trend in household income. Average monthly income increased from BDT. 2059 in baseline (Aug 2015) to BDT. 5631 after one year (June 2017) and it further sustained to BDT 5,902 after one and half year (November 2018).

Fig 2: Monthly Household Income of 1st Cycle Women



2. Beneficiary households are able to protect their food security and livelihoods post- project

The 8,928 beneficiary women of SWAPNO had no or very little scope of employment to earn a living for their family. They used to work as maids in peoples' home or day labourer irregularly and earn minimal wage. Around five months of the year, during agricultural lean season, they remained unemployed.

From the outset of SWAPNO, beneficiaries started Rotating Savings and Credit Association (ROSCA) within their respective groups. Totally 640 Rotating Savings and Credit Associations (ROSCA) were formed in Kurigram and Satkhira among 8,928 women beneficiaries. In total

BDT 7.6 crore savings were accumulated as of 2018 and each beneficiary women received at least BDT 7,200 each from the accumulated savings. Utilizing ROSCA and other savings, all beneficiaries started different Income Generating Activities (IGAs) along with their regular employment in public assets maintenance work. Most of the beneficiaries of 2nd cycle, around 90%, operate a single IGA and around 10% operate multiple IGAs. The average capital size of per beneficiary is Tk. 8,731. The most frequently operated IGAs of 2nd cycle women are Goat Rearing, Small Business, Cow Rearing, Fish Culture, Poultry Rearing, Tailoring, Rice business and Grocery. Livestock rearing, including cow, goat, poultry, represents 60% and small business represents 21% of the IGAs operated by SWAPNO beneficiaries.

The IGA follow-up data of 1st cycle beneficiaries show that average capital investment has increased. The average capital per beneficiary woman is reported BDT 23,897. Most of the beneficiaries, around 53%, operate a single IGA and around 47% operate multiple IGAs. As shown in the graph, average IGA capital investment increased from Tk. 19.7 in June 2017 to Tk. 23.9 thousand in November 2018. Indicating sustainability and improved productive asset base post project.

Success of a SWAPNO beneficiary: Aleya moves from Snack Stall to Restaurant Owner Aleya Begum, Owner of a Restaurant, Matikata More Union-Thana Hat, Upazila- Chilmari, Kurigram

The socio-cultural structures remain highly limiting to women's economic empowerment in Bangladesh especially for the rural poor. Take for example Aleya, when her husband divorced and abandoned her with a six-month-old infant, she had to take shelter in her parent's house. In a tiny dark room in mud and tin shelter, she lived with her son and her two aging parents. She had no education, nor capital and thus to support her son she started working as a maid. However, since she had to take care of her son and carry out her duties simultaneously, people were reluctant to employ her.

She was passing her days in abject hardship, barely surviving, with no guarantee for the future of her son or herself. However, there was light at the end of tunnel. As she was working away on a certain afternoon, she heard a man going around announcing that the Union Parishad through SWAPNO were going to employ poor women for public works. She decided to go to the Union Parishad along with several hundred women just like her. Mother luck smiled upon her and she was admitted into the SWAPNO project as a beneficiary through an open lottery.



Aleya with her son in her restaurant

Her life gradually began transforming, she started earning a regular wage through employment in public works. She further received life skill training that strengthened her resilience, self-esteem, independence and gave her a voice in her life. She also received training on small business management. She became part of a group of 12 women who were also beneficiaries of SWAPNO, and they all began saving together in associations known as Rotating Savings and Credit Association (ROSCA). Taking advantage of the skills development training, her group and personal savings, Aleya opened a snacks stall with an initial capital investment of BDT 10,000. The community loved her tasty snacks, and her business capital jumped to BDT 40,000. She worked in SWAPNO facilitated public works in the morning and run her snack stall in the evening. As her employment tenure came to an end after 18 months, her compulsory savings of employment accumulated to BDT 22,500. She invested this amount along with credit from Micro Finance Institution and relatives into her small business.

Today, Aleya runs a restaurant employing seven people which serves delicious and affordable meals cooked under her supervision. For one and half-years now, her business has been thriving. Her capital investment of BDT 10, 000 has now increased to BDT 400,000. Seeing her success, her husband wanted to re-unite and if not, take custody of their son, however, reflecting on her self-empowerment journey with SWAPNO, she stood her ground and said no. Not only has her self-esteem improved but also her standard of living. She proudly said, “I can now afford to live in a permanent shelter, my son is attending school, I know how to access basic services and I am able to provide for my and my family’s needs.”

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 in to the market system. To establish them as market players, their collective bargaining power needs to be enhanced. Association 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 asset. ROSCA 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 a foreign 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. The age limit has also been set for wage labor employment for private sector. Hence as a secondary alternative livelihood, all SWAPNO beneficiaries are provided livestock rearing training as it is the most common and viable livelihood.

7. Most of the poor women operate multiple business -poor should have detail 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 plays a subsidiary role. SWAPNO project is now designing a market integration initiative which not only maps out the supply value chains in which the women run IGAs could be integrated but will actively pursue linking up IGAs to potential industries.

8. SWAPNO's beneficiaries are women who are widows, divorcees, and abandoned destitute women. Their status makes them socially vulnerable in their communities. In addition, many of them are between the age group of 18-28, 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 counseling.

Section V: Financial Cost Statement

Table 1.1 Project Aid through UNDP

Outputs	Budget (USD)	Expenditure as of 31 Dec 2018
Output 1: Core beneficiary households are able to protect their food security and livelihoods post-project	310,858	295,131
Output 2: Core beneficiaries and their dependents have improved their human capital in terms of nutrition, health, education and voice	34,305	33,815
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	1,350	87
Output 6: Local government has capacity to implement social transfer projects with accountability, transparency, gender sensitivity and pro-poor approach	147,433	140,011
Output 7: Human Resources and Administration	336,781	344,251
Total	830,727	813,299

A total of US\$ 830,727 project aid was budgeted for 2018 under UNDP which includes all programme and human resource cost excluding beneficiary wages for public assets maintenance. About 98% of the budget was spent for activities completed in 2018. Under output 1, annual audit fee was not required for NGO and less cost incurred for NGO staff salary which resulted in less expenditure for NGO service. Also, there was budget of 200 women for job placement but only a batch of 20 women could be mobilized for Job placement. Under output 4, an amount of US\$ 1,350 budgeted for bank charge but only US\$87 spent as in most of the operational Union Parishads wages were paid through e-payments.

Table 1.2 Government Fund through LGD

Description	BDT	USD
Fund released	286,800,000	3,423,954
Expenditure for beneficiary wage payment	(-)283,374,000	(-)3,383,053
Refund	(-)26,000	(-)310
Balance as of 31 Dec 2018	3400,000	40,591

A total of US\$3,423,954 GoB fund was released in 2018. Out of the released fund US\$ 3,383,053 was spent for beneficiary wages and US\$310 was refunded. At the end of 2018 a balance of US\$40,591 remained for expenditure in rest of 2018-19 FY.

The total project delivery cost including both Project Aid and GoB fund in 2018 was US\$ 4,196,352 where GoB cost share was 80.6%.

SWAPNO

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