



**S** trengthening  
**W** omen's  
**A** bility for  
**P** roductive  
**N** ew  
**O** pportunities

**1** NO POVERTY

**5** GENDER EQUALITY

**8** GOOD JOBS AND ECONOMIC GROWTH

**10** REDUCED INEQUALITIES



# SWAPNO Approach

The SWAPNO approach of social transfer is a package of tried and tested solutions for poverty reduction, starting from cash-for-work employment, which is combined with social empowerment, life skills training, vocational skills training, income generating activities (IGAs), savings habit development, and financial inclusion, and finally transition to market driven employment. The project promotes employment, and most importantly future employability, of ultra-poor rural women through market informed activities and training.



## WIN 1



### Current and Future Employability

- Focus on sustainable employment: skills development, market linkages, diversified livelihood options, job placement, access to public services, and social inclusion
- Cash transfers to meet basic, immediate needs of extreme poor households
- Enable poor to better respond to shocks and increase their asset base

## WIN 2

### Improvement of Local, Critical Public Infrastructure

- Participatory local consultations to identify public assets of critical importance to the social and economic life of poor local communities
- Enhance local environmental conditions
- Increase community resilience to natural disasters and climate change



## WIN 3



### Government Ownership

- Full Government ownership of SWAPNO approach
- Local Government involvement in beneficiary selection and payment processing
- Cost-share commitment of 25% of total SWAPNO cost: USD 27 million

# Right Targeting

Through a well planned and participatory selection process, SWAPNO has significantly higher rates of correct beneficiary identification than other social security programmes.

## PARTICIPATORY STANDING COMMITTEE



- 1 Local Union Parishad Representatives
- 2 Local Community Leaders
- 3 Women Leaders

## PUBLIC DISSEMINATION OF INFORMATION



## BENEFICIARY SELECTION

- Committee Reviews and Creates List
- Eligible Citizens Selected by Lottery

**Chosen Participants  
Directly Visited at  
their Homes**

## IMPROVED SELECTION PROCESS



- 96% of beneficiaries correctly targeted
- Verified by Socio-Economic Baseline Survey

In short, SWAPNO's beneficiary selection process utilizes the existing local government and community personnel to select participants into the programme. Household visits ensure add an extra degree of integrity to the process, followed by a baseline survey to verify results.



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# Achievements



Verified targeting and selection process involving local authorities and community members



## Government Ownership

- Fiscal commitment and disbursement
- Government fiscal management at national and local levels

- National Project Director
- Deputy Director, Local Government Division
- Union Parishad Chair
- Union Parishad Secretary
- Female Chairperson Standing Committee



## Rotating Savings and Credit Association (ROSCA)

- 268 ROSCAs for savings habit, capital accumulation, and credit facilities
- Over BDT 22 million disbursed among 4464 participants

- 94% invested pooled savings in IGAs



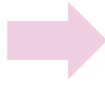
## Public Assets and Disaster Resilience

- Over 5000 public assets maintained

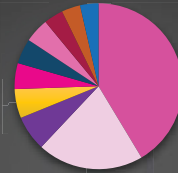
- Earthen roads
- Paved roads
- Semi Paved roads
- Irrigation Canals
- Flood shelters
- Unique assets



100% of participants operate at least 1 IGA



## Top 10 IGAs



- Goat Rearing
- Cow Rearing
- Poultry and Duck Rearing
- Small Business
- Sheep Rearing
- Cloth Business
- Tailoring
- Fish Culture
- Poultry Rearing
- Fish Business

## Internal Control Framework

- 3 designated representatives from each UP as signatories for bank withdrawal on payday
- 1 designated UP worker as a signatory for bank withdrawal on payday
- Cash dispersal at UP Secretary Office with signature of each receiving SWAPNO beneficiary
- Verification by local project staff through spot checks
- Verification of bank dispersal by Dhaka project staff



## Strengthening G2P Delivery

- Examining digital payment methods to advance the National Social Security Strategy Government to Person policy objective

- 648 SWAPNO women participated in testing mobile phone transfers, agent banking, and postal cash cards

This micro study will be used to inform the design of a larger study in Phase 2, which in turn will be used to advise the Government of Bangladesh in strengthening G2P.

# Meaningful Change

## Against the Tide

Born into poverty, Jamila didn't have much living with her mother. After getting married, she and her husband moved into a small shelter near the Brahmaputra river, where they hoped to slowly build a new, better life. Soon after, she gave birth to her daughter. However, disaster struck and her shelter was swept away due to extensive river erosion. Jamila and her husband had no choice but to move back in with her mother, despite there not being enough space for everyone. Food was short and they regularly went without food, and Jamila's husband suddenly became paralyzed. Some days, she was lucky enough to find work as domestic help; most days they had no choice but to beg. Her daughter was malnourished and not in school. After hearing about, applying to, and eventually being selected to participate in SWAPNO, Jamila began to have hope again. She learned new skills on the job, and felt a sense of pride emerge as she learned other practical skills throughout SWAPNO. She invested her earnings and today has 8 goats and some fowls. Her husband no longer begs, her daughter is in school, and she has rebuilt her shelter. Her long-term plans are to grow her livestock assets to ensure her livelihood is sustainable.



## A New Beginning

Living along the Dudhkumar river, Anowara and her parents were landless and impoverished. Going without food for several days was a common occurrence. Anowara's mother died when she was 7, followed by her father 2 years later. She made her way Dhaka and for 6 years, supported herself as a child labourer working as domestic help. One day she lost 100 taka that her employer had given to her to buy supplies, and to escape violent punishment, which happened regularly, she fled back to her village, Kutir Char. She was on the run, lonely, and afraid for her life. When she turned 18, she married a day labourer and shortly after gave birth to her daughter. Her husband regularly abused her, so she got a divorce and fled with her baby, sleeping wherever she could find space, until a kind villager let her use some of his land to build a small hut. Daily, she searched for work as either a day labourer or domestic help, often finding nothing. Marginalized and malnourished, she wept most nights. After learning about and being accepted into SWAPNO, Anowara has regained her confidence, learning how to manage her livestock, and understand her rights as a citizen. Today, she has a bank account with savings, 3 goats, and 20 fowl. Her long-term plan is to expand her livestock and purchase a piece of land. Anowara states, "When I looked at the Dudhkumar river, the water all looked like tears to me. SWAPNO has helped me escape my frustration and build a dignified life for me and my daughter".

## Continued Perseverance

From being raised in an orphanage, to losing her first husband and son, to escaping her abusive second husband, and finally having her second son abandon her, Bakron is an example of extraordinary resilience. Impoverished and marginalized her whole life, today Bakron lives a stable life selling spices and owning a cow. She says, "SWAPNO trained me in business, now I can count my money and run my business well".





Puspa Bala invested her wage and ROSCA earnings into a tea shop, which is now a popular destination for the locals. She has tables, chairs, supplies, and even a television. The shop is now profitable and she earns enough to sustain her family.



## 1

### Scale Up

- Add districts beyond Kurigram and Satkhira
- Enroll 10,000 – 20,000 participants

## 2

### Connect to Supply Chain

- Market supply chain survey with distributors (i.e. dairy, poultry)
- Development of local business syndicates of extreme poor women

## 3

### Build on Vocational and Formal Sector Opportunities

- Formalize links with ready-made garment sector (i.e. factories)
- Expand vocational training
- Expand apprenticeship enrollment

The SWAPNO approach is a proven, value added intervention, targeting the most extreme poor and vulnerable, transforming lives and benefiting the community. Cash-for-work provides immediate poverty relief, while on the job training, combined with specifically designed life skills and local business training, positions SWAPNO participants for sustainable poverty reduction. SWAPNO's market based approach ensures that participants plan for the long-term, whether through vocational training, formal employment, or demand driven income generating activities. The value for money is clear: benefits go further than immediate poverty relief, providing SWAPNO participants with a sense of worth, social standing, and family education. Not only do those most in need benefit, but also their families, communities, and Bangladesh.

**SWAPNO website at UNDP Bangladesh**

[bit.ly/Undpswapno](http://bit.ly/Undpswapno)

**SWAPNO Facebook link**

[www.facebook.com/swapnoproject](http://www.facebook.com/swapnoproject)

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