

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

SUBMITTED TO:

**SWAPNO Project
Local Government Division, MOLGRD&C and
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SUBMITTED BY:



Bangladesh Institute of Development Studies (BIDS)
E-17 Agargaon, Sher-E-Bangla Nagar
Dhaka-1207

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1. Study Background and Methodology

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

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

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

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

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

2. Rationale of the Project

SWAPNO (Strengthening Women’s Ability for Productive New Opportunities) is a gender based social security project targeting ultra-poor rural women of 18-50 years of age who are widowed/divorced/abandoned or left with a disabled husband. SWAPNO is implemented by the Local Government Division (LGD) and UNDP under the auspices of National Social Security Strategy (NSSS) of the Government of Bangladesh. The overall objective is “Economic growth is achieved in a more inclusive manner, with economic opportunities reaching rural poor women, and vulnerable groups are protected against shocks”.

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

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

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

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

SWAPNO has been recognized as a promising model for eliminating poverty in National Social Security Conference 2019. It has been suggested in the Government’s National Social Security Strategy (NSSS) Action Plan for scaling up of the project across 200 *Upazilas* (or sub-districts). These indicate high national ownership and increases the project’s potential to be further organized within an integrated structure of ministries that can help maximize development impact.

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

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

3. Strategy

The project builds on providing access to decent employment, ensuring a discrimination-free environment in the public workplace, supporting adaptive livelihoods & access to financial services for sustainable graduation from extreme poverty, and developing capacity of the local government. The idea is that the set of skills learned from training will help ultra-poor rural women invest savings for productive purposes, which would yield a stream of income in years to come, bringing them personal dignity, mobility, and social inclusion. In addition to self-employment, SWAPNO also facilitates market linkages and access to services for these women and helps place them in local Small and Medium Enterprises (SMEs) and private sector companies in the formal and informal sectors.

4. SWAPNO Approach

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

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

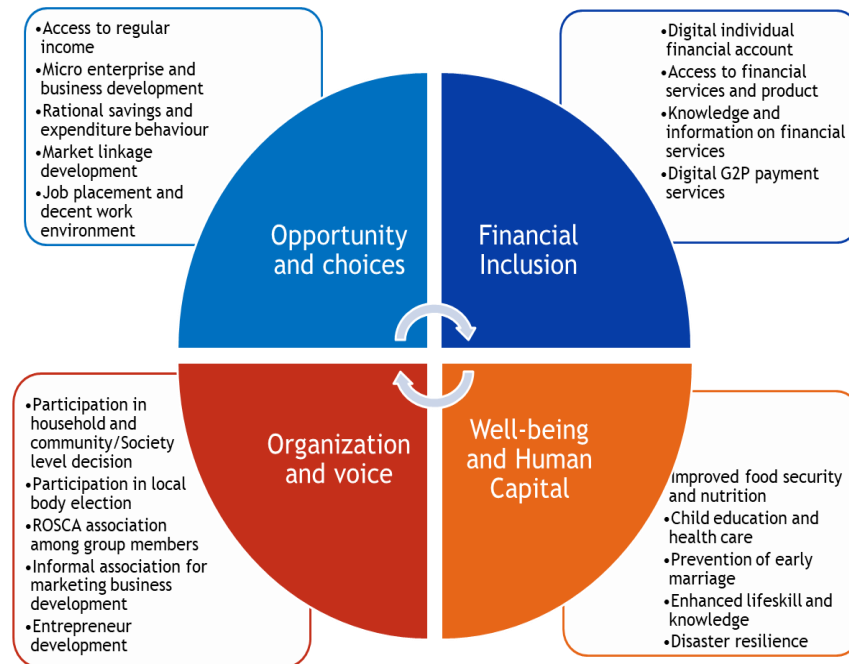


Figure 1 Socio-economic empowerment model of SWAPNO

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

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

4.1 Government and Community Involvement

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

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

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

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

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

4.2 Correct Targeting

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

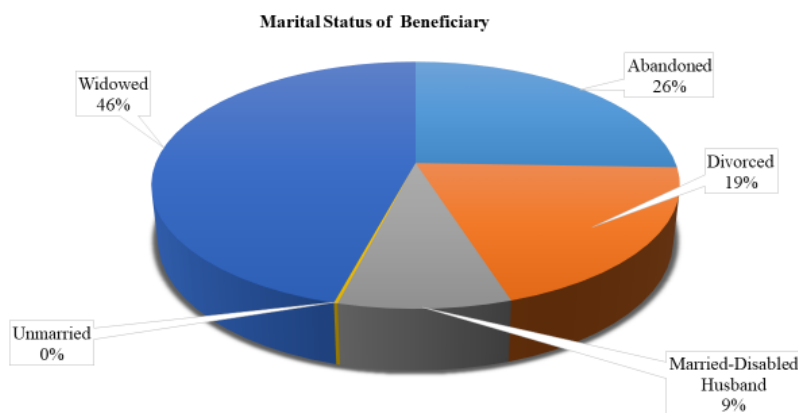


Figure 2: Beneficiary Marital Status

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

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

4.3 Public Asset Maintenance and Wage Disbursement

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

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

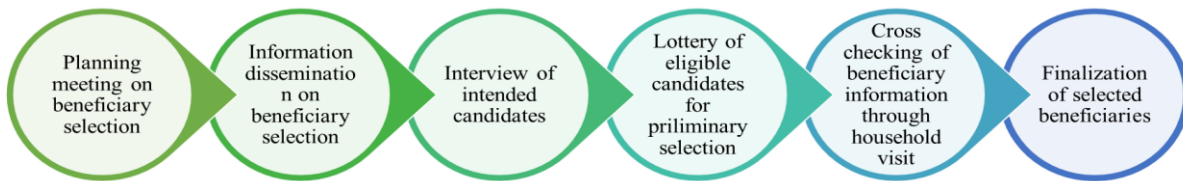


Figure 3: Flow Chart of Beneficiary Selection Process

4.4 Opportunity and Choices

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

RMG and Leather sectors. Linkages are created with local SMEs for vocational apprenticeship training and subsequent job placement.

4.5 Entrepreneurship development and Formal sector employment

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

4.6 Financial Inclusion

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

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

4.7 Well-being and Human Capital

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

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

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

One of the innovations of the SWAPNO project was to inculcate the saving habit among the beneficiaries through the introduction of the model of Rotating Savings and Credit Association (ROSCA). This might be attributed towards SWAPNO's efforts to address the "self-control" problems of the very poor. In collaboration with the local government, SWAPNO organizers select 36 members for each union who are further sub-divided into 3 groups, each consisting of 12 members. This team of 12 members constitute the ROSCA group. Each member must pay 300

BDT and the draw winner gets 3000-3600 BDT. So, each beneficiary received 3000-3600 BDT of small amounts 3-4 times in the project duration, which helped them to invest in small income generating activities.

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

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

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

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

4.8 Women Empowerment

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

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

- a) **Increasing Women's Access to Income:** SWAPNO's innovative approaches enhanced the leadership quality of rural women which helped them to form cooperatives and create entrepreneurial mindset. For example, two groups of beneficiaries in Kurigram were registered by the Department of Cooperatives as SWAPNO Nari Kollyan Samitee and Kollyani Nari Kollyan Samitee. First one produce and sell masks and the second one is responsible for the commercial production and selling of low-cost sanitary napkin in the local markets. They are now managing the cooperatives by themselves without any external support.
- b) **Control over Assets:** It is a matter of fact that, per capita asset value of the beneficiaries is nearly four times higher than the control group (Sen & Uddin, 2019). Surprisingly about two-third of the asset value of beneficiary come from productive asset.
- c) **Access to Information and Knowledge:** Training in livelihoods skills during participation in public works is a means of ensuring that the programme serves the purposes of both protection and promotion, making better use of the transformative potential of social protection interventions. SWAPNO beneficiaries have training on social awareness like child health, education, child marriage etc. These trainings helped them to gain skill on their income, livelihood, and changed their outlook. The 2nd cycle end-line report (Sen & Uddin, 2019) shows that almost all (98%) of the beneficiary have had at least one training that is related to social mindfulness.
- d) **Mobility in the Public Sphere:** In terms of 'mobility within upazila' and 'mobility within divisional city' the difference between beneficiary and control households is particularly pronounced, suggesting favorable project effects. Similar level of attainment in respect of other mobility indicators across project and control groups is indicative of broad gains in female physical mobility achieved in general in rural Bangladesh.
- e) **Capacity for Decision Making:** In all the cases, percentage of the women having decision making power are significantly higher for beneficiary households than that of the control households. Women from the beneficiary households have greater decision-making power than the control households (Sen & Uddin, 2019).
- f) **Participation in Community Activities:** In all the categories of community activities (Village Court, Arbitration (*Shalish*), Social Activities, Political Party, Union Council), participations of the beneficiary households are higher than that of the control households. The difference is highest in terms of social activities and lowest in terms of political party.
- g) **Decreasing Different Forms of Violence and Discrimination based on the Women's Identities of Gender, Economic Status and Harassment:** SWAPNO's pioneering approaches have resulted in a significant change in both violence and harassment issues with the targeted disadvantaged women. Since SWAPNO extensively worked in the field and the surrounded communities on violence against women in any form in the area, no violence was reported. This has also been captured in the 3rd cycle baseline report of the project where more than 95 per cent of women in both intervention and control group

testified that the household members did not face any violence in the last year prior to the survey (Barkat, M Ahamed, & Hasan Mamun, 2020).

4.9 Partnership Development

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

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

4.10 Micro-Health Insurance

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

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

4.11 Disaster Adaptive Livelihoods Development

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

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

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

4.12 Grievance Redressal and Reciprocal Accountability

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

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

5. Few Noteworthy Areas of Success of SWAPNO

5.1 Household Dietary Diversity Score (HDDS)

In measuring dietary diversity for households and women, the number of different food groups consumed are calculated rather than the number of different foods consumed. According to the U.N. Food and Agriculture Organization (FAO), there are twelve food groups that are used to calculate the HDDS: Cereals, Roots and tubers, Vegetables and Leafy Vegetables, Fruits, Meat and poultry, Eggs, Fish and seafood, Pulses/nuts, Milk and milk products, Oil/fats, Sugar and honey, and Miscellaneous (Kennedy G., Ballard T., 2010). The value of HDDS varies from 0 to 12; 12 means maximum diversity and 0 means no diversity. From the end-line study of the second cycle, we found that the median HDDS of the beneficiaries was 9 which is higher than the control group (8). Similar image can be seen for the median HDDS for women where median of beneficiaries is 8 which is higher than the control group. Among the beneficiary households, 64.5% had median or above bear dietary diversity, which was nearly twice more than the control group (32.35%) indicating significantly higher dietary diversity for beneficiary households. Among the

beneficiary households, 54% women attained median and above dietary diversity, while it is 43% for the control households.

5.2 Food Insecurity Access Scale among Households (HFIAS)

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

5.3 Adult and Child Nutrition

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

5.4 Digital Inclusion

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

5.5 Subjective Wellbeing and Overtime Economic Wellbeing

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

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

COVID – 19 Response

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

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

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

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

6. Recommendations

The SWAPNO project shows that, with injection of *threshold amount* of external resources, the persistent poverty trap syndrome can be overcome. This is in contrast to the tokenism that characterizes the conventional social protection projects. While this is a big success for the SWAPNO type of Mini Big-Push intervention, the issue of sustainability of the project impact has not been settled for good. The changing economic fortunes of the beneficiaries are a case in point: they need to get some attention from the SWAPNO project, especially during the COVID-19 crisis, to ensure long-term graduation from the poverty trap by enhancing their resilience capacity to bounce back when setbacks occur.

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

Following points can be considered:

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

¹ Daily Prothom Alo, December 08, 2020

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Team Members

1. Dr. Binayak Sen, PhD
Director General, Bangladesh Institute of Development Studies (BIDS)
2. Dr. Abdur Razzaque Sarker, PhD
Research Fellow, Bangladesh Institute of Development Studies (BIDS)
3. Tanveer Mahmood, MSS (Econ.)
Research Associate, Bangladesh Institute of Development Studies (BIDS)
4. Sharif Irfat Zabeen, MSS (H. Econ.)
Research Officer, Bangladesh Institute of Development Studies (BIDS)