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| <b>Programme Title:</b> | Strengthening Women’s Ability for Productive New Opportunities (SWAPNO) |
| <b>Country:</b>         | Bangladesh  |

## I. Joint Programme Information

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### Joint Programme Information

**Programme title:**

Strengthening Women’s Ability for Productive New Opportunities (SWAPNO)

**Sectorial area of intervention and policy objectives**

Inclusive economic growth for poverty eradication

    Create opportunities for decent jobs and secure livelihoods.

    Create better government policies and fair and accountable public institutions.

    Promote inclusive and sustainable business practices.

**UN Lead Agency:**

United Nations Development Programme (UNDP)

**UN Participating Organizations:**

International Labour Organization (ILO)

**Local Partners:**

Local Government Division, Union Councils (lowest tier of local government), Sub-district Councils, Partner NGOs (yet to be selected), local Small and Medium Enterprises, National Institute of Local Government

### Report submitted by

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**Reporting Period Ending:**

Monday, May 1, 2017

## II. Contact Information

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## Agency contact points

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Contact 2

Contact 3

Contact 4

Contact 5

## III. Financial information

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## SDG-F Funds

| UN Agency                                   | Total approved funds | Total funds Transferred to date | Total funds committed to date | Total funds disbursed to date |
|---|----------------------|---------------------------------|-------------------------------|-------------------------------|
| United Nations Development Programme (UNDP) | 1,500,000.00         | 1,500,000.00                    | 1,491,848.00                  | 1,491,848.00                  |

|              |  |  |  |  |
|--------------|--|--|--|--|
| <b>Total</b> |  |  |  |  |
|--------------|--|--|--|--|

## Matching Funds

|              |  |  |  |  |
|--------------|--|--|--|--|
| <b>Total</b> |  |  |  |  |
|--------------|--|--|--|--|

## IV. Beneficiaries

### Total number of direct beneficiaries to date:

2592

### Direct Beneficiaries – Breakdown

| Beneficiary type - individual | Total        | Female       | Male         | Comments                               |
|-------------------------------|--------------|--------------|--------------|--|
| Farmers                       |              |              |              |  |
| Entrepreneurs                 |              |              |              |  |
| Civil servants/government     |              |              |              |  |
| Indigenous                    |              |              |              |  |
| Children                      | 2,724        | 1,302        | 1,422        | household members of beneficiary women |
| Youth                         |              |              |              |  |
| Adults                        | 2,460        | 1,211        | 1,249        | household members of beneficiary women |
| Beneficiary women             | 2,592        | 2,592        |              |  |
|                               |              |              |              |  |
| <b>Total</b>                  | <b>7,776</b> | <b>5,105</b> | <b>2,671</b> |  |

| Beneficiary type - institutional   | Total | Comments   |
|------------------------------------|-------|--|
| SMEs                               |       |  |
| Cooperatives                       |       |  |
| Government/municipal organizations | 72.00 | Union Council- Lowest administrative tier of local govt. in Bangladesh |
| Private sector                     |       |  |
| Community-based organizations      |       |  |
| NGOs                               | 1     | Eco Social Development Organization, Kurigram                          |
|                                    |       |  |
|                                    |       |  |

|              |    |  |
|--------------|----|--|
| <b>Total</b> | 73 |  |
|--------------|----|--|

### Indirect Beneficiaries – Breakdown

| <b>Beneficiary type - individual</b> | <b>Total</b>     | <b>Female</b>     | <b>Male</b>       | <b>Comments</b>                                       |
|--------------------------------------|------------------|-------------------|-------------------|---|
| Farmers                              |                  |                   |                   |   |
| Entrepreneurs                        |                  |                   |                   |   |
| Civil servants/government            |                  |                   |                   |   |
| Indigenous                           |                  |                   |                   |   |
| Children                             | 714,228          | 356,972.00        | 357,256.00        | Children living in 72 Union Councils where JP operate |
| Youth                                |                  |                   |                   |   |
|                                      | 1,126,565        | 563,291.00        | 563,274.00        | Adults living in 72 Union Councils where JP operate   |
|                                      |                  |                   |                   |   |
|                                      |                  |                   |                   |   |
| <b>Total</b>                         | <b>1,840,793</b> | <b>920,263.00</b> | <b>920,530.00</b> |   |

| <b>Beneficiary type - institutional</b> | <b>Total</b> | <b>Comments</b> |
|---|--------------|-----------------|
| SMEs                                    |              |                 |
| Cooperatives                            |              |                 |
| Government/municipal organizations      |              |                 |
| Private sector                          |              |                 |
| Community-based organizations           |              |                 |
| NGOs                                    |              |                 |
|   |              |                 |
|   |              |                 |
| <b>Total</b>                            |              |                 |

## V. Joint Programme Progress

| Expected Results (Outcomes & outputs)   | Progress   | Difficulties  | Expected deliverables   |
|---|--|---|---|
| <p>JP Outcome 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</p> | <p>A total of 2,592 rural extreme poor women, who are the sole breadwinners of their families, have been selected in the SWAPNO project. The Programme is implemented in 72 Union Parishads (Councils) of Kurigram district, with beneficiaries being chosen through an open lottery that followed a rigorous, accountable, and transparent selection process. The women received 18 month contracts to be employed in the maintenance of important economic infrastructure, such as key rural farm to market roads, embankments, irrigation canals, flood shelters and plantation in their respective Union Parishads. The aforementioned economic infrastructure contributes heavily to the economy of the rural area.</p> <p>In baseline, 96% of beneficiary households were found below the lower (extreme)poverty line with 62% poverty gap; the poverty situation of beneficiary households has improved substantially through regular wage earning. Market driven livelihood support in post project will help them to a sustainable escape from extreme poverty.</p> | <p>Right targeting of beneficiaries in safety-net projects in Bangladesh is a major bottleneck. SWAPNO pursued some eligibility criteria and followed an open, transparent, and participatory lottery process to ensure free and fair selection of most deserving poor women in the project. In many cases, Union Parishad’s Chairperson and other responsible representatives and officials tried to take bribe from intended candidates and select beneficiaries of their own choice, bypassing the selection process and criteria. This has created a huge challenge from the local power structure to ensure free and fair selection of right beneficiaries. Through community engagement, led by local government institutions in coordination with local administration, under the auspices Local Government Division of Ministry of LGRD&amp;C, SWAPNO has mitigated the challenge and ensured right targeting of project beneficiaries with 96% SWAPNO households correctly identified as extreme poor.</p> | <p>Engagement of public and private institutions is very crucial for providing sustainable market driven self and wage employment opportunities to rural poor women.</p> <p>To establish a pilfer proof payment system in social transfer project enhancing transparency, accountability and easy access of women beneficiaries to their financial entitlements, the project will scale up e-payment (G2P) for wage disbursement.</p> |

| Expected Results (Outcomes & outputs)   | Progress  | Difficulties   | Expected deliverables   |
|---|---|--|---|
| <p>JP Output 1.1: Beneficiary households are able to protect their food security and livelihoods post-project</p> | <p>The 2,592 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 seasons, they remained fully unemployed. Now, they are employed for 18 months for public asset maintenance in their respective Union Council. Each poor woman receives a daily wage of BDT 200, out of which they get BDT 150 as cash wage and BDT 50 is deposited in their individual escrow bank accounts as mandatory savings. During 18 months' tenure each beneficiary women received cash wage of BDT 66,450 and at the end mandatory savings of BDT 22,150 with interest. They started Rotating Savings and Credit Associations (ROSCA) within the beneficiary women group of respective ward. They are utilizing savings from ROSCA in livelihood and household assets accumulation.</p> <p>In total of 216 Rotating Savings and Credit Associations (ROSCA) have been formed in Kurigram among 2,592 women beneficiaries. In total BDT 18,662,400 savings accumulated as of December 2016 and 2,592 women received BDT 7,200 each from the accumulated savings. Utilizing ROSCA and others savings from cash wage in total 2,592 (100%) women beneficiaries started different Income Generating Activities (IGAs) along with their regular employment in public asset maintenance work. Women beneficiaries work for public asset maintenance from 8 am to 2 pm daily. After their work they run their IGAs and sometimes they also take help from their family members in IGA operation. The most frequently operated operated IGAs are Goat Rearing, Cow Rearing, Small Business, Poultry/Duck Rearing, Rice business, Fish Culture, Crop Cultivation etc. Most frequently operated top 10 IGAs cover 91% of all types of IGAs operated by beneficiary women. Livestock rearing, including cow, goat, poultry and duck, represents 48% and small business represents 14% of the IGAs operated by SWAPNO beneficiaries. The average capital per beneficiary woman is BDT 12,548. Most of the women, around 53%, operate a single IGA and around 47% operate multiple IGAs. All women started earnings from their IGAs. The average monthly income of those who have started earning from IGAs is BDT 1,824 per month.</p> | <p>Due to late approval of the Government project document (DPP), women beneficiaries were employed from 16 August 2015. Planned life skill and livelihood training were deferred accordingly. As a result, expected employability of women beneficiaries will not be achieved within the time planned and will be deferred by six months. It caused programme activities to be rescheduled and realigned accordingly to attain the stipulated project results. Another challenge is Identifying suitable market driven livelihoods for women beneficiary. To address the challenge, SWAPNO conducted a Market Opportunity Survey to map the available economic opportunity in the community. In consultation with beneficiaries, suitable trades will be identified and necessary livelihood skills training will be imparted to beneficiaries so that they take up market driven livelihoods post project.</p> | <p>SWAPNO is in the process of engaging local chambers of commerce and business associations at the sub district level to provide market driven livelihoods support, focusing on entrepreneurship and wage employment for rural poor women.</p> <p>Market Opportunity Survey (MOS) has been conducted to identify potential trades for beneficiaries. Based on Market Opportunity Survey a Training Needs Assessment (TNA) was conducted with the help of Partner NGO, to identify the training needs of SWAPNO beneficiaries as per their aptitudes and aspiration</p> <p>This findings were used to identify the skills -gaps of beneficiaries, which were addressed in different skills training.</p> <p>Project imparted different skills training to 1,412 beneficiaries out of 2,592 (rest will be planned for next year), such as livestock and poultry management, small business management on different trades and development, tailoring and dress making, RMG sewing machine operation, spinning machine operation. Through apprenticeship training the project also developed the skills on beauty care, carpentry/ varnisher for self and wage employment for their livelihoods.</p> <p>The project is also working to establish a Public Private Partnership model. As part of this 33 beneficiaries received skills training on RMG sewing machine operation, spinning machine operation and carpentry work. 15 beneficiaries were employed at a Kurigram spinning mill and 3 were employed in a furniture shop. 15 beneficiaries employed in RMG sector collaboration with Skills and Enhancement project (SEIP of Ministry of Finance &amp; BGMEA).</p> |

| Expected Results (Outcomes & outputs)  | Progress  | Difficulties  | Expected deliverables  |
|--|---|---|--|
| <p>JP Output 1.2: Core beneficiaries and their dependents have improved their human capital in terms of nutrition, health, education and voice</p> | <p>Beneficiaries have been trained on Financial Literacy, Climate Change and Disaster Risk Reduction, and Gender and Development. Financial literacy will help them to keep account of their income generating activities. Knowledge on disaster risk will help them to protect lives and livelihoods from natural disaster and eventually they will be able to minimize the loss induced by natural disaster. Knowledge on gender and development will encourage them to realize their right as a citizen and leads them to engage in mainstream of the society.</p> |   |  |
| <p>JP Output 1.3: Beneficiary households have access to public services essential for their livelihood activities and family wellbeing</p>         | <p>Individual escrow bank accounts for 2,592 women have been opened in scheduled bank of Bangladesh Bank (central bank). After 18 months' tenure the beneficiary women will be able use this account for all financial service including credit, deposit and insurance essential.</p>   | <p>Being considered as a testbed project of the National Social Security Strategy, SWAPNO is piloting e-payment to strengthen national G2P payment mechanism to social safety net beneficiaries of the country under the broader objective of financial inclusion. Since e-payment for safety-net beneficiaries is evolving in Bangladesh, the project has taken special measures to review backward and forward linkages related threats and opportunities, particularly identifying the suitable payment mechanism for beneficiaries.</p> | <p>Activities for basic service schemes to support 360,000 poor community members of 72 UPs completed by February 2017. The project has invited all 72 UPs to submit innovative proposals for livelihood service delivery for poor households. Apprising the submitted proposals, innovative service delivery schemes involving Union Parishad and government service offices (agriculture, livestock, fisheries, health, technical and vocational training etc.) situated at Upazila (sub-district) level have been implemented for poor rural households. Majority of the service schemes, about 53%, were on livelihood services which includes livestock, agriculture, fisheries. The second highest service scheme category was health and sanitation including traditional birth attendance training and ring slab for sanitary latrine, comprising around 23% of the total schemes. Apart from the livelihoods and health and sanitation services, there were social awareness related schemes like awareness building against early marriage and for education and primary healthcare. Environment related schemes encompass environment friendly energy efficient cooking stoves and tree plantation.</p> |



| Expected Results (Outcomes & outputs)   | Progress   | Difficulties | Expected deliverables  |
|---|--|--------------|--|
| <p>JP Output 1.4: 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</p> | <p>The peoples' representatives to Union Parishads including UP Chairman, Secretary, SC Members and other UP General Members of 72 Union Parishads of Kurigram have identified 4,156 schemes for public assets maintenance work under SWAPNO. These schemes have been identified through community meetings conducted in 648 wards of 72 participating Union Parishads of SWAPNO project. Public assets maintenance schemes include important village roads, canals for irrigation, flood shelters and embankments. Around 74% (3102) of the schemes were earthen road maintenance, 7% (276) shoulder and slopes repair of pucca and semi-pucca roads linking villages to growth centres and 19% (778) were disaster risk reduction related schemes including embankment repair, canal re-excavation, plinth raising of flood shelters and public places. The 2,592 female beneficiaries of SWAPNO were employed for year-round maintenance of important 4,126 public asset schemes. Rural roads facilitate transportation of agricultural produce from farms to markets, communication to educational institutions, access to health centres, while other social institutions generate social and economic benefit with a better flow of citizens. Around 1.8 million community members of the 72 Unions in Kurigram District are benefitting from public asset maintenance schemes</p> |              | <p>By the end of the 1st phase of the project, 1555 km earthen roads, 979 km pucca and semi-pucca roads were maintained by the SWAPNO beneficiaries. About 58.6 thousand m3 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.</p> |

| Expected Results (Outcomes & outputs)   | Progress  | Difficulties | Expected deliverables  |
|---|---|--------------|--|
| <p>JP Output 1.5: Local government has capacity to implement social transfer projects with accountability, transparency, gender sensitivity and pro-poor approach</p> | <p>The SWAPNO project is being implemented and managed by the Union Council at the grass-roots level. The Standing Committee (SC) on “Family Dispute Resolution, Women and Children Welfare (FDRWCW)” bear the responsibility for management and supervision of the project along with Union Council Chairmen and Secretaries. Effective implementation, as well as success of the project largely depends on the knowledge and skills of representatives of Union Councils, particularly knowledge pertaining to pro-poor development and the social safety-net project of FDRWCW members. A training on SWAPNO approach has been imparted to Union Council Chairman, Union Council Secretary and Standing Committee Members with a view to provide sufficient knowledge about SWAPNO project’s principle, policy, rules and regulation. Particular focus has been given in the training to ensure appropriate targeting of project beneficiaries and right identification of schemes for public works to ensure pro-poor investment.</p> <p>The project also organized pro-poor development training in order make the UP representatives attuned to the pro-poor development and why special attention is needed to implement projects related to poor women beneficiaries. Total participants of the training were 500, of which 397 were male and 103 were female.</p> |              | <p>Peer learning and on the job training on financial management and record keeping will be continued in January-March 2017 for the selected UP Chairperson, UP Secretary and Standing Committee Members; Follow-up on linkage development facilitated by Union Council representatives and Sub-district officials for livelihoods services for beneficiary women.</p> |

## Cross-cutting issues

How has the JP addressed during the reporting period (please provide concrete actions):

### 1) The **sustainability** of the JP work. (200 words)

The enhanced capacity of the local government, 72 Union Parishads, to manage and supervise pro-poor and gender sensitive services enables them to implement further pro-poor development programmes, specifically safety-net programmes. This will contribute to inclusive economic growth, with economic opportunities reaching the rural poor and protect the vulnerable groups against shocks. The women of this programme and their family members will have greater human capital and sustainable livelihoods, resilient against socio-economic and natural shocks.

The Government of Bangladesh has committed to share 25% of the total cost of SWAPNO. A total of US\$ 3.07 million is allocated by the Government of Bangladesh to pay the total wages and bonuses of 2016 for SWAPNO women beneficiaries.

### 2) The promotion of **women’s empowerment and gender equality**. (200 words)

SWAPNO is designed to address strategic and practical needs of rural extreme poor women. The SWAPNO pillars stand upon productive economic opportunities for the female beneficiaries, and leadership

development to overcome gender barriers within their community. Extreme poor women are provided with scope to interact with the local power structures and to build social capital. 2,592 extreme poor women, who are the sole breadwinners for their families, have been employed for year-round maintenance of important rural roads, embankments, irrigation canals, flood shelters and plantations for 18 months in their respective Union Parishads. Each poor woman receives a daily wage of BDT 200 for maintenance work. Of the BDT 200, they get BDT 150 as cash wage, with BDT 50 as mandatory savings in their individual escrow account. During their 18 months' tenure, each woman will receive a cash wage of BDT 67,500, and end with savings of BDT 22,500.

During this reporting period, 2592 women beneficiaries received training on financial literacy, gender and development and climate change and disaster risk reduction training to develop their capacity to enhance their employment opportunities for a sustainable livelihood. Apart from the life skills training, skill based vocational training was also provided to these beneficiaries.

3) The engagement in **public-private partnerships**. (200 words)

SWAPNO has established a Public-Private Partnership (PPP) model in the project. This includes partial funding for Satkhira district from Bangladesh Steel Re-Rolling Mills Ltd. (BSRM) and joint collaboration with the Readymade Garments (RMG) sector through Bangladesh Garments Manufacturer and Exporters Association (BGMEA). Through this collaboration, 15 beneficiaries were trained on RMG and are in the process of job placement. Moreover, 15 women beneficiaries are employed by Kurigram Spinning Mill after completion of two months' apprenticeship. Three women are also employed by a carpentry workshop after three months' apprenticeship.

## Communication and Advocacy

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**Has the JP articulated an advocacy & communication actions that helps advance its policy objectives and development outcomes?:**

Yes

**Please describe communication activities developed as part of the JP. :**

SWAPNO has developed fact sheets, infographics of project results, a website containing updated news and events, training manuals on 6 kinds of life skill training and a preparatory micro-entrepreneurship training module, and leaflets on project activities to promote SDG issues, all of which are distributed among stakeholders. Moreover, course specific livelihoods training modules were developed and used in the training. The visibility of SDG is ensured at all events of SWAPNO at district and central level. The project has developed a video documentary which is being edited by the UNDP Communication Team. This will be used for policy advocacy and donor fund raising.

**JP website URL:**

[www.bd.undp.org.swapno](http://www.bd.undp.org.swapno); [swapno-bd.org](http://swapno-bd.org)

**JP website URL:**

[www.bd.undp.org.swapno](http://www.bd.undp.org.swapno); [swapno-bd.org](http://swapno-bd.org)

**JP twitter handle:**

@

**JP Facebook page:**

swapnoproject; rinaspuffedrice

### **JP Facebook page:**

swapnoproject; rinaspuffedrice

Other social media channels managed by joint programme (Instagram, Google+, You Tube...):

## **One UN Coordination and Delivering as One**

The SDG-F is based on the principles of effective development cooperation, inclusion and participation and One UN coordination.

| <b>Actions</b>  | <b>Description</b>  |
|---|---|
| Managerial practices (financial, procurement, etc.) implemented jointly by the UN implementing agencies for SDG-F JPs | UNDP and ILO jointly identified and selected Livelihood Specialist for SWAPNO. ILO appointed NACOM, an NGO, to conduct training on CB-TREE approach. ILO also engaged MIDAS, another NGO, to train SWAPNO PNGO staff on Entrepreneurship Development. |
| Joint analytical work (studies, publications, etc.) undertaken jointly by UN implementing agencies for SDG-F JPs      | Baseline, Advocacy and Communication Strategy, Fact Sheet on CBTREE and Livelihoods.  |
| Joint activities undertaken jointly by UN implementing agencies for SDG-F JPs   | Training on CBTREE and Entrepreneurship Development.  |
| Other, please specify:  | SWAPNO and ILO joint meeting have decided that SWAPNO will explore avenues to ensure better employability for SWAPNO women beneficiaries through collaborating with relevant ILO projects such as Decent Work for Women etc in line with JP.          |

### **What types of coordination mechanisms and decisions have been taken to ensure joint delivery? :**

The project and ILO has established a technical team represented by the Livelihoods Skills Development Specialist of SWAPNO and the Programme Specialist of TVET of ILO. The team is supported by the Training Specialist and the National Programme Manager of SWAPNO as well as expatriate advisers from ILO. The committee has met to discuss modalities of beneficiary training needs assessment, a market opportunity survey and the training of SWAPNO and Partner NGO (PNGO) staff on CB-TREE (Community Based Training on Rural Economic Empowerment).

In accordance with the decisions, ILO has provided a two-day orientation for the SWAPNO programme staff and Project Coordinators of PNGO. In two batches, ILO has also provided a 10-day training to Project Officers and selected number of champion Union Workers. The training has helped the participants fully understand the operational aspects of CB-TREE and what is expected from them to make the intervention a success.

## **National Ownership: Paris, Accra and Busan Commitments**

The SDG-F strengthens the UN system's ability to deliver results in an integrated and multi-dimensional manner by supporting the Joint Programme modality and by bringing together United Nations Agencies and national counterparts in a collective effort to ensure ownership and sustainability of results of JPs and advance towards the SDGs.

| Partners                            | Involvement *     | Type of involvement                                   | Examples   |
|-------------------------------------|-------------------|---|--|
| Government (specify national/local) | Fully involved    | Policy-decision making<br>Budget<br>Service Provision | Government share 25% of SWAPNO project cost. In 2016 GoB provided USD 3.07 million for wages and bonus.  |
| Private Sector                      | Fairly involved   | Service Provision<br>Other                            | Job placement of women beneficiaries ongoing, with effect from February-March 2017.  |
| Civil Society                       | Fully involved    | Service Provision                                     | Partner NGO is on board and providing required administrative, technical and follow-up support to 2,592 women beneficiaries and Union Parishads.   |
| Academia                            | Slightly involved | Policy-decision making                                | Not yet started, activities are planned in 2017. The project's results on women beneficiary progress towards graduating from extreme poverty and findings on e-payments will be shared with academicians at national level at a lessons learned event in 2017. |

\* Implementation of activities and the delivery of outputs

**Please briefly describe the current situation of the government, private sector and civil society on regards of ownership, align:**

The Government of Bangladesh, represented by the Local Government Division (LGD), has expressed keen interest in the joint programme and has provided great support during the beneficiary selection and in implementing other field level activities. The Government also appointed a National Project Director and other government officials to take part in the project. Furthermore, they have principally agreed to mobilize government funds for project cost sharing, which demonstrates government ownership for the JP. The private sector is engaged after a market survey with the use of organizational mapping to impart vocational skills and engage women for apprenticeships. A consulting firm has conducted the baseline of the project. The project developed a comprehensive Management Information System (MIS) to facilitate regular analysis of project activities. All relevant SWAPNO beneficiary information is included in the MIS. The MIS captures real time data entries from the field related to livelihood and skills development, and interval data on socio-economic metrics from surveys. Information can be easily viewed in aggregate displays or by individual SWAPNO participant. Other information such as grievances and employee field visits are also available. Ownership by the private sector is also demonstrated by current cooperation with ecoFeb, RGM industry and Kurigram Spinning Mill.

**Please briefly provide an overall assessment of the governance and managerial structures :**

In order to clear the backlog due to the delay in project approval, SWAPNO Project has been fully engaged in completing field activities. The senior management of UNDP, ILO and LGD met and discussed project issues informally, but the formal meeting through the National Steering Committee couldn't take place yet.

## VI. Joint Programme contribution to the SDGs

| SDG #  | JP Contribution   |
|--------|---|
| Goal 1 | 2,592 female headed ultra-poor household are employed for 18-month tenure. This has ensured ending multidimensional poverty of 7,776 persons. |

| SDG #   | JP Contribution  |
|---------|--|
| Goal 3  | Capacity of 2,592 women beneficiaries on health and nutrition is enhanced and cash is transferred to them as wages which will ensure healthy lives and promote well-being of the families.   |
| Goal 5  | Public works employment of 2,592 women facilitates achieving gender equality in the districts and empowered them through training on gender and leadership and altogether 5,105 women and girls are empowered through education, training and financial inclusion. |
| Goal 10 | Targeting 2,592 ultra-poor women as beneficiaries will reduce socio economic inequality within and among countries.  |

## VII. Additional Information

### Additional Comments:

In support of the Government of Bangladesh's reforms under the National Social Security Strategy (NSSS) to strengthen Government to Person (G2P) social security cash transfers, the project, in partnership with the Social Security Policy Support (SSPS) project, piloted 3 e-payment modalities over 8 paydays (November 2016 - February 2017). Agent Banking via Bank Asia, postal cash cards via local Post Offices, and mobile transfers via bKash are being tested. A total of 324 SWAPNO women in 9 Union Parishads are participating in the pilot. Changes in Time-Cost-Visit (TCV) and behavioural changes related to financial inclusion are being monitored. The pilot study will be used to provide the Government with evidence based policy toward best practices and lessons learned for strengthening G2P. Further, the information from this pilot will be used to help design a scaled up version, incorporating positive aspects and addressing the challenges, to provide further evidence that can be used to apply digital payment mechanisms at a national scale.

### Attachments

#### Programme baseline study \*:

 [Final Baseline Report \(Household Part\) of SWAPNO Project-PMID\\_06\\_05\\_2016.pdf](#)

#### Performance Monitoring Framework \*:

 [Performance Monitoring Framework - SWAPNO.docx](#)

#### JP Communication and Advocacy Plan \*:

 [Final Communication and Advocacy Strategy - SWAPNO JP - Selina.docx](#)

#### Publications and reports generated by the JP \*:

 [ROSCA in SWAPNO- Gorans edit\\_K.docx](#)

#### Other publications:

 [SWAPNO Innovation.pdf](#)