

SDG Fund Joint Programme Final Narrative Report

Report Formatting Instructions:

- Number all sections and paragraphs as indicated below.
- Format the entire document using the following font: 12point _ Gill Sans MT.

Participating UN Organization(s)	Targeted SDGs
<p>UNDP, ILO</p>	<p>Goal 1- End poverty in all its forms everywhere, Targets 1- By 2030, eradicate extreme poverty for all people everywhere, currently measured as people living on less than \$1.25 a day, Targets 2- By 2030, reduce at least by half the proportion of men, women and children of all ages living in poverty in all its dimensions according to national definitions Goal 2- End hunger, achieve food security and improved nutrition and promote sustainable agriculture, Target 1- By 2030, end hunger and ensure access by all people, in particular the poor and people in vulnerable situations, including infants, to safe, nutritious and sufficient food all year round; Goal 4- Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all, Target 4- By 2030, substantially increase the number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs and entrepreneurship; Goal 5- Achieve gender equality and empower all women and girls, Target 1- End all forms of discrimination against all women and girls everywhere; Goal 8- Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all, Target 5- By 2030, achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value; Goal 10- Reduce inequality within and among countries, Targets 1- By 2030, progressively achieve and sustain income growth of the bottom 40 per cent of the population at a rate higher than the national average, Targets 2- By 2030, empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status;</p>

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Joint Programme Title Strengthening Women’s Ability for Productive New Opportunities (SWAPNO)	Joint Programme Number
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Joint Programme Budget SDG Fund Contribution: US\$ 1,500,000 Matching Funds UNDP: US\$ 1,917,900 Matching Funds GoB: US\$ 1,101,100 Other, ILO: US\$ 94,000 TOTAL: US\$ 4,613,000	Joint Programme [Location] Country: Bangladesh Region(s): Rangpur District(s): Kurigram
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Final Joint Programme Evaluation	Joint Programme Timeline
Final Evaluation Completed Yes Evaluation Report Attached Yes Date of delivery of final report Yes No	Start date <i>1 January 2015</i> Actual end date <i>30 September 2017</i>

Participating national and local partners, private sector and CSOs organisations

Local Government Division, Ministry of Local Government, Rural Development and Cooperatives, Government of Bangladesh; District Administration, Sub-District Councils, Union Councils (lowest administrative tier of local government), Partner NGO-Eco-Social Development Organization, Local Small and Medium Enterprises, EcoFab Ltd.

I. PURPOSE

1. Give an overview of the **socio-economical context and the development problems** addressed by the programme.

Income poverty in Bangladesh has been reduced from 31.5% in 2010 to 24.3% in 2016. Corresponding reduction of extreme poverty is 17.6% in 2010 and 12.9% in 2016. The incidence of poverty in rural areas has come down from 35.2% in 2010 to 26.4% in 2016, while extreme poverty in rural Bangladesh was reduced from 21.1% in 2010 to 14.9% in 2016. Bangladesh has already reached lower middle income country status with an annual growth rate above 6% of GDP, but the people living below the national poverty line holding back national economic progress. There are still around 20 million people living in abject poverty.

Kurigram remains the poorest district in Bangladesh. Further, while the incidence of poverty in Bangladesh is steadily decreasing, Kurigram district shows an opposite trend of increasing poverty levels. The headcount poverty rate in the district has increased from 63.7% in 2010 to 70.8% in 2016. Bangladesh aspires to eradicate extreme poverty by 2030 – a target that has drawn broad international consensus in the framing of the Sustainable Development Goals (SDG) – but many, if not most, of the remaining poor in Bangladesh are caught in poverty traps, which will make further poverty reduction more challenging. The extreme poverty rate among female headed households - those that are widowed, divorced or separated - is relatively higher compared to other groups. 17.4% of widowed and divorced women were extreme poor in 2016. Even though the extreme poverty rate has been reduced amongst widowed and divorced women, the gap between them and the rest of the population has actually widened. These female headed households are the primary beneficiaries of the joint programme.

2. List **joint programme outcomes and related outputs** as per the final approved version of the joint programme document or last agreed revision.

The purpose of the project is to contribute towards economic growth achieved in an inclusive manner, extending opportunities to the poor and protecting the vulnerable from shocks.

Outcomes:

- Beneficiary households are able to protect their post-programme food security and livelihoods
 - Beneficiaries and their dependents have improved their human capital in terms of nutrition, health, education and voice;
 - Beneficiary households have access to public services essential for their livelihood activities and family wellbeing;
 - Public assets promoting local economic regeneration, improving social conditions, enhancing environmental conditions are maintained and developed for the benefit of the poor;
 - Local government has the capacity to implement social transfer programmes in an accountable and transparent manner, following a gender sensitive and pro-poor approach;
3. Explain the **overall contribution** of the joint programme to **national plans and priorities**

The Government of Bangladesh has adopted a National Social Security Strategy (NSSS), expressing its commitment to protect poor and vulnerable people from poverty; contribute to broader human development, employment, economic growth and reduce income inequality. The scope of social security has been expanded to include employment policy and social insurance to address the emerging needs of a middle income Bangladesh in 2021 and onwards. SWAPNO is being used as a testbed to promote innovation and inform lessons to other social protection programmes in the ongoing government reform of the social security system.

The Government of Bangladesh is aware of the importance of unemployment in driving poverty and the main objective of its employment policy is the generation of productive employment by transforming unskilled people into semi-skilled and skilled. Vocational training is guided by the National Skills Development Policy and Bangladesh Skills Vision 2016, documents that recognise the central importance of quality technical and vocational education and training in ensuring the country's competitiveness in the global labour market, and ensuring decent work for all. A very special feature of SWAPNO is the combination of social protection and vocational skills training, aiming to demonstrate that skills training and subsequent jobs can provide an exit strategy for social protection beneficiaries to move out of poverty.

SWAPNO is aligned with the 7th Five-Year Plan of Bangladesh and its aims to promote an inclusive and equal opportunity work force, including increasing women labour market participation, specifically in the formal sector.

Right targeting of beneficiaries in safety-net projects in Bangladesh is a major bottleneck. SWAPNO pursued specific 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 Council (Parishad) Chairperson and other local government representatives and officials tried to take bribes from intended candidates and select beneficiaries of their own choice, bypassing the selection process and criteria. This 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&C, SWAPNO has mitigated the challenge and ensured right targeting of project beneficiaries for 96% of the SWAPNO households.

4. Describe and assess how the programme development partners have jointly contributed to achieve development results

SWAPNO has by being implemented as a joint programme in partnership between UNDP and ILO brought together the experiences and advantages of both organisations. ILO vocational skills training programmes typically reach only urban and peri-urban areas and SWAPNO has provided opportunities for ILO training approaches to reach the most remote rural areas of the country. UNDP has profound experience in poverty reduction programming but less involvement in vocational skills training and the ILO know-how has enriched the poverty reduction strategy. In selecting RMG partners, a central tenet has been to apply the ILO agendas of decent work and workplace safety.

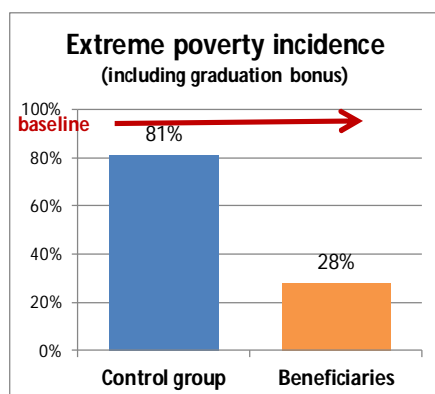
II. ASSESSMENT OF JOINT PROGRAMME RESULTS

1. What were the key outcomes of the programme? Explain any variance in achieved versus planned results.

JP Output 1.1: Beneficiary households are able to protect their food security and livelihoods post-project

A total of 2,592 rural extreme poor women, who are the sole breadwinners of their families, have been selected in the SWAPNO project in Kurigram district. 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. These infrastructures contribute heavily to the economy of poor local communities.

SWAPNO arranged regular employment for 18 months for 2,592 beneficiaries in Kurigram, which provided them with a regular source of income. Side by side they were trained on essential life skills and livelihood skills to strengthen their human capacity for market driven alternative livelihoods. As a result of the SWAPNO intervention, the poverty status of SWAPNO beneficiaries has improved remarkably.

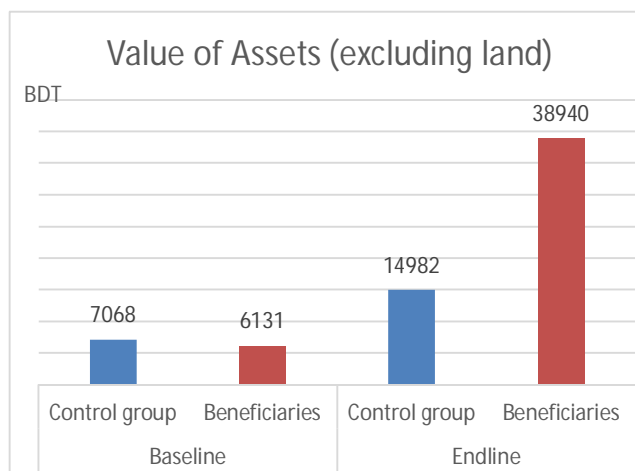


After the end of the project cycle the poverty incidence among female headed SWAPNO beneficiary households has declined significantly. Only 27.9% female headed households were living below the national lower poverty line in August 2017 as against 94.6% in baseline period of August 2015.

The endline study found significant increase in assets of the beneficiaries. The total value of their assets, excluding homestead land, has increased more than six times – and at the time of the survey half of the women had not yet invested their graduation bonus in assets.

Most of the beneficiaries were found to have invested in livestock, poultry and other productive assets. Livestock has become the main asset of the beneficiaries now. Not just the amount, but the composition of asset has changed as well - livestock constitutes about 43% of their total assets, which was only 13% before SWAPNO. The graduation bonus has also helped the beneficiaries access agricultural land as they are leasing land.

On average, mean value of livestock for beneficiary households increased from around 2,000 Taka at baseline to about 21,000 Taka in endline. Some 16,000 Taka increase in



value of livestock can be attributed to SWAPNO. In case of poultry, the value of assets has increased from about 400 Taka to around 1,800 Taka and the project's contribution is about 1,300 Taka.

There has been a drastic change in the composition of household assets from baseline to endline. Livestock now constitutes 43% of total assets of beneficiary households, and this was only 13% before SWAPNO. Household durables made up about 54% of total assets, in both treatment and control groups, at baseline. This composition is significantly changed through the SWAPNO intervention. Although SWAPNO households could afford to double the value of such durables, their share of total assets has actually declined to 19%. This shift in composition of assets from unproductive to productive assets is a life-changing event for the beneficiaries, with significant implications for the sustainability of the outcome of the project.

Expenditure on food shows that beneficiaries now spend about 3320 Taka on food per month and this amount is about one thousand Taka higher than baseline. This increase in food expenditure for the beneficiary group offsets the increase for the control group in the same period by about 450 Taka. This is the contribution of SWAPNO. This highlights the fact that the SWAPNO participants were more food secured during the project period. End-line survey applied the Food Consumption Score (FCS) developed by WFP to find out how diversified the meals were. FCS is a frequency-weighted diet diversity score, using a one-week recall period for consumption of eight food groups: main staples; pulses; vegetables; fruit; meat, fish and eggs; milk; sugar; oil. Households are grouped into four categories – Poor (food insecure), Borderline cases (food secure but vulnerable), Acceptable low and Acceptable high food security – with thresholds determined for the Bangladesh context.

Around 18% of beneficiary households were found to have poor diet diversity at baseline, with only 1.5% categorized as poor at end-line. Some improvement was recorded also for the control group, 11% now being food poor as against almost 18% at baseline. Around 58% of beneficiary households now have acceptable diet diversity, compared with only 37% at baseline, and most of them have an acceptable high food security. The acceptable diet diversity of control households has improved to a lesser degree; up from 37% of households to around 39%.

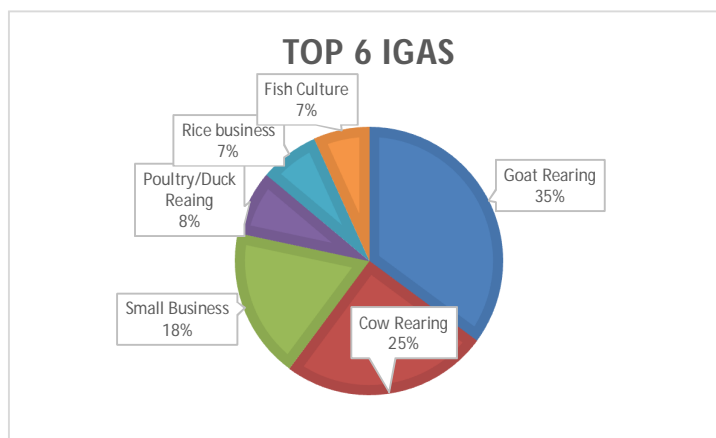
The proportion of women reporting greater control over own income and assets has significantly increased. Around 91% of SWAPNO women, as against 80% of women in the control group, reported to have full control over their property. The women reported higher decision-making ability in income generating activities, with SWAPNO contributing a 53% increase in the share of women empowered to such decision making. Their ability to take decisions on their own will help sustain their income in the absence of project support. Significant improvement was also observed in their mobility outside home, aiding access to markets and service providing institutions as a result of project participation.

Beneficiaries have through the project intervention become more resilient to shocks. They are better able to cope with disasters with their own assets, particularly their savings. The SWAPNO women appear to be highly optimistic about the future, and express significantly higher optimism about achieving their future goals, as well as a capacity for realisation of these goals.

The 2,592 beneficiary women of SWAPNO in Kurigram district 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. SWAPNO employed them for 18 months for public asset maintenance in their respective Union Council. Each poor woman

received a daily wage of BDT 200, out of which they got BDT 150 as cash wage and BDT 50 was 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 used savings from ROSCA in livelihood and household assets accumulation.

In total 216 Rotating Savings and Credit Associations (ROSCA) have been formed in Kurigram among 2,592 women beneficiaries. A total of BDT 18,662,400 savings accumulated and 2,592 women received BDT 7,200 each from the accumulated savings. Utilizing ROSCA and other savings from cash wage all women beneficiaries started different Income Generating Activities (IGAs) along with their regular employment in public asset maintenance work. The most frequently 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.



JP Output 1.2: Core beneficiaries and their dependents have improved their human capital in terms of nutrition, health, education and voice

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.

It was observed in end-line evaluation of SWAPNO that almost all the beneficiaries were aware of each of the 7 different training modules and reported that the knowledge learnt from the modules were relevant to real life. Almost 98% of the beneficiaries report applying knowledge learnt from the module 'Simple Accounting' in real life, while about 58% used the knowledge gained from the module 'Leadership Development'. A large proportion of the respondents report sharing the knowledge from the training modules with their own household members as well as their neighbours.

The beneficiaries were also asked to rank the usefulness of each module on a scale of 1 to 7, with 1 being the least useful and 7 being the most useful. In general, the beneficiaries tended to order the livelihood trainings as most useful, followed by the life skills trainings. About 56% of the beneficiaries ranked the module 'Preparation of Business' as the most useful (order = 7), while

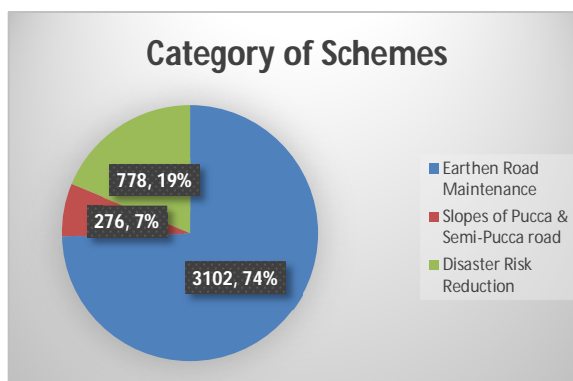
about 35% gave 'Simple Accounting' the 6th rank (order=6). About 29% and 39% respectively ranked the modules 'Gender & Development' and 'Leadership Development' as the least useful (order=1). Beneficiaries were also asked to evaluate the extent of new knowledge learnt from each of the training modules. The majority of them (90% or more of the respondents) reported that they learnt many new things from the training modules.

Output 1.3: Beneficiary households have access to public services essential for their livelihood activities and family wellbeing

Individual escrow bank accounts for 2592 women were opened with the scheduled banks of Bangladesh Bank. After 18 months' tenure, beneficiary women will be able use these accounts for all financial service including credit, deposit and insurance essential. Majority of the beneficiaries were trained on livestock, agriculture, fisheries related trades where, respective Upazila service officers participated as resource person. Beneficiary women now have contact with these service offices and are accessing required support. Besides, an array of service schemes on agriculture and livestock, health and social awareness implemented by Union Parishads established enhanced cooperation between Upazila Service Offices and community members of the respective Union Parishads. Now the poor community members have close contact with the service offices and are accessing those services whenever they need them.

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

The representatives of the Union Parishads including UP Chairman, Secretary, Standing Committee Members and other UP General Members of 72 Union Parishads of Kurigram have identified 4,156 schemes for public asset maintenance work under SWAPNO. These schemes have been identified through community meetings conducted in 648 wards of 72 participating Union Parishads of the 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.

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 benefitting community members socially

Category of Scheme	Work volume
Earthen Roads	1555 km
Pucca or Semi Pucca Roads	979 km
Disaster Risk Reduction	58,600 m ³

by providing smooth road communication to education institutions, health facility centres, religious places, and service providing agencies.

JP Output 1.5: Local government has capacity to implement social transfer projects with accountability, transparency, gender sensitivity and pro-poor approach.

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. 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.

2. In what way did the capacities developed during the implementation of the joint programme contribute to the achievement of the outcomes?

Developing capacities of Local Government Institutions, specifically the Union Council (Parishad) and its Standing Committee responsible for local implementation of SWAPNO has been crucial for enabling pro-poor and gender sensitive service delivery by the local government. The Union Parishad has in this been assisted by Union Workers – local unemployed women who got their first job as facilitators of the SWAPNO work in the union. Developing the capacity of the Union Workers to assist both the women beneficiaries and the Union Parishad, and to act as trainers of the women, has been crucial for the achievement of the programme outcome.

Last but not least, the capacity developed by the participating beneficiary women is key to their current movement out of poverty. SWAPNO has been contributing the development of skills required for gainful engagement with the market, combined with linking up with economic opportunities available, but it is the ability of participating women to by own agency make use of the productive new opportunities made available that has caused the ongoing transition of their lives and set them on a pathway out of extreme poverty.

3. How have outputs contributed to the achievement of the outcomes based on performance indicators and explain any variance in actual versus planned contributions of these outputs. Highlight any institutional and/ or behavioural changes, including capacity development, amongst beneficiaries/right holders.

Programme outputs such as women trained in income generating activities and life skills, women exiting cash transfers into waged or self-employment, women having access to saving facilities and contacts established between service providing agencies and SWAPNO women are, as per the SWAPNO theory of change, expected to lead to outcomes such as beneficiary households being able to protect their post-programme food security and livelihoods, beneficiaries and their dependents having improved their human capital in terms of nutrition, health, education and voice and beneficiary households having access to public services essential for their livelihood activities and family wellbeing. As evidenced by the SWAPNO end-line impact evaluation, these expected outcomes have been achieved as a result of the programme intervention.

The theory of change gives the following assumptions for outputs achieving outcomes: (1) Local opportunities are sufficient to avoid market saturation and business over-crowding; (2) Local SMEs are open to partnership with the project and have facility to absorb trained workers; (3) Cordial partnerships are established between Government and participating NGOs; (4) Co-ordination and co-operation between Government service departments function effectively; (5) Capacity building broadens the base for social protection support and improves implementation.

These assumptions have generally held, but with a lesson learned to inform design of the continuation of the programme. In looking at potential economic opportunities, it is not sufficient to look at the local market, confined to the union. This relates to both the product market in terms of sellable produce from self-employment and to local SMEs being able to absorb trained workers. SWAPNO experienced limited opportunities with local SMEs, which caused the project to look outside the district, for formal employment in the RMG sector.

4. Who are and how have the direct beneficiaries/rights holders been engaged in the joint programme implementation? Please disaggregate by relevant category as appropriate for your specific joint programme (e.g. gender, age, etc)

The SWAPNO impact evaluation has found that “the fact that destitute women earn, save and build assets on their own gives them self-confidence and self-esteem”. Other graduation projects follow the model of asset transfer, but SWAPNO takes the route of public works based employment where the beneficiaries have to work to receive the project benefits. When beneficiaries invest in assets of their choice, they have a greater sense of ownership of the assets as they have earned them by their own hard work.

5. How did the joint programme and its development partners contribute to the achievement of the SDGs?

SWAPNO specifically covers the sector inclusive economic growth in its programme interventions and policy objectives. This includes objectives such as creating opportunities for decent jobs and secure livelihoods, creating better government policies and fair and accountable public institutions, and promoting inclusive and sustainable business practices. Crucial SDGs are Goal 1, End poverty in all its forms everywhere, Goal 8, Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all, as well as Goal 5, Achieve gender equality and empower all women and girls.

SWAPNO is a social protection programme with employment taking centre stage. The important role of employment in reducing poverty was recognized during implementation of the MDG agenda. The 2030 Agenda for Sustainable Development gives employment an even more prominent role. Achieving targets of eradicating extreme poverty for all people everywhere and reducing by at least half the proportion of men, women and children of all ages living in poverty in all its dimensions will not be possible without a push for productive employment and decent work for all. This is, in a nutshell, the SWAPNO agenda.

Women improving their skills and getting access to productive employment can play an important role in contributing towards their empowerment. The rewards from this are manifold. Anything that empowers women and improves their status in the society will contribute towards fulfilment of a number of SDGs related to women and children. If women are empowered, they will not only be able to look after themselves, but also be better able to do more for their children’s well-

being. This offers opportunities of breaking intergenerational transmission of poverty in all its dimensions. Evidence of this is borne out by a multitude of testimonies of the first cycle of SWAPNO women.

6. What was the impact of the matching funds in programme design, management and implementation?

The Government of Bangladesh has gone above its original cost-share commitment. While the Government has borne most of the costs for public work wages in the first cycle of beneficiaries, it will cover all such costs in the second cycle of women. The matching grant from ILO has served to introduce the approach Community Based Training for Rural Economic Empowerment (CB-TREE) in SWAPNO and to train project and partner NGO staff in CB-TREE application. SWAPNO also started to get Corporate Social Responsibility funding in the first cycle, which has brought about a closer relationship with the private sector and plans for even closer private sector engagement in the second beneficiary cycle.

7. What were the programme's achievements in terms of its contribution to the targeted cross-cutting issues?

- a. Gender equality and women's empowerment

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 in Kurigram, 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 received a daily wage of BDT 200 (\$2.5) for maintenance work. Of the BDT 200, BDT 150 (\$1.9) was received as cash wage, with BDT 50 (\$.6) as mandatory savings in their individual escrow account. During their 18 months' tenure, each woman received a cash wage of BDT 67,500 (\$844), and savings of BDT 22,500 (\$281).

2592 women beneficiaries in Kurigram 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.

The proportion of women reporting greater control over own income and assets has significantly increased. Around 91% of SWAPNO women, as against 80% of women in the control group, reported to have full control over their property. The women reported higher decision-making ability in income generating activities, with SWAPNO contributing a 53% increase in the share of women empowered to such decision making. Their ability to take decisions on their own will help sustain their income in the absence of project support. Significant improvement was also observed in their mobility outside home, aiding access to markets and service providing institutions as a result of project participation.

- b. Public-private partnerships

SWAPNO has established a Public-Private Partnership (PPP) model in the project. This includes partial funding district from Bangladesh Steel Re-Rolling Mills Ltd. (BSRM) and collaboration with

the Readymade Garments (RMG) sector through Bangladesh Garments Manufacturers and Exporters Association (BGMEA). SWAPNO entered into an agreement with Ecofab Limited at Gazipur, a sister company of Viyellatex group of Bangladesh. Under the agreement, 40 women beneficiaries were given two-month long training on RMG sewing machine operation; one month class room training and one month on the job training at Ecofab training centre and production floor. Total 55 women are employed at Ecofab garments factory as Sewing Machine Operators.

Assessing the potential of the RMG sector, SWAPNO plans providing vocational training on RMG to five hundred women beneficiaries of the second cycle, who are aged between 18-28 and are interested in wage employment in the formal sector. SWAPNO is also exploring other opportunities for skill training and subsequent job placement with other private sector employers and associations including Bangladesh Garments Manufacturers and Exporters Association (BGMEA), Bangladesh Knitwear Manufacturers and Exporters Association (BKMEA), Ecofab Limited, Interfab Shirt Manufacturing Limited, Fakir Group, and BDL Group.

Besides, 15 women beneficiaries are employed by Kurigram Spinning Mill after completion of two months' apprenticeship training. Three women are employed by a carpentry workshop after three months' apprenticeship.

c. Sustainability of results

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. SWAPNO's delivery of training to women on economic opportunity for small Income Generating Activities, both in identifying profitable small businesses and in training on business management practices, has provided the 2592 women beneficiaries with skills to last beyond the life of the project. The focus of ensuring that women would be able to earn an income after they exit the program by having at minimum one Income Generating Activity contributes toward livelihood sustainability.

There has been a drastic change in the composition of household assets from baseline to endline. Livestock now constitutes 43% of total assets of beneficiary households, and this was only 13% before SWAPNO. Household durables made up about 54% of total assets, in both treatment and control groups, at baseline. This composition is significantly changed through the SWAPNO intervention. Although SWAPNO households could afford to double the value of such durables, their share of total assets has actually declined to 19%. This shift in composition of assets from unproductive to productive assets is a life-changing event for the beneficiaries, with significant implications for the sustainability of the outcome of the project.

Beneficiaries have through the project intervention become more resilient to shocks. They are better able to cope with disasters with their own assets, particularly their savings. The SWAPNO women appear to be highly optimistic about the future, and express significantly higher optimism about achieving their future goals, as well as a capacity for realisation of these goals.

The endline impact evaluation of SWAPNO concludes that data for such indicators "strongly suggest that the beneficiaries now aspire to live a better life and they will continue to do so in the absence of the project". However, SWAPNO plans at least one more round of mapping of

household socio-economic status through its online MIS to trace the sustainability of programme results.

d. Environmental sustainability

The SWAPNO Operations Manual includes a stipulation that public works undertaken shall not cause environmental harm. According to SWAPNO implementation strategy-

- a) Public assets/works which is widely used by the community and/or assets that can reduce disaster risks and vulnerabilities related to climate change
- b) Public asset/works that create negative environmental and sociological impact will not be selected, such as roads located inside a cemetery and forestlands under the jurisdiction of the Department of Forests, Ministry of Environment and Forests, public assets (other than tree plantation) located within 3 km from the edge of the *Sundarbans* or any other wildlife sanctuary/reserve and public assets located within 300 metres from the edge of an eroding river.

8. Describe the extent of the contribution of the joint programme to the following categories of results:

- Principles of the **Paris Declaration**, i.e. leadership of national and local governmental institutions, involvement of CSO and citizens, alignment and harmonization, and innovative elements in mutual accountability (justify why these elements are innovative)

Bangladesh has a few graduation model programmes, but SWAPNO is the only graduation programme implemented by the government. This is important since only the government can achieve the level of scale required to address the depth of poverty and vulnerability and integrate this effort into overall development initiatives. The Government has further in SWAPNO taken on the role as employer of last resort, realizing the importance of employment as the principal route out of poverty. While other programmes in Bangladesh aiming at graduating beneficiaries out of poverty are driven by NGOs and development partners, the Local Government Division of the Government of Bangladesh has assumed leadership of SWAPNO, and Local Government Institutions have assumed responsibility for local implementation of the programme.

- **Delivering as One**, i.e. Role of Resident Coordinator Office and synergies with other ongoing development interventions in related areas, innovative elements in harmonization of procedures and managerial practices (justify why these elements are innovative), joint United Nations formulation, planning and management

The Resident Coordinator Office has mainly played an administrative role, including communication with members of the National Steering Committee and submission of formal requests to the SDGF Secretariat.

9. Indicate which of the planned activities were not implemented, which unplanned activities (in any) were implemented and, in each case, for what reasons and with what impact

It was not planned at the outset that SWAPNO would make inroads into formal sector employment. SWAPNO has assisted some 100 women of the first beneficiary cycle to access employment in the formal economy, the majority of them in the RMG sector. The RMG industry demands skilled and semi-skilled workers and the extreme poor women participating in the SWAPNO project are nowhere near to possessing these skills. But it turned out that some of them were willing to learn, and to take the leap of faith of leaving their home village for far away factory work.

The RMG sector, accounting for three-quarters of female formal employment, offers women unparalleled access to gainful employment. This has contributed to the sustained pace of poverty reduction that Bangladesh has been able to achieve throughout the past two decades, it is relaxing constraints that women face and slowly breaking entrenched gender norms on what women can do and be.

III. GOOD PRACTICES AND LESSONS LEARNT

10. Describe key lessons learnt and best practices that would be relevant to the design and implementation of future joint programmes in this area

Cash transfers need to be complemented by job creation and economic empowerment. SWAPNO has as a public works programme been drawing in people who have often never been part of the labour force, not only providing them with an episode of project employment but increasing their employability and entry into the private sector labour market. Workfare types of projects should not be limited to a role of income supplement and consumption smoothing. They also need to pay attention to improving the terms under which beneficiaries can enter the labour market and become economically empowered. In addition, they need to look at how labour markets can be made responsive to the poor.

Skills Training

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 behinds 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 just three 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.

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 2592 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.

Savings Habits

Poor people want to save but they lack savings facilities and savings self-discipline. Rotating Saving and Credit Association (ROSCA) 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 from 216 ROSCAs. By the end of the project employment tenure all beneficiaries operated either single or multiple IGAs with ROSCA and other savings.

Community Engagement

Involvement of community not only builds ownership, it also serves as a monitoring tool. Community members can act as watch dog and report delay of public works or other noticeable irregularities. SWAPNO employed community monitoring and supervision mechanism to keep inhabitants of the community informed, a banner with the schedule of activities and allocated time for each assignment placed near the worksites.

Hotline for Grievance Redress

SWAPNO introduced a hotline for the beneficiary women for capturing grievance report. It serves as an important tool for implementing the project's Internal Control Framework on fund disbursement and expenditures. Since the beneficiaries are not always able to have timely access to partner NGO staff or the members of their Union Councils, the hotline number established made it possible to feed instant information on any financial or work-related irregularities or any kind of repression of the beneficiaries. The innovative step has empowered SWAPNO women to raise their voice against extortion, delayed payment and psychological or physical abuse, as they can instantly share their problems and get solution.

11. Report on any new/innovative approaches which were delivered in the course of joint programme implementation

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 during the period of 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 is being used to provide the Government with evidence based policy toward best practices and lessons learned for strengthening Government to Person (G2P) electronic payments. Further, the information from this pilot will be used to help design a scaled up programme, incorporating positive aspects and addressing the challenges, to provide further evidence that can be used to apply digital payment mechanisms at national scale.

The pilot study basically focused on the efficiency in terms of time, cost and visit of the payment methods from user perspective. It was found that e-payment can serve the customer's needs better than traditional payment system. At baseline, the average collection time, starting from home and returning, was 4.6 hours; at endline, it was 3.0 hours, amounting to an average reduction of 1.6 hours. At baseline, the average transportation cost involved in collecting cash transfers was BDT 39; at endline, it was BDT 24, amounting to an average reduction of BDT 15. However, whereas 270 women had a transportation cost of BDT 60 or more at baseline, only 73 did at endline.

At baseline, 90% of SWAPNO women made only 1 trip to their collection point to receive their cash transfer; at endline, it was 93%. At endline, 85% of intervention respondents said that their new payment delivery method was better (95% mobile-money, 91% agent banking, 63% postal cash card), 8% said worse (2% mobile-money, 0% agent banking, 25% postal cash card), and 7% said about the same (3% mobile-money, 9% agent banking, 12% postal cash card).

On the financial inclusion side, the results are less dramatic, but show interesting potential. At baseline, both intervention and control participants withdrew 100% of their cash transfer immediately; at end-line, it was also 100%. However, at end-line, for intervention participants, 20% of respondents reported using another service, outside receiving their cash transfer. 84% of those were using mobile-money (36% savings, 64% other); 16% were agent banking (40% savings, 55% loans, 5% other); none was from the postal cash card group.

The experience across service providers was different. The average time involved in collection varied: mobile-money (1.8 hours), agent banking (1.9 hours), postal cash card (3.5 hours). Overall, mobile-money demonstrates the most immediate benefit, providing the largest efficiency

improvements and having hundreds of thousands of agents across the country, available during all business hours. While agent banking had closely comparable efficiency improvements, the limited supply of agent bankers hinders regular accessibility. However, the small uptake in loans through agent banking may prove to be an interesting area to research further. Their connection to a full banking system is also a significant benefit.

12. Indicate key constraints including delays (if any) during programme implementation
 - a. Internal to the joint programme
 - b. External to the joint programme
 - c. Main mitigation actions implemented to overcome these constraints

Kurigram is a very flood prone area and two-thirds of the district were inundated from mid-July to late August 2016. The government categorized the 2016 flood in Kurigram as the worst in two decades. Road communication came to a standstill, educational institutions were closed, livelihoods activities and normal life were paralyzed. The SWAPNO women beneficiaries were also affected - 775 women were seriously affected, losing homestead, house or livelihood assets gained after getting SWAPNO employment.

All planned project activities had to be deferred since local government was engaged in rescue, evacuation, organizing temporary shelter and food distribution. The project could restart in full swing from mid-September. Two months of project activities were lost, while many of the project beneficiaries had to start from scratch again. SWAPNO requested a six-month no-cost extension to compensate for the time and traction lost by the 2016 floods, which was approved by the SDGF Secretariat.

13. Describe and assess how the monitoring and evaluation function has contributed to the:
 - d. Improvement in programme management and the attainment of development results
 - e. Improvement in transparency and mutual accountability
 - f. Increasing national capacities and procedures in M&E and data
 - g. To what extent was the mid-term evaluation (if any) useful to the joint programme?

SWAPNO prepared monitoring and evaluation framework and plan by detailing out indicators, methods and tools, responsibilities, reporting frequency and users. According to M&E plan at the outset of the programme a baseline survey was conducted, adopting Randomized Control Trial (RCT) technique to assess project results at the end with proper counterfactual. End-line survey was conducted adopting same methods and tools. The net result achieved against key indicators related to National Development Plan, Country Programme Document (CPD) and Sustainable Development Goals (SDG) have been identified by comparing baseline and end-line status of beneficiary and control group. The achievement of results of SWAPO in improving poverty situation, ensuring food security and providing sustainable livelihoods to the project beneficiaries has been disseminated to government and other development partners of Bangladesh through a National Workshop held on 28 September 2017. Based on the findings and lesson learnt of end-line evaluation, implementation strategies have been revised in SWAPNO 2nd cycle towards attaining better impact.

The MIS and information flow framework has been prepared and incorporated in the Operational Manual. The MIS has the mechanism of feeding MIS data from Union Parishad to District to SWAPNO Project Office to Local Government Division (LGD) of GoB and UNDP. With a view to feeding latest information from field instantly to Project Management for informed operational

decision making, online MIS has been developed adopting online-offline synchronization facilities considering limited network facilities in hard to reach areas of Kurigram and Satkhira districts.

Senior Management of the project can have the latest progress status of beneficiaries pertaining to socio-economic condition, progress of public assets maintenance work and other operational updates at anytime from anywhere from the online MIS. MIS information is being utilized for preparing and review of Annual Work Plan and Budget. Updated information on beneficiaries during natural disaster have been utilized to provide emergency support to the project beneficiaries.

14. Describe and assess how the communication and advocacy functions have contributed to the:
- h. Improve the sustainability of the joint programme
 - i. Improve the opportunities for scaling up or replication of the joint programme
 - j. Providing information to beneficiaries/rights holders

The evidenced results of the first cycle constitute useful communication material in mobilization of financial resources required for scaling up the programme. Results and lessons learned in implementation of the SWAPNO model were shared at a national workshop in September 2017, with an audience of development partners, government stakeholders, NGOs and practitioners engaged in similar kind of work, and media representatives for wider visibility.

The SWAPNO experience from piloting Government-to-Person (G2P) electronic payments is informing the Government to take forward current initiatives of strengthening G2P payment systems through providing better knowledge of customer demand and preferences when selecting and designing G2P electronic platforms.

SWAPNO is embedded in the UNDP supported Social Protection Policy Support (SPPS) Programme as a component to catalyse improvements in social protection delivery, enable testing and learning and inform social protection strategy and policy through field based evidence. This has provided a communication objective of informing the Government on successful practices and lessons learned on how social protection can be designed to shape trajectories for beneficiaries to move out of poverty, so that successful approaches can be adopted and replicated for better use of the potential of the country's social protection system. The Government audience in such communication is primarily represented by the inter-ministerial Central Management Committee on Social Security Programmes under the Cabinet Division, the General Economics Division of the Planning Commission and the Local Government Division. Examples of successful SWAPNO practices informing the government include employment and vocational skills training complementing cash transfers, using G2P payments for recipients' financial inclusion and applying a grievance hotline as part of a grievance redress system.

15. Report on the scalability of the joint programme and/or any of its components
- k. To what extent has the joint programme assessed and systematized development results with the intention to use as evidence for replication or scaling up the joint programme or any of its components?
 - l. Describe example, if any, of replication or scaling up that are being undertaken
 - m. Describe the joint programme exit strategy and assess how it has improved the sustainability of the joint programme

The SWAPNO Programme has been subjected to endline impact evaluation. The method of Randomised Control Trial, comparing current status with both pre-project socio-economic

conditions and with current conditions of a control group, was employed, to ascertain the attribution of the project to results. This so-called evaluation ‘gold standard’ was applied with the intention to produce robust evidence that can be used in the design of a scaled up programme, and in rallying continued political support of the programme.

SWAPNO has been designed to be scaled up after a first two-year pilot phase, drawing on results and lessons learned in fine-tuned design of a scaled up programme. Local Government Division has demonstrated their full ownership over the SWAPNO model by a readiness to significantly increase their financial cost share commitment. SWAPNO has now embarked on a second cycle of beneficiaries in Kurigram and Satkhira districts, with the government bearing most of the cost, while, at the same time, resource mobilization efforts to enable scaling the programme up to other poor and vulnerable districts are ongoing.

The SWAPNO exit strategy has included a provision that Union Council and other local government representatives and officers will continue their support and guidance to help the SWAPNO women move out from extreme poverty. They will guide and support women suffering from any economic setbacks or natural disasters so that they do not fall back into destitution. Local government responsibilities in continued support of family welfare and the livelihoods of SWAPNO beneficiaries were highlighted in district workshops. Participants in these workshops included Union Council Chairpersons, Agriculture Extension Officers, Livestock Officers, Women Officers and Youth Officers at sub-district level, as well as Bank Managers, Deputy Commissioners and other officials at district level.

Areas where local government administration can and will continue their support of the SWAPNO beneficiary women include:

- Support of micro-enterprises so that they can run with no interruption
- Linkages with wholesalers and other suppliers of goods to businesses operated by women
- Training and soft loans to women for their businesses
- Registration of women groups as Societies if they so desire
- Protection against and redress of sexual and gender-based violence

SWAPNO Partner NGO staff will continue their hand-holding of the women beneficiaries.

IV. FINANCIAL STATUS OF THE JOINT PROGRAMME

a. Provide a final financial status of the joint programme in the following categories:

SDG Fund Allocation

- 1. Total SDG Fund allocation** US\$: 1,500,000
 1. Total budget transferred US\$: 1,500,000
 2. Total budget committed US\$: 1,500,000
 3. Total budget disbursed US\$: 1,500,000

Matching Funds Allocation

- 2. Total matching funds** US\$: 3,113,000
 1. Total budget transferred US\$: 3,113,000
 2. Total budget committed US\$: 3,113,000
 3. Total budget disbursed US\$: 3,113,000

b. Explain any outstanding balances or variances with the original budget

V. OTHER COMMENTS AND/OR ADDITIONAL INFORMATION

VI. CERTIFICATION ON OPERATIONAL CLOSURE OF THE PROJECT

By signing, Participating United Nations Organizations (PUNO) certify that the project has been operationally completed.

PUNO	NAME	TITLE	SIGNATURE	DATE
UNDP	Sudipto Mukerjee	Country Director, UNDP Bangladesh		
ILO	Srinivas Reddy	Country Director ILO Bangladesh		

VII. ANNEXES

1. List of all document/studies produced by the joint programme
2. List all communication products created by the joint programme
3. Minutes of the final review meeting of the Programme Management Committee and National Steering Committee
4. Final evaluation report
5. M&E framework with update final values of indicators