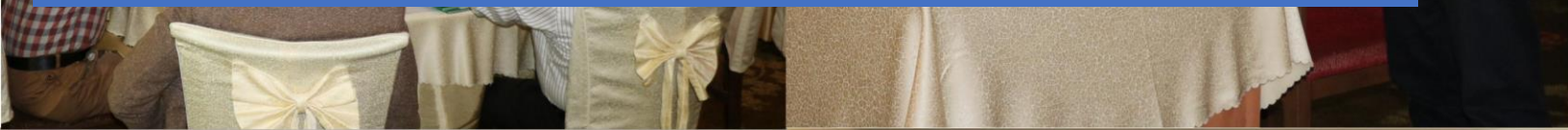




REPORT ON PLANNING WORKSHOP - SWAPNO PROJECT EXPERIENCE, CHANGING PERSPECTIVES AND WAY FORWARD

29-30 June 2018, Grand Sultan Tea Resort and Golf, Moulvibazar



Planning Workshop on
SWAPNO Project Experience, Changing Perspectives and **Way**
Forward

Strengthening Women Abilities for Productive New Opportunities
(SWAPNO)
Local Government Division, MoLGRD&C

29-30 June 2018, Grand Sultan Tea Resort and Golf, Moulvibazar



*Empowered lives.
Resilient nations.*

The planning workshop on SWAPNO Project Experience Sharing, Changing Perspectives Way Forward was held on 29-30 June 2018 jointly organized by Social Security Policy Support (SSPS) Project and Strengthening Women's Ability for Production New Opportunity (SWAPNO) Project. The objectives and expected outcome of the workshop was -

Objectives of the workshop

- Update on SWAPNO progress, prospects and challenges;
- Informed about the lessons of G2P and next piloting for financial behaviour;
- Identify strategy for resource mobilization
- Private sector, Public sector and Donor;
- Identify opportunities and missed opportunities;
- Sustainability and exit strategy;
- Way forward: Actions required under changing perspectives.

Expected Outcome

- Workshop will identify strategies for alternate resource mobilization and sustainable exit strategy.

Opening Session

The workshop was inaugurated with the welcome address by Mohammad Emdad Ullah Mian, National Project Director, SWAPNO and Joint Secretary, LGD. In his welcome speech, he mentioned that the SWAPNO project envisaged to be implemented in 22 districts reaching out 6500 extreme rural poor women beneficiaries but so far, has been able to reach only 8,928 beneficiaries of Kurigram and Satkhira districts due to unfunded resources. He sought support from all stakeholders from their respective capacities and ministries to find a way out to maximize intended impact. He informed that SWAPNO would put forward some propositions for deliberation and expert opinion to chalk out a pragmatic way out in this workshop.

Mr. Ashekur Rahman, Programme Analyst, UNDP Bangladesh in his remarks mentioned that UNDP Bangladesh perceive SWAPNO as a unique programme. SWAPNO is one of the significant programme which address the SDG goal - leaving no one behind. He told that most of the development programs intended for poor and marginal people but SWAPNO works for the poorest of the poor. SWAPNO is pioneer in trying out innovation. SWAPNO introduced successful graduation model in social protection programme which is acknowledged by the government of Bangladesh. SWAPNO tried out many innovative approach in the in the last couple of years including financial inclusion of rural poor women, strengthening G2P payment system for Social Protection Program, skill training for employment generation and job placement in formal and private sector.

Albeit, all the limitation SWAPNO demonstrated tremendous success over the years. The success is not told only by the stakeholders of the project but also by the independent evaluators like BIDS. Correct targeting is a big concern in Social Protection program, SWAPNO achieved 96% accuracy in selecting beneficiaries. At the end of the project cycle the income of beneficiaries has increased by more than three times, asset base increased by almost six times, have had huge impact on women empowerment in short span of project cycle. These are the big headlines of project's achievement which made SWAPNO as an

outstanding project in UNDP. SWAPNO is established as mainstreamed social protection program of Bangladesh. He pointed out two expectations from the workshop.

Firstly, SWAPNO is passing through a critical juncture. UNDP is facing big challenge for the last couple of years in mobilizing fund which is a major constraint in reaching its ambition. We need to decide what would be our collective effort to face this challenge, here with the leadership of our NPD. There are tremendous potential areas in SWAPNO such as 1) a sustainable model can be replicated across the world, 2) alternative source for resource mobilization from non-traditional private/corporate sector. SWAPNO manage to mobilize some fund from BSRM and MARICO; the amount may not be so big but it opened a new horizon in the context of global fund crunch which is an untapped area for resource mobilization.

Secondly, underlining causes of unfunded resource demand discussion yet some donors like SIDA and DIFAT expressed their interest to invest in SWAPNO. The NPD, ministry and Project Manager are very concerned about this. If we give a collective drive then we will be able to find some way out to overcome the challenge.

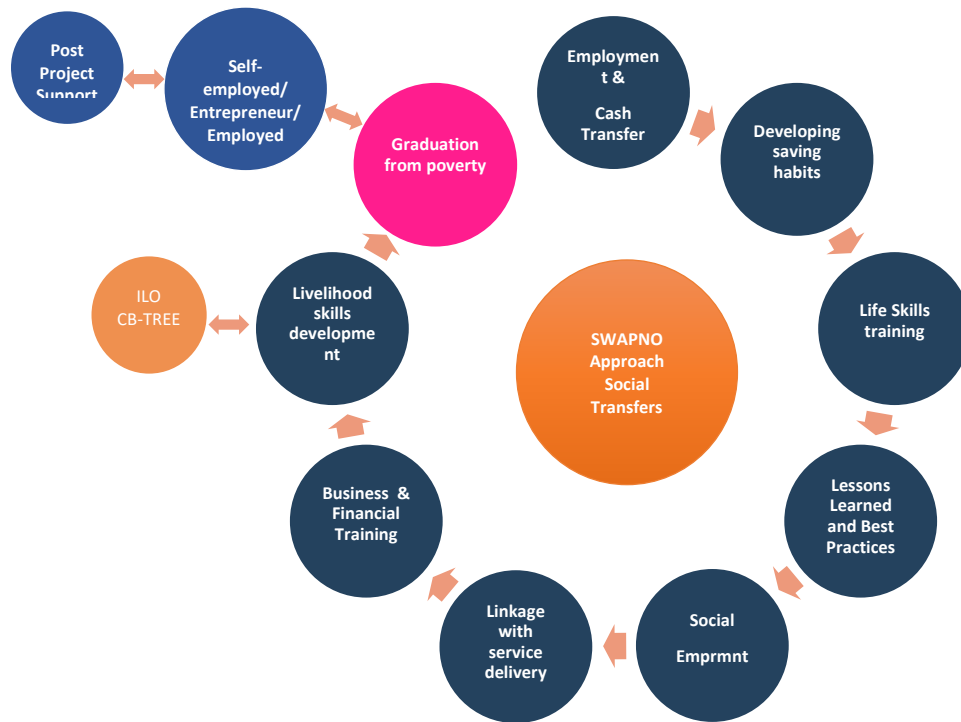
Mr. Md. Nizam Uddin, Deputy Secretary, UN Branch-2, ERD mentioned in his speech that a new start can begin here overcoming all the impediments. Currently development partners are shifting their priorities with the graduation of Bangladesh to middle income countries. Private sector partnership is very important. Finding a way out is very important because he found the project very effective and efficiently implemented in the field, told Mr. Nizam Uddin, explaining his recent field visit experience of Satkhira. Extreme poor women found a resort in SWAPNO to move out of poverty. He always cares about what they are doing for the people of bottom section of our society. If anyone left behind will pull back national progress. He expects that if we can synthesis the discussion of the workshop and follow the upcoming recommendations, definitely this will guide us to a headway.

Mr. Aminul Arifeen, Project Manager, SSPS and SWAPNO told that SSPS support implementation and management of all Social Protection Programme through Central Management Committee (CMC) headed by Cabinet Secretary which was formulated by Prime Minister in 2011. In total 35 ministries implement and coordinate Social Protection Programme in Bangladesh. SSPS is managed by two agencies including General Economic Division (GED), Planning Ministry and Cabinet Division. GED creates evidence and implementation strategy formulated and implemented by Cabinet Division. SWAPNO act as the test bed for creating evidence. SWAPNO has become integrated component of Social Protection Programme that is why any government official visit Social Security program in Kurigram and Satkhira also visit SWAPNO along with their schedule programme. International Parliamentary Forum meeting held in last February where all country shared their evidence on progress towards SDG. For showcasing Bangladesh SWAPNO was the only documentary presented from Bangladesh in the meeting and was much appreciated by the audience. SWAPNO was also presented in Vienna in UN SDG Report presentation.

Presentation and Discussion:

On the outset of the presentation, Mr. Belayet Hossain, M&E Specialist briefly described the SWAPNO intervention of 1st cycle to the participants. The 1st cycle of the project was implemented in 124 Union Parishads of Kurigram, the most poverty effected and Satkhira, poverty effected and climatically vulnerable districts of Bangladesh reaching out 4,464 extreme poor single women and their households members. SWAPNO provided employment for 18 months to 36 extreme poor women in each Union

Fig. 1 SWAPNO Intervention Approach



Parishad for maintenance of important public assets including earthen roads, embankments, school yards and other public places. Each beneficiary women received BDT 200 per day for maintenance work. Out BDT 200, they received BDT 150 as cash wage and BDT 50 as mandatory savings. At the end of 18 months employment each beneficiary got BDT 22,500 from their savings. With a view

to promote savings and investment habit among the group members Rotating Savings and Credit Association (ROSCA) were formed from the very beginning of the programme. The beneficiary women save part of their cash wage in small group and award the aggregated group savings by rotation among the group members. Whoever, win the savings invest the amount in various Income Generating Activities or met other urgent essential household expenditure. During the employment tenure beneficiary were trained on six life skill curriculum including Leadership Development, Rights and Entitlement, Primary Health Care and Nutrition, Climate Change and Disaster Risk Mitigation, Self -Learning Numeracy and Gender and Development. Along with the life skill training beneficiaries were also provided with need based livelihood skill training according to their aptitude future livelihood plan. During and post-employment period beneficiaries were mentored and guided to access institutional support to find and run alternative livelihoods activities to move out of vicious cycle of poverty.

Salient Features of SWAPNO

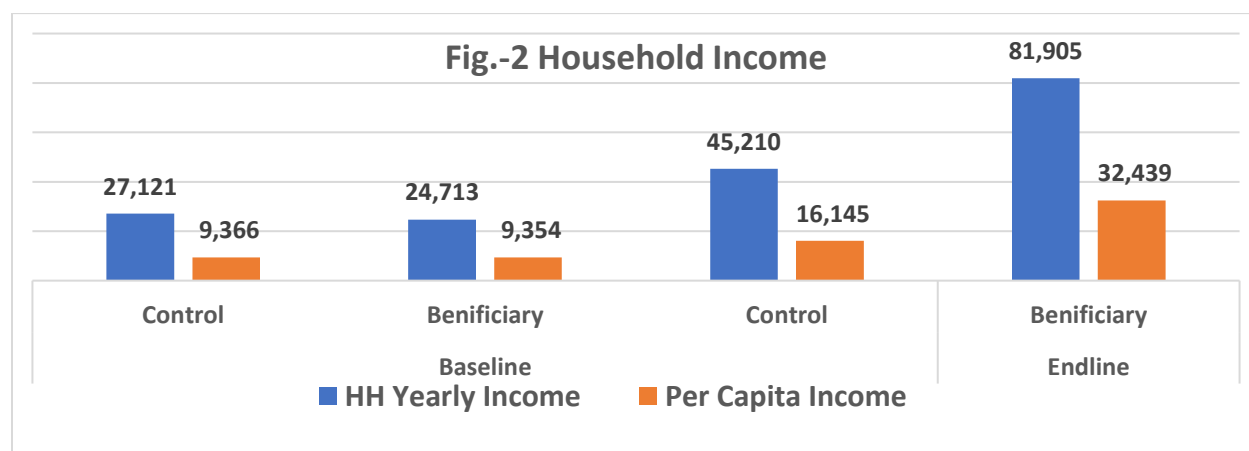
SWAPNO envisages a delivery mechanism that combines government ownership, transparency/ accountability and the development impact of a women empowerment programme.

- SWAPNO focuses on employment (cash for work), and building human capital, which is the most efficient way to secure poverty reduction of extreme poor women headed households engaged

for an 18-month tenure, mainly for maintaining or rehabilitating important community assets but also in public works and community service beyond infrastructure.

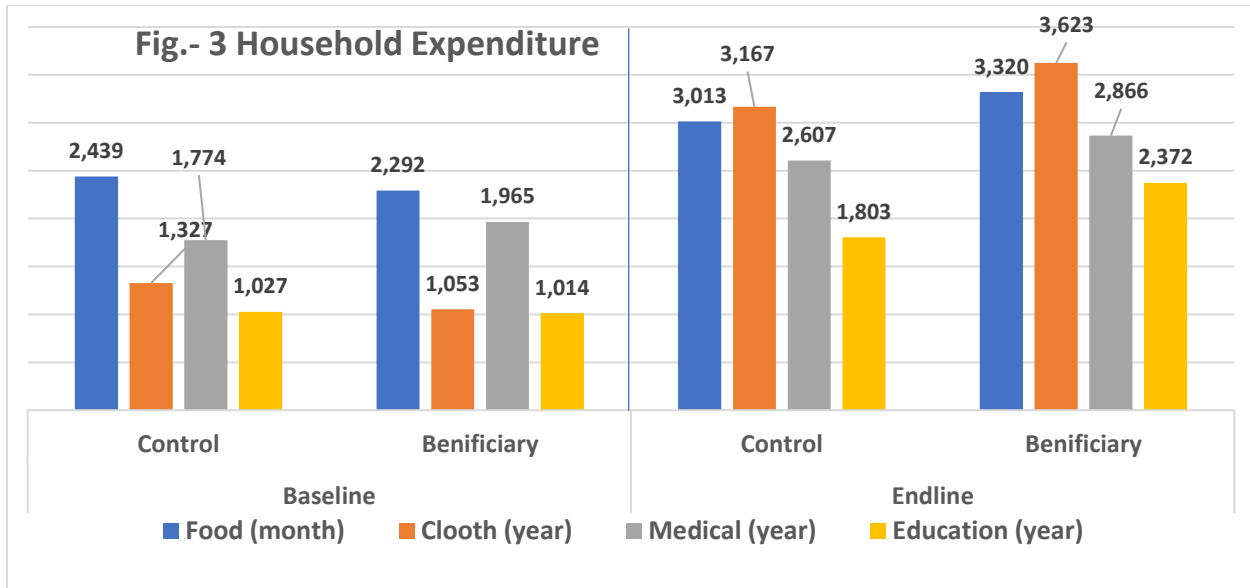
- Main activities are: capacity and confidence building, public works integration of Social Protection, Disaster Risk Reduction and Climate Change Adaptation; pro-poor and gender sensitive basic service delivery; capacity development of Local Government Institutions.
- The graduation strategy aims at beneficiaries’ sustainable exit from extreme poverty, with a focus on future employability – skills, market linkages, diversified climate change resilient livelihoods options, job placement, access to services and social inclusion.
- Saving a portion of wages was a very powerful design feature in SWAPNO. Women are intensively being counselled and supported to invest these savings wisely.
- The project focuses geographically target pockets of poverty and entrenched vulnerabilities where the need is greatest. Such areas include, Southern Satkhira – the coastal climate vulnerability and poverty prone district; and Northern Kurigram - the highest poverty prone, and flood vulnerability hard to reach district (16 rivers and more than 350 chars).

After the introduction of SWAPNO intervention, Mr. Belayet, shared the key findings of end-line evaluation of 1st cycle of SWAPNO with the participants. BIDS, the reputed public development research institute of Bangladesh conducted the end-line evaluation study adopting Randomized Control Trial (RCT) method during May-June 2017. The study identified encouraging progress of SWAPNO beneficiary women on various socio-economic indicators. The study found that the annual income of beneficiary household increased by 3.3 times compared to baseline.

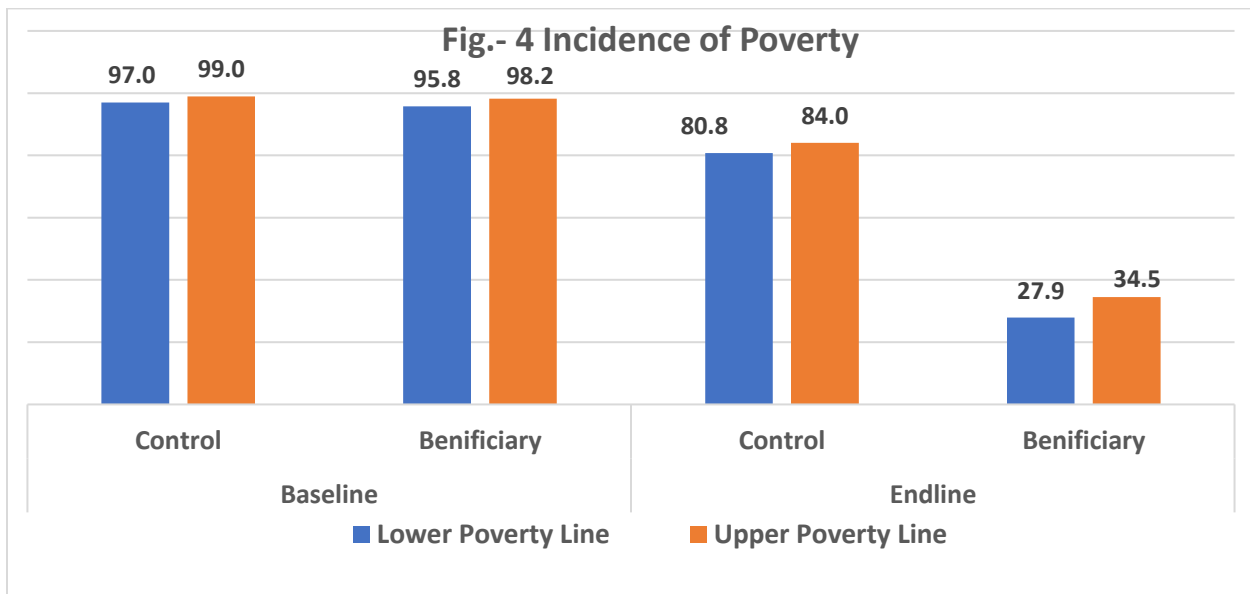


The annual income of beneficiaries’ household increased to about BDT 82 thousand from 24.7 thousand where as in the case of control group it increased to BDT 45 thousand from 27 thousand with an increment of 1.6 times only. Considering the counterfactual, a net increase of household income on BDT 39 thousand of household income could be attributed to SWAPNO.

Remarkable improvement also noticed in expenditure amount and pattern. The overall consumption expenditure of beneficiaries have increased at the end-line which is greater than control group. Noticeably, expenditure in health and education increased by more than two times, signify that beneficiaries are accessing basic needs and investing for future to escape intergenerational poverty.



The project demonstrated about 70% reduction of extreme poverty among the beneficiaries whereas, extreme poverty incidence declined by only 16% in the case of control group. Treating the counterfactual, a net 49.7% poverty reduction can be attributed to SWAPNO.



Key Successes Achieved:

- First phase completed and 4,464 women beneficiaries graduated.
- Income increased more than 3.5 times than the control group;
- Extreme poverty reduction of SWAPNO beneficiaries in end line by 70% as against 18% in control group;
- Average Income Generating Schemes 3.5 with a range of 3 to 5 schemes.

- Beneficiaries' school age children enrolled to government schools.
- Multi-sector engagement creates a very good enabling environment for SWAPNO women in the community.
- Formal sector employment created enabling environment for socioeconomic inclusion.
- 5,977 public asset schemes maintained, with 2678 km earthen road work, 1686 km semi-pucca and pucca road slopes and shoulders and 4548 thousand cft disaster risk reduction work completed;
- About 20 lakh work days (443 days * 4464 women) of employment provided to 4464 poor women of 124 UPs of Kurigram and Satkhira;
- BDT 39 crore 55 lakh 10 thousand in wages paid to 4,464 beneficiary women, of which 25% provided as mandatory savings. Each beneficiary woman has received BDT 66,450 as cash wages and BDT 22,150 as mandatory savings;

Digital cash transfer in 18 unions to 648 beneficiaries with individual accounts from October 2016 through Postal Cash Card, Agent Banking and Mobile Banking.

After the long discussion on SWAPNO results of 1st cycle, Mr. Kajaj Chatterjee, presented the progress of 2nd cycle of SWAPNO to the workshop.

Second phase:

- The second employment-cycle with equal number of beneficiaries in same operational area began in November 2017 which will end in April 2019.

Key interventions:

- **Wage Payment** - 4,464 (Kurigram 2,592; and Satkhira 1,872) for a period of 18 months (450 days employment).
- **TA Support** – life skills, livelihood, ROSCA, Employment for informal and formal sector, market linkage and access to financial and social institutions, NGOs engagement field operations, public asset creation.

Wage Payment-

- Around 8.5 lakh work days (190 days * 4,464 women) of employment provided
- BDT 12.72 Crore paid as wages to 4,464 beneficiary women, 25%, i.e. BDT 50 of wages kept as mandatory savings in bank account, which will be paid after completion of 18-month cycle.
- Digital cash transfer done in 112 Unions through Agent Banking and Mobile Banking except 12 Unions which kept as control unions for Digital Financial Service and Financial Inclusion pilot.

Rotating Savings and Credit Associations (ROSCA)

- 372 ROSCAs formed (124 unions * 3 groups per union)
- BDT 2.06 crore generated ROSCA fund benefits 4464 women in 12 rounds. Each woman received BDT 3,600 (300 taka per person) in Kurigram and 6,000 (500 taka per person) in Satkhira.

Life Skill and other training

SWAPNO train the beneficiaries to develop their human capital for providing them with sustainable livelihoods and enable them to escape poverty. To this end, beneficiary women are trained in basic life-skill topics with continuous training follow-up and counselling. These beneficiaries are given the scope to interact local social and financial institutions like Union Parishads, banks and business association during their employment tenure with Union Parishad. This helps to create informed demand on livelihood options. In total 4,464 SWAPNO beneficiaries of 2nd cycle have been trained on following contents:

1. Leadership Development;
2. Rights and Entitlements;
3. Gender and Development;
4. Primary Health Care and Nutrition;
5. Public Works Maintenance (on the job technical training);
6. Self-learning Numeracy;
7. Public Works Maintenance (on the job technical training);

Formal Sector Employment



- New beneficiary list is being prepared for RMG, Agro-food processing and Leather sectors
- 18-28 age group selected only for Bangladesh Technical Education Board (BTEB) certified skill training for employment in formal sector
- 29-45 age group are selected for self-employment (IGAs and SMEs)
- Partnership established with Eco-fab ltd, Fakir Apparels ltd and SEIP for RMG
- Contact has been established with :

Bangladesh Agro-Food Processors Association and Leather Sector

Monitoring and Quality Control

- Online MIS for real-time monitoring and informed decision making is on going for 2nd cycle (mis.swapno-bd.org)
- District Hotline number for grievance redressal is functional.
- Internal control framework is functional to deter all sorts of non-compliance in project implementation.
- FAPAD audit conducted in 2017 and audit found SWAPNO ensured all compliance and rated SWAPNO as unqualified.

Job placement in formal sector

- Partnership established with Eco-fab Ltd, Fakir Apparels Ltd and SEIP for RMG
- Contact has been established with Bangladesh Agro-Food Processors Association and Leather Sector
- BSRM supports to livelihood activities

Digital-payment (G2P) Pilot – Lessons Learned

SWAPNO is aligned with SDG's goal -1,5,8 and 10. It has the potential to contribute to these goals. Some of the targets and indicators are uniquely imbedded in SWAPNO. With a view to learn what will work well and how to strengthen G2P payment, digital payment service and financial inclusion for the poor women a pilot on digital payment for G2P in Social Protection has been commissioned by UNDP.



Purpose

- To provide the Government of Bangladesh with policy guidance for implementing digital Government to Person (G2P) payment mechanisms;
- Efficiency- Time, Cost and Visit
- Financial Inclusion-Participants interaction with new mechanism, changes in money management, effects on utilization other available services;

Experience of small pilot conducted in 1st cycle-

Effect on Time:

- The average distance from respondent home to pickup point (agent or bank) was 5.22 km; bKash (2.42 km), Rocket (2.73 km), control (13.15 km).
- The average time to collect cash transfers, from home to pickup to home was 2.62 hours; bKash (1.91 hours), Rocket (1.97 hours), control (4.66 hours).

Effect on Cost:

- The average cost for transportation to collect the cash transfers was 24.97 Bangladeshi Taka (BDT); bKash (BDT 13.70), Rocket (BDT 11.73), control (BDT 61.76);

Effect on Visit:

- 1255 participants made only 1 visit to an agent to make their intended cash-out, while 41 reported having to make 2 visits. The target number for this is 100% of participants make only 1 visit for any intended cash-out.

Interaction:

- Out of 1296 participants, 126 (9.7%) didn't rely on anyone else to complete their first cash-out, 307 (23.7%) relied on the agent, 442 (34.1%) asked their Union Worker for help, 418 (32.3%) relied on a family member, and 3 (0.2%) asked a stranger for help.
- A total of 1290 (99.5%) mobile-money participants reported that their interaction with the agent during cash-out was respectful, while 6 did not.
- Regarding difficulty using their mobile-money service provider, such as basic mechanics during cash-out or checking balance, 999 (77.1%) reported it being easy to use, 281 (21.7%) medium, 16 (1.2%) hard.
- When asked to rate their overall experience so far with the bKash or Rocket agents they have interacted with, 1060 (81.8%) participants reported it as good, 236 (18.2) normal, while none reported it as bad.

Money Management:

- Including the control, 1537 (88.9%) participants withdrew 100% of their cash transfer, including 100% of the control group. Among the mobile-money group, 549 (84.7%) bKash and 556 (85.8%) Rocket participants withdrew all of their cash transfer. This means that among mobile-money participants only, 191 (14.7%) left some of their money in their account to withdraw at a later time.
- Further, 23 (1.77%) mobile-money group women reported making a cash-in (deposit) to their mobile-money account, and 1668 (96.5%) of all group women said that they would trust leaving their money inside a mobile-money account.
- Among all group participants, when asked if they know their current mobile-money or bank account balance, 1401 (81.1%) said yes; 1087 (83.9%) mobile-money, 314 (72.7%) control.

At the end of the presentation on implementation status, progress and achievement of SWAPNO, the National Project Manager, Mr. Aminul Arifeen moved on to set the project's progress and achievements in changing perspective to identify the bottlenecks current towards successful implementation and intended results and chalk out way-forward to overcome the bottlenecks.

SWAPNO and LGD:

- SWAPNO is a vulnerable women focused priority project of the Local Government Division (LGD) of the Ministry of Local Government, Rural Development and Cooperatives (MoLGRD&C).
- UNDP, ERD and LGD signed the Project Document (ProDoc) in February 2014 for next four years up to June 2019.
- The Development Project Profoma/Proposal (DPP) is signed in May 2015, and thereafter the project implemented in the districts by phases.
- The DPP made provision of the SWAPNO Project period up to December 2019. However, the ProDoc made provision the project period is 2014 to June 2019.
- Based on LGD's approved proposal, the approved National Social Security Strategy (NSSS) of Bangladesh Action Plan mentioned SWAPNO Project is one of the core social security programme for LGD, which will be scaled up in 22 most poverty prone districts of Bangladesh by 2021.

Project Coverage and Beneficiaries

Coverage and Beneficiaries

- Total Union Parishads – 1,030 number.
- Total Upazilas – 106 number.
- Total Districts - 22 number.
- Total ultra-poor and most vulnerable woman-headed households: 65,000 women household head as core beneficiaries.
- The programme areas are selected on the basis of incidence of extreme poverty, vulnerability inflicted due to climate change and geographical remoteness.

Three-phase programme

- First phase- 2 districts as pilot for two-employment-cycle programmes;
- Second phase – 13 districts to scale up pilot for two-employment-cycle programmes;
- Third phase – 7 districts for one-employment-cycle programme.
 - 18-month cycle programme per phase;
 - Mode of payment – fortnightly;
 - BDT 200 per day per beneficiary, 6 days week, 450 days per cycle;
 - Out of 200, BDT 150 pay per day, and BDT 50 as mandatory saving;
 - End cycle payment per beneficiary 22,450 as business seed money.
 - Per district two-employment-cycle programme;
 - Total 4,464 beneficiaries per phase.
 - Per union 36 beneficiaries – selection through a rigorous process.

Changing scenario and impact on funding

- UNDP fund crisis started with new global changing scenario. SWAPNO project was not in the donors' business case for 2013 – 2017; simply misses the train.
- Next business case 2018 or 2019 onwards, and SWAPNO project will be end when new business case will start.
- Middle Income Country (MIC) status changed donors' perception, investment ideology and business case: more on governance; institutional strengthening (both public and private); and financial inclusion by creating job opportunity in formal sector. More focus on literate population entering in the job market every year, (line up with 7th five-year plan, SDGs, other plans).
- Less interest in public works programme. Strong motivation that Govt. to address and finance through social protection programme. BRAC is long term strategic partner for donors, therefore most fund goes to BRAC.
- Incredible amount is unfunded, required multi-donors' engagement, not possible by single donor. The amount is more than any major donor's total country cooperation funding support.

Steps so far taken

- Sorting out fund from EU, DFID, AusAid, Spanish Fund, SDC (Swiss Fund), Grameen Phone CSR fund.
- DFID new business case will start from 2019 or later, uncertain.
- AusAid under DFAT moves with DFID and BRAC is long term strategic partner for both DFID and DFAT and major fund moves to BRAC.
- SDC – new country strategy focuses on three areas: policy – financial governance; institutional capacity building; and employment in formal sector.
- EU focuses on continue support to social protection policy reform including financial sector for child-nutrition sensitive existing social security programmes; strengthen capacity of social welfare ministries and others; and social protection budgetary support to government by transferring money to government account and government will decide on fund allocation. But this not possible very soon.
- Scope is sorting out without/or small cash transfer with livelihood training to productive age group women and mobilise them to formal employment sector - a substantial amount of project cost will be minimised, and may possible to graduate total 65,000 women. But difficult to maintain the methodology of wage-based employment with 18-month cycle under approved DPP and ProDoc.
- Private sector engagement: BSRM, Bank Asia, Marico, others are initiated.

Key questions and strategy

- Changing scenario of UNDP's internal resource allocation creates uncertainty of TA support to this project, which is pre-condition making this project a success. However, the first phase produced a very good result of SWAPNO successes in-country and abroad.
- In any case, the total coverage 65,000 is not possible within the given time frame and availability of resources. However, LGD is committed SWAPNO replication in 22 districts.

- Change from two payment-cycle-programme to one payment-cycle-programme, and reduction of total beneficiary into 31,000.
- Government to take overall wage payment responsibility, i.e. at this moment, utilise 25% of the total allocation under DPP equivalent to USD 27 million (5.8 million spent) in 22 districts, possible to graduate the above number. In that case, new HIES 2016 may be utilised.
- Prepare project case in consistency with donor business case / needs under the changing scenario and submit, and if necessary present the case in joint/tripartite collaboration with ERD, LGD and UNDP to donors. Meanwhile Govt. will continue its funding support.
- In case, if UNDP TA is withdrawn, LGD can initiate the following steps, since full wage funding is coming from the government source:
 - Under NPD, there has been provision of 4 regional directors, and one deputy director, one computer operator, one office assistant, and a driver.
 - SWAPNO project needs additional human resources and that can easily be solved by send requisition to MoPA for additional public official to run the project in lieu of SWAPNO TA Staff. DDLG may take the responsibility of district managers' responsibility as additional.
 - NGOs contract modality would be following taking evidence from first phase.
 - Private sector's supports may be sorted out taking lessons from 1st and 2nd phase of SWAPNO implementation.
 - Expansion of district will require additional TA staff and NGO involvement which needs additional UNDP funding and escalate GOB expenditures.
 - Other modality of covering 30,000 beneficiaries from Kurigram, Lalmonirhat and Gaibandha districts.
- Corporate sector engagement: Formal sector employment and methodology:
 - Employment at Kurigram Spinning mills ltd and Ecofab was highly praised by the government particularly by the LGD-Secretary and instructed to widen employment opportunities in the sector.
 - Project has taken initiative and targeted to employ 300 in RMG, 100 in leather and 100 in agro-food processing industries.
 - MARICO, BSRM and Fakir Apparels: Beneficiaries within the age limit of 18-28 and have some literacy will be given three to six months training and wages and shift them to formal sector. The project will also organise deployment cost.
- Partnership with other public-sector projects and agencies:
 - Active partnership with SEIP to be developed in order to get financial support from the Ministry of Finance. Similarly, Bangladesh Bank may be approach to get funding support from the poverty reduction portfolio.
- Possible future SIDA TA Support, if available by 2019, then:
 - SIDA Support would enable expansion in Lalmonirhat, Gaibandha and Jamalpur districts, covering 100 new unions and 3600 beneficiaries.
 - Would create synergies with LoGIC and Village Court projects in ensuring greater engagement in climate change adaptation and legal support to women victims.

- Next business case 2018 or 2019 onwards, and SWAPNO project will be end when new business case will start.
- SDC, SIDA, and International Corporate sector more interest on formal sector employment where gender (women) is cross cutting.
- Procedural Issues:
 - Need to identify what are the procedural issues and changes are required in ProDoc, DPP, ECNEC, and proposed in PIC and PSC.
 - Total cost discrepancy between ProDoc and DPP: USD 104 million vs 110 million, due to BDT 50 increased (BDT 200 per day instead of BDT 150) in wage payment decided by Prime Minister in ECNEC approval.

Discussion :

1st Cycle Results

Mr. Golam Rabbani, Sr. Assistant Chief, Planning Wing-1, MoSW told there is a scope of collaboration with SWAPNO LGD and MoSW. He inquired about the size of mandatory savings of each SWAPNO beneficiaries received at end of their 18 months employment tenure. He opined that BDT 22,500 may not be enough to run a viable micro enterprise and grow further. MoSW may provide interest free loan to these SWAPNO beneficiaries subject to guarantee of reimbursement of loan by the beneficiaries. The NPD, SWAPNO expressed keen interest to the proposition and ask SWAPNO management to engage in detail discussion with MoSW to explore and materialized the proposition.

Mr. Dinesh Sarker, Sr. Assistant Chief, Socio Economic Wing, Programming Division, Planning Commission, wanted to know the key factors for and sources of six times income increase of beneficiary women? Is this increase induced only by wage or income from various IGAs operated beneficiary contributed in the high increase of income? Replying the question, Mr. Belayet informed income from both public work wage and IGAs reported in survey findings since the survey was conducted immediate after the end of project cycle. It is very important to know the post project income status of the beneficiaries. A post or ex-post evaluation is required to know their income status after the project. However, anecdotal received from the field suggest that more than 70% of the 1st cycle beneficiaries have been able to sustain their income four months. Mr. Nazim Uddin, Deputy Secretary, ERD also shared his recent field visit experience in this regard. He informed the workshop participants that he observed in Satkhira that of beneficiaries of 1st cycle are doing well with Income Generating Activities. However, the project should take some initiative to follow-up and support beneficiaries after the employment tenure to sustain their income. Mr. Belayet informed the meeting that preparation and implementation of action plan for providing institutional support to these women is critical to sustain their livelihoods and income for permanent exit from poverty trap. The NPD informed that participants that affiliation of 1st cycle beneficiary with SWAPNO still exist, SWAPNO workers at field, see these women whenever they go to Union Parishad and provide necessary guidance and support. He told, nevertheless, we need to identify areas of institutional support required for the graduated beneficiaries and deliver accordingly. Mr. Kajal Chatterjee told, the key aspect of poverty graduation is ensuring access to various institutions and services which is in-built in SWAPNO model, SWAPNO provide beneficiaries with access to employment under Union Parishad, which leads to access to different social and financial institutions, thus beneficiaries get social acceptance who was ostracized by the society before. Lastly, SWAPNO facilitating access to the market of their beneficiaries, we introduced them with the local business community and associations to get support in their IGAs and some of beneficiaries got employment in formal sector. Mr. Dinesh Sarker inquired about trades of livelihood skill training provided to beneficiary women of Satkhira and Kurigram district and whether there are any difference among two districts in selection of livelihood trades for skill training. In reply Mr. Belayet informed that there are little variation livelihood trades in Kurigram and Satkhira. There are fish culture, crab fattening etc. in Satkhira where as in Kurigram there are tailoring, agriculture etc. apart from common trade like livestock and poultry rearing, cow fattening, grocery shops, restaurants etc.

Changes in 2nd cycle, Kajal, 1:14 minutes –to onwards

Selection productive age beneficiaries for formal sector employment;

Mr. Md. Saifur Rahman, Sr. Assistant Chief, Planning Wing, LDG suggested to revise the as per the available resources to reach maximum number of beneficiaries. The project needs to revise its component and implementation strategy to fit in the current context. Shortening the employment tenure from 18 months to 12 months for increasing number of project, selecting beneficiaries from productive age group i.e. 18-28 years for job placement in formal sector, and utilization of approved GoB allocation for revised number of beneficiaries needs to be approved by planning commission. He suggested to initiate the revision process from LGD as soon as possible to bring compliance in project implementation.

The NPM, informed the house that the workshop findings should be discussed in the PIC in order to make recommendations to the PSC for enabling them taking need based decisions. He then presented workshop recommendations:

1. There is a discrepancy between ProDoc and DPP over the project end date and SWAPNO budget. According to the ProDoc SWAPNO will end in June 2019, while this is December 2019 as per DPP. The project document (Pro-Doc) was signed on 23rd February 2014 among ERD, UNDP and LGD. Subsequently, the DPP was approved by the ECNEC on 26th May 2015, and got administrative approval of LGD on 03 August 2015. The field implementation of the project began on 15th August 2015.
2. According to the approved DPP total SWAPNO budget is USD 110 million, whereas in ProDoc this is USD 104 million with GOB contribution is about USD 27.5 (25%), UNDP - USD 4.5 million and unfunded portion is USD 78. Since inception, UNDP has been able to organise USD 1.5 million from the SDG-F fund and USD 0.1 million from BSRM in the first cycle. In the second cycle, apart from UNDP contribution, they have been able to organise USD 0.4 million from private sector and negotiating for USD 3 million from SIDA. Since, DPA remains well short of the budget. The GOB contribution has been increased in the first cycle, as all wages are now being paid out of GOB fund. Considering the funding scenario, all wages to be charged to GOB allocation without exceeding the cap of total allocation of USD 27.5 million.
3. SWAPNO is supposed to cover 65000 beneficiaries within the project period, but so far has been able to reach only about 9000. Within the proposed extension of districts and project period, maximum 13000 beneficiaries could be covered. In order to increase beneficiary coverage and formal sector employment, the project needs to revise its component and strategy according to the necessity of present implementation context. One option could be to shorten employment tenure from 18 to 12 months and to target the productive age group between 18 to 28 to increase number of batches. Other option is to train and make aware the beneficiaries of productive age group in three to four months, provide job specific skills training for employment in the formal sector. Beneficiaries over 28 years will be given Income Generating Activities (IGA) trainings and access to service providers and market.

LGD should initiate extension of implementation period of the project up to December 2020 and get concurrence of the finance ministry to pay the wages from approved GOB allocation of USD 27.5 million.

Mr. Mohammad Nizam Uddin, Deputy Secretary, ERD informed the house that SWAPNO is established as a successful social safety net project, where GOB is paying the wages. No other cost is booked to GOB; therefore, the PSC should be approached to extend the project and GOB share accordingly. Upon PSC approval, LGD should approach the finance ministry for concurrence. The NPD appreciated this proposal and suggested to prepare a new DPP on the next phase of SWAPNO in early 2020 in order to start the new project in 2021. Observing the achievement of SWAPNO 1st Cycle, Mr. Nizam Uddin, suggested to document the success of SWAPNO and disseminate the success stories among the donor's and stakeholders for resource mobilization. He suggested that district wise 10 to 20 success stories of SWAPNO beneficiaries could be capture in writing and videography.

Mr. Aminul Arifeen, Project Manager, SWAPNO informed that based on LGD's proposal, the National Social Security Strategy (NSSS) of Bangladesh Action Plan mentioned SWAPNO Project is one of the core social security programme for LGD, which will be scaled up in 22 most poverty prone districts of Bangladesh by 2021. NSSS Gender based Social Security Programmes (page 9) is fully aligned with SWAPNO. In the gender focused action plan of NSSS, scale up of SWAPNO is proposed and in the action plan of LGD (NSSS, page-71) SWAPNO is proposed to scale-up to 200 Upazila with shared responsibility of Finance Division and UNDP.

Mr. Ashek, Program Analyst, UNDP urged to develop strategy to mobilize fund and develop partnership with private sector. He also suggested to prepare some communication narratives for policy makers to upscale SWAPNO nationally as core Social Safety Net Program. Sayeda Nowshin Parnini, Sr. Asst. Secretary, LGD opined that towards this end a high level core group comprising CD,UNDP; Secretary, LGD, NPD, SWAPNO could be formed.

Recommendations and Way Forward:

In order to resolve the discrepancy between Project Document and DPP on total resource requirement for SWAPNO, UNDP should approach to ERD with the description of discrepancy and rational for revision. The Project Document signed by ERD, UNDP and other donor should be revised aligning with DPP.

Since in the approved DPP of SWAPNO an allocation of BDT 213 crore is endorsed for wage payment, the entire wage for extended operation could be paid from GoB money through G2P direct payment modality involving digital financial service provider.

The project needs to revise its component and strategy according to the necessity of present implementation context. With a view to maximize the reach (number of beneficiaries) the duration of project cycle could be reduced to 12 months from 18 months. The age limit for beneficiary should also need to be brought within productive age group i.e. 18-28 years for skill development for wage employment and job placement in formal sector.

LGD should initiate revision of the project for extension of implementation up to December 2020 from December 2019 and government cost sharing modality. Approval of revision should obtain planning wing of LGD.

All these recommendations should be discussed and endorsed in the next PSC meeting.

List of Participants:

Sl.	Name	Designation	Organization
1	Mr. Mohammad Emdadullah Mian	Joint Secretary LGD and NPD SWAPNO	PIC Member
2	Sayedra Nowshin Parnini	Sr. Assistant Secretary, UP Wing-2, LGD	PIC Member
3	Md. Saifur Rahman	Sr. Assistant Chief, Planning Wing-4, LGD	PIC Member
4	Mr. Dinesh Sarker	Sr. Assistant Chief, SEI Wing, Programming	Planning Commission, GoB
5	Mr. Md. Nizam Uddin	Deputy Secretary, UN Branch-2, ERD	PIC Member
8	Mr. Mohammad Khalid Hossain	Deputy Secretary and Social Protection Specialist	SSPS
9	M. Mahmud Ali	Deputy Chief, Planning Wing-2, MoWCA	PIC Member
10	S.M Golam Rabbani	Sr. Assistant Chief, Planning Wing-1, MoSW	PIC Member
12	Mr. Ashekur Rahman	Program Analyst, UNDP Bangladesh	UNDP
6	Mr. Aminul Arifeen	National Project Manager, SSPS and SWAPNO	PIC Member
7	Mr. Kajal Chatterjee	Training Specialist, SWAPNO	SWAPNO
17	Md. Belayet Hossain	M&E Specialist, SWAPNO	SWAPNO
16	Selina Choudhury	Livelihoods Skill Dev. Specialist, SWAPNO	SWAPNO
13	Daniel Winstanly	Specialist, Social Protection Policy and M&E	SSPS
14	Md. Ahmadul Kabir Akon	District Manager, SWAPNO, Kurigram	PIC Member
15	Md. Rabiul Islam	District Manager, SWAPNO, Satkhira	PIC Member
18	Durani Md. Abul Ahsan	MIS Associate, SWAPNO	SWAPNO

19	Md. Rajib Ahmed Bijoy	Compliance Assurance	SWAPNO
20	S. M Siam	Administrative Assistant	SSPS