Social Security Digital Cash Transfers

Strengthening G2P in Bangladesh

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Acknowledgments

Foreword

Letter from the National Project Director of the Social Security Policy Support Project

The Social Security Policy Support (SSPS) project is a critical partnership with the Government of Bangladesh with the purpose to bring about radical and life changing reforms to the social security system in Bangladesh. In 2015, with support from SSPS, the National Social Security Strategy (NSSS) was finalised and approved by the Government. The NSSS is the guiding strategic document behind all of SSPS's work. The founding principle of this document can be traced directly to the constitution:

It shall be a fundamental responsibility of the State to secure to its citizens – "The right to social security, that is to say, to public assistance in cases of undeserved, want arising from unemployment, illness, or suffered by widows or orphans or in old age, or in other such cases." **Bangladesh Constitution, Article 15 (d)**

At its core, the NSSS adopts a Life Cycle approach, ensuring that those Bangladeshi citizens who need support most, are covered at any stage of their life, from birth to death. Further, the NSSS lays out a bold vision for reform, including revising and / or consolidating the portfolio of over 100 social security programmes (SSPs), implementing a grievance redress system, strengthening Government to Person (G2P) delivery mechanisms, institutionalising and standardising targeting and selection criteria for SSPs recipients, and developing a world class model for monitoring and evaluating individual SSPs and the NSSS as a whole in a holistic manner.

As millions of Bangladeshi citizens receive social security assistance in the form of cash transfers every year, implementing a stronger, more accountable system of G2P is of the most critical importance. This initiative to test the delivery of social security cash transfers via mobile-money will serve as a critical policy tool to transition the Government of Bangladesh's (GoB) delivery mechanism from manual to digital. While the GoB is currently testing alternative delivery mechanisms, there is a lack of high-quality, evidence-based data on which to implement national policy. By utilising various forms of data, including regular primary data collection with detailed metrics and examining user behavioural changes, this initiative will add to our knowledge base and significantly contribute to the national objective of strengthening G2P.

It is my hope that the information presented in this report will support GoB policy makers and will be used to inform and influence decision-making related to G2P. The vision of the GoB is to be able to offer all Bangladeshi citizens who receive social security cash transfers, the option to receive such transfers in a digital manner from the service provider of their choice. I look forward to our continued strategic, working relationship with our partners, including UNDP.

Faizul Islam
National Project Director,
Social Security Policy Support
Joint Chief at Planning Commission,
Government of Bangladesh

Content

Acronyms

B2P	Business to Person
BDT	Bangladeshi Taka
BIS	Behavioural Insights Specialist
BRH	Bangkok Regional Hub
CDP	Country Development Programme
CMC	Central Management Committee
CT	Social Security Cash Transfer
DBBL	Dutch Bangla Bank Limited
DFAT	Department of Foreign Affairs and Trade
DGF	Data Governance Framework
FD	Finance Division
FGD	Focus Group Discussion
G2P	Government to Person
GoB	Government of Bangladesh
iDS	iData Studio
IF	Innovation Facility
IGAs	Income Generating Activities
KII	Key Informant Interview
KYC	Know Your Customer
LGD	Local Government Division
LIC	Low Income Country
LMIC	Lower Middle-Income Country
LPL	Lower Poverty Line
MoUs	Memoranda of Understanding
MPs	Members of Parliament
NPD	National Project Director
NSSS	National Social Security Strategy
P2B	Person to Business
P2P	Person to Person
SDGs	Sustainable Development Goals
SSP	Social Security Programme
SSPS	Social Security Policy Support Project
SWAPNO	Strengthening Women's Ability for Productive New Opportunities Project
ToT	Training of Trainers
UNDG	United Nations Development Group
UNDP	United Nations Development Programme in Bangladesh
UP	Union Parishad
UPL	Upper Poverty Line

A SWAPNO women in Kurigram walks with her mobile phone toward a bKash agent to cash-out

Social Security Digital Cash Transfers

Introduction to the Initiative

Bangladesh is seeing remarkable growth and progress across all sectors. Per capita income is increasing year over year, millions of citizens are being lifted out of poverty, Government services are becoming digitised, and the country is a garment export powerhouse.

Under the strategic vision of the National Social Security Strategy (NSSS), the Government of Bangladesh (GoB) and UNDP are systematically targeting reforms in the social security sector in order to modernize this essential Government service. One of the mandates of the NSSS is to strengthen Government to Person (G2P). The current delivery model of lists, banks, and physical pickup by citizen beneficiaries of cash transfers is both time consuming (inefficient) and unresponsive in an era of global digitisation (doesn't promote financial inclusion).

In response to this challenge, UNDP conducted a small, eight payment pilot in 2016 to test three social security cash transfer deliver models: mobile-money, agent banking, and postal cash card. Although only tested briefly, the results clearly indicated that mobile-money as the best possible alternative, with higher levels of customer satisfaction and significant time and cost savings reductions compared to the other two delivery models.

Based on that pilot and in collaboration with the Local Government Division, UNDP moved forward with this initiative: Social Security Digital Cash Transfers.

This initiative involves testing two widely used digital payment mechanisms to replace physical delivery of social security cash benefits. Participants from the Strengthening Women's Ability for Productive New Opportunities (SWAPNO) project, a Government social security cash transfer scheme implemented by UNDP, have been introduced to the two leading mobile-money service providers in Bangladesh: bKash and Rocket. Participants have been provided low-cost mobile phones, and given orientation on regularly receiving their social security cash benefit.

Data on two primary components, efficiency and financial inclusion, are being regularly collected through surveys, focus group discussions, and key informant interviews. The efficiency component will focus on quantitative metrics, including time, cost, and number of visits in receiving their cash transfers, while the financial inclusion component will focus on qualitative metrics, including analysing behavioural insights interacting with and utilising bKash and Rocket. In the format of a Randomized Controlled Trial, a total of 1728 participants, from SWAPNO's current, total population of 4464, have been selected (648 bKash, 648 Rocket, 432 control; as groups of 36 in a geographical location [Union Parishad]). For the purposes of insights into behavioural changes around financial inclusion, the intervention population has been divided into 4 groups of 324, with 2 groups (1 bKash, 1 Rocket) each receiving a different form of the intervention.

This report will serve as a high-level policy document to the GoB, including findings and recommended pathways to national scale-up, supported by high quality data collected throughout the intervention, including behavioural insights from different styles of intervention.

Partnerships

In 2016, UNDP led a small, comparative pilot that tested the delivery of social security cash transfers via mobile-money, agent banking, and postal cash cards from Government to citizen. **The result was a clear winner for mobile-money**, which had the strongest improvements across all metrics.

Based on those findings, we initiated a mobile-money only investigation, partnering with **bKash** and Dutch Bangla Bank Limited's **Rocket**, which together comprise about 75% of the mobile-money market in Bangladesh. We signed 2 Memoranda of Understanding.

Together with the **Local Government Division**, the **SWAPNO** programme was selected for implementation.

Randomisation

As part of regular operations, the SWAPNO programme enrolled 4464 new participants in early 2018 across 124 Union Parishads (UP) in Kurigram and Satkhira; **36 women per UP**. We broke UPs into **3 categories** by distance from nearest bank and terrain accessibility: easy, medium, and hard. Using the "=rand()" function in Excel, **we selected 48 UPs for intervention**. Kurigram and Satkhira each received 24 UPs, with **8 UPs per category: 3 bKash**, **3 Rocket**, **2 Control**. We then manually subdivided the groups into 2 for the behavioural insights portion.

Orientation session in Kurigram led by a Rocket agent

Behavioural Insights

During our design process for this initiative, we looked closely into how **data around behavioural changes** could be captured in a meaningful manner. In collaboration with a Behavioural Insights Specialist, members from our team went to visit the districts of Kurigram and Satkhira to conduct **Focus Group Discussions** and **Key Informant Interviews** with SWAPNO participants and local staff.

Based on those visits, we decided to subdivide our intervention groups into 2. The first would receive initial orientation only; the second would also receive that, plus monthly guidance.

GIS Mapping

To triangulate potential findings from our primary sources of data collection, we completed a GIS mapping exercise of 12 UPs: 6 in Kurigram and 6 in Satkhira. In total, **over 500 GPS data points were directly collected** at exact coordinates, including participants homes, UP banks, and bKash and Rocket agent shops.

Orientation

While low-cost feature phone penetration is high in Bangladesh, mobile-money service utilisation hasn't quite caught up, particularly among the most vulnerable communities.

Each intervention UP of the SWAPNO programme has 1 Union Worker who works directly with the 36 women participants. Therefore, we organized **training sessions** for the Facilitators in Kurigram and Satkhira **on the mechanics and usage of bKash** and **Rocket**, supported by local representatives. Each Union Worker then gave initial orientation to their UP participants.

Analysis

Through a combination of focus group discussions, key informant interviews, surveys, and GIS Mapping, our preliminary results showed a **clear advantage to using mobile-money** as a delivery mechanism. Our Union Workers conducted surveys on all 1728 intervention participants. The average distance from a participant home to a collection point (agent or bank) is 11 km in favour of mobile-money, and the average time saved is 2.7 hours. The average transportation cost for a control group member is over BDT 60, while less than BDT 15 for mobile-money users. 77% of mobile-money participants said that it was easy to use, and 15% kept some of their money in their account instead of keeping it on themselves at all times. Overall, the **efficiency metrics indicate significant savings, while the financial inclusion metrics show potential for positive outcomes** over the duration of the initiative.

SWAPNO participants after cashing-out from agent

First Cash Transfer

Here's the numbers for the first social security cash transfer to the new group of SWAPNO participants. Of the total 4464 SWAPNO women who received their cash transfer, **1728** comprised this specific intervention:

648 via bKash
648 via Rocket
432 via bank collection

After troubleshooting 19 cases involving Know Your Customer (KYC) registration forms, **100% of round 1 transfers were completed**.

Policy Implications

The **Government of Bangladesh** has the mission of enabling every citizen who receives a social security cash transfer to be able to **have the option to receive digitally**. Millions of citizens receive such transfers now by physically collecting cash at banks or other distribution points, often without having a bank account themselves. This initiative will directly support the **national objective of transitioning to a digital G2P delivery system**.

Key Activities

PARTNERSHIPS

BEHAVIOURAL INSIGHTS

SURVEY DEVELOPMENT

GIS MAPPING

ORIENTATION

FIRST DIGITAL CASH TRANSFER

Partnerships

While there numerous mobile-money service providers in Bangladesh, the combined agent network capabilities of **bKash** and **Rocket** is the largest, comprising 75% of market share. Additionally, both service-providers have agents in all of the 5500+ Union Parishads across the country. Although we used low-cost feature phones (less than USD 20) for this initiative, which rely on USSD technology for purchasing airtime, data, and financial services, each service provider also has a smartphone app for their mobile-money wallets.

We then scheduled meetings with both our potential mobile-money partners. Each was eager to participate in this joint initiative with UNDP and after several rounds of discussions, two Memoranda of Understanding were signed, including the collection and usage of backend data governed by a Data Governance Framework and subject to individual, voluntary participant agreement.

The GoB has called out the private sector to contribute toward the achievement of the Sustainable Development Goals (SDGs) and for **bKash** and **Rocket**, strengthening G2P is an area in which they can make a difference by providing a valuable service. The business case is simple too: tens of millions of Bangladeshi citizens receive social security cash transfers and are currently not being financially included in the digital economy: that's tens of millions of potential customers untapped who can be better served through excellent mobile-money service providers.

In addition to our mobile-money partners, we needed a few other key pieces: Government buy-in, and an official Social Security Programme (SSP) where the benefit was cash. The Strengthening Women's Ability for Productive New Opportunities (SWAPNO) programme, implemented by UNDP and the Local Government Division (LGD) was determined to be the perfect fit. The Social Security Policy Support (SSPS) project would then lead the initiative. After discussions with the LGD, and the National Project Directors of SWAPNO and SSPS, everything was agreed upon and planning for implementation was approved.

Behavioural Insights

Prior to implementation of orientation and cash transfer activities, we worked collaboratively with a Behavioural Insights Specialist (BIS) from MicroSave, a firm dedicated to market-led solutions for financial services. With support from members of SWAPNO's local team, we conducted focus group discussions and key informant interviews with SWAPNO participants and local project staff. The purpose of these exercises was to: 1) identify any immediate problems that may negatively affect the implementation of the project and take the necessary steps to mitigate such risks; and 2) strengthen the behavioural aspects of our secondary financial inclusion component.

Focus Group Discussion led by Union Worker in Satkhira

After careful consideration with the SSPS and SWAPNO teams and the BIS, we ended up moving forward with the format of further subdividing our implementation groups. Instead of 2 groups of 648, there would now be 4 groups of 324. Each service provider would have 2 groups:

Group 1

- Initial orientation on service provider mechanics and usage
- Support when requested from our local SWAPNO Union Worker

Group 2

- Initial orientation on service provider mechanics and usage
- Support when requested from our local SWAPNO Union Worker
- *Over the course of the intervention, 6 to 12 additional, short guidance sessions from SWAPNO Union Worker on service provider utilisation, functions, and digital money*

We then developed the guidance sessions and a schedule for Group 2. These sessions will be fitted into already scheduled training time slots that make up normal SWAPNO activities. A primary theme of these activities will be "Do It Yourself", where the Union Worker demonstrates an exercise such as PIN change, balance inquiry, buying airtime, sending money to another mobile-money account, or completing a bill payment. Then, participants will practice the exercise themselves while the Union Worker will be available to provide support and answer questions. The purpose of these sessions is not to encourage additional service usage from participants of Group 2, but rather, demonstrate potential utilisation and then compare any behavioural differences over time between Group 1 and 2.

Survey Development

Our primary source of data is being collected through SWAPNO participant surveys. We've already conducted our first survey which took place after the first cash transfer, and regular surveys will continue throughout the initiative to gauge changes between groups and the overall intervention population. Based on the 2 components of Efficiency and Financial Inclusion, and with support from our BIS, we developed a 28 question survey which was then translated into Bangla. The survey was then coded into a simple Android-based App and responses coded for easy numeric data entry. Additionally, certain questions will open or close on the App depending on prior responses. After a field tests and few minor bug fixes, the SSPS team traveled to Kurigram and Satkhira and trained all 48 Union Workers who each manage a SWAPNO Union Parishad of 36 participants. Union Workers used tablets to input survey data from their participants over a week-long period which was then uploaded to the SWAPNO Management Information System server in Dhaka. Participants were surveyed privately, 1 on 1 with their trusted Union Worker.

Union Worker survey training in Kurigram

Union Worker survey training in Satkhira

Union Worker Rocket training in Satkhira

Union Worker survey training in Kurigram

Survey Questions

General	
What method do you use to collect your payment on payday?	1 = bKash; 2 = Rocket; 3 = Collection at Bank
Did you have any bank or mobile-money account before joining SWAPNO?	1 = Yes; 2 = No
If Yes, is it a bank account, mobile-money account, or both?	1 = Bank Account; 2 = Mobile-Money Account; 3 = Both
Efficiency	
Time	
Are you being paid on time?	1 = Yes; 2 = No
If No, what is the average delay in receiving payment?	1 = Next Day; 2 = Two Days Late; 3 = Three Days Late; 4 = 4 Days Late; 5 = 5 or More Days Late
Has the bank or agent ever run out of money when you went to collect your money?	1 = Yes; 2 = No
How many hours does it take you to collect your payment on payday, starting from leaving your home to returning back home?	1 = 1 Hour; 2 = 2 Hours; 3 = 3 Hours; 4 = 4 Hours; 5 = 5 Hours; 6 = 6 Hours; 7 = 7 Hours; 8 = 8 Hours; 9 = 9 or More Hours
What is the distance (km) of your payment facility (closest agent or bank) from your home?	OPEN RESPONSE
Cost	
How much do you spend on transportation to collect your payment on payday?	OPEN RESPONSE
Do you understand that bKash or Rocket charges you a service fee to cash-out at an agent?	1 = Yes; 2 = No
Did you have to pay any additional money other than service fee and transportation cost during your last payment collection?	1 = Yes; 2 = No
If Yes, how much?	OPEN RESPONSE
Visit	
If you want to withdraw some or all of your money from your bKash or Rocket or bank account on payday or any other day, how many times do you have to visit the agent?	1 = 1 visit; 2 = 2 visit; 3 = visit; 4 = 4 or more visit
Financial Inclusion	
Interaction: examining the user experience with the digital payment mechanism	
How do you cash-out and check your balance of your bKash or Rocket account?	1 = Only Self; 2 = Help from Agent; 3 = Help from Union Worker; 4 = Help from Family Member; 5 = Help from Stranger
Are you treated with respect when you collect your payment from the bKash or Rocket agent?	1 = Yes; 2 = No
Rate your level of ease using bKash or Rocket.	1 = Easy; 2 = Medium; 3 = Hard
Rate your experience interacting with the bKash or Rocket agent.	1 = Good; 2 = Normal; 3 = Bad
Changes in Money Management: exploring effects on savings and spending	
Did you withdraw all of your money from your bKash/Rocket or Bank account on your last payday?	1 = Yes; 2 = No
If No, how much did you withdraw?	OPEN RESPONSE
Have you ever deposited money into your bKash or Rocket or bank account?	1 = Yes; 2 = No
Do you trust leaving your money in bKash or Rocket or bank account?	1 = Yes; 2 = No; 3 = Don't Know
Do you know your bKash or Rocket or bank account balance?	1 = Yes; 2 = No
How much money is in your bKash or Rocket account right now?	OPEN RESPONSE
Utilizing Other Available Services: identifying any voluntary participant usage of other available services provided by the digital payment service provider	
If you use bKash or Rocket for collecting payment, have you ever used it for any other services other than collecting payment?	1 = Yes; 2 = No; 3 = Will do later
If Yes, for what purpose?	1 = Savings; 2 = Sending Money to Someone; 3 = Receiving Money from Someone; 4 = Buying from a Shopkeeper; 5 = Remittance; 6 = Phone Recharge; 7 = Other
Do you use any other financial services from any service providers other than bKash or Rocket?	1 = Yes; 2 = No
If Yes, who is the service provider?	1 = Bank; 2 = Family relative; 3 = Friend; 4 = Local merchant; 5 = Local financial institution; 6 = Bangladesh Post Office; 7 = Other
If Yes, for what purpose?	1 = Savings; 2 = Sending Money to Someone; 3 = Receiving Money from Someone; 4 = Buying from a Shopkeeper; 5 = Remittance; 6 = Loans; 7 = Insurance; 8 = Other

GIS Mapping

To increase our evidence base on the component of efficiency, and to demonstrate visually the mass potential for savings in human hours and transportation costs, we completed a GIS mapping exercise across 12 Union Parishads: 6 in Kurigram and 6 in Satkhira. Working with the GIS firm, Archimaze, we manually selected the 12 UPs for mapping, distributing our selection by terrain difficulty. We then traveled to Kurigram and Satkhira and directly visited over 500 locations which comprise the bulk of our GPS data points. Each point was recorded into a hand-held GPS device which was then uploaded to the Archimaze server. Using a pre-existing template of UP boundaries, the GPS coordinates were inserted into the mapping software. For each UP, all 36 SWAPNO participant homes were exactly recorded and the nearest **bKash** and **Rocket** agent locations from those homes. We then compared how the intervention groups would collect their cash transfer from the nearest UP bank if they were a control group (and how millions of Bangladeshi citizens collect their social security cash transfers now).

In the following GIS Mapping Results section, there are 36 maps: 3 for each of the 12 UPs. Each UP has an **Overview Map** identifying key locations, a **Before Map** with lines from each SWAPNO participant home to the nearest UP bank which is the normal way of picking up a cash transfer, and an **After Map** showing how those lines change when using a mobile-money agent for cashing-out instead.

A kilometre designation is alongside each line to emphasize the change in distance. Although the lines don't follow the actual road paths, but rather a straight point to point line, statistically, the comparison between traveling to the nearest UP bank or a mobile-money agent is the same.

In some UPs, there isn't a UP bank meaning that any citizen needing to do business at that facility would actually have to travel to an adjoining UP.

Additionally, our maps only show a limited number of **bKash** and **Rocket** agent points since the actual number of agents in any given geographic location is quite numerous.

Orientation

Using the Union Workers, we used a Training of Trainers (ToT) model to orient **bKash** and **Rocket** group SWAPNO participants on the mechanics of their low-cost feature phone and its relationship to the service provider. First, we traveled to Kurigram and Satkhira and gave a full day training to our Union Workers, providing time for Q&A and testing. Local representatives from both service providers led the training events. Union Workers then provided the same orientation to their group of 36 participants the following days. The training included basic walkthroughs such as keeping your phone charged, setting a password on your mobile-money account, checking your balance, cashing-out at an agent shop, and hotline usage in case of problems with an agent. Participants were oriented on the fee system of each service provider as well: **bKash** charges 1.85% on the cash-out amount, while **Rocket** charges 0.9% (18.5 and 9 taka fee per 1000 taka cash-out, respectively).

SWAPNO participant cashing-out with bKash

SWAPNO participant cashing-out with Rocket

First Digital Cash Transfer

The Local Government Division (LGD) provides the funds for the SWAPNO programme social security cash transfers. The flow of funds are as follows:

> **Control** + **Non-Intervention SWAPNO Population**:
> LGD - SWAPNO Programme Account - Union Parishad Bank - Individual Accounts
>
> **bKash** + **Rocket**:
> LGD - SWAPNO Programme Account - Mobile-Money Master Account - Individual Accounts

In Bangladesh, it's mandatory for banking and mobile-money customers to have a Know Your Customer (KYC) registration form filled and kept on record by the business. After quickly resolving 19 KYC issues during the first cash transfer (out of 1296 mobile-money accounts), 100% of transfers were completed. Transfers are verified by the service providers (including the UP bank for control) and monitored by both SWAPNO's local and Dhaka project teams. SWAPNO Union Workers are also available 6 days to their group of 36 participants for any troubleshooting or forwarding issues to the Dhaka team. After the first cash transfer was completed, the Union Workers initiated the first survey.

Analysis

All rounds of data collection have been completed, including Focus Group Discussions, Key Informant Interviews, Survey, and GIS Mapping. Collectively, these sources of data paint a promising picture for the future of mobile-money cash transfers in Bangladesh.

Survey Data

Focus Group Discussions

Behavioural Insights

Key Informant Interviews

GIS Mapping
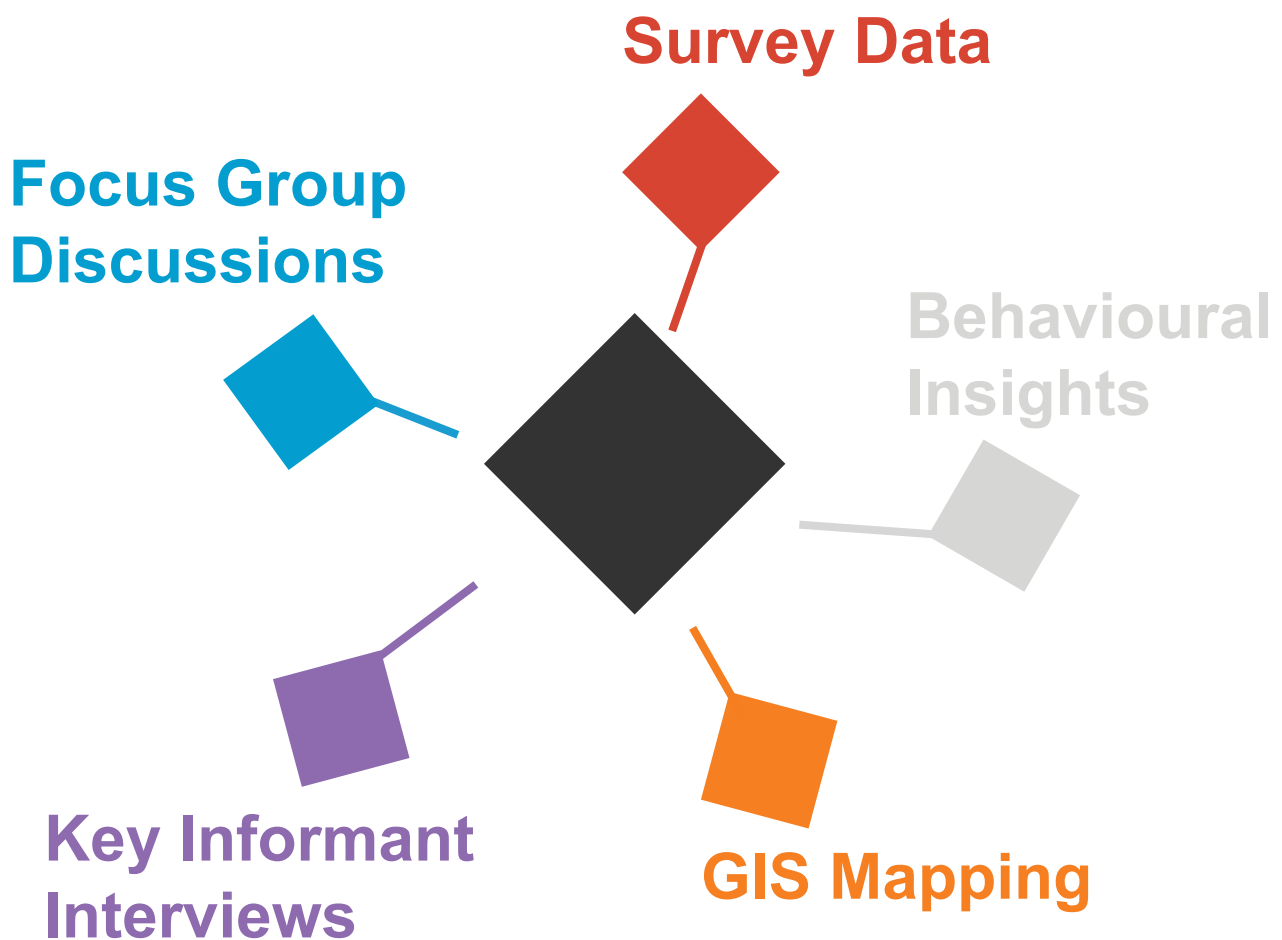
Data Analysis (Round 1)

The following analysis is based on survey data from 1728 SWAPNO respondents (648 bKash, 648 Rocket, 432 control). Data is self-reported, but guided by their local Union Worker who conducted the survey. Only 54 (3.1%) respondents had a bank or mobile money account before joining SWAPNO; 7 had local bank accounts, 45 had mobile-money accounts, and 2 had both.

Component 1: Efficiency

The average distance from respondent home to pick-up point (agent or bank) was 5.22 km; bKash (2.42 km), Rocket (2.73 km), control (13.15 km). The difference of over 11 km between mobile-money and bank is due to the fact that bKash and Rocket agents exist at almost every local market or bazaar, while any given Union Parishad may only have 1 bank, if at all.

The average time to collect cash transfers, from home to pick-up to home was 2.62 hours; bKash (1.91 hours), Rocket (1.97 hours), control (4.66 hours). This indicates that mobile-money service group participants are saving over 2.7 hours (162 minutes) compared to the control group. We could also realistically hypothesise that mobile-money times will shorten a bit more as participants become more accustomed to utilising the agent network available. Additionally, SWAPNO participants in the control group (and the rest of the non-intervention SWAPNO population) have local support to collect their cash transfers, which is not the case for general citizens collecting cash transfers from other social security programmes. This means that general citizens collecting from a bank would likely spend much more time collecting their cash transfers than SWAPNO participants doing the same.

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). That's a savings of nearly BDT 50 (USD 0.60) for mobile-money participants.

Both bKash and Rocket charge a cash-out service fee (bKash 1.85%, Rocket 0.9%). Of the 1296 mobile-money participants, 1255 (96.8%) understood that this fee was charged after they had made at least 1 cash-out. This number will most likely move to 100% after the next survey. Also, 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.

Component 2: Financial Inclusion

Although participants were provided with a detailed orientation session on the basic functions of their mobile-money service provider, it's expected that most would rely on outside support to make their first cash-out. 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.

The goal for this metric is that the numbers will trend toward the majority for self-reliance during cash-out. Additionally, as 1 intervention group is receiving added guidance on understanding and utilising their mobile-money service provider throughout the initiative, we'll analyse any differences that come up between the 2 groups.

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. The target for this metric is for responses to trend toward being easy to use. 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.

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. This metric serves as an interesting point: our original hypothesis was that all participants, regardless of intervention group, would cash-out all their money. Our focus group discussions and key informant interviews with SWAPNO women had revealed that when they do have money (physical cash), they either keep it on their self at all times or hide it somewhere near their dwelling, typically burrowed under the ground. The women said that this caused a lot of daily stress as they were worried about losing their money or having it robbed. However, mobile-money provides a convenient, accessible way to safeguard their money and the potential for this metric to trend toward not withdrawing all their money at 1 cash-out event every cash transfer period would be a positive outcome. 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. The difference between this is due to the fact that mobile-money account balances can be checked simply by entering a command on the low-cost feature phone, while those with bank accounts will have to check their balance directly at the bank (or by accessing the internet and logging into their account if that bank has an online platform, and if the individual understands how to do this, which is unlikely).

A total of 28 mobile-money participants reported using another bKash or Rocket service other than cash-out, comprising mostly sending or receiving money (P2P: Person to Person). Among all participants, 1605 (92.9%) said that they don't use any other financial services or institutions other than bKash or Rocket. Among the 123 (7.1%) who said they did, 15 used the bank, 16 family member, 23 friend, 33 merchant, 33 local financial institution, and 3 said other. The primary purpose was to buy from a shop (36.6) or take a loan (43.9%).

Overall, the preliminary data shows mobile-money as more efficient than the control in time and cost saved. The number of visits per intended cash-out is majority 1 visit for both groups, however, this may not be the same outside of SWAPNO. In terms of financial inclusion, some participants are keeping a portion of their money in their accounts and taking advantage of other available services.

SWAPNO women in Kurigram talking after cashing out from a bKash agent

Final
Survey Data

Final Survey Results

General		n = 1696
What method do you use to collect your payment on payday?	1 = bKash; 2 = Rocket; 3 = Collection at Bank	1 = 643; 2 = 628; 3 = 425
Did you have any bank or mobile-money account before joining SWAPNO?	1 = Yes; 2 = No	1 = 96; 2 = 1600
If Yes, is it a bank account, mobile-money account, or both?	1 = Bank Account; 2 = Mobile-Money Account; 3 = Both	1 = 60; 2 = 35; 3 = 5
Efficiency		
Time		
Are you being paid on time?	1 = Yes; 2 = No	1 = 1695; 2 = 1
If No, what is the average delay in receiving payment?	1 = Next Day; 2 = Two Days Late; 3 = Three Days Late; 4 = 4 Days Late; 5 = 5 or More Days Late	1 = 1
Has the bank or agent ever run out of money when you went to collect your money?	1 = Yes; 2 = No	1 = 35; 2 = 1661
How many hours does it take you to collect your payment on payday, starting from leaving your home to returning back home?	1 = 1 Hour; 2 = 2 Hours; 3 = 3 Hours; 4 = 4 Hours; 5 = 5 Hours; 6 = 6 Hours; 7 = 7 Hours; 8 = 8 Hours; 9 = 9 or More Hours	1 = 1051; 2 = 293; 3 = 174; 4 = 89; 5 = 50; 6 = 27; 7 = 9; 8 = 0; 9 = 3
What is the distance (km) of your payment facility (closest agent or bank) from your home?	OPEN RESPONSE	0 - 1 = 880; 2 - 3 = 418; 4 - 5 = 151; 6 - 10 = 123; 11+ = 124
Cost		
How much do you spend on transportation to collect your payment on payday?	OPEN RESPONSE	0 = 857; 1 - 10 = 302; 11 - 20 = 196; 21 - 30 = 91; 31 - 50 = 106; 51 - 100 = 99; 101 - 150 = 45
Do you understand that bKash or Rocket charges you a service fee to cash-out at an agent?	1 = Yes; 2 = No	1 = 1254; 2 = 17
Did you have to pay any additional money other than service fee and transportation cost during your last payment collection?	1 = Yes; 2 = No	1 = 1; 2 = 1695
If Yes, how much?	OPEN RESPONSE	18 = 1
Visit		
If you want to withdraw some or all of your money from your bKash or Rocket or bank account on payday or any other day, how many times do you have to visit the agent?	1 = 1 visit; 2 = 2 visit; 3 = visit; 4 = 4 or more visit	1 = 1692; 2 = 2; 3 = 1; 4 = 1
Financial Inclusion		
Interaction: examining the user experience with the digital payment mechanism		
How do you cash-out and check your balance of your bKash or Rocket account?	1 = Only Self; 2 = Help from Agent; 3 = Help from Union Worker; 4 = Help from Family Member; 5 = Help from Stranger	1 = 337; 2 = 195; 3 = 392; 4 = 347
Are you treated with respect when you collect your payment from the bKash or Rocket agent?	1 = Yes; 2 = No	1 = 1684; 2 = 12
Rate your level of ease using bKash or Rocket.	1 = Easy; 2 = Medium; 3 = Hard	1 = 941; 2 = 269; 3 = 61
Rate your experience interacting with the bKash or Rocket agent.	1 = Good; 2 = Normal; 3 = Bad	1 = 1123; 2 = 147; 3 = 1
Changes in Money Management: exploring effects on savings and spending		
Did you withdraw all of your money from your bKash/Rocket or Bank account on your last payday?	1 = Yes; 2 = No	1 = 1633; 2 = 63
If No, how much did you withdraw?	OPEN RESPONSE	<5k<all = 55; <500<5k = 7; 1 - 500 = 1
Have you ever deposited money into your bKash or Rocket or bank account?	1 = Yes; 2 = No	1 = 49; 2 = 1647
Do you trust leaving your money in bKash or Rocket or bank account?	1 = Yes; 2 = No; 3 = Don't Know	1 = 1659; 2 = 19; 3 =
Do you know your bKash or Rocket or bank account balance?	1 = Yes; 2 = No	1 = 1259; 2 = 437
How much money is in your bKash or Rocket account right now?	OPEN RESPONSE	0 - 6550; average < 100
Utilizing Other Available Services: identifying any voluntary participant usage of other available services provided by the digital payment service provider		
If you use bKash or Rocket for collecting payment, have you ever used it for any other services other than collecting payment?	1 = Yes; 2 = No; 3 = Will do later	1 = 202; 2 = 887; 3 = 182
If Yes, for what purpose?	1 = Savings; 2 = Sending Money to Someone; 3 = Receiving Money from Someone; 4 = Buying from a Shopkeeper; 5 = Remittance; 6 = Phone Recharge; 7 = Other	1 = 1; 2 = 6; 3 = 110; 5 = 1; 6 = 82; 7 = 38
Do you use any other financial services from any service providers other than bKash or Rocket?	1 = Yes; 2 = No	1 = 224; 2 = 1472

Data Analysis (Round 2)

The following analysis is based on survey data from 1696 SWAPNO respondents (643 bKash, 628 Rocket, 425 control). Data is self-reported, but guided by their local Union Facilitator who conducted the survey. The reason for the reduced number of respondents form 1728 is because 32 SWAPNO beneficiaries have moved to take up gainful employment in a factory as sewing machine operators.

Component 1: Efficiency

The average distance from respondent home to pick-up point (agent or bank) was 3.71 km; bKash (1.48 km); Rocket (1.48 km); control (9.71 km). These results are slightly different than the previous round of data collection: average of all respondents was 5.22 km; bKash (2.42 km), Rocket (2.73 km), control (13.15 km). This is due to the respondent getting better at estimating the distance over time. The data also shows a clear distance differential in favour of mobile-money from both survey rounds. The average distance of both bKash and Rocket is 1.70 km, which is 8.01 km shorter than the control (first round data shows bKash and Rocket at 2.56 km, which is 10.59 km shorter than the control). The steep difference in distance traveled between mobile-money and the control is due to the fact that bKash and Rocket agents exist at almost every local market or bazaar, while any given Union Parishad may only have 1 bank, if at all.

The average time to collect cash transfers, from home to pick-up to home was 1.78 hours; bKash (1.33 hours), Rocket (1.50 hours), control (2.87 hours). This indicates that mobile-money users are saving, on average, 1.46 hours compared to the control users. Compared to the first survey data, we see that mobile-money users have decreased the amount of hours they spend by 0.53 (1.94 - 1.41), amounting to approximately an additional 32 minutes saved. Additionally, SWAPNO participants in the control group (and the rest of the non-intervention SWAPNO population) have local support to collect their cash transfers, which is not the case for general citizens collecting cash transfers from other social security programmes. This means that general citizens collecting from a bank would likely spend much more time collecting their cash transfers than SWAPNO participants doing the same.

The average cost for transportation to collect the cash transfers was 15.95 Bangladeshi Taka (BDT); bKash (BDT 5.77), Rocket (BDT 8.60), control (BDT 42.22). On average, mobile-money users are saving BDT 35.05 compared to the control users. Further, mobile-money users for bKash have reduced their costs by approximately half compared to the first round of data and Rocket users by approximately a third.

Both bKash and Rocket charge a cash-out service fee (bKash 1.85%, Rocket 0.9%). Of the 1271 mobile-money participants, 1254 (98.7%) understood that this fee is being charged. Also, 1268 (99.8%) participants made only 1 visit to an agent to make their intended cash-out, while 2 reported having to make 2 visits, and 1 reported having to make 3 visits. The target number for this is 100% of participants to make only 1 visit for any intended cash-out.

Component 2: Financial Inclusion

Although participants were provided with a detailed orientation session on the basic functions of their mobile-money service provider, it's expected that most would rely on outside support to make their first cash-out. 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.

Out of the 1271 mobile-money respondents, 337 (26.5%) didn't rely on anyone else to complete their cash-outs since the first round of data collection, 195 (15.3%) relied on the agent for support, 392 (30.8%) asked their Union Facilitator for help, and 347 (27.3%) relied on a family member. Compared to first round data, an additional 16.8% of the total mobile-money user population relied only on themselves since the first cash-out. This resulted in relying on support from any other source to drop. However, 26.5% of the population relying on themselves only for cash-out is still a low number. This information should be considered when expanding G2P services in digital formats and policies should be devised to support beneficiary populations in understanding delivery methods enough to be able to rely on themselves for cashing-out.

A total of 1261 (99.2%) mobile-money participants reported that their interactions with the agents during cash-out was respectful, while 10 did not. XX

Regarding difficulty using their mobile-money service provider, such as basic mechanics during cash-out or checking balance, 941 (74.0%) reported it being easy to use, 269 (21.2%) medium, 61 (4.8%) hard. These responses are basically the same as the previous round in data collection, meaning that those users who found the basic mechanics of bKash and Rocket medium or hard to use still find it that way; they did not find it easier over time.

Including the control, 1633 (96.3%) participants withdrew 100% of their cash transfer on the last payday, including 100% of the control group. Among the mobile-money group, 623 (96.9%) bKash and 585 (93.2%) Rocket participants withdrew all of their last cash transfer. This means that among mobile-money participants, only 41 (3.2%) left some of their money in their account to withdraw at a later time, a reduction from 14.7% compared to the previous round of data collection.

From the first round of data collection:
>   "This metric serves as an interesting point: our original hypothesis was that all participants, regardless of intervention group, would cash-out all their money. Our focus group discussions and key informant interviews with SWAPNO women had revealed that when they do have money (physical cash), they either keep it on their self at all times or hide it somewhere near their dwelling, typically burrowed under the ground. The women said that this caused a lot of daily stress as they were worried about losing their money or having it robbed. However, mobile-money provides a convenient, accessible way to safeguard their money and the potential for this metric to trend toward not withdrawing all their money at 1 cash-out event every cash transfer period would be a positive outcome."

Continued

A total of 40 (3.1%) mobile-money participants reported making a cash-in (deposit) to their mobile-money account, up from 1.77% from the previous round of data collection. A total of 1236 (97.2%) mobile-money participants said that they would trust leaving their money inside a mobile-money account, about the same as the previous round of data collection (96.5%).

It seems over the months, the participants have continued to withdraw all or most of their money every payment cycle and either spend it all immediately or feel more safe having it on their persons or hidden at home at all times. This seems to be in conflict with participant responses on feeling safe leaving their money in the mobile-money account. Perhaps it would be useful for mobile-money operators to bring about more awareness about the security of keeping money digitally stored rather than physically.

Among all group participants, when asked it they know their current mobile-money or bank account balance, 1259 (99.1%) said yes; 939 (73.9%) mobile-money, down from 83.9% in the first round of data collection. A total of 320 (75.3%) reporting knowing their balance for the control group.

A total of 202 (15.9%) mobile-money participants reporting using another bKash or Rocket service other than cash-out: 1 for savings, 5 for sending money to someone, 97 for receiving money from someone, 1 for remittance, 60 for phone recharge, and 38 for other. In the previous round of data collection, only 2.2% reported using another other service other than cash-out.

Overall, the data shows mobile-money as more efficient than the control in time and cost saved with gains being made over the months as participants became accustomed to mobile-money agent locations and usage. On the mechanics side, users don't seem to be gaining an increased comfort in using the basic functions of the service, although more users are able to cash-out relying only on themselves. Changes in money management is basically unchanged, with nearly all users continuing to withdraw all of their money at cash-transfer dates. However, usage of additional services, primarily receiving a mobile-money transfer from someone else, but also including others, increased from 2.2% to 15.9%. Collectively, it would seem that there is some pros and cons to date for the participants using mobile-money: efficiency in terms of money collection is extremely high over manual bank pick-up, but financial inclusive metrics are all unchanged, except for uptake of other services from the mobile-money providers.

A SWAPNO women holding her child after cashing-out at a bKash location in Kurigram

Policy Implications

A transition to the digital delivery of social security cash transfers would save millions of citizen hours, millions of visits, and billions of takas in expenses a year. Administrative costs for implementing Social Security Programmes would also come down. This means that more resources can be allocated to expanding coverage and benefit allowance. Additionally, the potential benefits for expanding financial inclusion across the country are significant. Specifically, the first pathway to financial inclusion is owning and having access to a bank or mobile-money account. Millions of unbanked Bangladeshi citizens would be incentivised to open up mobile-money accounts, directly contributing to the SDGs.

1 No Poverty

Indicator 1.3.1

Proportion of population covered by social protection floors/systems, by sex, distinguishing children, unemployed persons, older persons, persons with disabilities, pregnant women, newborns, work-injury victims and the poor and the vulnerable.

5 Gender Equality

Target 5.B

Enhance the use of enabling technology, in particular information and communications technology, to promote the empowerment of women.

Indicator 5.B.1

Proportion of individuals who own a mobile telephone, by sex.

10 Reduced Inequalities

Target 10.2

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.

8 Decent Work and Economic Growth

Indicator 8.10.2

Proportion of adults (15 years and older) with an account at a bank or other financial institution or with a mobile-money-service provider.

A SWAPNO women cashing-out with a Rocket agent in Kurigram

A SWAPNO women cashing-out with a bKash agent in Satkhira

A group of SWAPNO women on break after their mobile-money orientation session in Kurigram

Key Challenge Encountered

Know Your Customer (KYC)

As part of regulatory guidelines by the Bangladesh Bank, all financial institutions that maintain customer accounts must first have customers fill out a KYC registration form, and then keep that file on record for the lifetime of the account. Individual organizations have their own processes for collecting, verifying, and maintaining these records.

During our first attempt at delivering cash transfers to the intervention groups, 19 bKash disbursements electronically failed. bKash has 3 levels of internal verification for KYC forms: first at the local point of registration, then the district level, and then at the central office in Dhaka. After immediate investigation, we discovered that at although these 19 SWAPNO participants had completed a KYC with a local bKash representative, a district level representative later found errors and thus has not sent the account opening information to Dhaka, which meant the account was not active yet and could not receive a deposit. The errors were resolved by UNDP's local teams and the individual participants.

During the following months, more KYC issues have occurred. A total of 15 new KYC issues have occurred, 3 times with the same beneficiary. All of these issues are with bKash. A total of 0 KYC issues since the start of the study have occurred with Rocket. Project team members have cooperated with bKash each time a KYC issue occurs, with the remedy always being to re-open the beneficiaries account under a new number. This causes problems with purchasing a new SIM, traveling for the beneficiary for registration, and time. While the majority of beneficiaries are unaffected by any KYC issues, the project team believes that bKash could improve its administrative process in terms of KYC registration and corresponding solutions. Repeated KYC issues should not occur with the same beneficiary, and as the project team notes, their competitor, Rocket, encounters 0 KYC issues.

GIS Mapping Results

As one of our data sources, we conducted a Geographic Information System (GIS) mapping exercise across 12 Union Parishads (UPs): 6 in Kurigram and 6 in Satkhira. For each UP, there are 3 maps:

1. Overview Map
2. Before Map
3. After Map

The Overview Map shows the current layout of the UP, including key locations, such as banks, schools, markets, SWAPNO women households, and bKash and Rocket agent shops. The Before Map visualizes, in a linear route, the distance from a beneficiary home to the nearest UP bank, which is where most social security cash transfers are physically retrieved. Finally, the After Map shows how these linear paths change by instead cashing-out from a bKash or Rocket agent shop.

Chakirpashar   Holokhana

Shilkhuri   Begumganj

Kaliganj   Saulmari

Dhaka

Kulia

Nagarghata

Sadar

Durgapur

Dhalbaria

Kaikhali
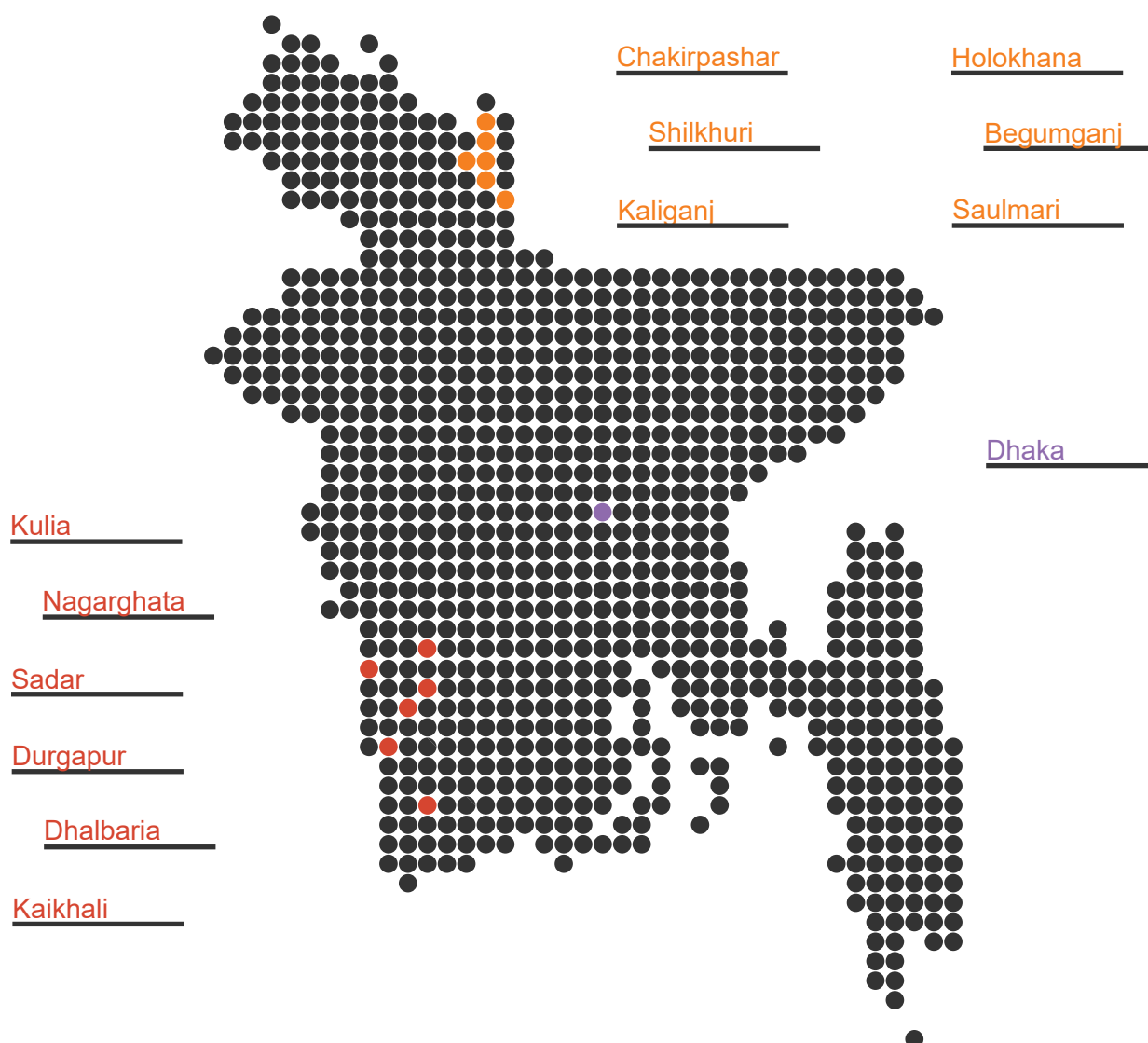
District
Kurigram

Upazila
Rajarhat

Union Parishad
Chakirpashar
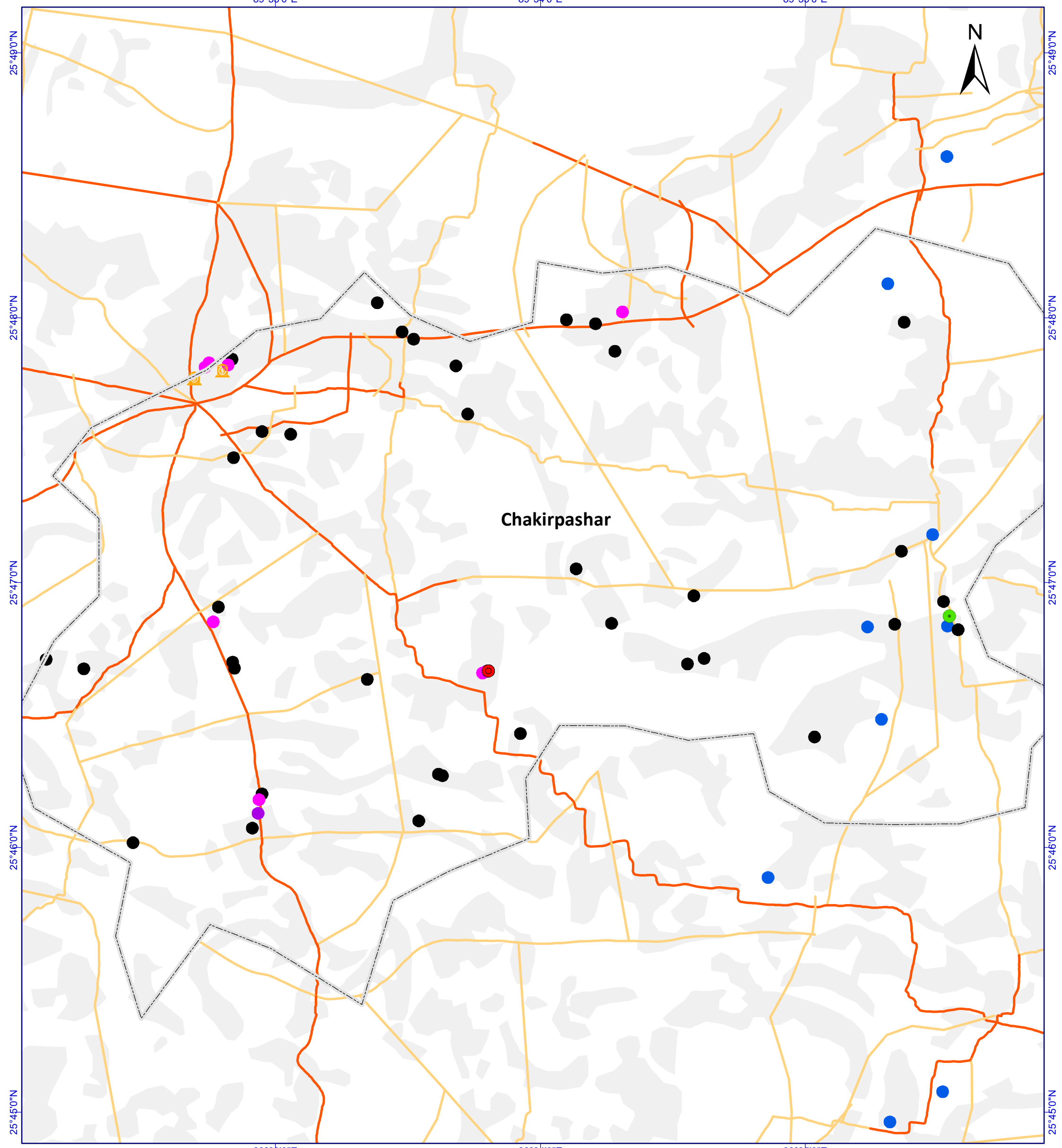
Chakirpashar

SWAPNO BENEFICIARIES MAP
(UNION: CHAKIRPASHAR, UPAZILA: RAJARHAT)

LEGEND

- Beneficiaries
- Bkash
- Rocket
- Bkash & Rocket
- Bank
- Union Parishad
- Rural Market

- Katcha Road
- Pucca Road
- Settlements
- River
- Union Boundary

SURVEY DATA

Beneficiaries no.: 36
Bkash & Rocket Both: 1
Bkash Only: 8
Rocket Only: 1
Bank in Union: 3

Coordinate System: GCS WGS 1984
Datum: WGS 1984
Units: Degree
Spheroid: WGS_1984
Semimajor Axis: 6378137.0
Semiminor Axis: 6356752.314245179
Inverse Flattening: 298.257223563

SCALE

0.5   0.25   0   0.5   1 Kilometers

1 centimeter = 250 meters

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United Nations Development Programme

INDIA

INDIA

LOCATION MAP IN KURIGRAM DISTRICT

- Chakirpashar Union
- National Boundary
- Upazila Boundary
- Union Boundary

SWAPNO BENEFICIARIES MAP
(UNION: CHAKIRPASHAR, UPAZILA: RAJARHAT)

Chakirpashar

1.180599km
1.352416km
2.427...
2.625454km
4.772515km
1.631374km
2.744287km
1.741297km
0.854436km
0.619...km
4.907775km
1.606..43km
2.045089km
2.832812km
3.650521km
5.447386km
2.000649km
3.468168km
4.864286km
5.287952km
2.21913km
2.170333km
3.28191km
5.019448km
3.22879km
3.24042km
3.92043km
3.271456km
3.4341km
2.383526km
3.839999km
3.199868km
2.943057km

N

LEGEND

- 🟣 Bkash
- 🟪 Rocket
- 🟢 Bkash & Rocket
- Bank
- Union Parishad
- ⚫ Beneficiaries
- 🔵 Rural Market

- Bank Distance
- Katcha Road
- Pucca Road
- Settlements
- River
- Union Boundary

SCALE

0.5 0.25 0 0.5 1 Kilometers

1 centimeter = 250 meters

SURVEY DATA

Beneficiaries no.: 36
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Bkash Only: 8
Rocket Only: 1
Bank in Union: 3

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Productive New Opportunities (SWAPNO)

United Nations Development Programme

INDIA
INDIA

LOCATION MAP IN KURIGRAM DISTRICT

Chakirpashar Union
National Boundary
Upazila Boundary
Union Boundary

SWAPNO BENEFICIARIES MAP
(UNION: CHAKIRPASHAR, UPAZILA: RAJARHAT)

LEGEND

- ● Beneficiaries
- ● Bkash
- ● Rocket
- ● Bkash & Rocket
- Bank
- Union Parishad
- ● Rural Market

- —— Mobile Banking
- —— Katcha Road
- —— Pucca Road
- Settlements
- River
- Union Boundary

SCALE

0.5   0.25   0   0.5   1 Kilometers

1 centimeter = 250 meters

SURVEY DATA

Beneficiaries no.: 36
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LOCATION MAP IN KURIGRAM DISTRICT

- Chakirpashar Union
- National Boundary
- Upazila Boundary
- Union Boundary

District
Kurigram

Upazila
Ulipur

Union Parishad
Begumganj

Map coordinate labels (top)

89°37'0"E 89°38'0"E 89°39'0"E 89°40'0"E 89°41'0"E 89°42'0"E 89°43'0"E 89°44'0"E 89°45'0"E 89°46'0"E

Map latitude labels

25°49'0"N 25°48'0"N 25°47'0"N 25°46'0"N 25°45'0"N 25°44'0"N 25°43'0"N 25°42'0"N 25°41'0"N 25°40'0"N

Labels on map

N

Dhasherhat G.P./S-Horikeshmor.

Boat tola-Jatrapur hat .

Dharla bridge approach-Jatrapur GC

Sitaijhar-Chtarrapur

Jatrapur Bazer-Alahir char

Sitaijhar Embankment Garuhara

krisnopur-Krisnopur

Jigabari Ghat-Begumgonj Union

Katar More-Nagda Beel

Gigabari-Jainals House

Baladoba-Dudkumer river

KC Rd at Ananda bazar-Gorayhat

Khudirkuti-Begumganj Bridge

Begumganj

Begumgonj UP office-Bokshigonj.

Gurai hat Upazila road-Buraburi UP

Durgapur UP-Buraburi hat

Buraburi Hat-Begumganj

Buraburi Embk.-Durgapur Mondoler Hat

Mondoler Hat-Bakshi Ganj Road

Mondolar hat-Bakshiganj ghat

KC Rd.-New Anantapur hat

Thanahat-Mondalar Hat via Rangonj.

Malotimari-Kazipara

DC-50 UzR(Mostafizar house)-WAPDA embk.

KC Rd.(Mina bazar)-DC-50 Pacca Rd

Azgor Member house-Gabuzan River Ghat.

Dharanibari U.P. office-Anantapur hat

Dolan Embk.-Bakshiganj Ghat

KC Rd.-Majbeel bazar

Telypara more-DC-50 Rd via Bamner hat

Latif Razia Madrasha-Modhupur P/School

KC Rd.-Bamnir hat

Ulipur-Anantopur GC

Chowmohonir hat-Bamnir hat

LEGEND

- Beneficiaries
- Bkash
- Bkash/Rocket
- Bank
- Union Parishad
- Rural Market

- Katcha Road
- Pucca Road
- Settlements
- River
- Union Boundary

SCALE

1   0.5   0   1   2 Kilometers

1 centimeter = 600 meters

SWAPNO BENEFICIARIES MAP
(UNION: BEGUMGANJ, UPAZILA: ULIPUR)

SURVEY DATA

Beneficiaries no.: 36
Bkash & Rocket Both: 7
Bkash Only: 3
Rocket Only: 0
Bank in Union: 0

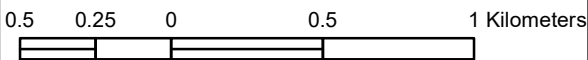Coordinate System: GCS WGS 1984
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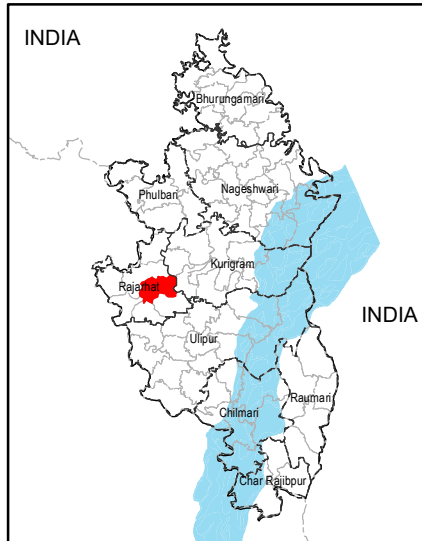Dhaka-1205

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United Nations Development Programme

LOCATION MAP IN KURIGRAM DISTRICT

INDIA

INDIA

Bhurungamari
Nageshwari
Phulbari
Kurigram
Rajarhat
Ulipur
Rajibpur
Chilmari
Char Rajibpur

Union: Begumganj
Upazila Boundary
National Boundary
Union Boundary

SWAPNO BENEFICIARIES MAP
(UNION: BEGUMGANJ, UPAZILA: ULIPUR)

Dhasherhat G.P./S-Horikeshmor.

Boat tola-Jatrapur hat .

Dharla bridge approach-Jatrapur GC

Sitaijhar-Chharrapur

Jatrapur Bazer-Alahir char

krisnopur-Krisnopur

Sitaijhar Embankment Garuhara

Jigabari Ghat-Begumgonj Union

Katar More-Nagda Beel

Gigabari-Jainals House

9.48km

10.64km

10.3km

9.36km

11.21km

8.45km

9.84km

12.42km

12.16km

Baladoba-Dudkumer river

Khudirkuti-Begumganj Bridge

KC Rd at Ananda bazar-Gorayhat

8.85km

11.72km

12.77km

12.2km

12.44km

11.43km

11.11km

10.73km

Begumganj

Begumgonj UP office-Bokshigonj

10.48km

12.5km

12.09km

8.87km

10.56km

9.5km

9.82km

9.81km

8.92km

11.19km

Buraburi Ht-Begumganj

8.9km

11.25km

Buraburi Embk.-Durgapur Mondoler Hat

11.15km

15.8km

15.83km

16.14km

15.68km

Mondoler Hat-Bakshi Ganj Road

Mondolar hat-Bakshiganj ghat

KC Rd.-New Anantapur hat

Malotimari-Kazipara

DC-50 UzR(Mostafizar house)-WAPDA embk.

KC Rd.(Mina bazar)-DC-50 Pacca Rd

Thanarhat-Mondalar Hat via Ranigonj.

Azgor Member house-Gabuzan River Ghat.

Dharanibari U.P. office-Anantapur hat

Telypara more-DC-50 Rd via Bamner hat

Dolan Ebmk.-Bakshiganj Ghat

Latif Razia Madrasha-Modhupur P/School

Ulipur-Anantopur GC

KC Rd.-Bamnir hat

Chowmohonir hat-Bamnir hat

LEGEND

Symbol	Description
●	Beneficiaries
●	Bkash
●	Bkash/Rocket
●	Bank
●	Union Parishad
●	Rural Market

——	Bank Distance
——	Katcha Road
——	Pucca Road
	Settlements
	River
---	Union Boundary

SCALE

1   0.5   0   1   2 Kilometers

1 centimeter = 600 meters

SURVEY DATA

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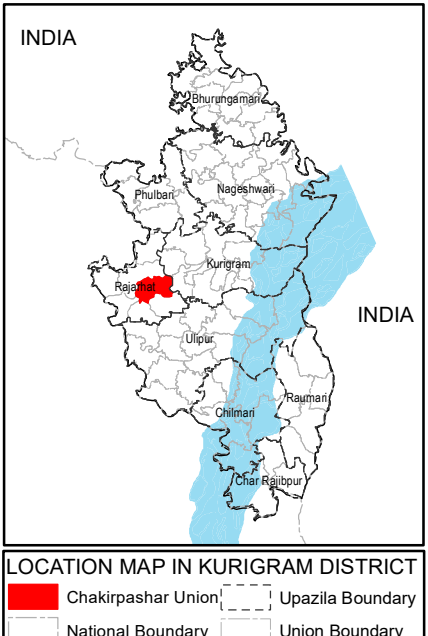Bkash Only: 3
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Strengthening Women's Ability for Productive New Opportunities (SWAPNO)

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LOCATION MAP IN KURIGRAM DISTRICT

INDIA

INDIA

Bhurungamari

Nageshwari

Phulbari

Kurigram

Rajarhat

Ulipur

Rajibpur

Chilmari

Char Rajibpur

▮	Union: Begumganj
---	Upazila Boundary
	National Boundary
---	Union Boundary

SWAPNO BENEFICIARIES MAP
(UNION: BEGUMGANJ, UPAZILA: ULIPUR)

N

Dhasherhat G.P./S-Horikeshmor.

Boat tola-Jatrapur hat .

Dharla bridge approach-Jatrapur GC

krisnopur-Krisnopur

Jigabari Ghat-Begumgonj Union

Gigabari-Jainals House

Katar More-Nagda Beel

Sitaijhar-Chtarrapur

Sitaijhar Embankment Garuhara

Jatrapur Bazer-Alahir char

KC Rd at Ananda bazar-Gorayhat

Baladoba-Dudkumer river

Begumganj

1.65km
1.42km
1.27km
2.65km
2.94km
3.24km
2.42km
1.62km
2.26km
0.45km
2.79km
1.85km
1.91km
2.11km
1.83km
2.8km
5.6km
2.19km
2.01km
1.97km
6.01km
5.77km
5.63km

Begomgonj flood shelter-Porirchar

Durgapur UP-Buraburi hat

Buraburi Hat-Begumganj

Damerbari-Buraburi Ghat

Buraburi Embk.-Durgapur Mondoler Hat

Mondoler Hat-Bakshi Ganj Road

Mondolar hat-Bakshiganj ghat

KC Rd.-New Anantapur hat

Malotimari-Kazipara

Thanarhat-Mondalar Hat via Ranigonj .

KC Rd.(Mina bazar)-DC-50 Pacca Rd

DC-50 UzR(Mostafizar house)-WAPDA embk.

Azgor Member house-Gabuzan River Ghat.

Dharanibari U.P. office-Anantapur hat

Telypara more-DC-50 Rd via Bamner hat

Latif Razia Madrasha-Modhupur P/School

Dolan Ebmk-Bakshiganj Ghat

Ulipur-Anantapur GC

KC Rd.-Bamnir hat

Chowmohonir hat-Bamnir hat

LEGEND

Symbol	Description
●	Beneficiaries
● (pink)	Bkash
● (green)	Bkash/Rocket
● (orange)	Bank
● (red)	Union Parishad
● (blue)	Rural Market
— (purple)	Mobile Banking
— (orange)	Katcha Road
— (red)	Pucca Road
▒	Settlements
▒ (blue)	River
┄	Union Boundary

SCALE

1 0.5 0 1 2 Kilometers
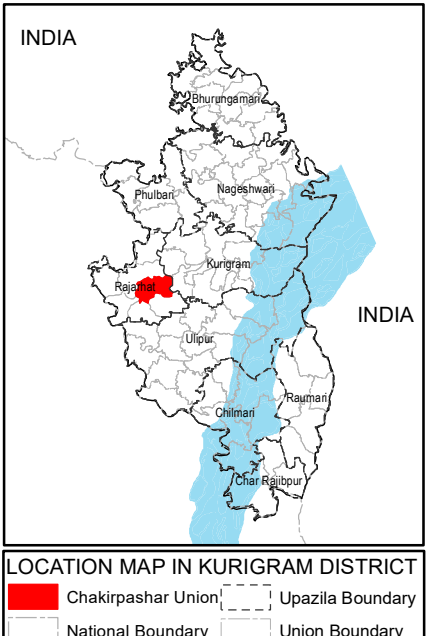
1 centimeter = 600 meters

SURVEY DATA

Beneficiaries no.: 36
Bkash & Rocket Both: 7
Bkash Only: 3
Rocket Only: 0
Bank in Union: 0

Coordinate System: GCS WGS 1984
Datum: WGS 1984
Units: Degree
Spheroid: WGS_1984
Semimajor Axis: 6378137.0
Semiminor Axis: 6356752.314245179
Inverse Flattening: 298.257223563

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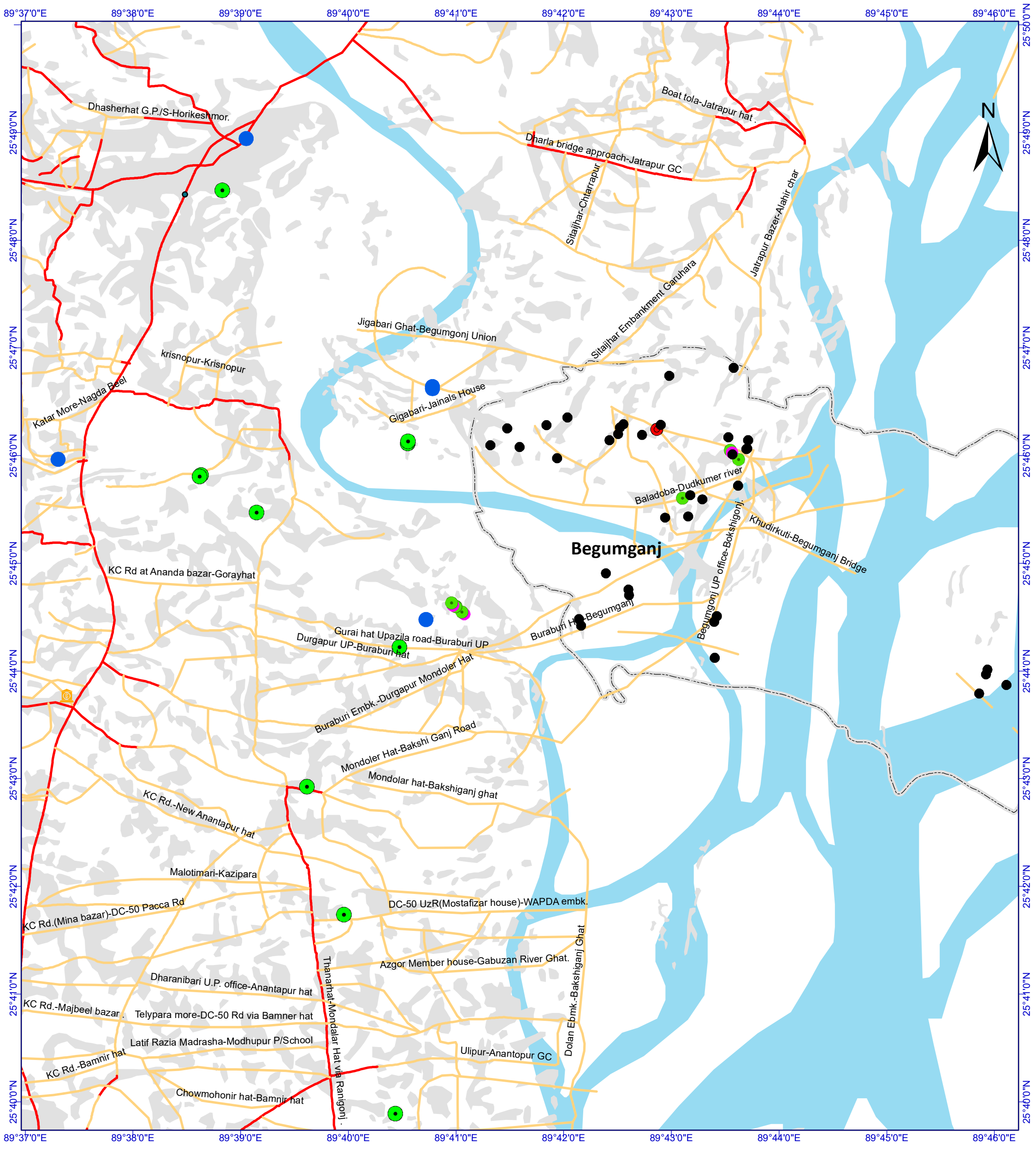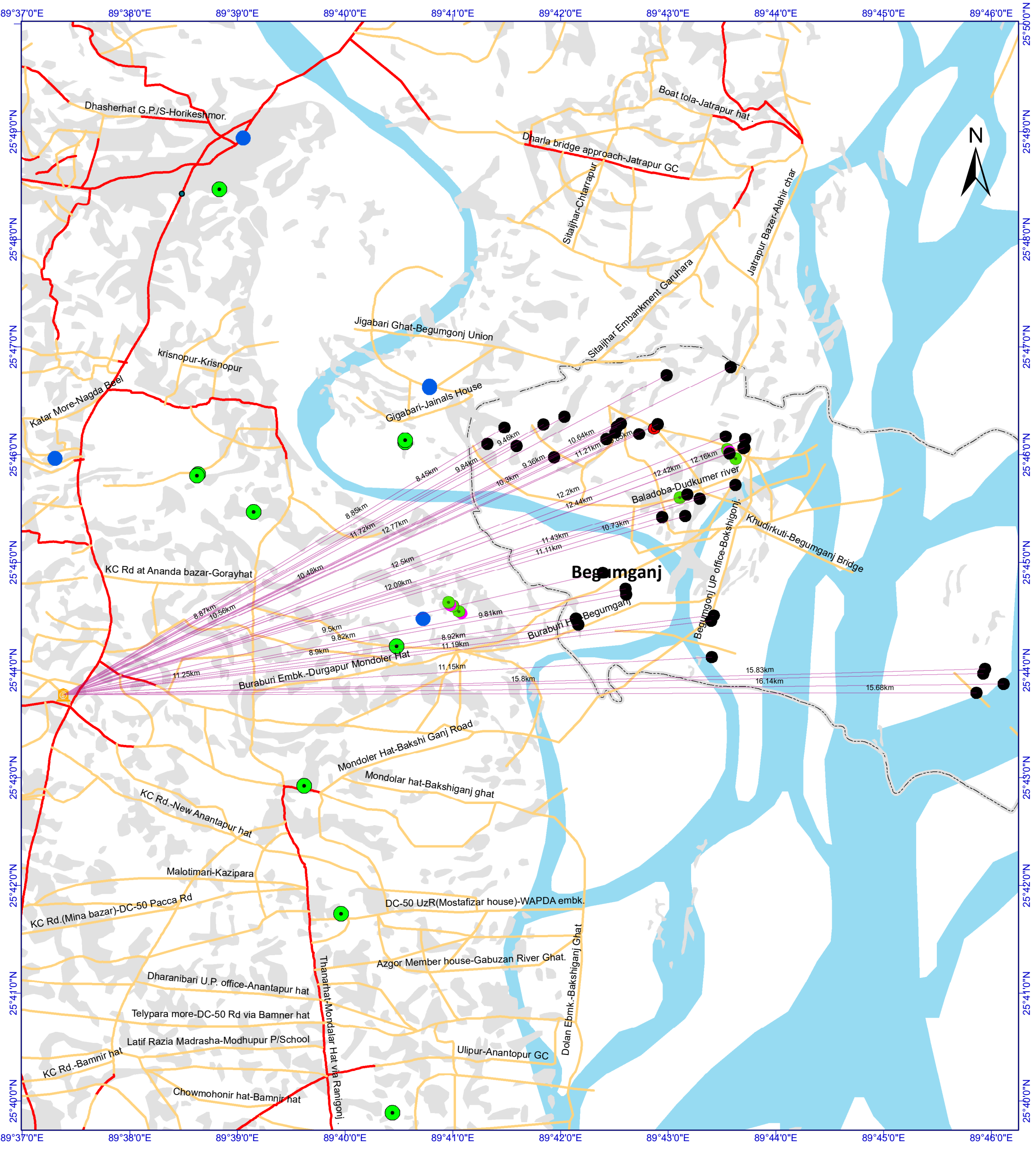
United Nations Development Programme

INDIA
INDIA

LOCATION MAP IN KURIGRAM DISTRICT

Symbol	Description
▮ (red)	Union: Begumganj
┄	Upazila Boundary
	National Boundary
	Union Boundary

Bhurungamari
Phulbari
Nageshwari
Rajarhat
Kurigram
Ulipur
Rajibpur
Chilmari
Char Raijpur

District
Kurigram

Upazila
Kurigram Sadar

Union Parishad
Holokhana

SWAPNO BENEFICIARIES MAP
(UNION: KALIGANJ, UPAZILA: KURIGRAM SADAR)

Holokhana

Map labels (roads and features):
- Kholar hat-Pakirhat Rd
- Bhangamore-Rangamati Rd
- Kawnia Ghat-Kaggipara G.P. School
- Fulbari-Khanthalbari R&H.
- Pakirhat-Laximi khan Ghat
- Bhangamoe Chochabari Rd.
- Bhangamore-Bukder para
- Bhangamore UP office-Nawdabos Rd
- laxmikhanto Ghat-Laxmikhanto G.P.School
- Charboraibari Rd
- Rangamati road-Khochabari hat
- Holokhana Union-Pateswari
- Holokhana Union-Pateswari
- Kurigram-Karthalbari bazar via Holikhana UPC.
- Kalirpar-PK Rd
- Kalirpar-Dasharhat G.P. School
- Tapurchar Tapatti-Embankment
- Kahanthalbari UP-Tograi hat.
- Heniazertal-Satkodum.
- Sibram-Rajarhat road.
- R-K Road near Karbala-Tograihat Road
- Khalilgonj Bazar-Maghipara
- Dhasherhat G.P./S-Horikeshmor.

LEGEND

- Beneficiaries
- Bkash
- Bkash & Rocket
- Bank
- Union Parishad
- Rural Market
- Katcha Road
- Pucca Road
- Settlements
- River
- Union Boundary

SCALE

0.55 0.275 0 0.55 1.1 Kilometers

1 centimeter = 350 meters

SURVEY DATA

Beneficiaries no.: 36
Bkash & Rocket Both: 5
Bkash Only: 3
Rocket Only: 0
Bank in Union: 0

Coordinate System: GCS WGS 1984
Datum: WGS 1984
Units: Degree
Spheroid: WGS_1984
Semimajor Axis: 6378137.0
Semiminor Axis: 6356752.314245179
Inverse Flattening: 298.257223563
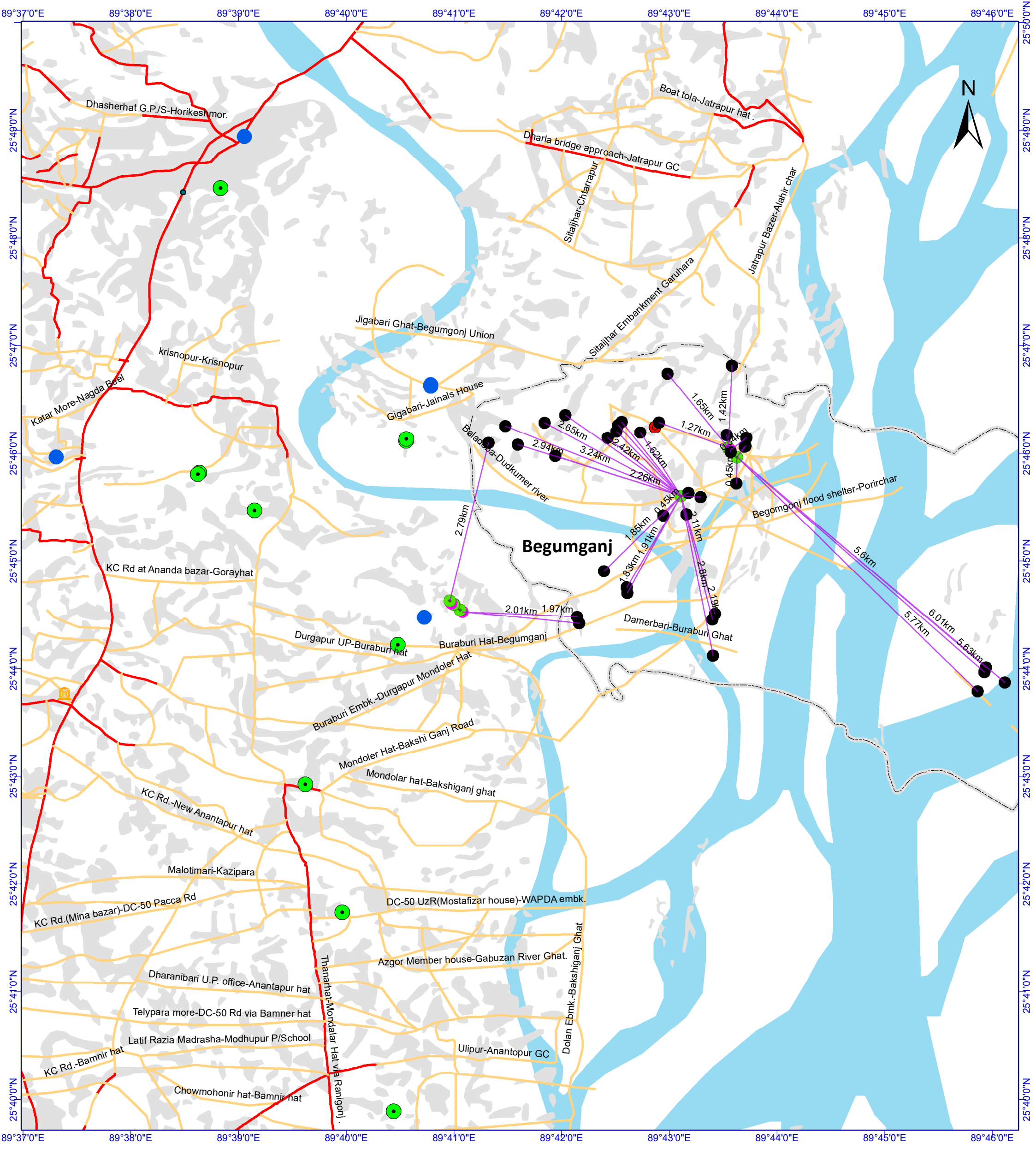
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LOCATION MAP IN KURIGRAM DISTRICT
- Union: Holokhana
- National Boundary
- Upazila Boundary
- Union Boundary

SWAPNO BENEFICIARIES MAP
(UNION: KALIGANJ, UPAZILA: KURIGRAM SADAR)

Holokhana

Map labels (roads and places):
- Kholar hat-Pakirhat Rd
- Bhangamore-Rangamati Rd
- Bhangamoe Chochabari Rd
- Bhangamoe Chochabari Rd
- Bhangamore UP office-Nowdabos Rd
- Charboraibari Rd
- Pakirhat-Laximi khan Ghat
- Bhangamore-Bucker para
- laxmikhanto Ghat-Laxmikhanto G.P.School
- Fulbari-Khanthalbari R&H
- Kawnia Ghat-Kaggipara G.P. School
- Rangamati road-Khochabari hat
- Holokhana Union-Pateswari
- Holokhana Union-Pateswari
- Tapurchar Tapatti Embankment
- Kalipar-PK Rd
- Kalipar-Dasharhat G.P. School
- Kahanthalbari UP-Tograi hat
- Heniazertal-Satkodum .
- Sibram-Rajarhat road.
- R-K Road near Karbala-Tograihat Road
- Khaliigonj Bazar-Maghipara
- Dhasherhat G.P./S-Horikeshmor

Distance labels: 8.95km, 8.98km, 8.34km, 8.55km, 8.57km, 8.76km, 5.13km, 8.84km, 9.4km, 3.84km, 8.21km, 6.27km, 7.91km, 4.62km, 6.04km, 6.09km, 4.6km, 4.86km, 5.63km, 7.96km, 6.69km, 4.66km, 3.78km, 2.38km, 2.31km, 4.9km, 4.9km, 3.17km, 1.97km, 3.39km, 2.93km, 4.58km, 2.14km

LEGEND

- Bank Distance
- Katcha Road
- Pucca Road
- Settlements
- River
- Union Boundary

- Bkash
- Bkash & Rocket
- Bank
- Union Parishad
- Rural Market

SCALE

0.55   0.275   0   0.55   1.1 Kilometers

1 centimeter = 350 meters

SURVEY DATA

Beneficiaries no.: 36
Bkash & Rocket Both: 5
Bkash Only: 3
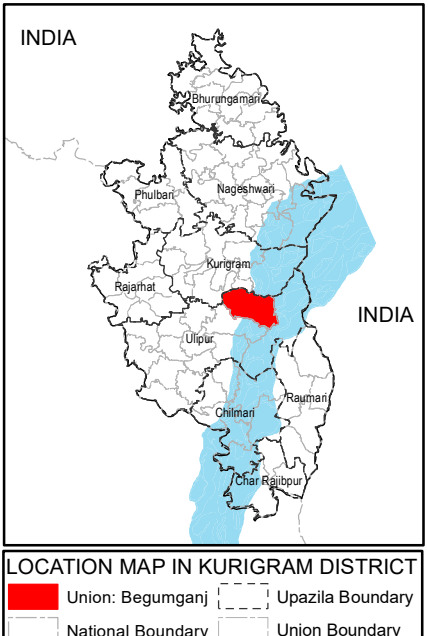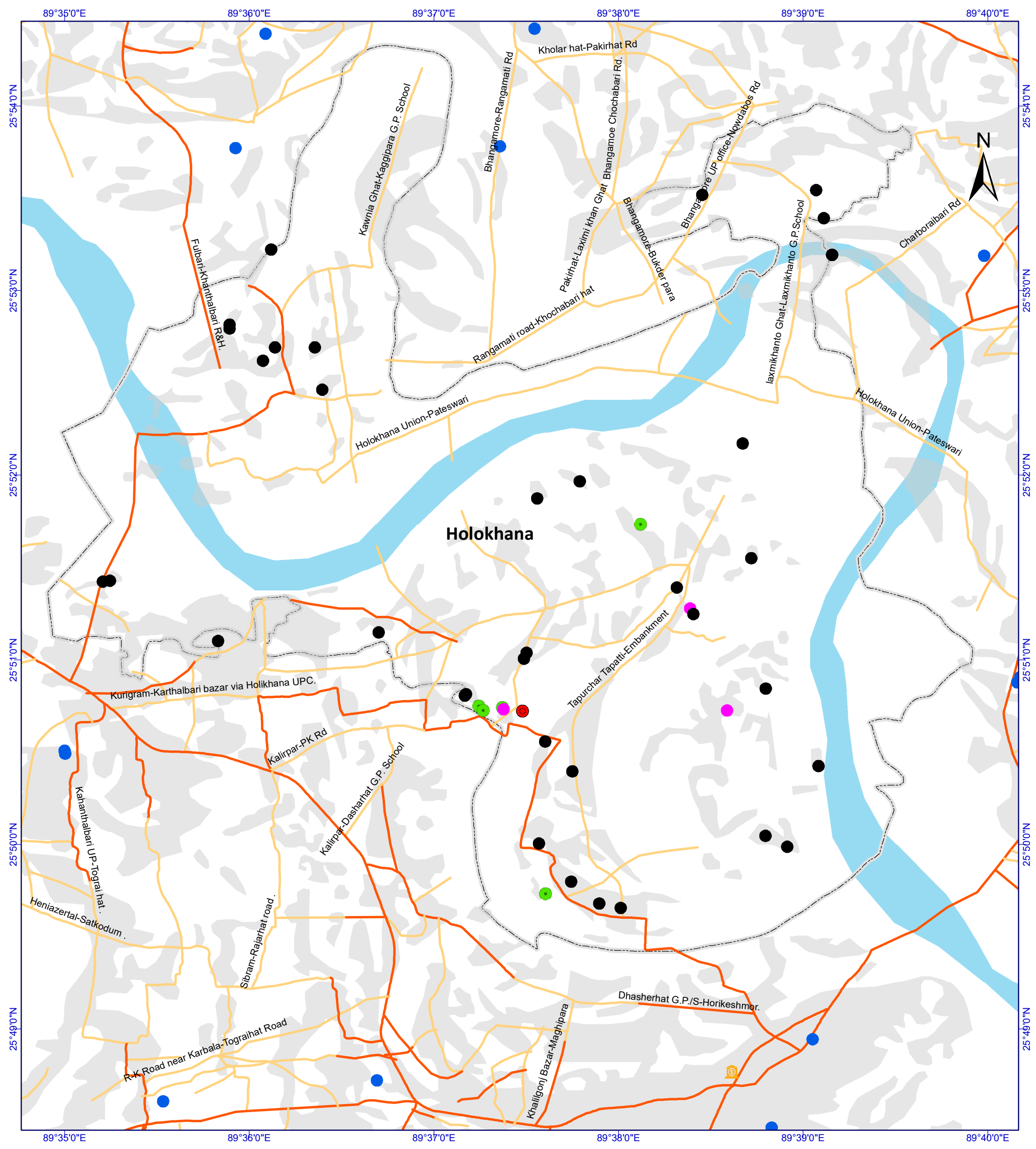Rocket Only: 0
Bank in Union: 0

Coordinate System: GCS WGS 1984
Datum: WGS 1984
Units: Degree
Spheroid: WGS_1984
Semimajor Axis: 6378137.0
Semiminor Axis: 6356752.314245179
Inverse Flattening: 298.257223563

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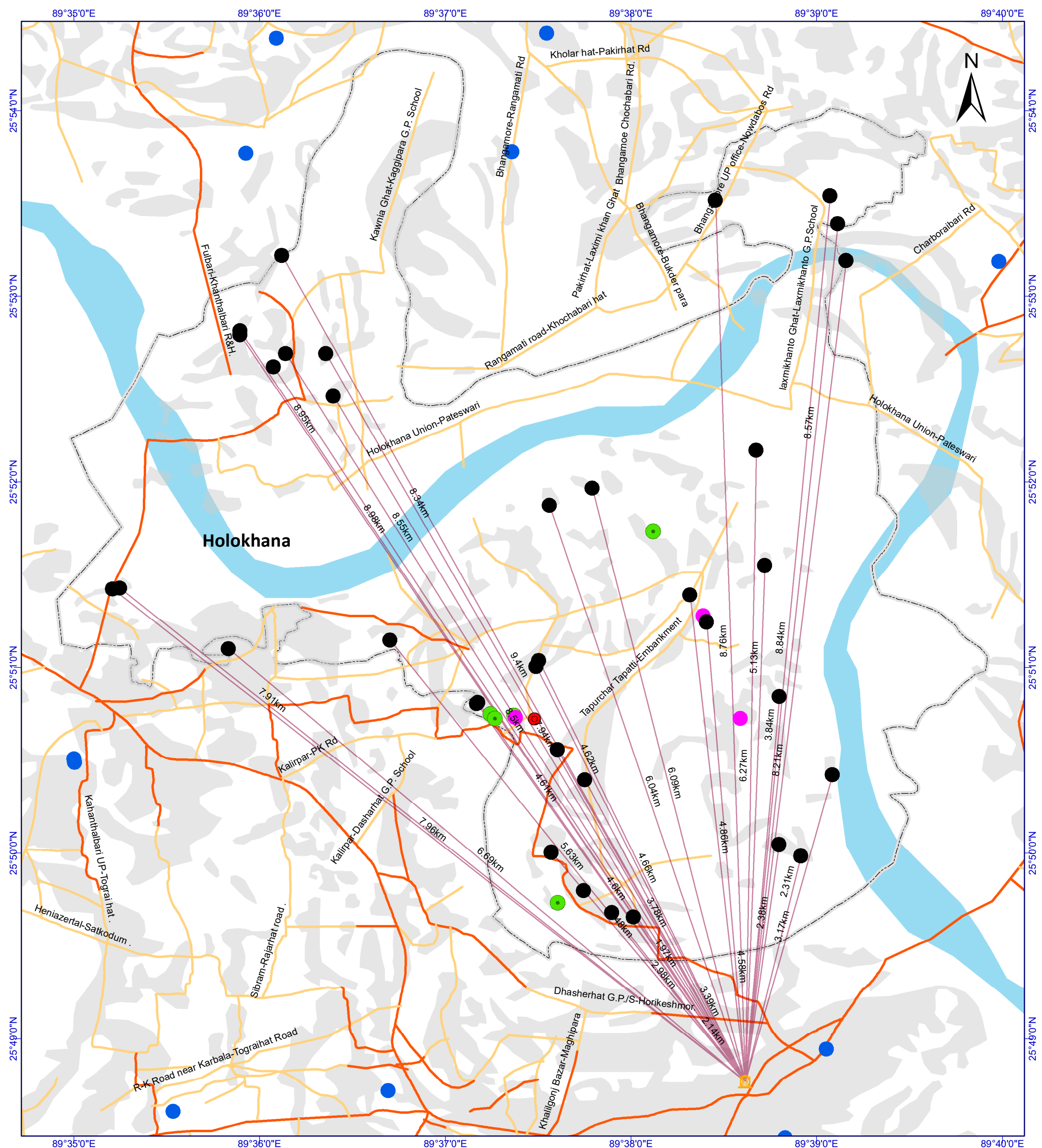Strengthening Women's Ability for
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LOCATION MAP IN KURIGRAM DISTRICT

INDIA
INDIA

- Union: Holokhana
- Upazila Boundary
- National Boundary
- Union Boundary

SWAPNO BENEFICIARIES MAP
(UNION: KALIGANJ, UPAZILA: KURIGRAM SADAR)

Holokhana

LEGEND

- ● Beneficiaries
- ● Bkash
- ● Bkash & Rocket
- 💲 Bank
- ◉ Union Parishad
- ● Rural Market

- Mobile Banking
- Katcha Road
- Pucca Road
- Settlements
- River
- Union Boundary

SURVEY DATA

Beneficiaries no.: 36
Bkash & Rocket Both: 5
Bkash Only: 3
Rocket Only: 0
Bank in Union: 0

Coordinate System: GCS WGS 1984
Datum: WGS 1984
Units: Degree
Spheroid: WGS_1984
Semimajor Axis: 6378137.0
Semiminor Axis: 6356752.314245179
Inverse Flattening: 298.257223563

SCALE

0.5   0.25   0   0.5   1 Kilometers

1 centimeter = 350 meters

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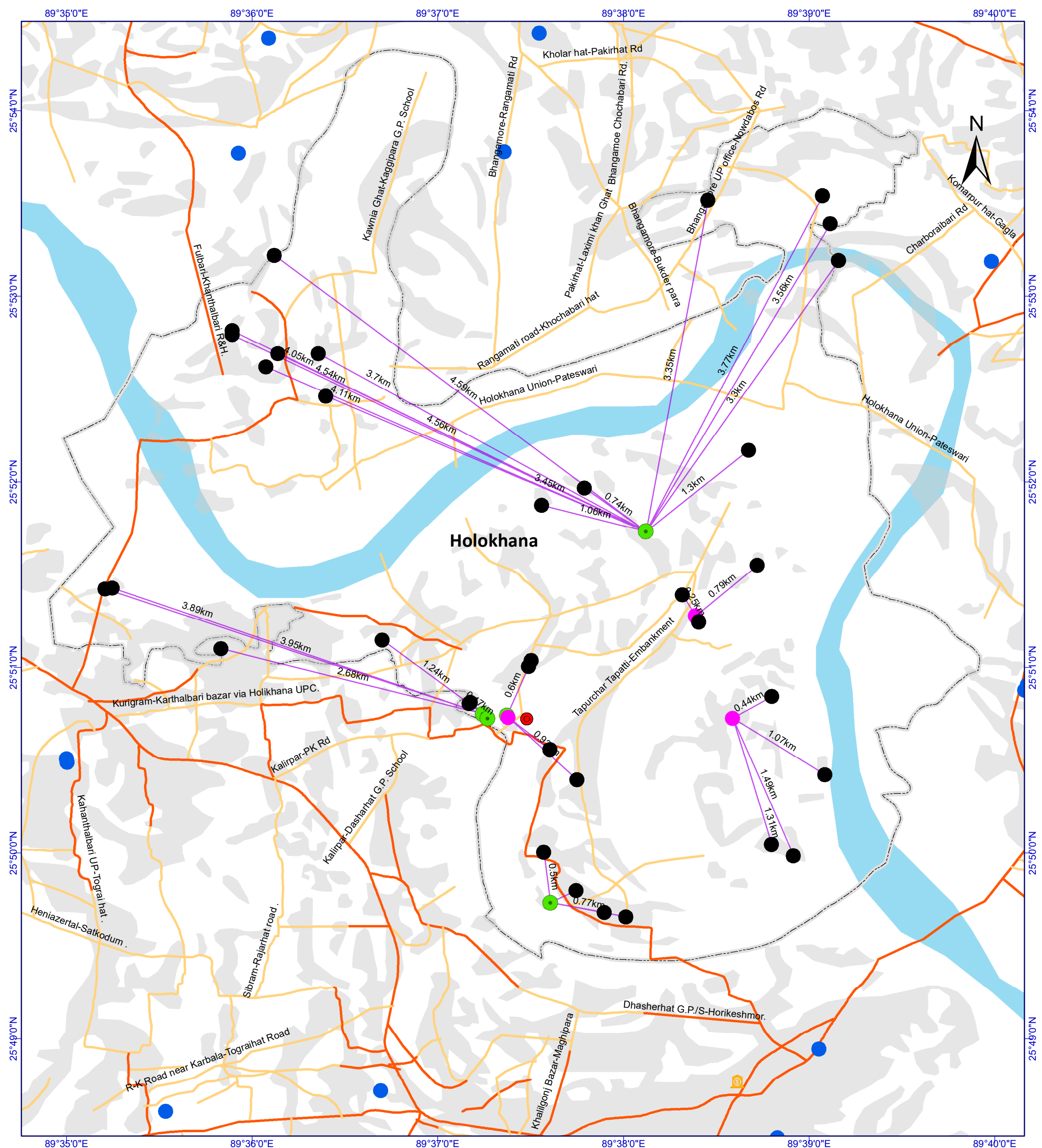Website: www.archimazebd.com

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United Nations Development Programme

INDIA

INDIA

LOCATION MAP IN KURIGRAM DISTRICT

- Union: Holokhana
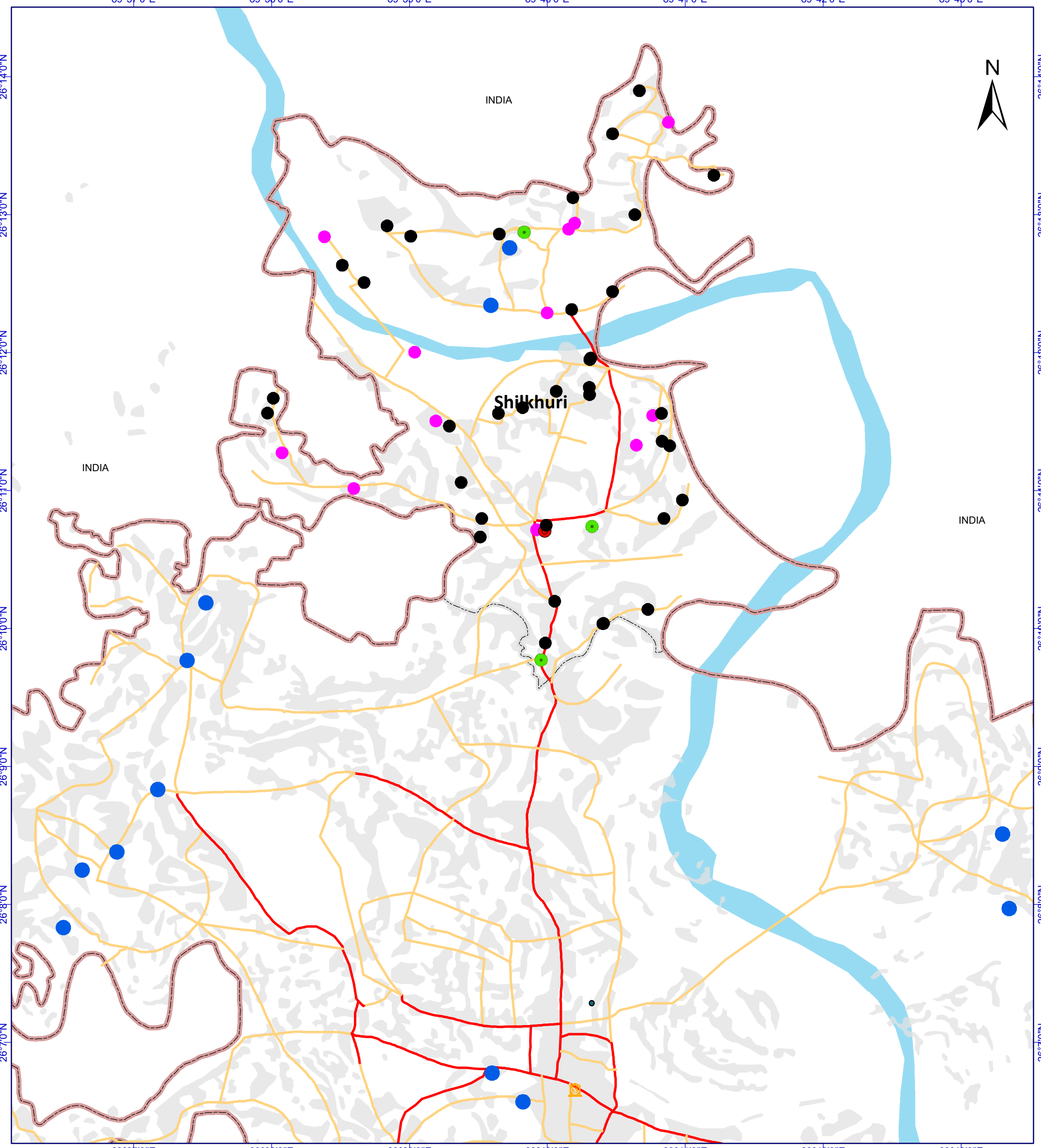- National Boundary
- Upazila Boundary
- Union Boundary

District

Kurigram

Upazila

Bhurungamari

Union Parishad

Shilkhuri

SWAPNO BENEFICIARIES MAP
(UNION: SHILKHURI , UPAZILA: BHURUNGAMARI)

INDIA

INDIA

INDIA

INDIA

Shilkhuri

N

89°37'0"E 89°38'0"E 89°39'0"E 89°40'0"E 89°41'0"E 89°42'0"E 89°43'0"E

26°14'0"N 26°13'30"N 26°13'0"N 26°12'0"N 26°11'0"N 26°10'0"N 26°9'0"N 26°8'0"N 26°7'0"N

LEGEND

- Beneficiaries
- Bkash
- Bkash & Rocket
- Bank
- Union Parishad
- Rural Market
- Katcha
- Pucca
- Settlements
- River
- Union Boundary
- Country Boundary

SCALE

0.75 0.375 0 0.75 1.5 Kilometers

1 centimeter = 480 meters

SURVEY DATA

Beneficiaries no.: 36
Bkash & Rocket Both: 3
Bkash Only: 12
Rocket Only: 0
Bank in Union: 0

Coordinate System: GCS WGS 1984
Datum: WGS 1984
Units: Degree

Spheroid: WGS_1984
Semimajor Axis: 6378137.0
Semiminor Axis: 6356752.314245179
Inverse Flattening: 298.257223563

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INDIA

INDIA

Phulbari
Nageshwari
Rajarhat
Kurigram
Bhurungamari
Ulipur
Chilmari
Raumari
Char Rajibpur

LOCATION MAP IN KURIGRAM DISTRICT

- Union: Shilkhuri
- Upazila Boundary
- National Boundary
- Union Boundary

SWAPNO BENEFICIARIES MAP
(UNION: SHILKHURI , UPAZILA: BHURUNGAMARI)

LEGEND

- ● Beneficiaries
- ● Bkash
- ● Bkash & Rocket
- ⊙ Bank
- ◉ Union Parishad
- ● Rural Market

- —— Bank Distance
- —— Katcha
- —— Pucca
- Settlements
- River
- Union Boundary
- Country Boundary

SCALE

0.75 0.375 0 0.75 1.5 Kilometers

1 centimeter = 480 meters

SURVEY DATA

Beneficiaries no.: 36
Bkash & Rocket Both: 3
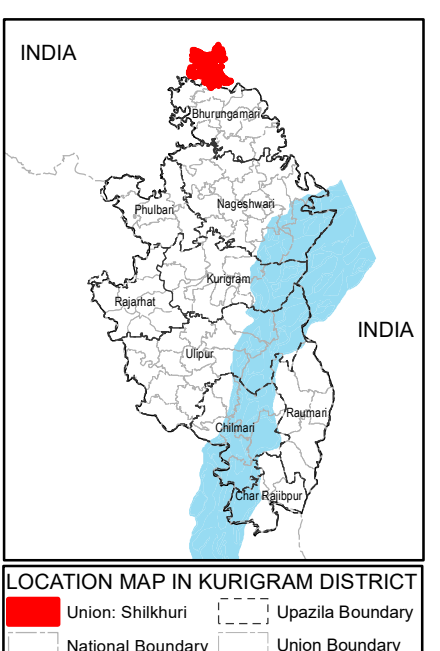Bkash Only: 12
Rocket Only: 0
Bank in Union: 0

Coordinate System: GCS WGS 1984
Datum: WGS 1984
Units: Degree

Spheroid: WGS_1984
Semimajor Axis: 6378137.0
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Inverse Flattening: 298.257223563

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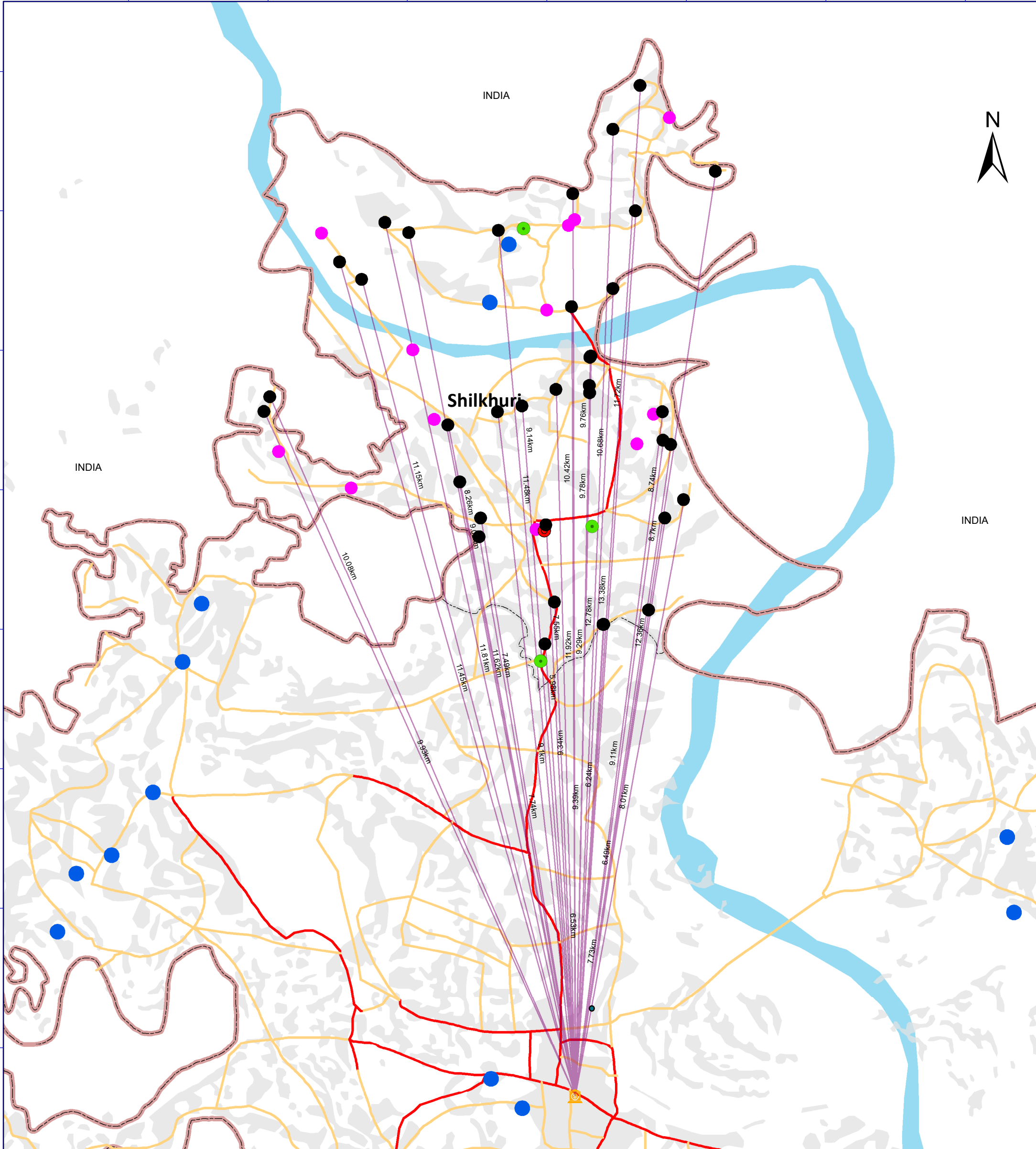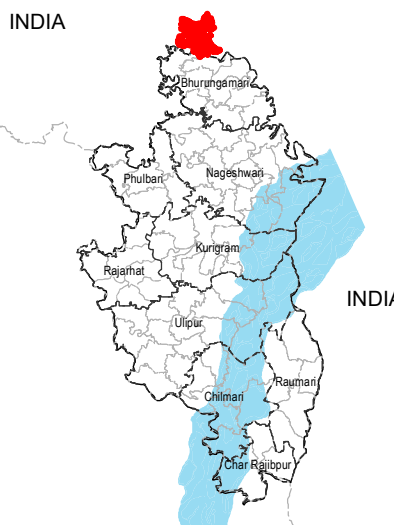
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Strengthening Women's Ability for
Productive New Opportunities (SWAPNO)

United Nations Development Programme

LOCATION MAP IN KURIGRAM DISTRICT

Union: Shilkhuri
Upazila Boundary
National Boundary
Union Boundary

INDIA

INDIA

INDIA

Shilkhuri

0.59 km
0.76 km
0.93 km
0.84 km
0.81 km
0.33 km
0.85 km 1.15 km
0.81 km
0.92 km
0.84 km
1.05 km
0.93 km
0.12 km
0.45
0.84 km 1.17 km
0.89 km
0.98 km
0.73 km
0.75 km
0.76 km
0.97 km
1.34 km
.8 km
0.97 km

SWAPNO BENEFICIARIES MAP
(UNION: SHILKHURI , UPAZILA: BHURUNGAMARI)

LEGEND

- Beneficiaries
- Bkash
- Bkash & Rocket
- Bank
- Union Parishad
- Rural Market
- Mobile Banking
- Mobile Banking
- Katcha
- Pucca
- Settlements
- River
- Union Boundary
- Country Boundary

SURVEY DATA

Beneficiaries no.: 36
Bkash & Rocket Both: 3
Bkash Only: 12
Rocket Only: 0
Bank in Union: 0

Coordinate System: GCS WGS 1984
Datum: WGS 1984
Units: Degree

Spheroid: WGS_1984
Semimajor Axis: 6378137.0
Semiminor Axis: 6356752.314245179
Inverse Flattening: 298.257223563

SCALE

0.75 0.375 0 0.75 1.5 Kilometers

1 centimeter = 480 meters

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

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INDIA

INDIA

Phulbari
Nageshwari
Bhurungamari
Rajarhat
Kurigram
Ulipur
Chilmari
Rowmari
Char Rajibpur

LOCATION MAP IN KURIGRAM DISTRICT

- Union: Shilkhuri
- Upazila Boundary
- National Boundary
- Union Boundary

District
Kurigram

Upazila
Nageshwari

Union Parishad
Kaliganj
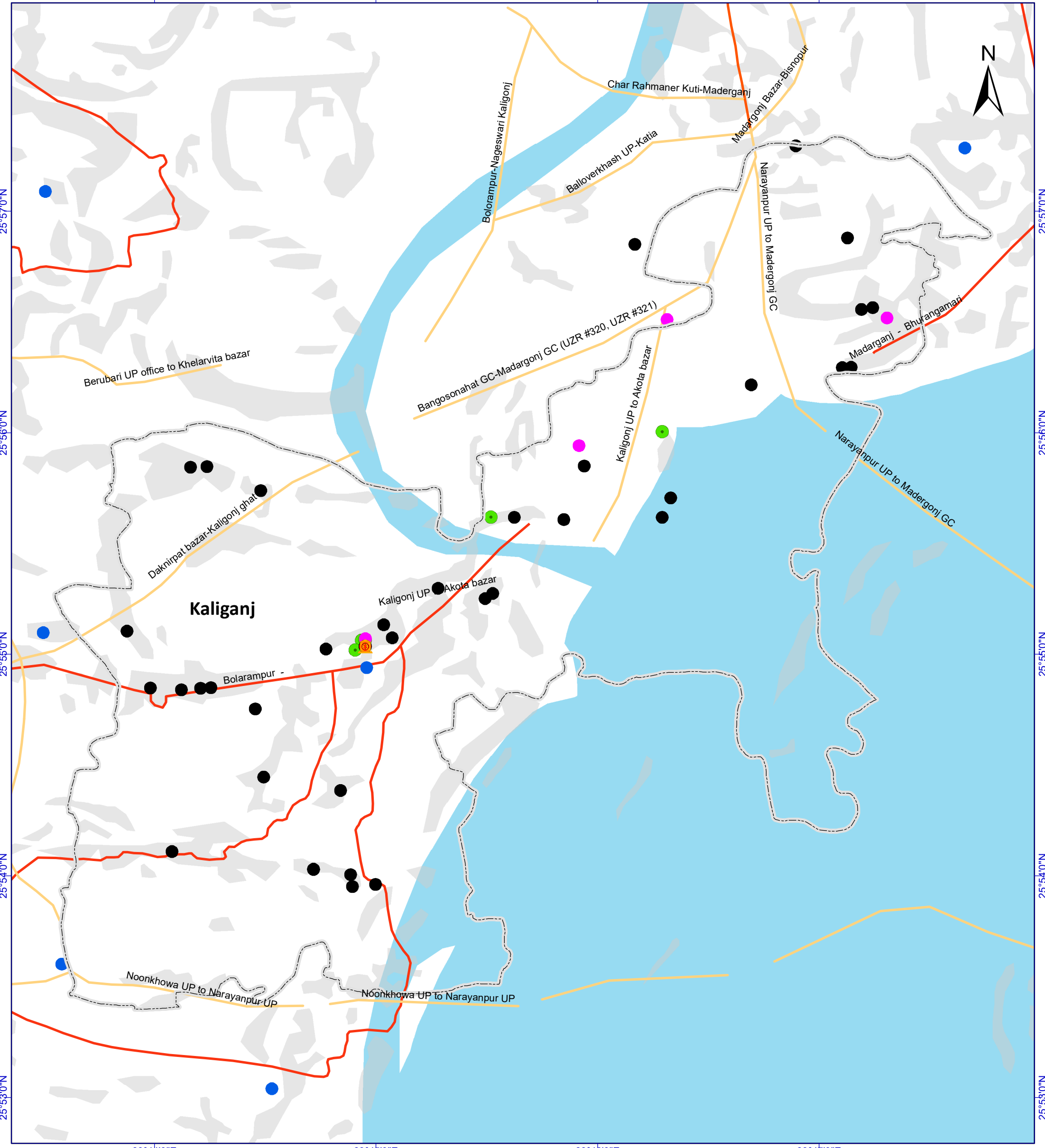
SWAPNO BENEFICIARIES MAP
(UNION: KALIGANJ, UPAZILA: NAGESHWARI)

Kaliganj

Bolorampur-Nageswari Kaliganj
Char Rahmaner Kuti-Maderganj
Madargonj Bazar-Bisnopur
Balloverkhash UP-Katia
Narayanpur UP to Madergoni GC
Berubari UP office to Khelarvita bazar
Bangosonahat GC-Madargonj GC (UZR #320, UZR #321)
Kaligonj UP to Akota bazar
Madarganj – Bhurangamari
Narayanpur UP to Madergonj GC
Daknirpat bazar-Kaligonj ghat
Kaligonj UP – Akota bazar
Bolarampur –
Noonkhowa UP to Narayanpur UP
Noonkhowa UP to Narayanpur UP

LEGEND

- Beneficiaries
- Bkash
- Bkash/Rocket
- Bank
- Union Parishad
- Rural Market
- Katcha Road
- Pucca Road
- Settlements
- River
- Union Boundary

SURVEY DATA
Beneficiaries no.: 36
Bkash & Rocket Both: 6
Bkash Only: 4
Rocket Only: 0
Bank in Union: 1

Coordinate System: GCS WGS 1984
Datum: WGS 1984
Units: Degree
Spheroid: WGS_1984
Semimajor Axis: 6378137.0
Semiminor Axis: 6356752.314245179
Inverse Flattening: 298.257223563

SCALE
0.4 0.2 0 0.4 0.8 Kilometers
1 centimeter = 300 meters

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Resilient nations.
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INDIA
INDIA

Bhurangamari
Phulbari
Nageshwari
Rajarhat
Kurigram
Ulipur
Rajibpur
Chilmari
Char Rajibpur

LOCATION MAP IN KURIGRAM DISTRICT
Union: Kaliganj
Upazila Boundary
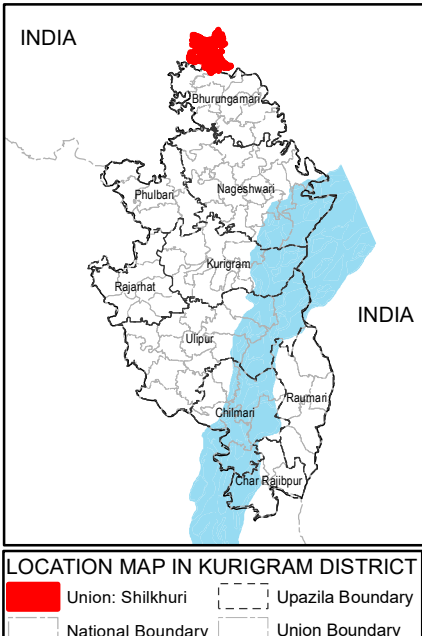National Boundary
Union Boundary

SWAPNO BENEFICIARIES MAP
(UNION: KALIGANJ, UPAZILA: NAGESHWARI)

LEGEND

- ● Beneficiaries
- ● Bkash
- ● Bkash/Rocket
- ● Bank
- ● Union Parishad
- ● Rural Market
- Bank Distance
- Katcha Road
- Pucca Road
- Settlements
- River
- Union Boundary

SCALE

0.4 0.2 0 0.4 0.8 Kilometers

1 centimeter = 300 meters

SURVEY DATA

Beneficiaries no.: 36
Bkash & Rocket Both: 6
Bkash Only: 4
Rocket Only: 0
Bank in Union: 1

Coordinate System: GCS WGS 1984
Datum: WGS 1984
Units: Degree
Spheroid: WGS_1984
Semimajor Axis: 6378137.0
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Inverse Flattening: 298.257223563

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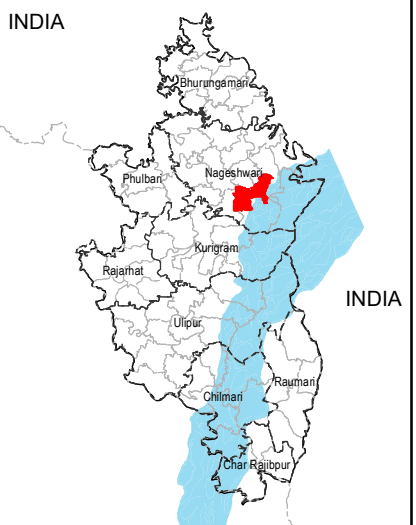
LOCATION MAP IN KURIGRAM DISTRICT

INDIA

Union: Kaliganj
National Boundary
Upazila Boundary
Union Boundary

SWAPNO BENEFICIARIES MAP
(UNION: KALIGANJ, UPAZILA: NAGESHWARI)

Char Rahmaner Kuti-Maderganj

Bolorampur-Nageswari Kaligonj

Balloverkhash UP-Katia

Madargonj Bazar-Bisnopur

Narayanpur UP to Madargonj GC

Berubari UP office to Khelarvita bazar

Bangosonahat GC-Madargonj GC (UZR #320, UZR #321)

Kaligonj UP to Akota bazar

Narayanpur UP to Madargonj GC

Dakhirpat bazar-Kaligonj ghat

Kaliganj

Bolarampur

Kaligonj UP to Akota bazar

Noonkhowa UP to Narayanpur UP

Noonkhowa UP to Narayanpur UP

0.68km
1.60km
0.74km
0.55km
0.84km
0.17km
0.71km
0.55km
0.61km
0.64km
1.94km
2.02km
1.5km
0.73km
0.22km
1.9km
1.73km
1.33km
1.48km
0.97km
1.18km
1.3km
2.27km
1.86km
1.97km
1.96km
1.87km

LEGEND

- ● Beneficiaries
- ● Bkash
- ● Bkash/Rocket
- ⊗ Bank
- ⊙ Union Parishad
- ● Rural Market
- — Mobile Banking
- — Katcha Road
- — Pucca Road
- Settlements
- River
- Union Boundary

SCALE

0.5 0.25 0 0.5 1 Kilometers

1 centimeter = 300 meters

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CLIENT

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United Nations Development Programme

INDIA

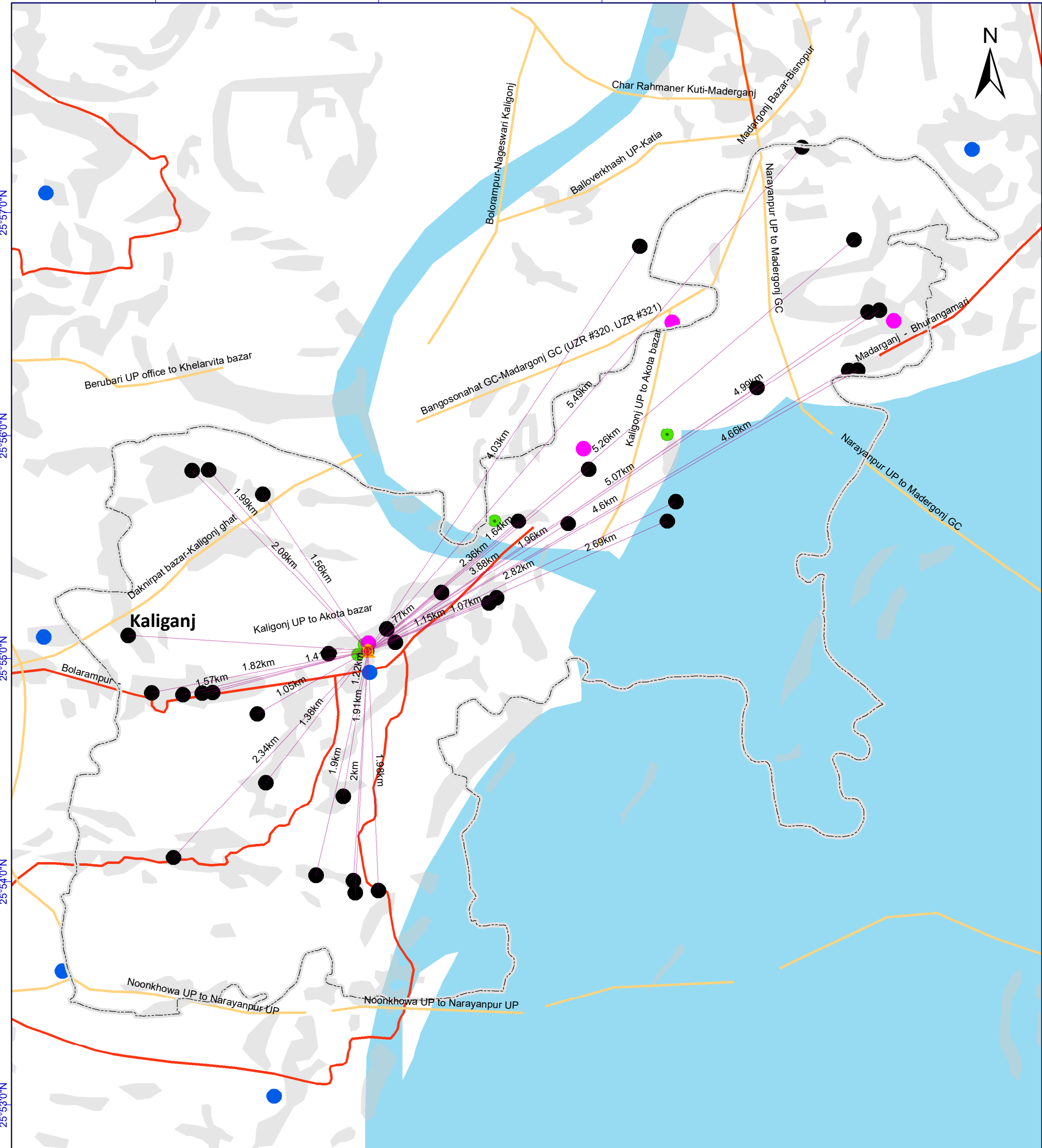INDIA

LOCATION MAP IN KURIGRAM DISTRICT

- Union: Kaligonj
- National Boundary
- Upazila Boundary
- Union Boundary

Bhurungamari
Phulbari
Nageshwari
Rajarhat
Kurigram
Ulipur
Rajibpur
Chilmari
Char Rajibpur

District
Kurigram

Upazila
Raumari

Union Parishad
Saulmari

SWAPNO BENEFICIARIES MAP
(UNION: SAULMARI, UPAZILA: RAUMARI)

Map labels:

- Boalmari modho mosque-Chantapara via Danguapara
- Rowmari Thana More-Dantbhanga GC
- Shoulmari UP /o-Pakhiuria Embt.
- Tapur char-Bhuyapara road
- Horindala gram FRB-Boraikandi via Takanigram.
- Purarchar tackrar-Tinteli Gram
- Purarchar-Shonavan Rd
- Rowmari Thana More-Dantbhanga GC
- Boalmari P School-Shoulmari
- Sholmari FRB-H/o Joynal chairmen
- Saulmari
- Sholmari FRB-H/o Joynal chairmen
- Sholmari FRB-H/o Joynal chairmen
- Mazipara-New Shoulmari school
- Chatlakanda H/O Samad-H/O Madhu.
- Taluar char-Shonar Khal
- Soulmari clinic-Behulerchar madrasha via Fakirpara
- Hapatikanda-behularchar school
- Bousmari FRB-Mirjapara road
- Chatlakanda-Tura Rd. Via Showlmari
- MAjipara-Shoulmari P./School
- Char Bartuner char Guchogram-Rotonpur clinick
- Majipara-Khatiamari
- Majipara-Khatiamari

LEGEND

- Beneficiaries
- Biksh
- Biksh/Rocket
- Bank
- Union Parisad
- Rural Market
- Katcha Road
- Pucca Road
- Settlements
- River_Major
- Union Boundary

SCALE

0.45 0.225 0 0.45 0.9 Kilometers

1 centimeter = 240 meters

SURVEY DATA

Beneficiaries no.: 36
Bkash & Rocket Both: 7
Bkash Only: 5
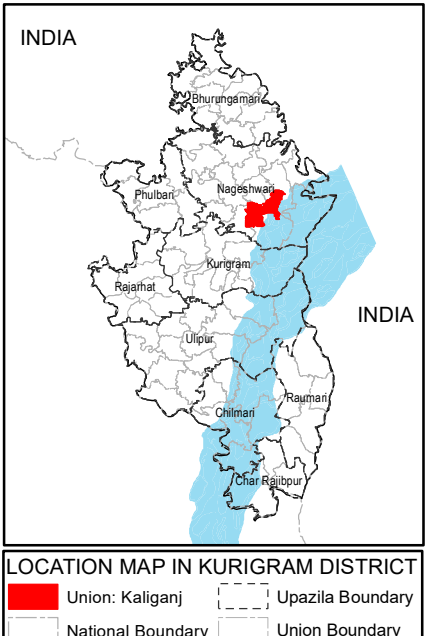Rocket Only: 0
Bank in Union: 0

Coordinate System: GCS WGS 1984
Datum: WGS 1984
Units: Degree
Spheroid: WGS_1984
Semimajor Axis: 6378137.0
Semiminor Axis: 6356752.314245179
Inverse Flattening: 298.257223563

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INDIA

INDIA

LOCATION MAP IN KURIGRAM DISTRICT

- Union: Saulmari
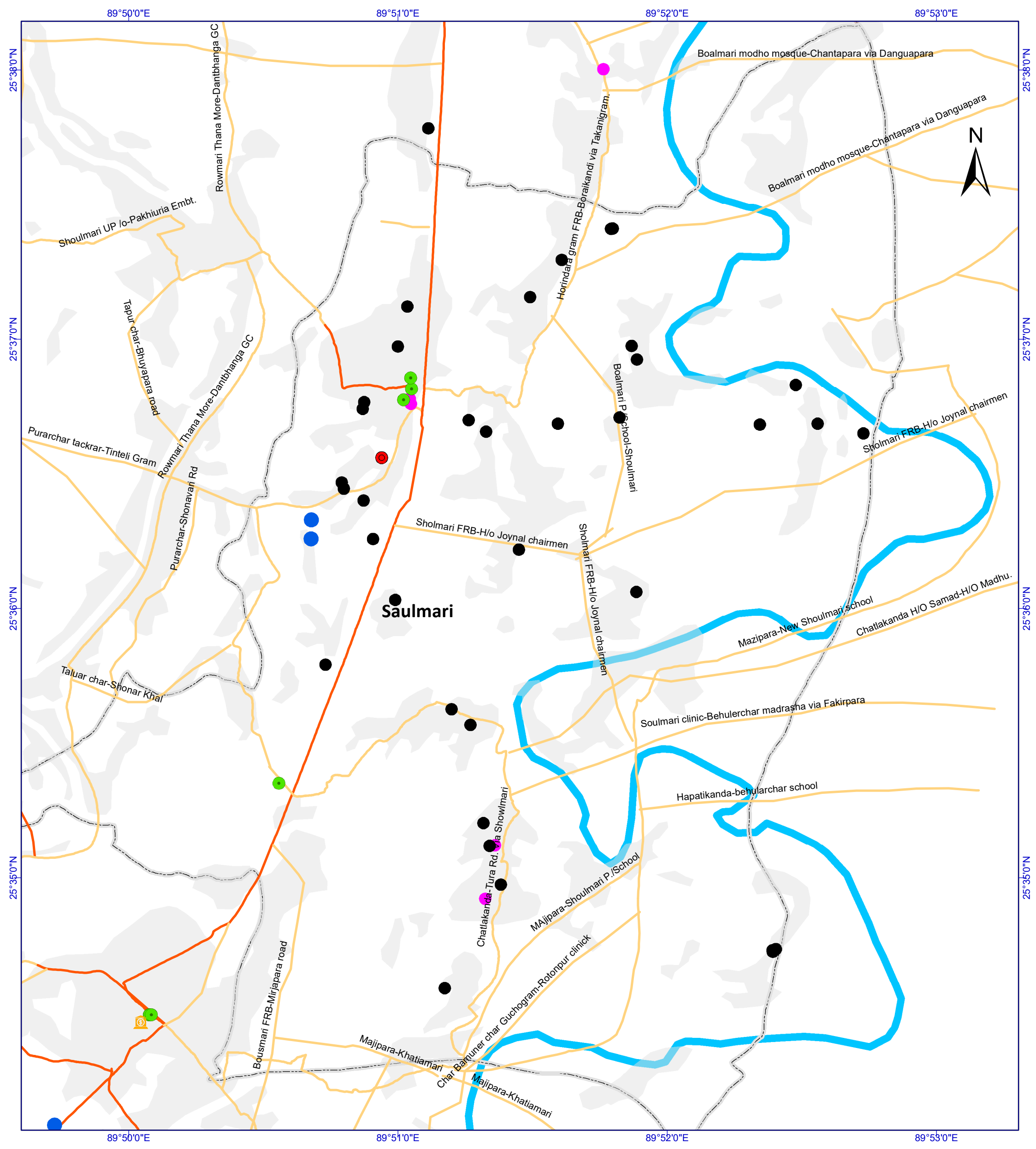- National Boundary
- Upazila Boundary
- Union Boundary

SWAPNO BENEFICIARIES MAP
(UNION: SAULMARI, UPAZILA: RAUMARI)

LEGEND

- ● Beneficiaries
- ● Biksh
- ● Biksh/Rocket
- ● Bank
- ◎ Union Parisad
- ● Rural Market

- —— Bank Distance
- —— Katcha Road
- —— Pucca Road
- Settlements
- River_Major
- Union Boundary

SCALE

0.4 0.2 0 0.4 0.8 Kilometers

1 centimeter = 240 meters

SURVEY DATA

Beneficiaries no.: 36
Bkash & Rocket Both: 7
Bkash Only: 5
Rocket Only: 0
Bank in Union: 0

Coordinate System: GCS WGS 1984
Datum: WGS 1984
Units: Degree
Spheroid: WGS_1984
Semimajor Axis: 6378137.0
Semiminor Axis: 6356752.314245179
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LOCATION MAP IN KURIGRAM DISTRICT

Union: Saulmari   Upazila Boundary
National Boundary   Union Boundary

SWAPNO BENEFICIARIES MAP
(UNION: SAULMARI, UPAZILA: RAUMARI)

District
Satkhira

Upazila
Debhata

Union Parishad
Kulia

SWAPNO BENEFICIARIES MAP
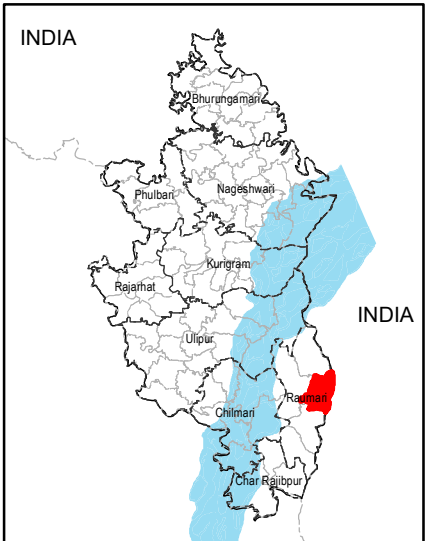## (UNION: KULIA, UPAZILA: DEBHATA)

LEGEND

- Beneficiaries
- Bkash
- Bkash & Rocket
- Sonali Bank
- Union Parishad
- Rural Market
- Katcha Road
- Pucca Road
- Settlements
- River
- Union Boundary

SCALE

1   0.5   0   1   2 Kilometers

1 centimeter = 500 meters

SURVEY DATA

Beneficiaries no.: 36
Bkash & Rocket Both: 7
Bkash Only: 2
Rocket Only: 0
Bank in Union: 1

Coordinate System: GCS WGS 1984
Datum: WGS 1984
Units: Degree
Spheroid: WGS_1984
Semimajor Axis: 6378137.0
Semiminor Axis: 6356752.314245179
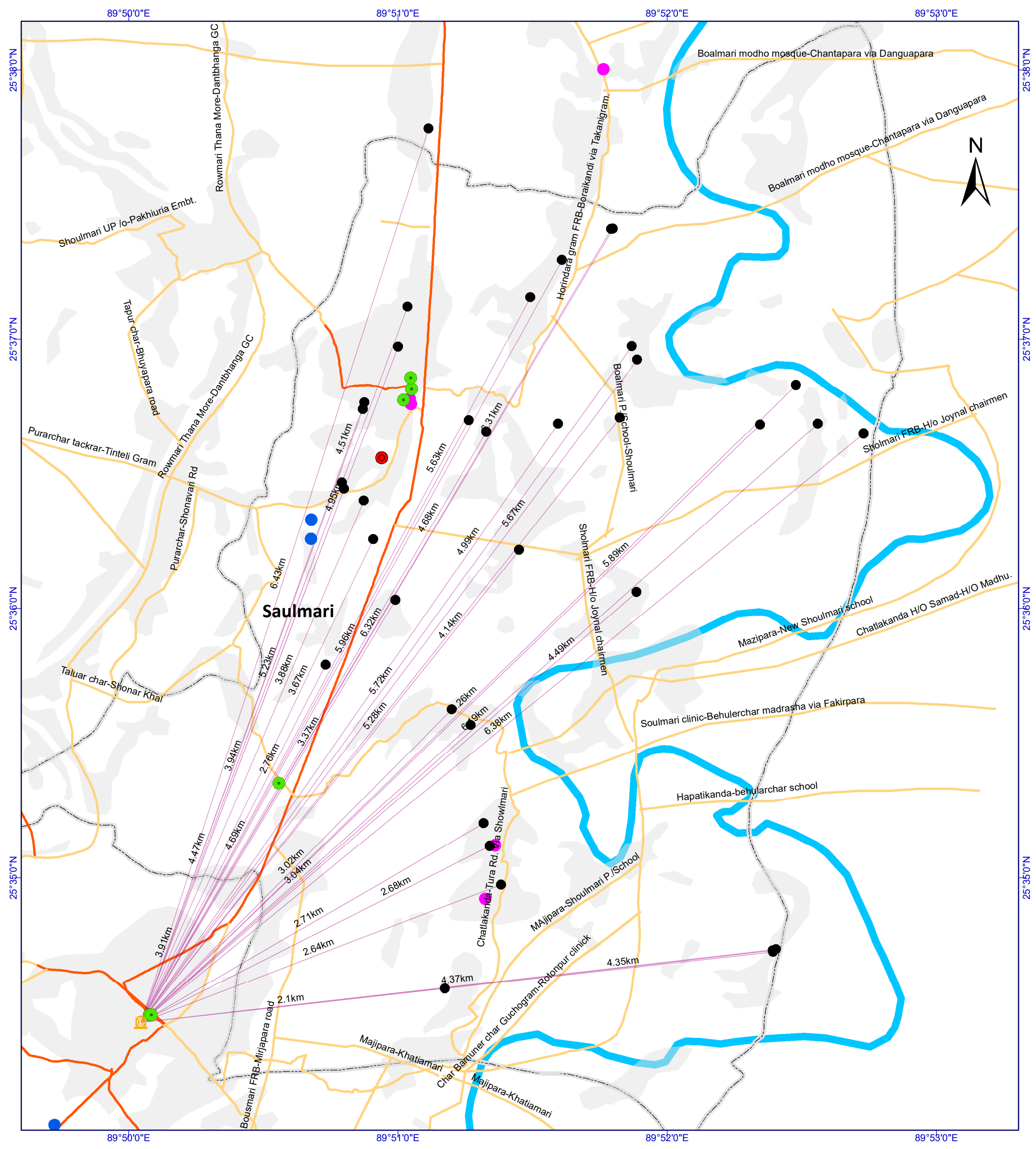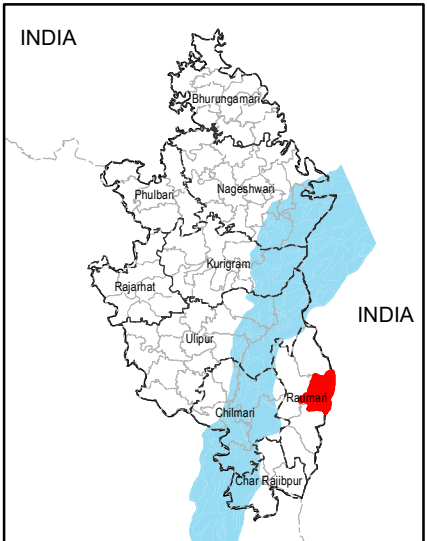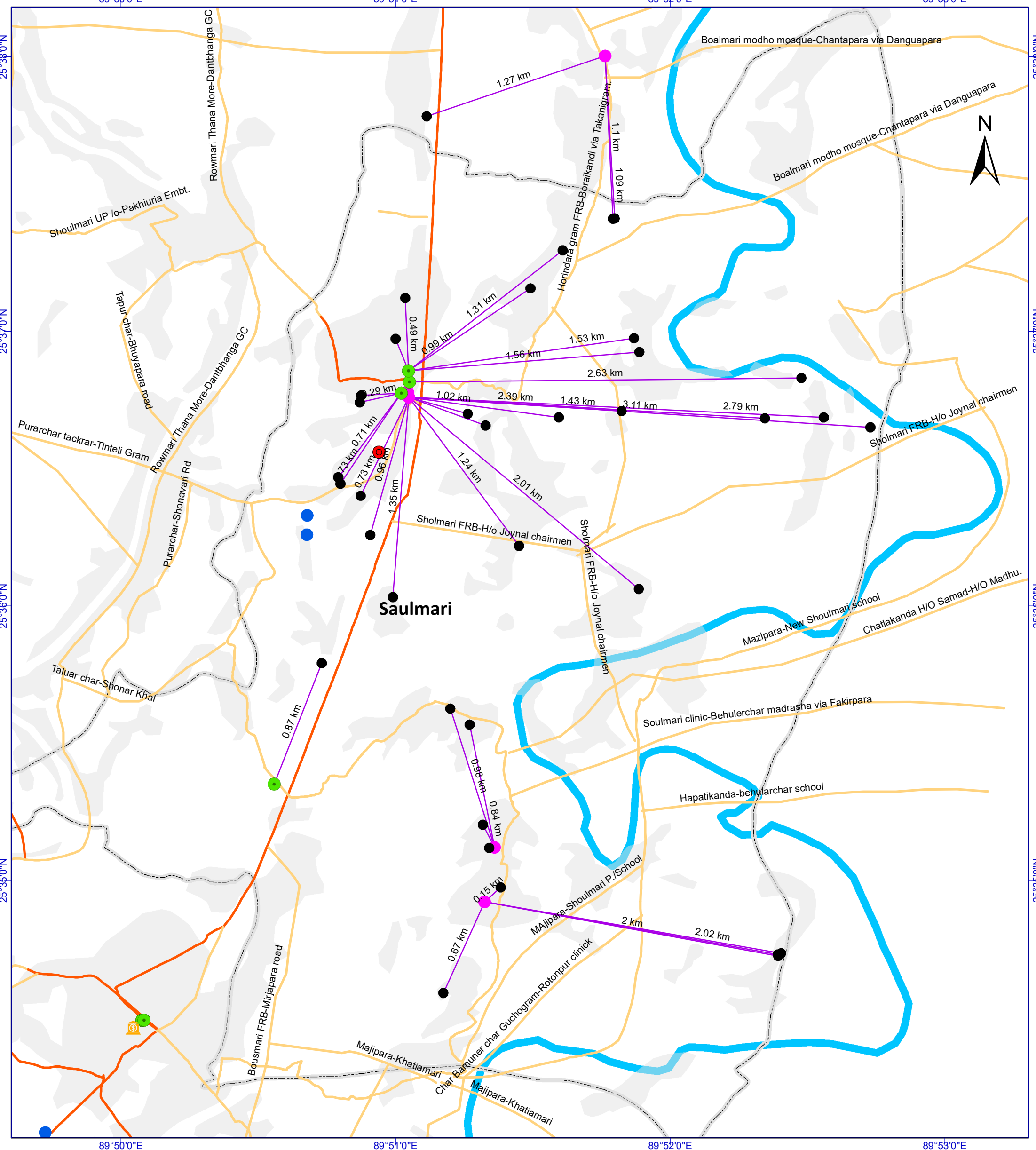Inverse Flattening: 298.257223563

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LOCATION MAP OF SATKHIRA DISTRICT

- Union: Kulia
- Sundarban
- Union Boundary
- Thana Boundary

Kulia

Badamtala-Varukhali bazar road
Mahmudpur FRB-Beel Road
Bularati-Alipur R&H Road.
Alipur Chack post-Padma Shakra GC Road Via Bhomra
Alipur R&H-Alipur Beel Road.
Alipur village-Madartala road
Satkhira Baily Bridge-Bangdah GC Road Via Ellarchar
Simulbaria FRB-WAPDA Road
Bhoera bazar R&H-Shashadanga hat
Bohera Field-Bandeshata khal
Shashadanga Mosque-Subornabad Hat
Subornabad FRB-Darer khal Ferry ghat
Hazoldanga-WDB Emb.
Parulia Garu hat-Kalkhali Rd.
Parulia GC-Subornabad GC.
Mazparulia R&H-Nazirar Ghare
Parulia R&H-Bangdah Ferryghat
Parulia-Assasuni
Zoar-1 Guchhagram-Syannasirchack
Hererati-Sakhipur Bazar
Rangashisha Rad
Chenadanga-Dhopadanga.
Sakhipur R & H-CARE Road
Chandpur-Atapur Primary school
Changmara WDB Embk.-Khalishkali Rd.

INDIA

SWAPNO BENEFICIARIES MAP
(UNION: KULIA, UPAZILA: DEBHATA)

Kulia

Badamtala-Varukhali bazar road
Mahmudpur FRB-Beel Road
Bularati-Alipur R&H Road
Alipur Chack post-Padma Shakra GC Road Via Bhomra
Alipur R&H-Alipur Beel Road.
Alipur village-Madartala road
Satkhira Baily Bridge-Bangdah GC Road Via Eilarchar
Simulbaria FRB-WAPDA Road
Bohera Field-Bandeshata khal
Subornabad FRB-Darer khal Ferry ghat
Parulia Garu hat-Kalkhali Rd.
Parulia GC-Subornabad GC.
Hazoldanga-WDB Emb.
Mazparulia R&H-Nazirar Ghare
Parulia R&H-Bangdah Ferryghat
Parulia-Assasuni
Zoar-1 Guchhagram-Syannasirchack
Hererati-Sakhipur Bazar
Chenadanga-Dhopadanga.
Rangashisha Rad
Sakhipur R & H-CARE Road
Chandpur-Atapur Primary school
Changmara WDB Embk.-Khalishkali Rd.

Distance labels: 2.35km, 1.78km, 2.12km, 2.96km, 0.64km, 0.8km, 1.52km, 1.45km, 2.69km, 4.66km, 6.58km, 7.19km, 7.46km, 6.42km, 9.56km, 10.93km, 4.87km, 7.18km, 11.95km, 12.21km, 11.19km, 8.46km, 10.32km

LEGEND

- ● Beneficiaries
- ● Bkash
- ● Bkash & Rocket
- ● Sonali Bank
- ● Union Parishad
- ● Rural Market
- — Bank Distance
- — Katcha Road
- — Pucca Road
- Settlements
- River
- Union Boundary

SCALE

1 0.5 0 1 2 Kilometers

1 centimeter = 500 meters

SURVEY DATA

Beneficiaries no.: 36
Bkash & Rocket Both: 7
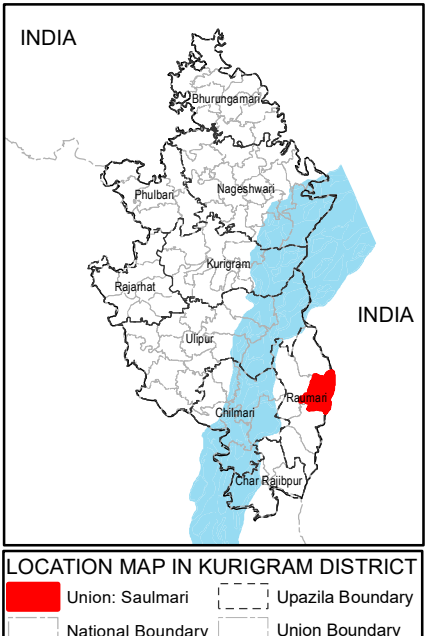Bkash Only: 2
Rocket Only: 0
Bank in Union: 1

Coordinate System: GCS WGS 1984
Datum: WGS 1984
Units: Degree
Spheroid: WGS_1984
Semimajor Axis: 6378137.0
Semiminor Axis: 6356752.314245179
Inverse Flattening: 298.257223563

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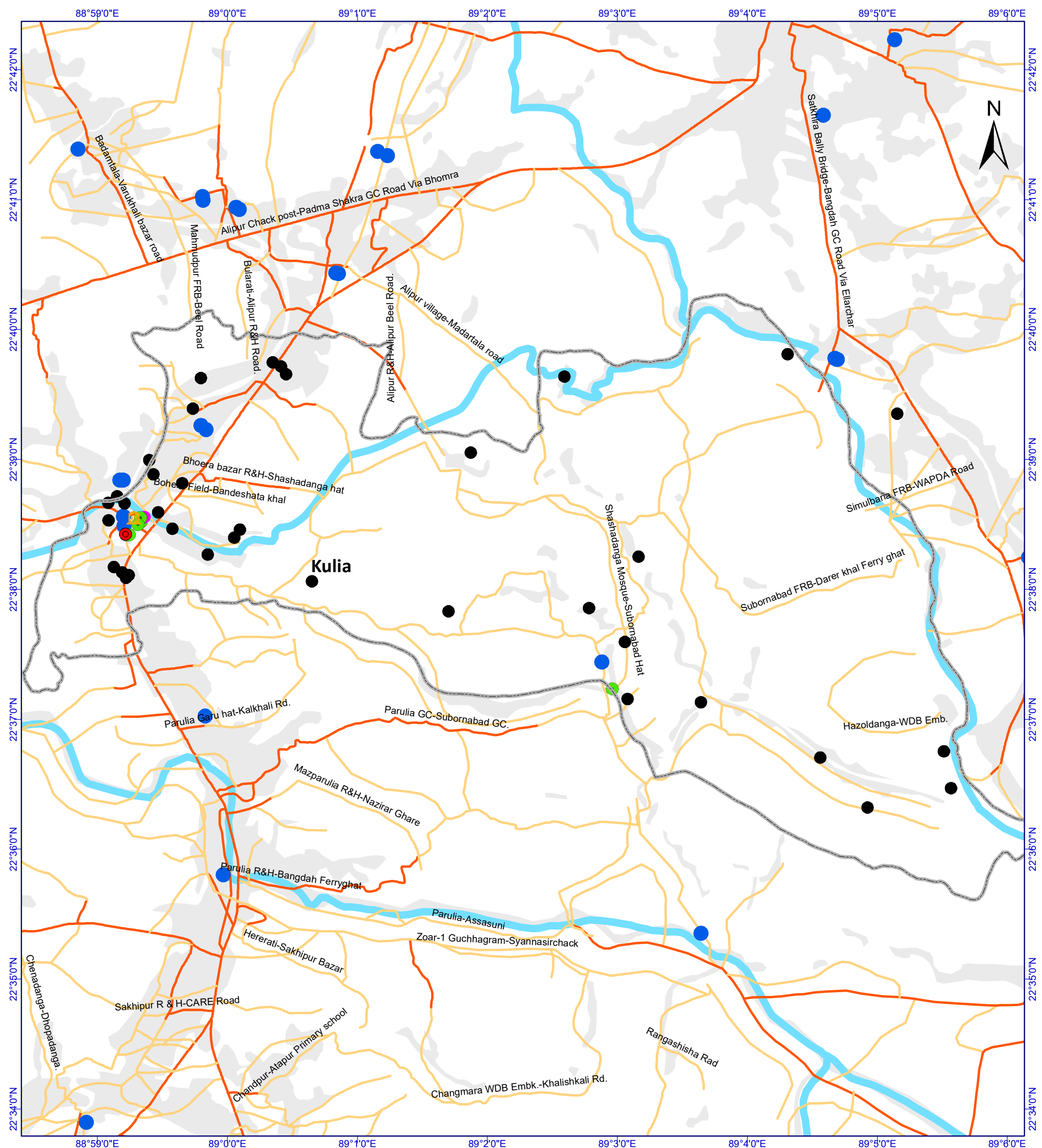
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LOCATION MAP OF SATKHIRA DISTRICT

KALAROA
SATKHIRA SABAR
TALA
DEBHATA
ASSASUNI
KALIGANJ
SHYAMNAGAR
INDIA
SHYAMNAGAR

- Union: Kulia
- Union Boundary
- Sundarban
- Thana Boundary

SWAPNO BENEFICIARIES MAP
(UNION: KULIA, UPAZILA: DEBHATA)

Badamtala-Varukhali bazar road

Mahmudpur FRB-Beel Road

Bularati-Alipur R&H Road

Alipur Chack post-Padma Shakra GC Road Via Bhomra

Alipur R&H-Alipur Beel Road.

Alipur village-Madartala road

Satkhira Baliy Bridge-Bangdah GC Road Via Ellarchar

Bhoera bazar R&H-Shashadanga hat

Simulbaria FRB-WAPDA Road

Subornabad FRB-Darer khal Ferry ghat

Kulia

Parulia Garu hat-Kalkhali Rd.

Parulia GC-Subornabad GC.

Mazparulia R&H-Nazirar Ghare

Hazoldanga-WDB Emb.

Parulia R&H-Bangdah Ferryghat

Parulia-Assasuni

Zoar-1 Guchhagram-Syannasirchack

Hererati-Sakhipur Bazar

Chenadanga-Dhopadanga.

Sakhipur R & H-CARE Road

Chandpur-Atapur Primary school

Rangashisha Rad

Changmara WDB Embk.-Khalishkali Rd.

Distances labelled: 2.85km, 2.88km, 2.13km, 1.69km, 1.3km, 1.36km, 1.04km, 2.5km, 3.9km, 4.48km, 5.36km, 5.62km, 1.91km, 1.49km, 2.57km, 1.27km, 3.11km, 4.79km, 5.01km, 4km

LEGEND

- ● Beneficiaries
- ● Bkash
- ● Bkash & Rocket
- ● Sonali Bank
- ● Union Parishad
- ● Rural Market
- — Mobile Banking
- — Katcha Road
- — Pucca Road
-   Settlements
-   River
-   Union Boundary

SCALE

1   0.5   0   1   2 Kilometers

1 centimeter = 500 meters

SURVEY DATA

Beneficiaries no.: 36
Bkash & Rocket Both: 7
Bkash Only: 2
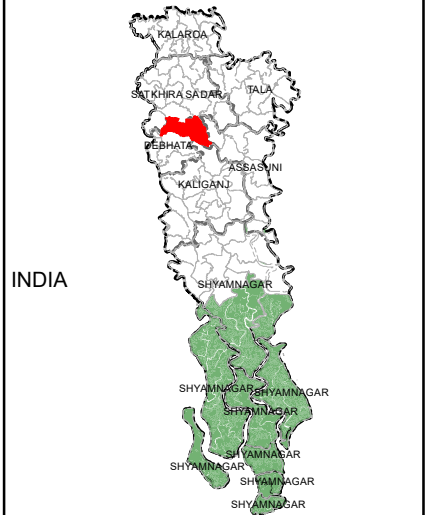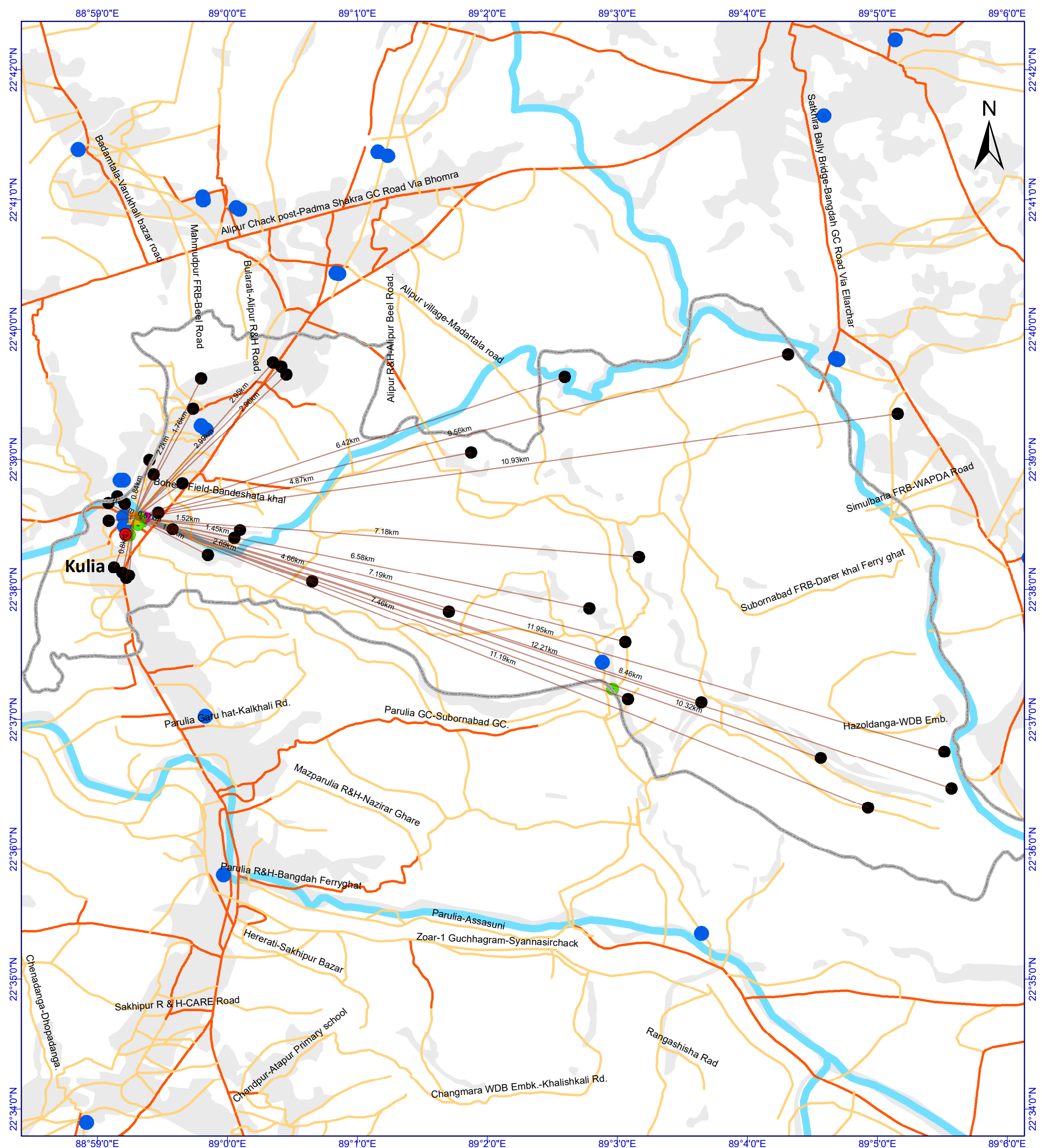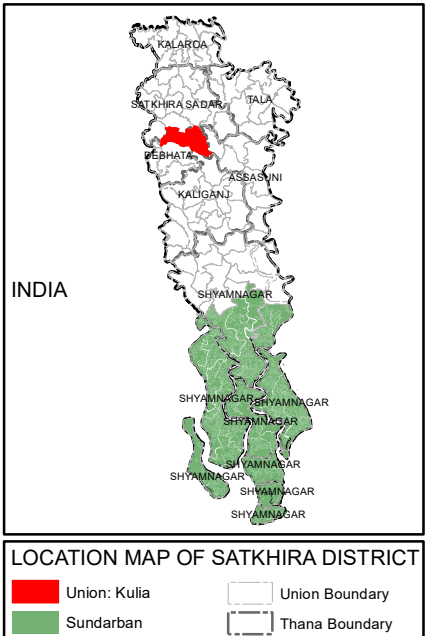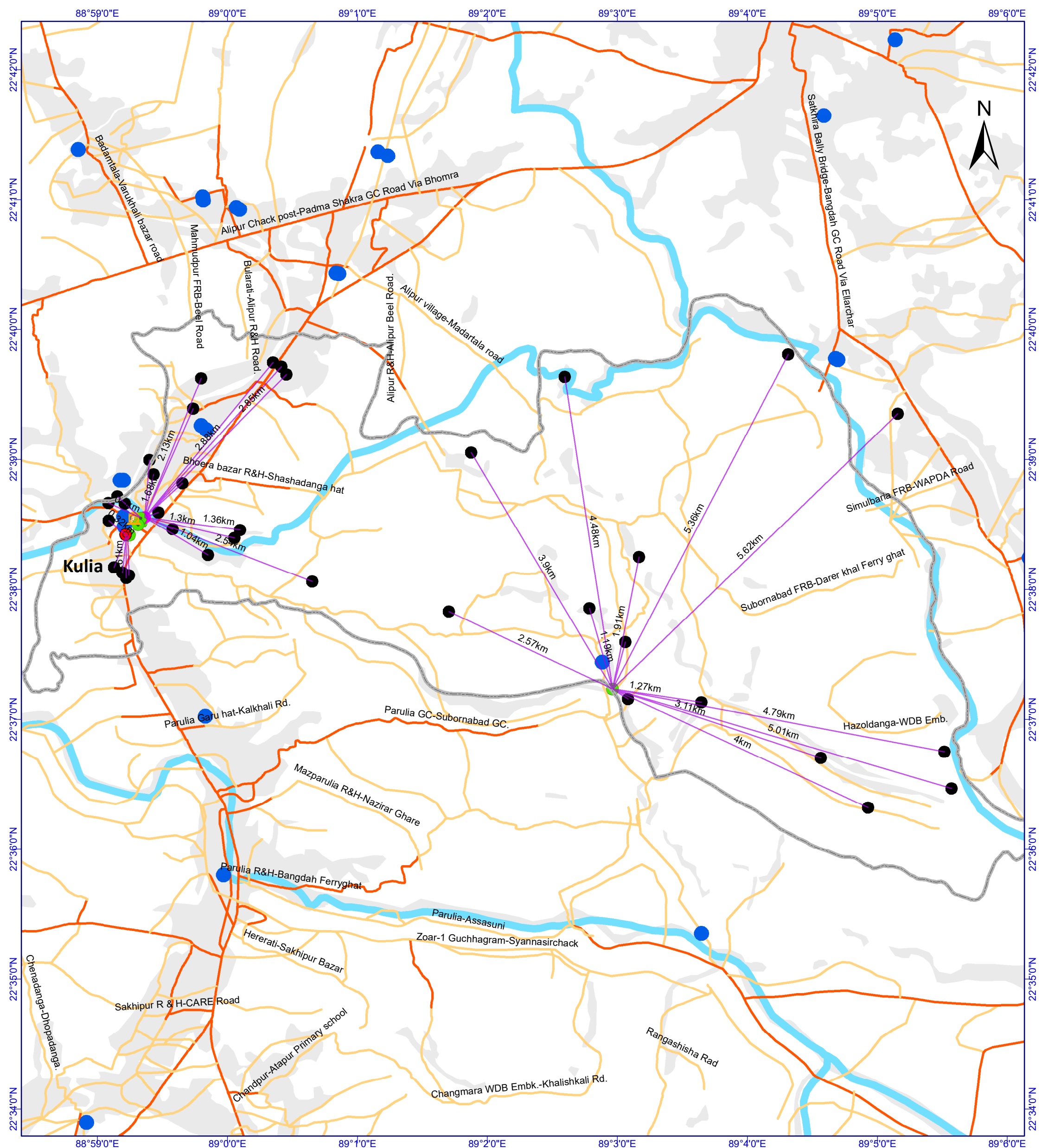Rocket Only: 0
Bank in Union: 1

Coordinate System: GCS WGS 1984
Datum: WGS 1984
Units: Degree
Spheroid: WGS_1984
Semimajor Axis: 6378137.0
Semiminor Axis: 6356752.314245179
Inverse Flattening: 298.257223563

LOCATION MAP OF SATKHIRA DISTRICT

KALAROA
SATKHIRA SADAR
TALA
DEBHATA
ASSASUNI
KALIGANJ
SHYAMNAGAR
INDIA

Union: Kulia
Union Boundary
Sundarban
Thana Boundary

District
Satkhira

Upazila
Kaligonj

Union Parishad
Dhalbaria

SWAPNO BENEFICIARIES MAP
(UNION: DHALBARIA, UPAZILA: KALIGONJ)

LEGEND

- ● Beneficiaries
- ● Bkash
- ● Bkash/Rocket
- ◉ Union Parishad
- ● Rural Market
- ⌐ ⌐ Union Boundary
- Katcha Road
- Pucca Road
- Settlements
- River

SCALE

0.5 0.25 0 0.5 1 Kilometers

1 centimeter = 350 meters

SURVEY DATA

Beneficiaries no.: 36
Bkash & Rocket Both: 8
Bkash Only: 2
Rocket Only: 0
Bank in Union: 0

Coordinate System: GCS WGS 1984
Datum: WGS 1984
Units: Degree
Spheroid: WGS_1984
Semimajor Axis: 6378137.0
Semiminor Axis: 6356752.314245179
Inverse Flattening: 298.257223563

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Productive New Opportunities (SWAPNO)

United Nations Development Programme

LOCATION MAP OF SATKHIRA DISTRICT

INDIA

- Union: Dhalbaria
- Sundarban
- Union Boundary
- Thana Boundary

SWAPNO BENEFICIARIES MAP
(UNION: DHALBARIA, UPAZILA: KALIGONJ)

Dhalbaria

Distance labels: 6.69 km, 6.32 km, 3.94 km, 4.07 km, 4.57 km, 5.06 km, 7.72 km, 4.09 km, 4.17 km, 7.3 km, 4.35 km, 4.38 km, 6.36 km, 5.65 km, 5.13 km, 5.34 km, 7.13 km, 6.77 km, 9.11 km, 5.81 km, 10.23 km, 10.19 km, 10.78 km, 9.76 km, 10.29 km, 9.92 km, 5.73 km, 10.29 km, 7.45 km, 7.09 km, 6.89 km, 7.43 km, 7.36 km, 9.01 km, 9.74 km, 9.65 km

LEGEND

- Beneficiaries
- Bkash
- Bkash/Rocket
- Union Parishad
- Bank
- Rural Market
- ⎯⎯ Bank Distance
- ⎯⎯ Katcha Road
- ⎯⎯ Pucca Road
- Settlements
- River
- Union Boundary

SURVEY DATA
Beneficiaries no.: 36
Bkash & Rocket Both: 8
Bkash Only: 2
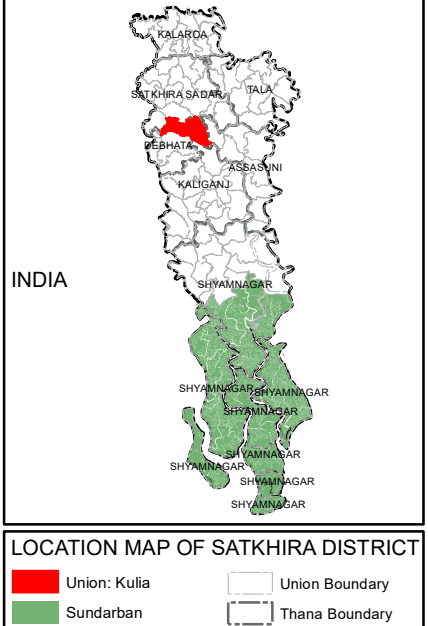Rocket Only: 0
Bank in Union: 0

Coordinate System: GCS WGS 1984
Datum: WGS 1984
Units: Degree
Spheroid: WGS_1984
Semimajor Axis: 6378137.0
Semiminor Axis: 6356752.314245179
Inverse Flattening: 298.257223563

SCALE
0.5 0.25 0 0.5 1 Kilometers

1 centimeter = 350 meters

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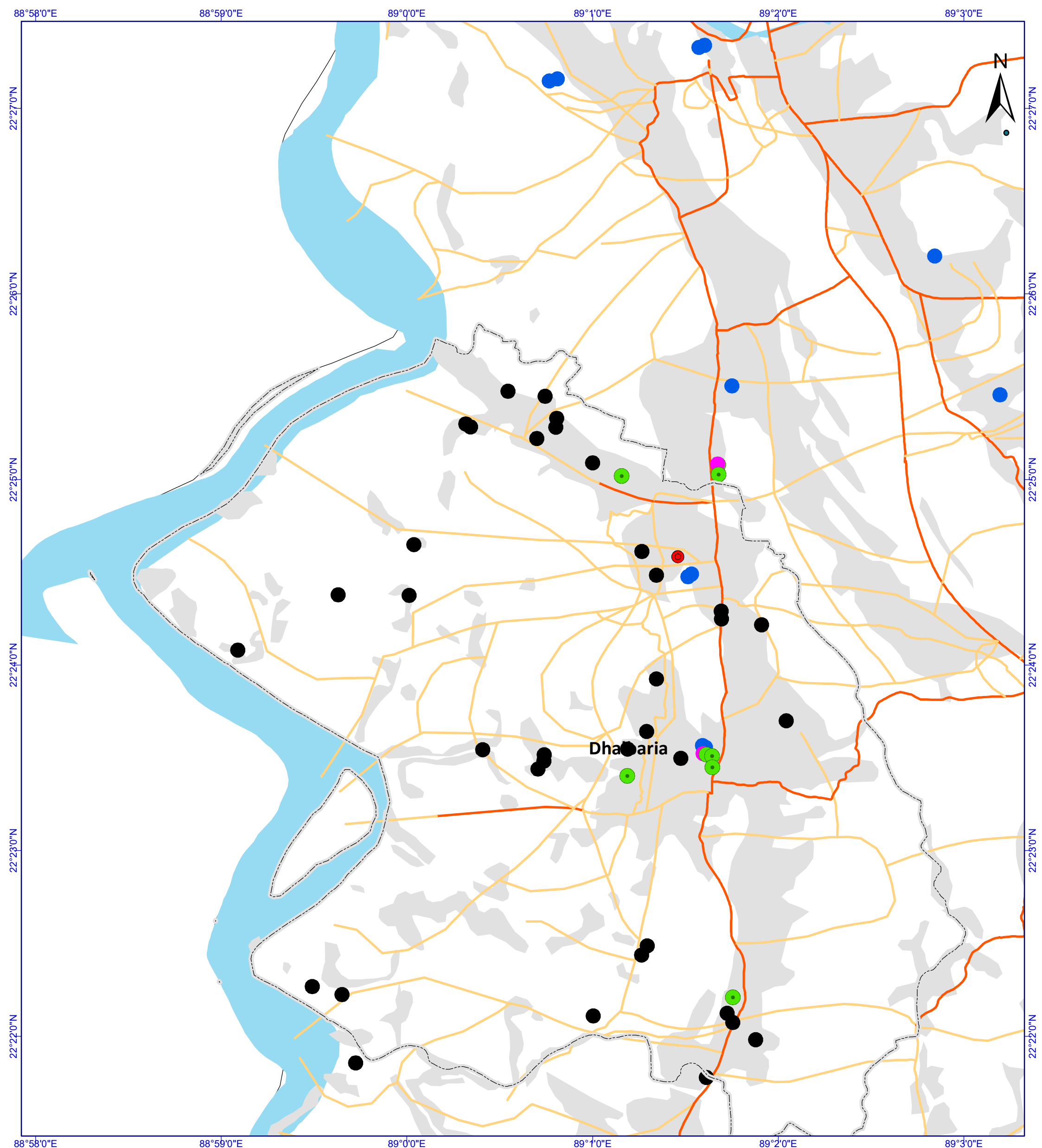United Nations Development Programme

LOCATION MAP OF SATKHIRA DISTRICT
Union: Dhalbaria
Union Boundary
Sundarban
Thana Boundary

INDIA

KALARDA, SATKHIRA SADAR, TALA, DEBHATA, ASSASUNI, KALIGANJ, SHYAMNAGAR

SWAPNO BENEFICIARIES MAP
(UNION: DHALBARIA, UPAZILA: KALIGONJ)

Dhalbaria

LEGEND

- ● Beneficiaries
- ● Bkash
- ● Bkash/Rocket
- ◉ Union Parishad
- Bank
- ● Rural Market
- —— Mobile Banking
- —— Katcha Road
- —— Pucca Road
- Settlements
- River
- Union Boundary

SURVEY DATA

Beneficiaries no.: 36
Bkash & Rocket Both: 8
Bkash Only: 2
Rocket Only: 0
Bank in Union: 0

Coordinate System: GCS WGS 1984
Datum: WGS 1984
Units: Degree
Spheroid: WGS_1984
Semimajor Axis: 6378137.0
Semiminor Axis: 6356752.314245179
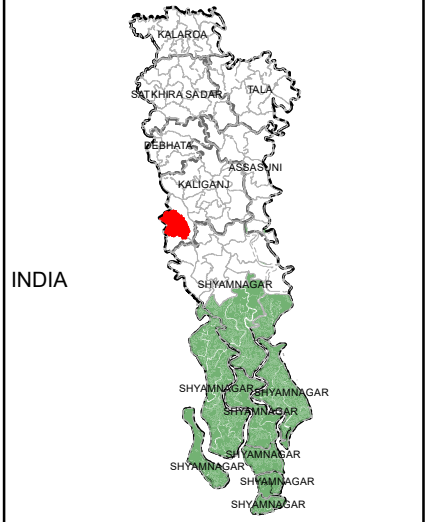Inverse Flattening: 298.257223563

SCALE

0.5 0.25 0 0.5 1Kilometers

1 centimeter = 350 meters

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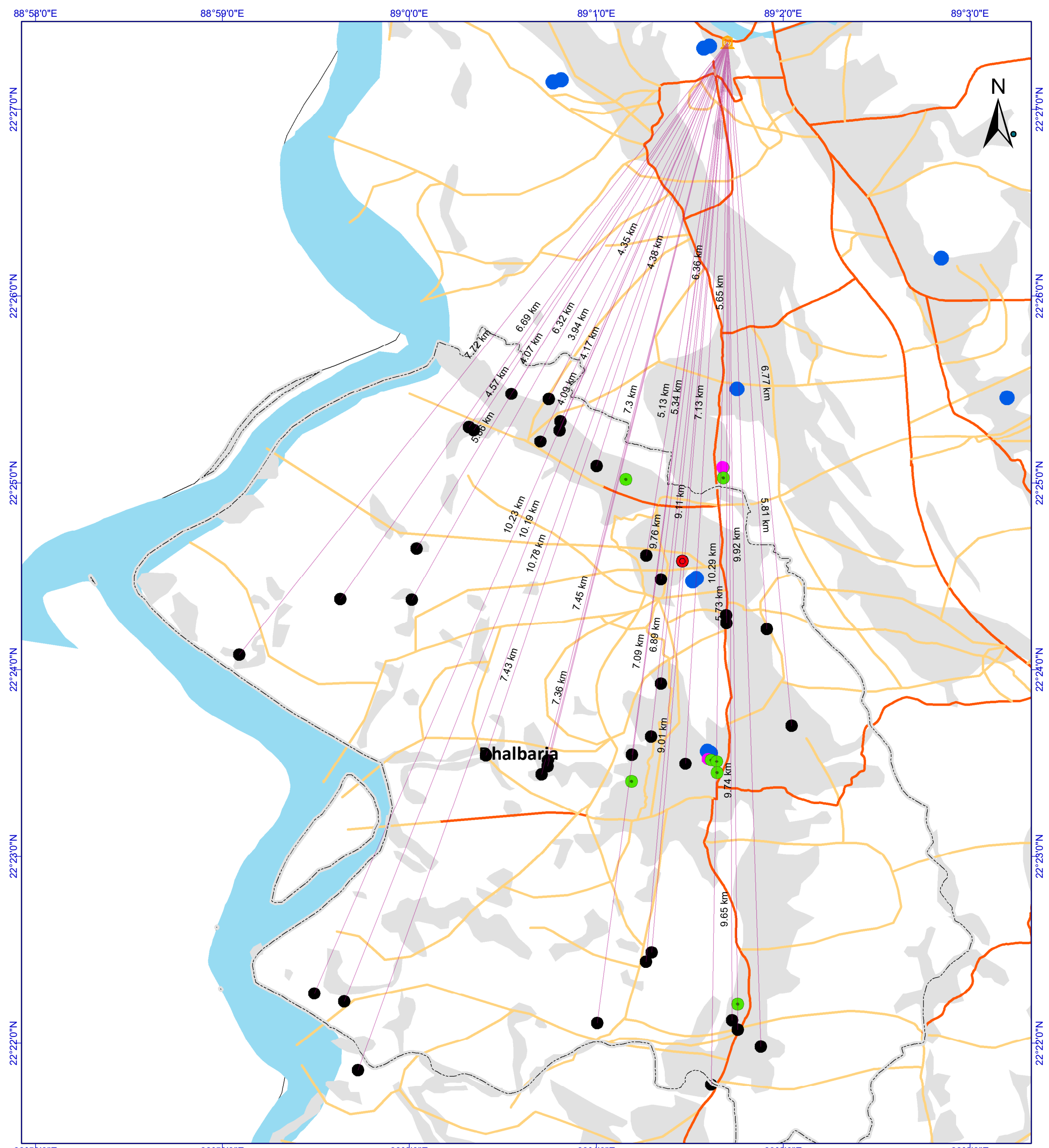E-mail: archimaze@gmail.com
Website: www.archimazebd.com

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LOCATION MAP OF SATKHIRA DISTRICT

INDIA

- Union: Dhalbaria
- Sundarban
- Union Boundary
- Thana Boundary

District
Satkhira

Upazila
Shymamnagar

Union Parishad
Kaikhali

SWAPNO BENEFICIARIES MAP
(UNION: KAIKHALI, UPAZILA: SHYAMNAGAR)

Durmuzkhali-Gainbari
Haripur-Bhabanipur
Ghona bridge-Ferryghat
Ramjibanpur-Manikpur
Gopalpur-Chingrikhali
Tofazzal HIS-Katakhal bridge
Naikathi-Astakhali
Nidaya-Gagramari
Naikathi-Mazerati
Nurnagar-Paranpurhat Rd
Bhairabnagar-Sora sluice gate
Madar river-Manikkhali Cul
Manikkhali-Madar river
Ramjannagor UP(Manikkhali)-Ramjannagor Kheyaghat-Paranpur Hat
Madar River-Kalindi River
Paranpur-Tarus house
Mindinagar-Kalindi
Kaikhali
Jada more-Gani Mollik
Manikkhali-Madar river
Jadahat-Kalindi River
Kaikhali UP-Zadahat
Bhetkhali-Antakhali Pachuas house
Koikhali-Shapkhali
Boshkhali-Sap khali
Sapkhali-Kaikhali BOP
Ramjannagar UP-Kalinchi Hat

N

LEGEND

- ● Beneficiaries
- ● Bkash
- ● Bkash/Rocket
- ● Bank
- ● Union Parishad

- Katcha Road
- Pucca Road
- Settlements
- River
- Union Boundary

SURVEY DATA
Beneficiaries no.: 34
Bkash & Rocket Both: 4
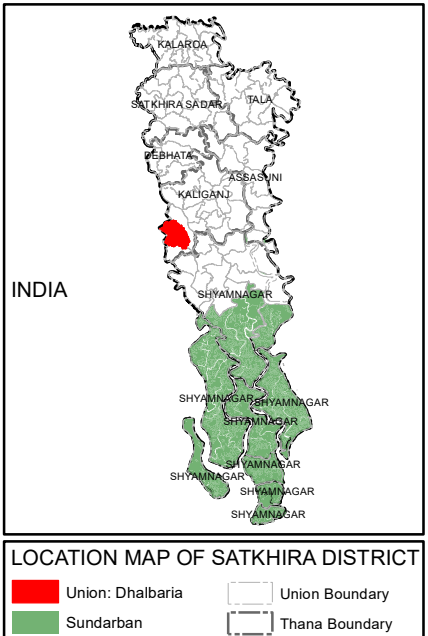Bkash Only: 1
Rocket Only: 0
Bank in Union: 1

Coordinate System: GCS WGS 1984
Datum: WGS 1984
Units: Degree
Spheroid: WGS_1984
Semimajor Axis: 6378137.0
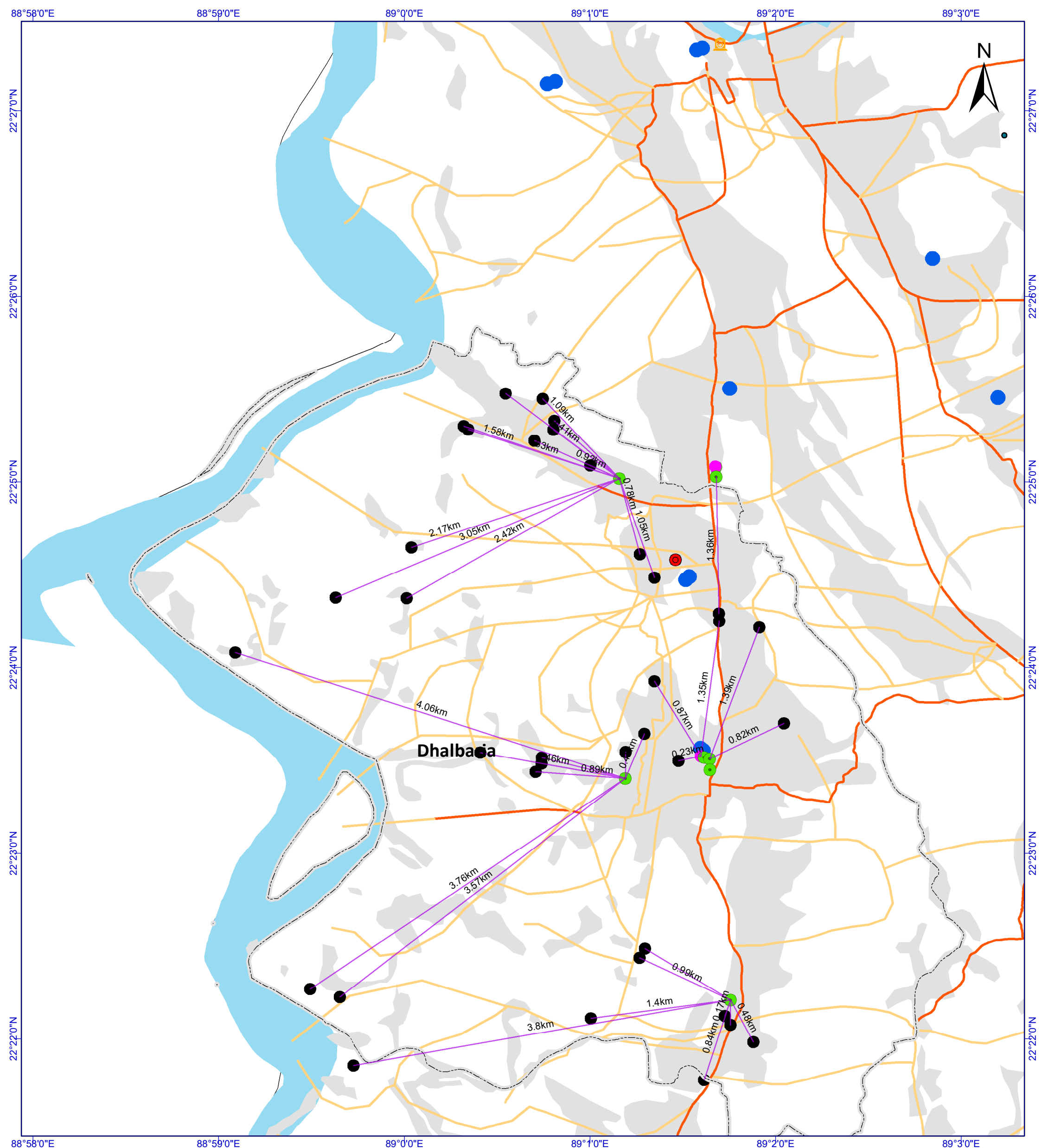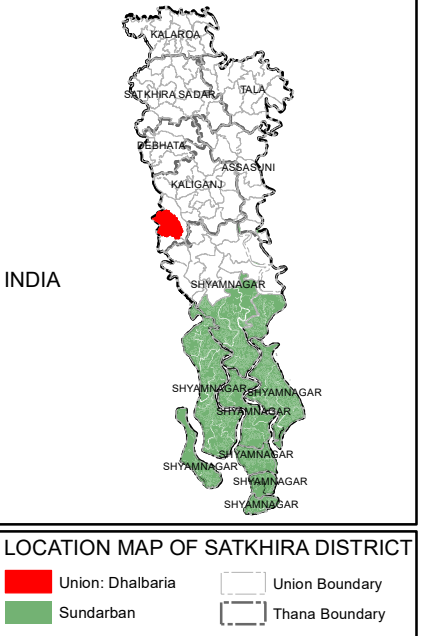Semiminor Axis: 6356752.314245179
Inverse Flattening: 298.257223563

SCALE
0.5 0.25 0 0.5 1Kilometers
1 centimeter = 400 meters

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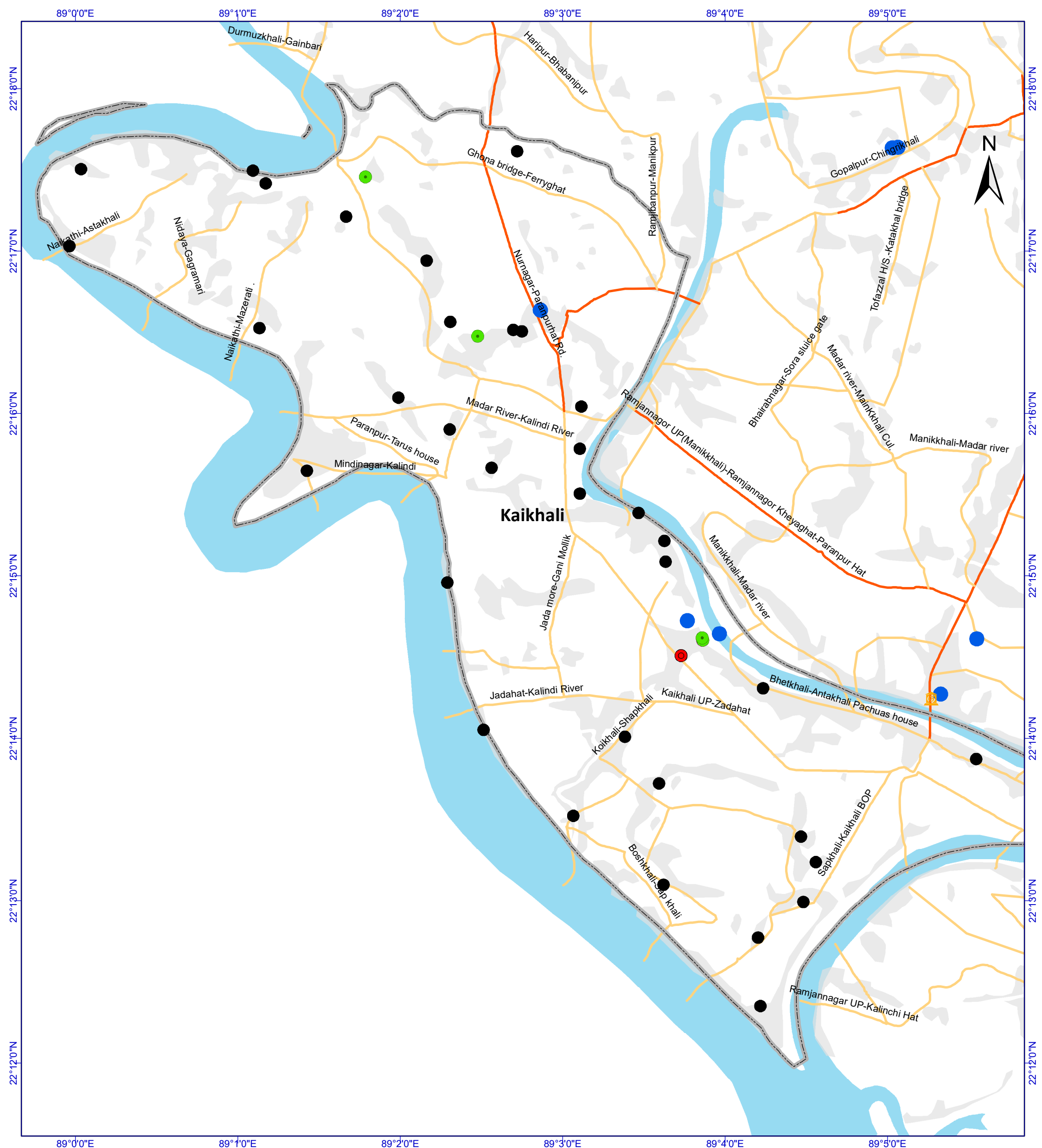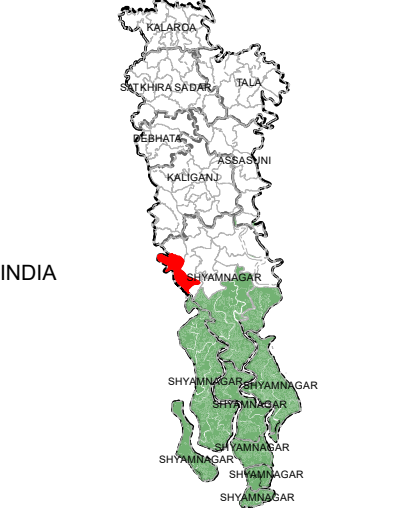
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LOCATION MAP OF SATKHIRA DISTRICT

KALARDA
SATKHIRA SABAR
TALA
DEBHATA
ASSASUNI
KALIGANJ
SHYAMNAGAR
INDIA
SHYAMNAGAR

- Kaikhali Union
- Sundarban
- Union Boundary
- Thana Boundary

SWAPNO BENEFICIARIES MAP
(UNION: KAIKHALI, UPAZILA: SHYAMNAGAR)

Kaikhali

Map labels and features:

- Durmuzkhali-Gainbari
- Haripur-Bhabanipur
- Ghona bridge-Ferryghat
- Nidaya-Gagramari
- Naikathi-Astakhali
- Naikathi-Mazerati
- Ramjanpur-Manikpur
- Ramjibanpur-Manikpur
- Nurnagar-Paranpurhat Rd.
- Gopalpur-Chirankhali
- Tofazzal HIS-Katakhal bridge
- Madar River-Kalindi River
- Paranpur-Tarus house
- Mindinagar-Kalindi
- Ramjannagar UP(Manikkhali)-Ramjannagor Kheyaghat-Paranpur Hat
- Bhairabnagar-Sora sluice gate
- Madar river-Manikkhali Cul
- Manikkhali-Madar river
- Jada more-Gani Mollik
- Jadahat-Kalindi River
- Koikhali-Shapkhali
- Boshkhali-Sap khali
- Sapkhali-Kaikhali BOP
- Ramjannagar UP-Kalinchi Hat

Distance labels: 9.55km, 9.75km, .58km, 11.04km, 11.36km, 6.94km, 5.63km, 5.17km, 8.6km, 6.32km, 7.79km, 8.7km, 4.89km, 3.93km, 3.59km, 6.26km, 6.93km, 6.24km, 7.54km, 5.64km, 5.09km, 3.5km, 1.94km, 4.61km, 3.52km, 0.86km, 3.23km, 4.27km, 3.7km, 2.15km, 2.27km, 3.35km, 2.72km, 3.99km

LEGEND

- ● Beneficiaries
- ● Bkash
- ● Bkash/Rocket
- ● Bank
- ● Union Parishad
- — Bank Distance
- — Katcha Road
- — Pucca Road
- Settlements
- River
- Union Boundary

SCALE

0.5 0.25 0 0.5 1 Kilometers

1 centimeter = 400 meters

CLIENT

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Productive New Opportunities (SWAPNO)

United Nations Development Programme

LOCATION MAP OF SATKHIRA DISTRICT

- Kaikhali Union
- Sundarban
- Union Boundary
- Thana Boundary

INDIA

SATKHIRA SADAR, TALA, KALARDA, KALIGANJ, DEBHATA, ASSASUNI, SHYAMNAGAR

SWAPNO BENEFICIARIES MAP
(UNION: KAIKHALI, UPAZILA: SHYAMNAGAR)

Kaikhali

Labels on map:
- Durmuzkhali-Gainbari
- Harjpur-Bhabanipur
- Gopalpur-Chirungkhali
- Tofazzal HIS-Katakhal bridge
- Ghona bridge-Ferryghat
- Ramjanpur-Manikpur
- 3.23km
- 1.28km
- 1.14km
- 1.74km
- 0.5km
- 3.45km
- Naikathi-Astakhali
- Nidaya-Gagramari
- Naikathi-Mazerati
- 2.1km
- 1.04km
- 0.51km
- Bhairabnagar-Sora sluice gate
- Madar river-Manikkhali Cul
- Manikkhali-Madar river
- Madar River-Kalindi River
- 2.46km
- 1.14km
- 1.1km
- 1.5km
- 1.42km
- 1.72km
- Ramjannagor UP(Manikkhali)-Ramjannagor Kheyaghat-Paranpur Hat
- Mindinagar-Kalindi
- Jada more-Gani Mollik
- 2.14km
- 59km
- 1.18km
- 0.87km
- Manikkhali-Madar river
- 2.95km
- Nurnagar-Paranpurhat Rd
- Jadahat-Kalindi River
- 2.68km
- 1.4km
- 3.38km
- 47km
- 1.60km
- 2.8km
- 2.83km
- 3.18km
- 2.49km
- Sapkhali-Kaikhali BOP
- Kaikhali-Shapkhali
- Boshkhali-ap khali
- 4.2km
- 3.43km
- Ramjannagar UP-Kalinchi Hat

LEGEND

- ● Beneficiaries
- ● Bkash
- ● Bkash/Rocket
- ⬡ Bank
- ● Union Parishad
- — Mobile Banking
- — Katcha Road
- — Pucca Road
- Settlements
- River
- Union Boundary

SCALE

0.5 0.25 0 0.5 1Kilometers

1 centimeter = 400 meters

SURVEY DATA

Beneficiaries no.: 34
Bkash & Rocket Both: 4
Bkash Only: 1
Rocket Only: 0
Bank in Union: 1

Coordinate System: GCS WGS 1984
Datum: WGS 1984
Units: Degree
Spheroid: WGS_1984
Semimajor Axis: 6378137.0
Semiminor Axis: 6356752.314245179
Inverse Flattening: 298.257223563

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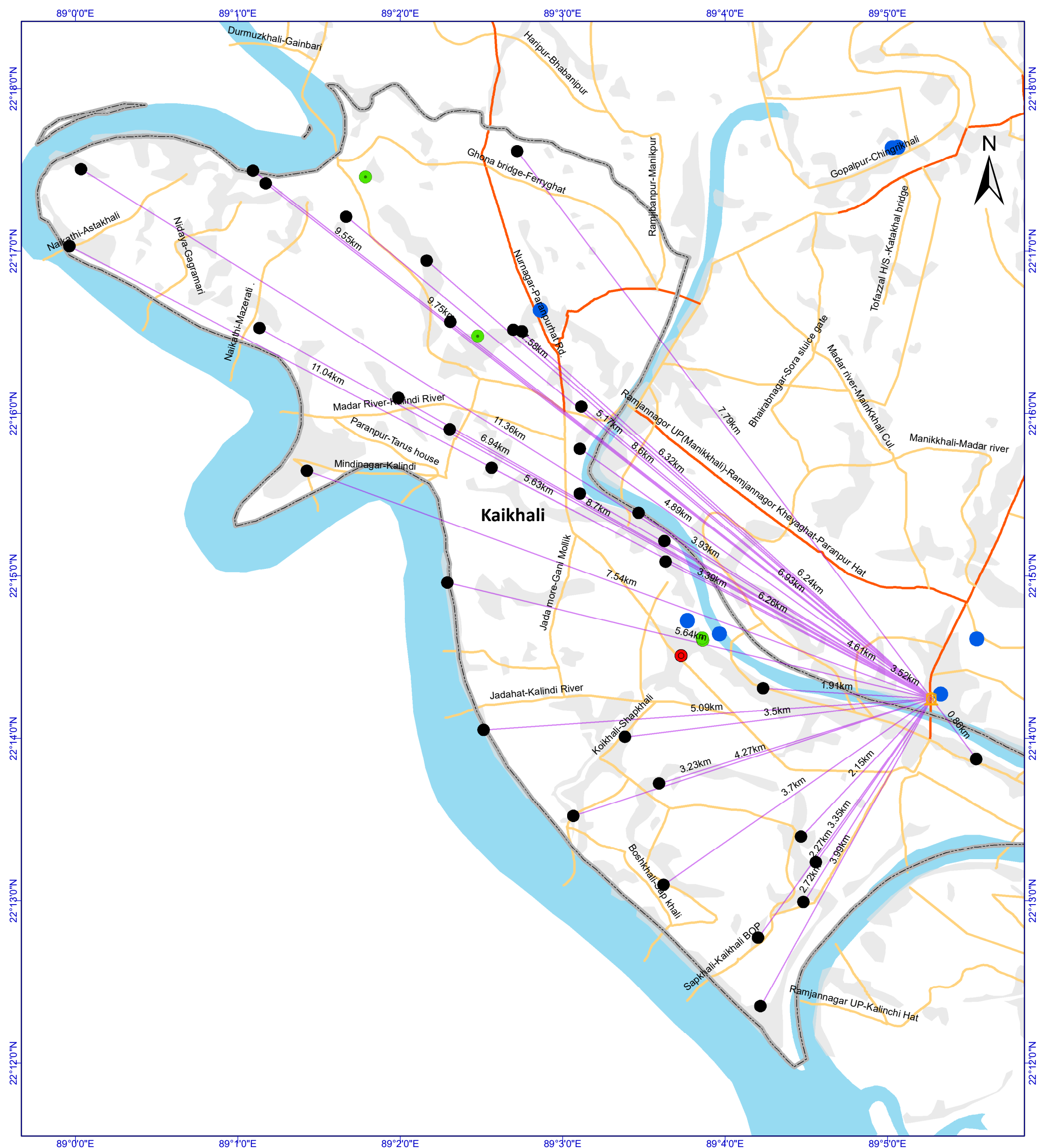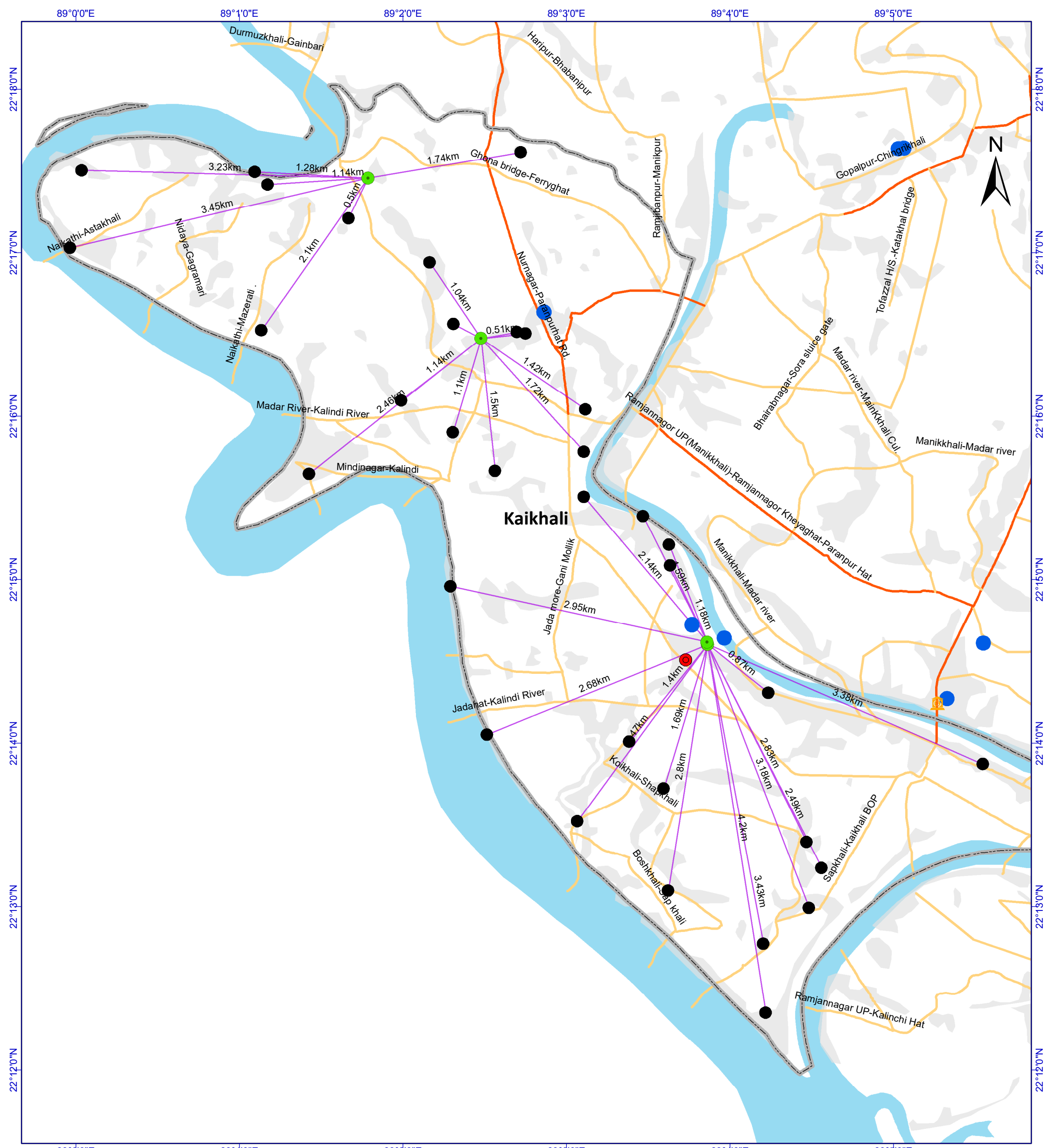
United Nations Development Programme

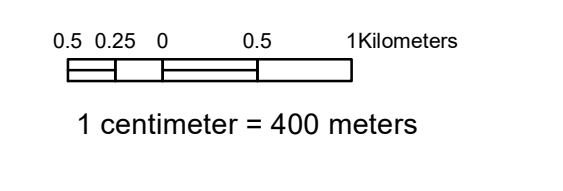## LOCATION MAP OF SATKHIRA DISTRICT

- Kaikhali Union
- Sundarban
- Union Boundary
- Thana Boundary

INDIA

District
Satkhira

Upazila
Assasuni

Union Parishad
Assasuni Sadar

SWAPNO BENEFICIARIES MAP
(UNION: ASSASUNI SADAR, UPAZILA: ASSASUNI)

Assasuni

Kalibari UZR.-Pallpara Bazaar
Syhati-Belapota Daliluddin house
Syhati UZR-Arun House Road
Kaligonj ZR-Uziripur GC-Assasuni
Uzirpur GC-Palpara Bazar
Uzirpur G.C-Gurudaskati village.
Bardah Wapda Emb.-Singamary Khal
Singamary Khal-Wapda Emb.

N

LEGEND

- ● Beneficiaries
- ● Bkash
- ● Bkash & Rocket
- ● Bank
- ● Union Parishad
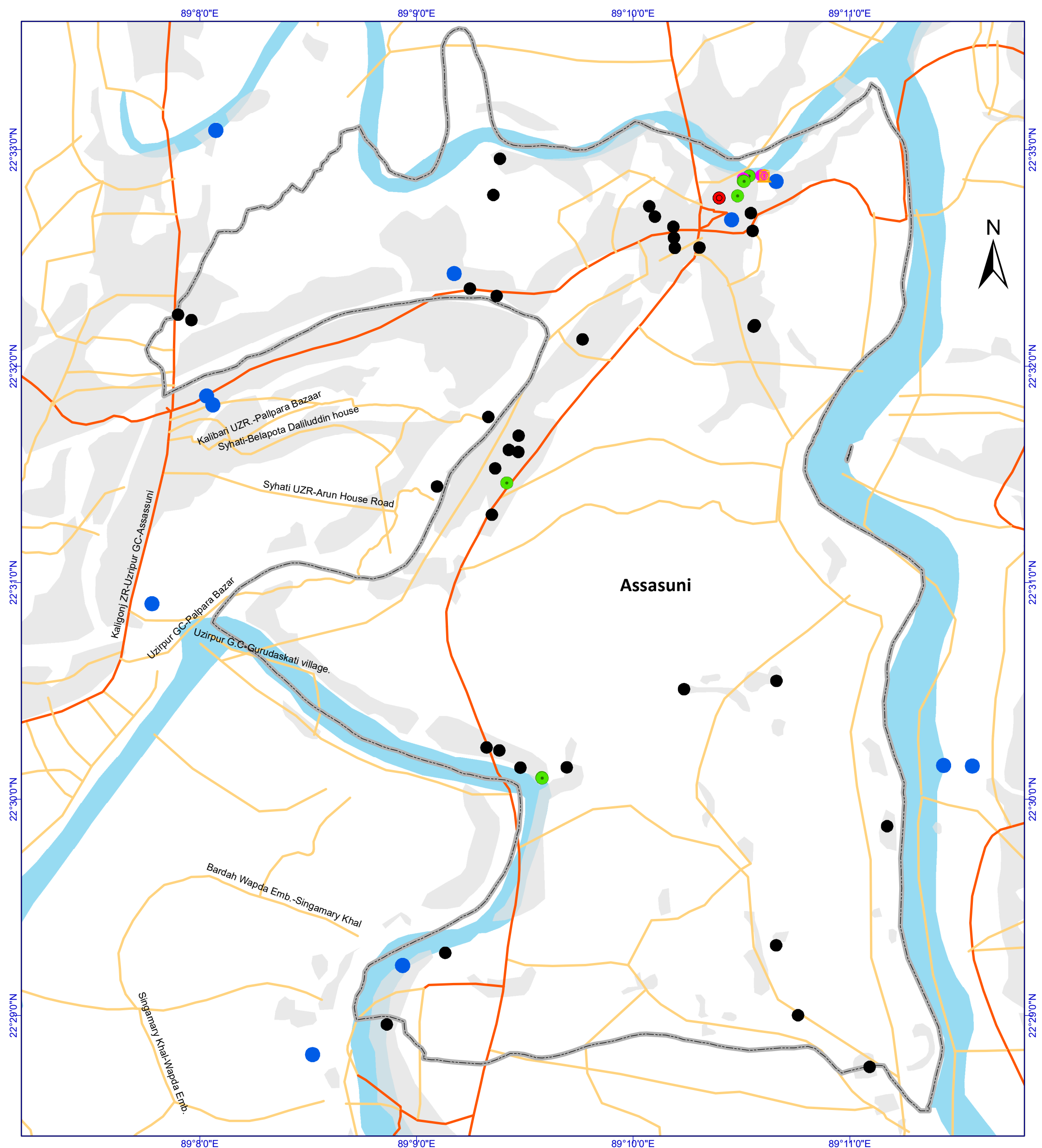- ● Rural Market
- Katcha Road
- Pucca Road
- Settlements
- River
- Union Boundary

SCALE

0.5 0.25 0 0.5 1 Kilometers

1 centimeter = 300 meters

SURVEY DATA

Beneficiaries no.: 36
Bkash & Rocket Both: 7
Bkash Only: 3
Rocket Only: 0
Bank in Union: 1

Coordinate System: GCS WGS 1984
Datum: WGS 1984
Units: Degree
Spheroid: WGS_1984
Semimajor Axis: 6378137.0
Semiminor Axis: 6356752.314245179
Inverse Flattening: 298.257223563

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LOCATION MAP OF SATKHIRA DISTRICT

- Assasuni Union
- Sundarban
- Union Boundary
- Thana Boundary

KALARDA
SATKHIRA SADAR
TALA
DEBHATA
KALIGANJ
SHYAMNAGAR

SWAPNO BENEFICIARIES MAP
(UNION: ASSASUNI SADAR, UPAZILA: ASSASUNI)

Assasuni

Kalibari UZR.-Pallpara Bazar
Syhati-Belapota Daliluddin house
Syhati UZR-Arun House Road
Kaligonj ZR-Uziripur GC-Assasuni
Uzirpur GC-Palpara Bazar
Uzirpur G.C-Gurudaskati village.
Bardah Wapda Emb.-Singamary Khal
Singamary Khal-Wapda Emb.

Distance labels: 2.25km, 2.31km, 1.01km, .89km, 5.12km, 5.02km, 2.68km, 2.5km, 0.99km, 0.99km, 0.52km, 1.29km, 1.28km, 3.84km, 3.38km, 3.7km, 3.12km, 3.19km, 3.04km, 3.15km, 4.42km, 5.41km, 5.45km, 5.31km, 6.55km, 7.15km, 5.64km, 7.64km, 4.3km, 7.9km, 5.39km

LEGEND
- Beneficiaries
- Bkash
- Bkash & Rocket
- Bank
- Union Parishad
- Rural Market
- Bank Distance
- Katcha Road
- Pucca Road
- Settlements
- River
- Union Boundary

SCALE
0.5 0.25 0 0.5 1 Kilometers

1 centimeter = 300 meters

SURVEY DATA
Beneficiaries no.: 36
Bkash & Rocket Both: 7
Bkash Only: 3
Rocket Only: 0
Bank in Union: 1

Coordinate System: GCS WGS 1984
Datum: WGS 1984
Units: Degree
Spheroid: WGS_1984
Semimajor Axis: 6378137.0
Semiminor Axis: 6356752.314245179
Inverse Flattening: 298.257223563

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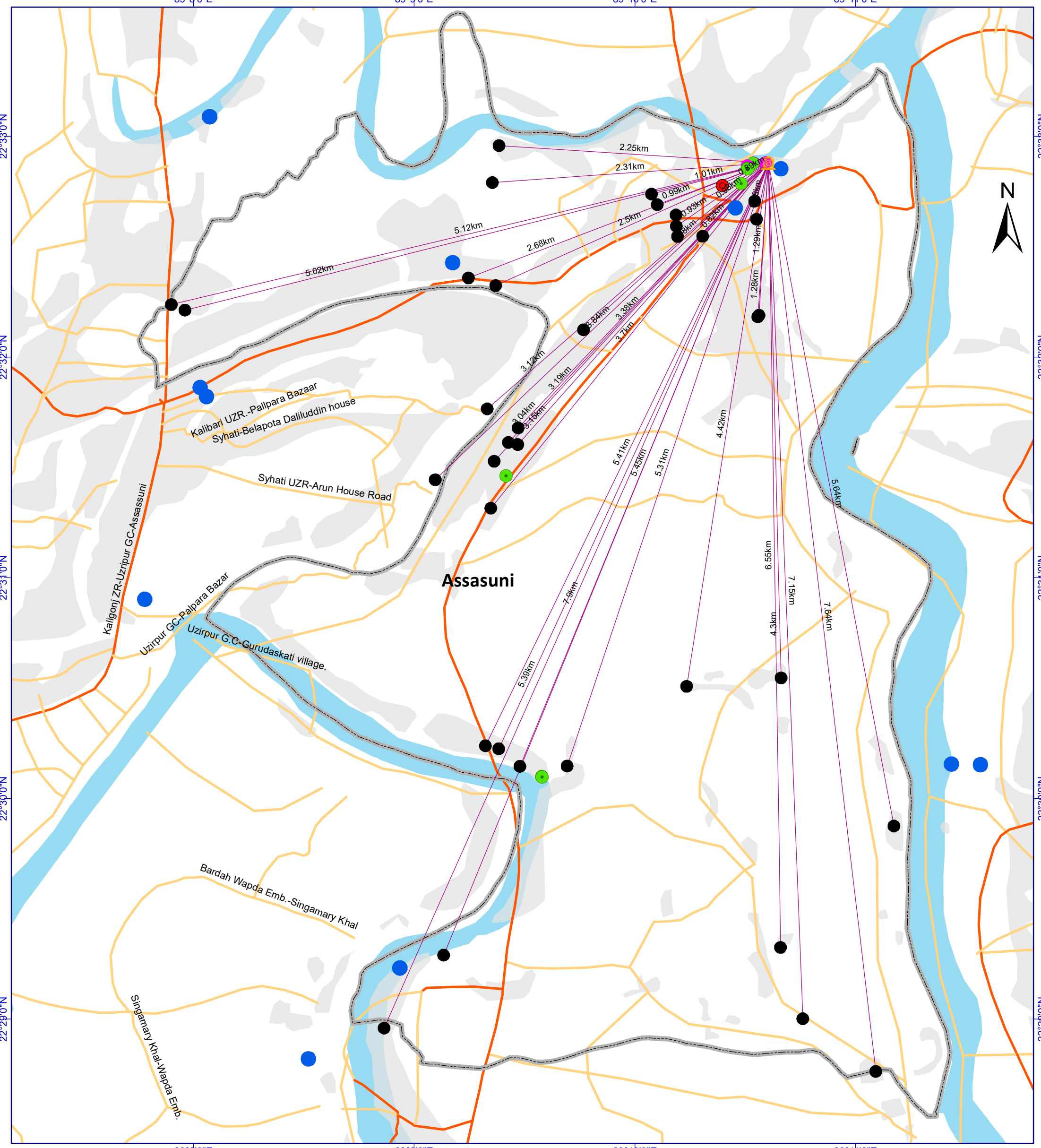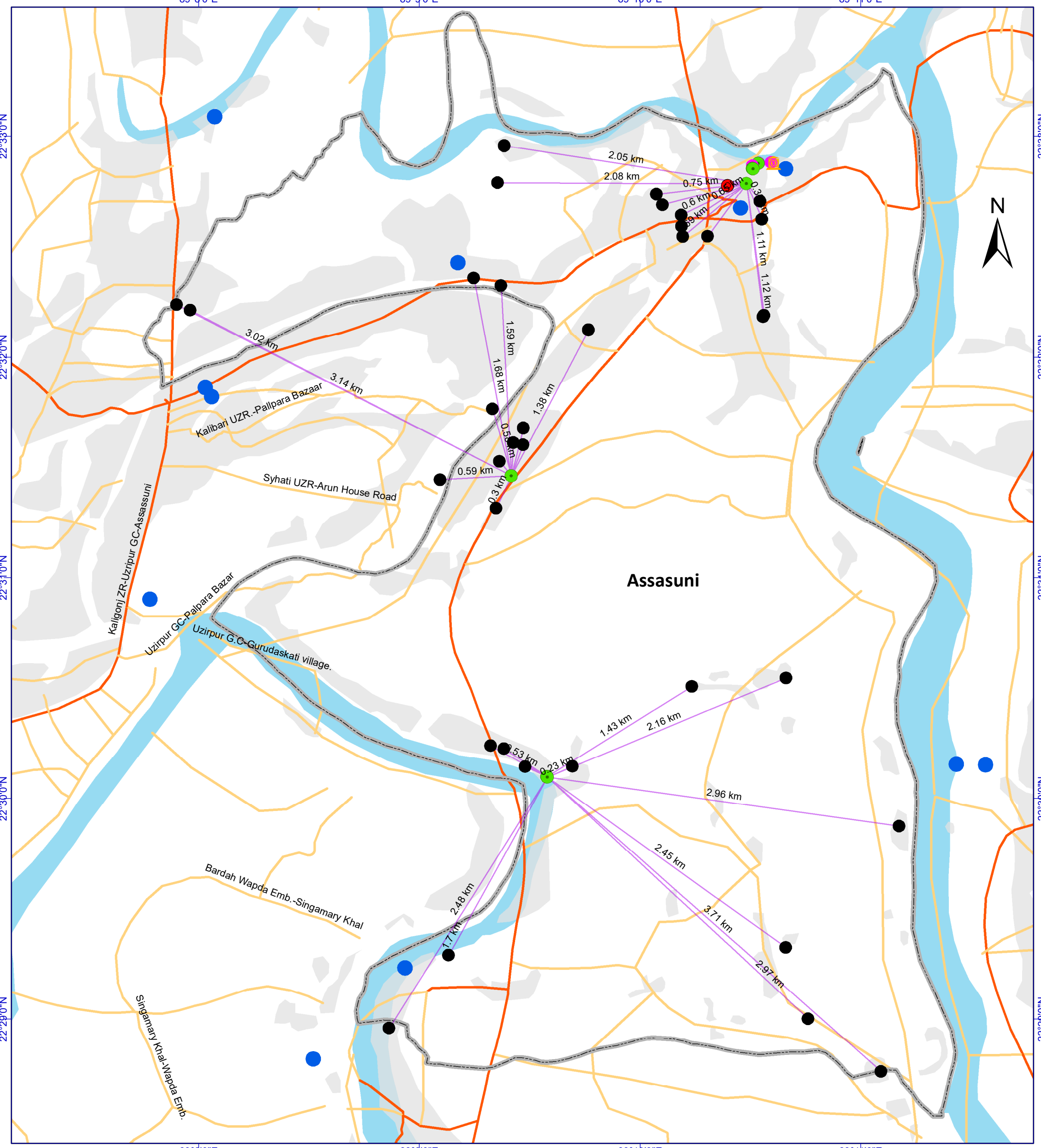Website: www.archimazebd.com

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LOCATION MAP OF SATKHIRA DISTRICT
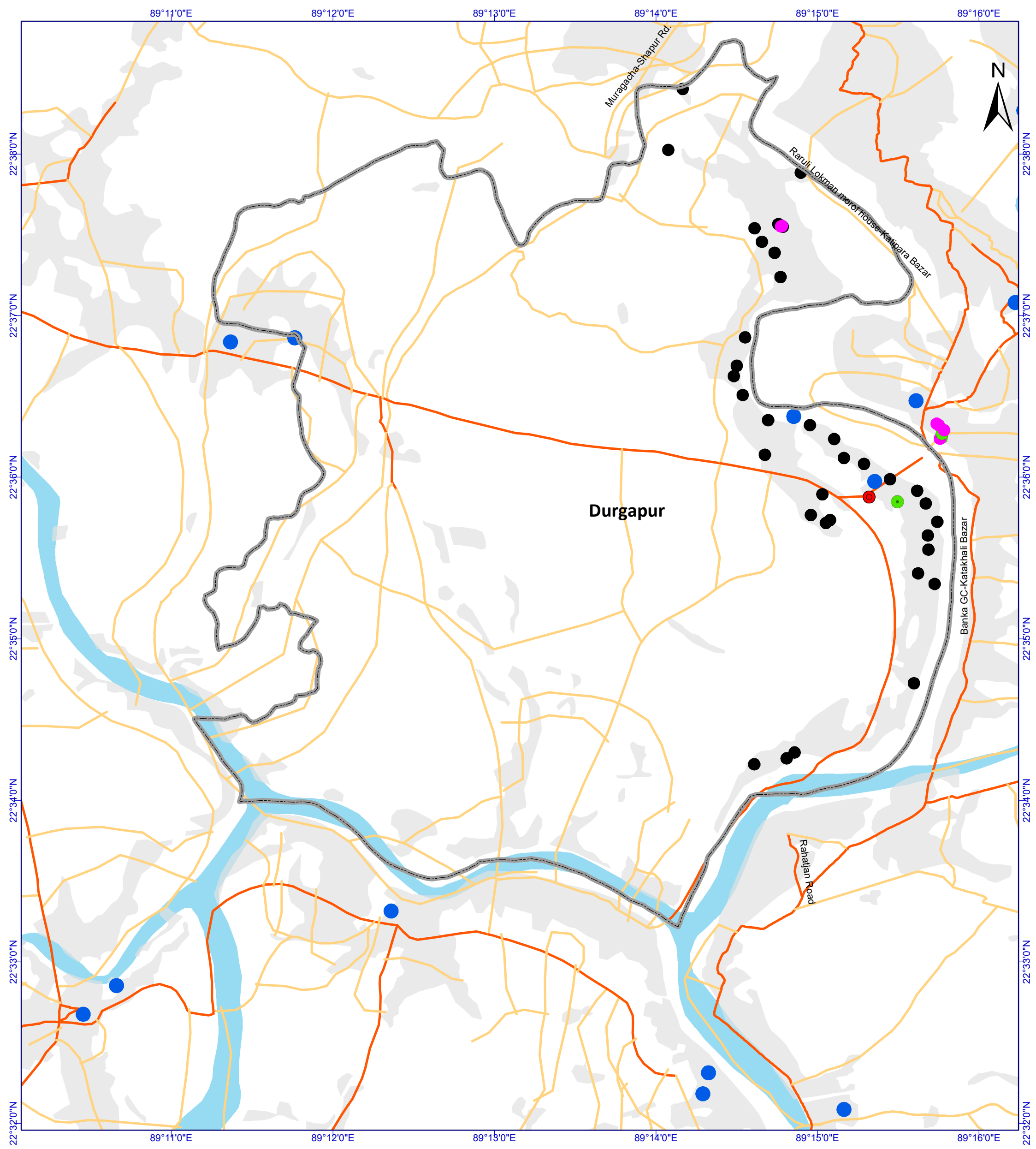- Assasuni Union
- Sundarban
- Union Boundary
- Thana Boundary

INDIA

KALARDA, SATKHIRA SADAR, TALA, DEBHATA, ASSASUNI, KALIGANJ, SHYAMNAGAR

SWAPNO BENEFICIARIES MAP
(UNION: ASSASUNI SADAR, UPAZILA: ASSASUNI)

Assasuni

Kalibari UZR.-Palipara Bazaar
Syhati UZR-Arun House Road
Kaligonj ZR-Uzripur GC-Assasuni
Uzirpur GC-Palpara Bazar
Uzirpur G.C-Gurudaskati village.
Bardah Wapda Emb.-Singamary Khal
Singamary Khal-Wapda Emb.

2.05 km
2.08 km
0.75 km
0.6 km
3.02 km
3.14 km
1.59 km
1.68 km
1.38 km
0.58 km
0.59 km
0.3 km
1.11 km
1.12 km
1.43 km
2.16 km
0.53 km
0.23 km
2.96 km
2.45 km
2.48 km
1.7 km
3.71 km
2.97 km

N

LEGEND

● Beneficiaries		Mobile Banking
● Bkash		Katcha Road
● Bkash & Rocket		Pucca Road
● Bank		Settlements
◉ Union Parishad		River
● Rural Market		Union Boundary

SCALE

0.5 0.25 0 0.5 1 Kilometers

1 centimeter = 300 meters

SURVEY DATA

Beneficiaries no.: 36
Bkash & Rocket Both: 7
Bkash Only: 3
Rocket Only: 0
Bank in Union: 1

Coordinate System: GCS WGS 1984
Datum: WGS 1984
Units: Degree
Spheroid: WGS_1984
Semimajor Axis: 6378137.0
Semiminor Axis: 6356752.314245179
Inverse Flattening: 298.257223563

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LOCATION MAP OF SATKHIRA DISTRICT

INDIA

■ Assasuni Union	Union Boundary
■ Sundarban	Thana Boundary

District
Satkhira

Upazila
Assasuni

Union Parishad
Durgapur

SWAPNO BENEFICIARIES MAP
(UNION: DURGAPUR, UPAZILA: ASSASUNI)

LEGEND

- Bkash
- Bkash/Rocket
- Union Parishad
- Beneficiaries
- Rural Market
- Union Boundary
- Katcha Road
- Pucca Road
- Settlements
- River

SCALE

0.5 0.25 0 0.5 1 Kilometers

1 centimeter = 400 meters

SURVEY DATA

Beneficiaries no.: 36
Bkash & Rocket Both: 3
Bkash Only: 6
Rocket Only: 0
Bank in Union: 0

Coordinate System: GCS WGS 1984
Datum: WGS 1984
Units: Degree
Spheroid: WGS_1984
Semimajor Axis: 6378137.0
Semiminor Axis: 6356752.314245179
Inverse Flattening: 298.257223563

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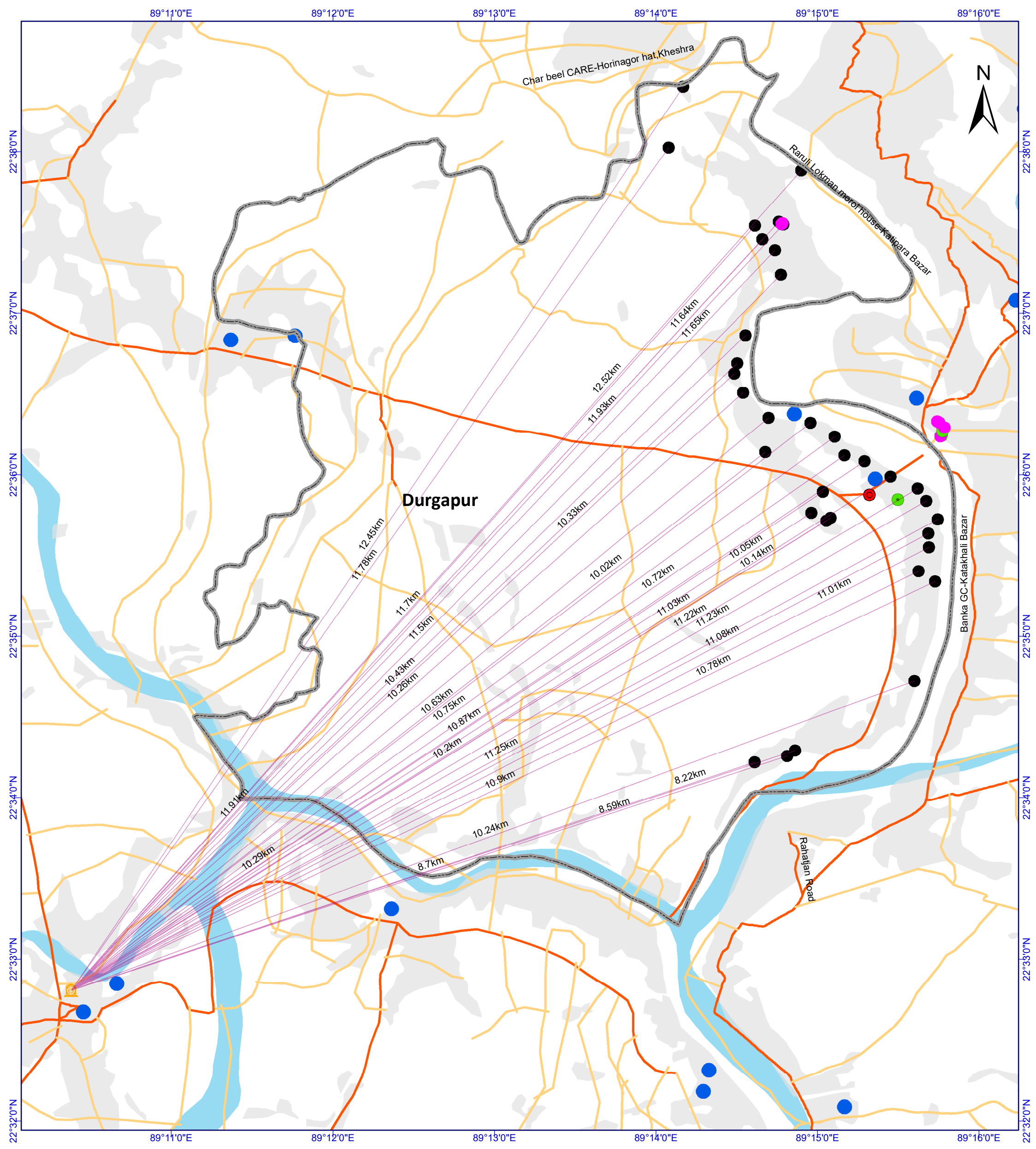E-mail: archimaze@gmail.com
Website: www.archimazebd.com

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LOCATION MAP OF SATKHIRA DISTRICT

- Durgapur Union
- Sundarban
- Union Boundary
- Thana Boundary

SWAPNO BENEFICIARIES MAP
(UNION: DURGAPUR, UPAZILA: ASSASUNI)

Durgapur

Char beel CARE-Horinagor hat,Kheshra

Ratuli Lokman meror house-Katipara Bazar

Banka GC-Katakhali Bazar

Rahaijan Road

Distance labels:
11.64km, 11.65km, 12.52km, 11.93km, 12.45km, 11.78km, 11.7km, 11.5km, 10.43km, 10.26km, 10.63km, 10.75km, 10.87km, 10.2km, 11.25km, 10.9km, 11.91km, 10.29km, 8.7km, 10.24km, 8.59km, 8.22km, 10.33km, 10.02km, 10.72km, 11.03km, 11.22km, 11.23km, 11.08km, 10.78km, 10.05km, 10.14km, 11.01km

LEGEND
- Bkash
- Bkash/Rocket
- Bank
- Union Parishad
- Beneficiaries
- Rural Market
- Bank Distance
- Katcha Road
- Pucca Road
- Settlements
- River
- Union Boundary

SCALE
0.5 0.25 0 0.5 1 Kilometers

1 centimeter = 400 meters

SURVEY DATA
Beneficiaries no.: 36
Bkash & Rocket Both: 3
Bkash Only: 6
Rocket Only: 0
Bank in Union: 0

Coordinate System: GCS WGS 1984
Datum: WGS 1984
Units: Degree
Spheroid: WGS_1984
Semimajor Axis: 6378137.0
Semiminor Axis: 6356752.314245179
Inverse Flattening: 298.257223563

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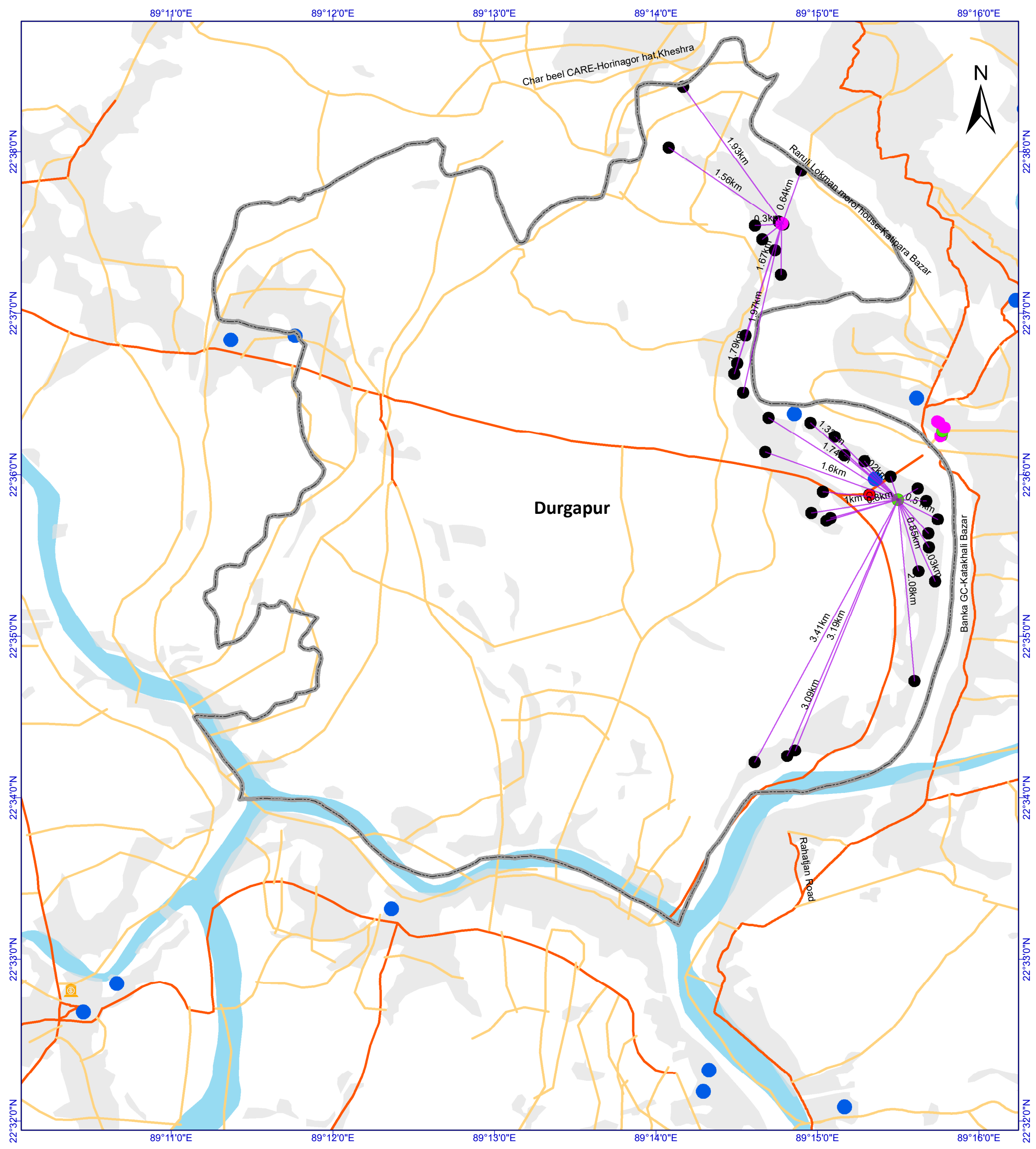Strengthening Women's Ability for
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LOCATION MAP OF SATKHIRA DISTRICT
INDIA

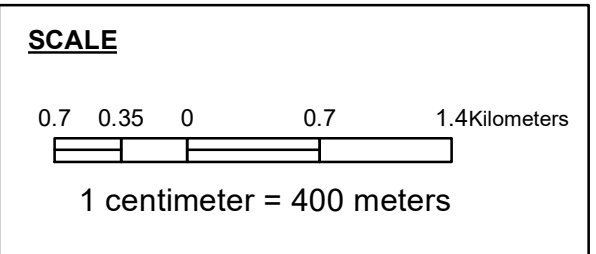- Durgapur Union
- Sundarban
- Union Boundary
- Thana Boundary

KALARDA, TALA, SATKHIRA SADAR, ASSASUNI, DEBHATA, KALIGANJ, SHYAMNAGAR

SWAPNO BENEFICIARIES MAP
(UNION: DURGAPUR, UPAZILA: ASSASUNI)

Durgapur

Char beel CARE-Horinagor hat,Kheshra

Ratuli Lokman moroi house-Katipara Bazar

Banka GC-Katakhali Bazar

Rahatjan Road

1.93km
1.56km
0.64km
0.3km
1.67km
1.97km
1.79km
1.33km
1.74km
1.02km
1.6km
1km
0.8km
0.5km
0.35km
0.03km
2.08km
3.41km
3.19km
3.09km

N

LEGEND

- ● Beneficiaries
- ● Bkash
- ● Bkash/Rocket
- ● Bank
- ● Union Parishad
- ● Rural Market
- —— Mobile Banking
- —— Katcha Road
- —— Pucca Road
- Settlements
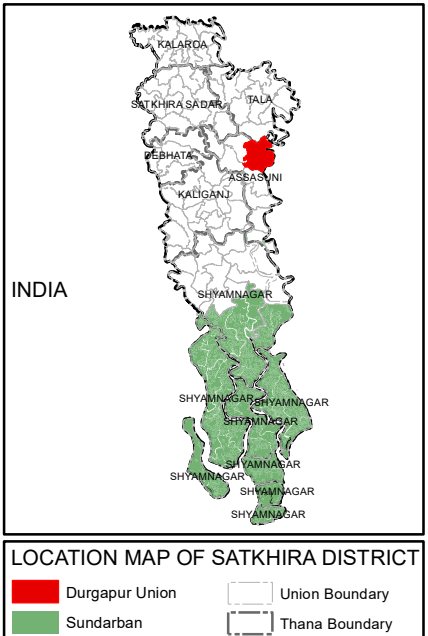- River
- Union Boundary

SURVEY DATA

Beneficiaries no.: 36
Bkash & Rocket Both: 3
Bkash Only: 6
Rocket Only: 0
Bank in Union: 0

Coordinate System: GCS WGS 1984
Datum: WGS 1984
Units: Degree
Spheroid: WGS_1984
Semimajor Axis: 6378137.0
Semiminor Axis: 6356752.314245179
Inverse Flattening: 298.257223563

SCALE

0.7   0.35   0   0.7   1.4 Kilometers

1 centimeter = 400 meters

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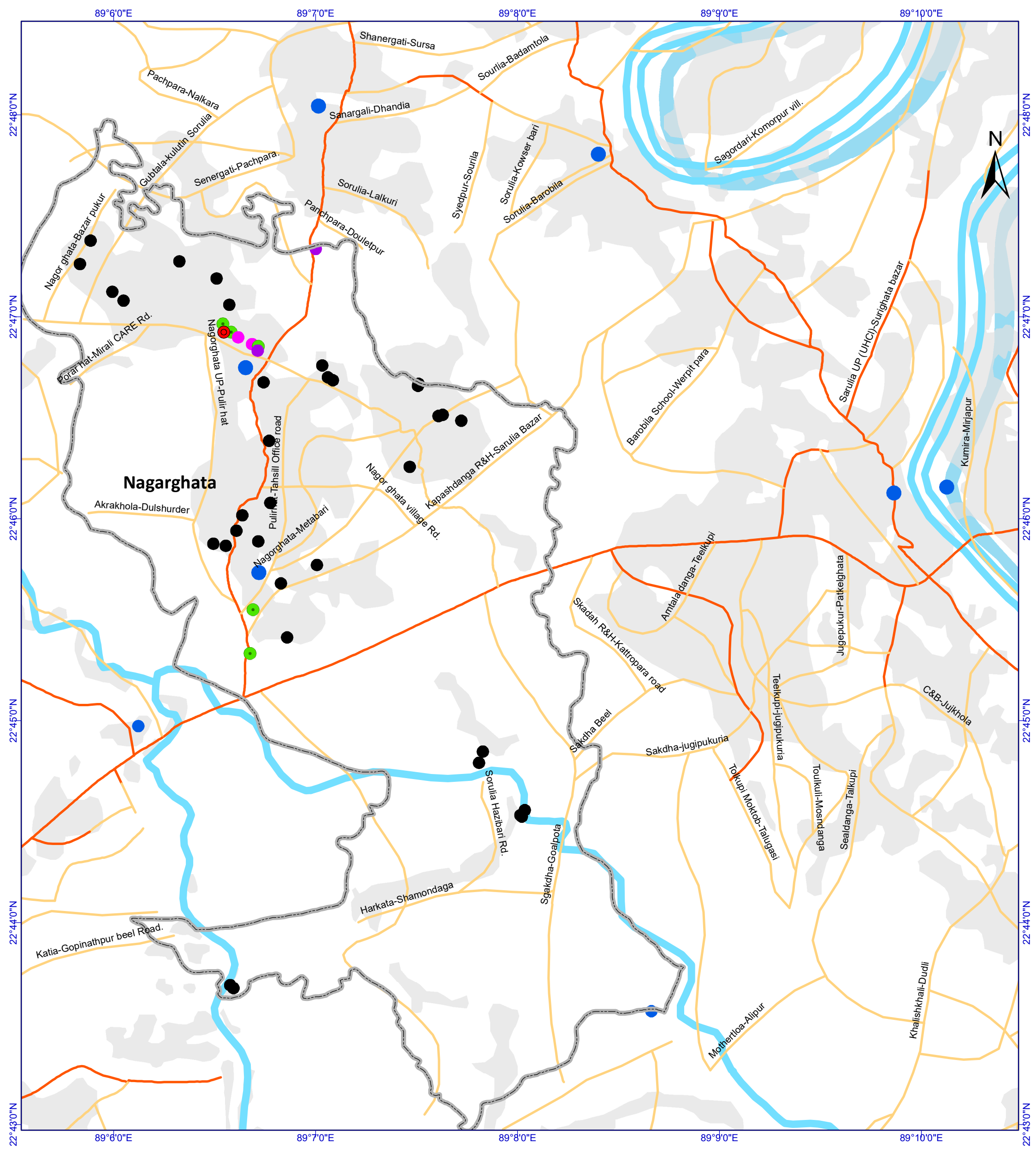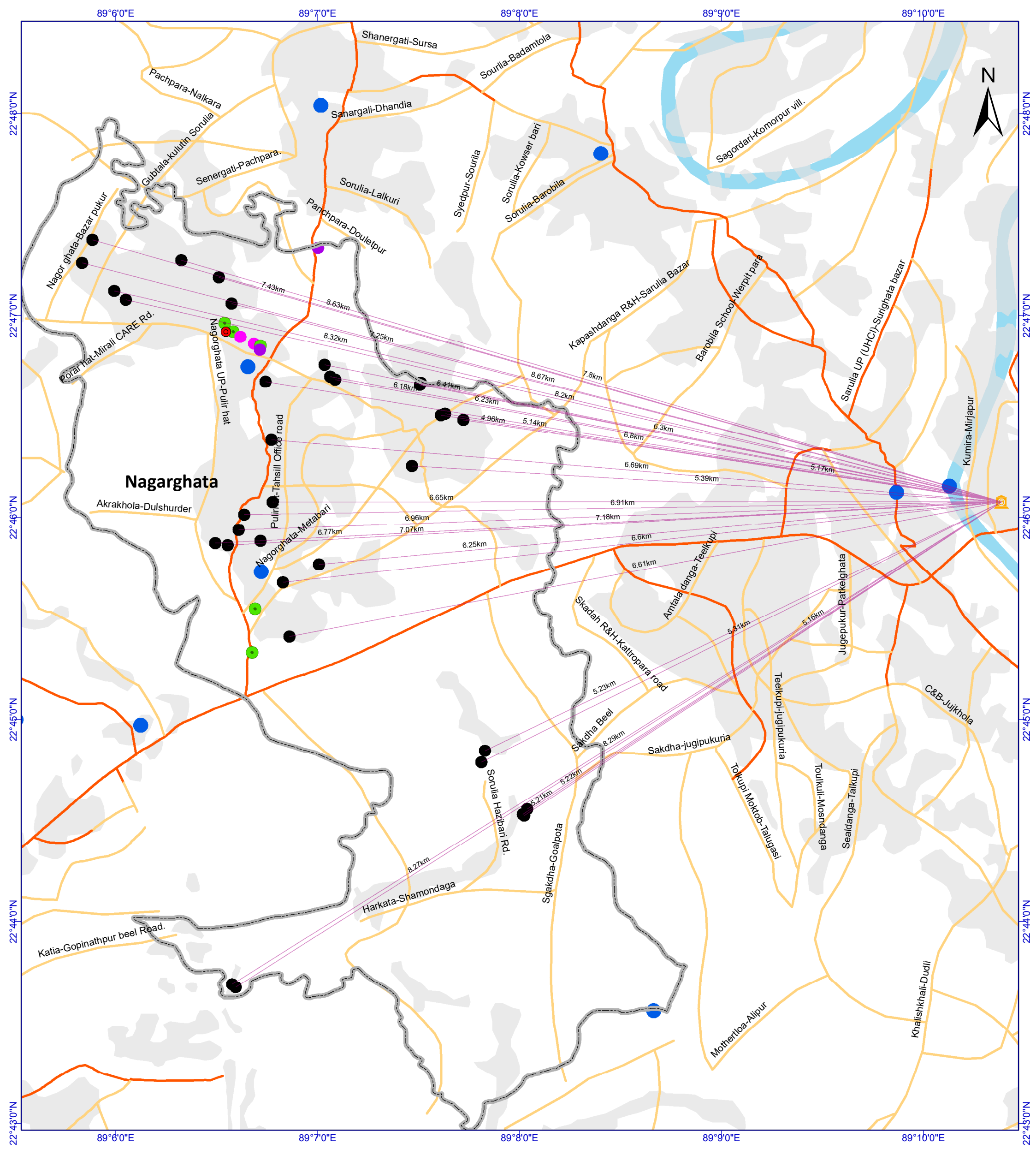
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LOCATION MAP OF SATKHIRA DISTRICT

INDIA

KALAROA
SATKHIRA SADAR
TALA
DEBHATA
KALIGANJ
ASSASUNI
SHYAMNAGAR

Durgapur Union
Sundarban
Union Boundary
Thana Boundary

District
Satkhira

Upazila
Tala

Union Parishad
Nagarghata

SWAPNO BENEFICIARIES MAP
(UNION: NAGARGHATA, UPAZILA: TALA)

Nagarghata

Shanergati-Sursa
Sourlia-Badamtola
Pachpara-Nalkara
Sanargali-Dhandia
Gubtala-kulutin Sorulia
Senergati-Pachpara.
Sorulia-Lalkuri
Syedpur-Sourlia
Sorulia-Kowser bari
Sorulia-Barobila
Sagordari-Komorpur vill.
Panchpara-Douletpur
Nagor ghata-Bazar pukur
Poi'ar hat-Mirali CARE Rd.
Nagorghata UP-Pulir hat
Nagorghata UP-Pulir hat
Sarulia UP (UHCl)-Surighata bazar
Barobila School-Werpit para
Kumira-Mirjapur
Akrakhola-Dulshurder
Pulir hat-Tahsill Office road
Nagor ghata village Rd.
Kapashdanga R&H-Sarulia Bazar
Nagorghata-Metabari
Skadah R&H-Kattropara road
Amtaladanga-Teelkupi
Jugepukur-Patkelghata
Teelkupi-jugipukuria
C&B-Jujkhola
Sakdha Beel
Sakdha-jugipukuria
Toulkuli-Moshdanga
Sealdanga-Talkupi
Sorulia Hazibari Rd.
Tokupi Moktob-Talugasi
Sgakdha-Goalpota
Harkata-Shamondaga
Katia-Gopinathpur beel Road.
Mothertloa-Alipur
Khalishkhali-Dudli

LEGEND

- ● Beneficiaries
- ● Bkash
- ● Bkash&Rocket
- ● Rocket
- ◎ Union Parishad
- ● Rural Market

--- Katcha Road
--- Pucca Road
Settlements
River
Union Boundary

SCALE

0.5 0.25 0 0.5 1 Kilometers

1 centimeter = 320 meters

SURVEY DATA

Beneficiaries no.: 35
Bkash & Rocket Both: 5
Bkash Only: 2
Rocket Only: 2
Bank in Union: 0

Coordinate System: GCS WGS 1984
Datum: WGS 1984
Units: Degree
Spheroid: WGS_1984
Semimajor Axis: 6378137.0
Semiminor Axis: 6356752.314245179
Inverse Flattening: 298.257223563

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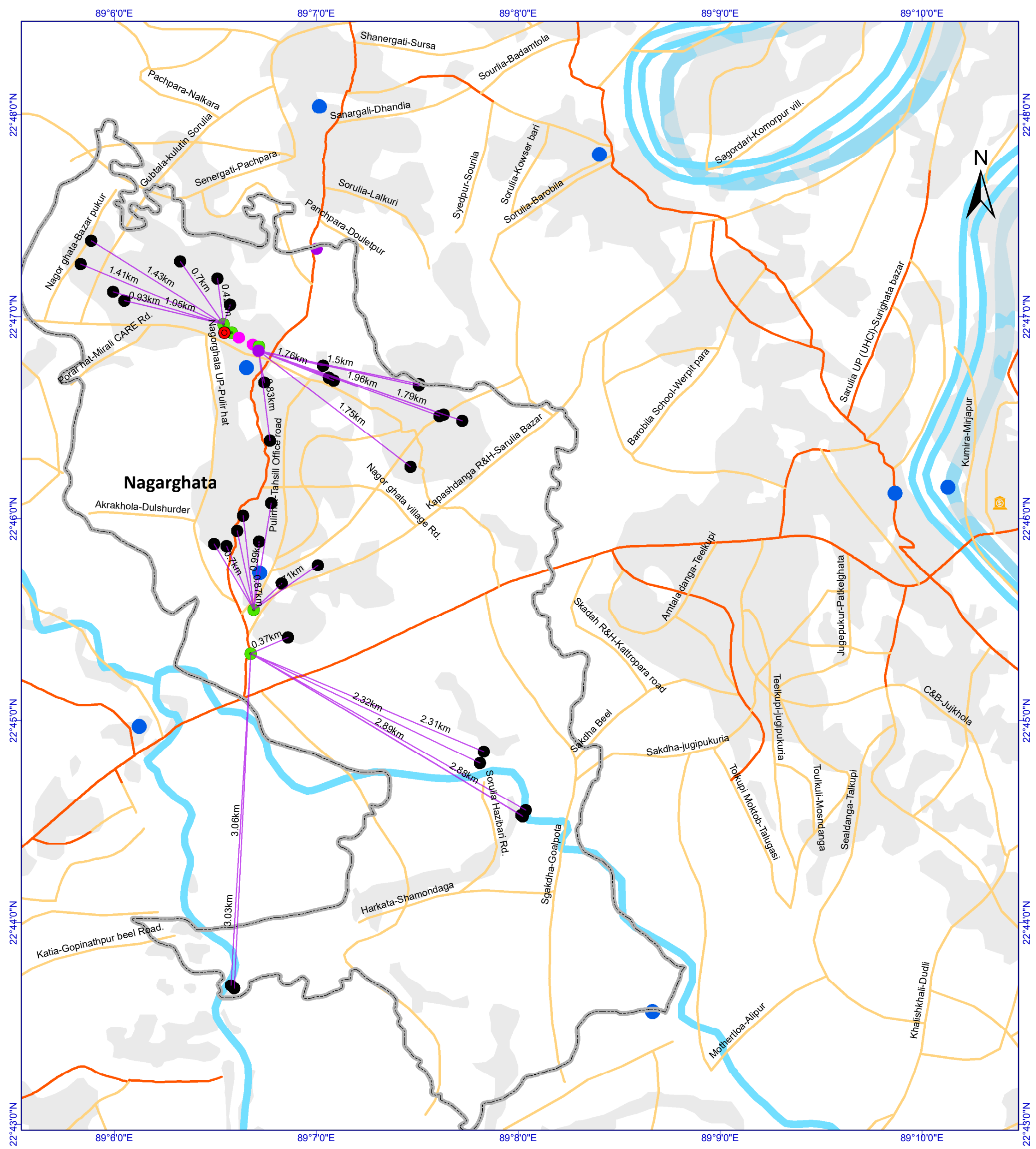Strengthening Women's Ability for
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LOCATION MAP OF SATKHIRA DISTRICT

INDIA

KALARDA
SATKHIRA SADAR
TALA
DEBHATA
ASSASUNI
KALIGANJ
SHYAMNAGAR
SHYAMNAGAR
SHYAMNAGAR
SHYAMNAGAR
SHYAMNAGAR
SHYAMNAGAR
SHYAMNAGAR

- Union: Nagarghata
- Union Boundary
- Sundarban
- Thana Boundary

SWAPNO BENEFICIARIES MAP
(UNION: NAGARGHATA, UPAZILA: TALA)

LEGEND

- Beneficiaries
- Bkash
- Bkash&Rocket
- Rocket
- Bank
- Union Parishad
- Rural Market

- Bank Distance
- Katcha Road
- Pucca Road
- Settlements
- River
- Union Boundary

SCALE

0.5 0.25 0 0.5 1Kilometers

1 centimeter = 320 meters
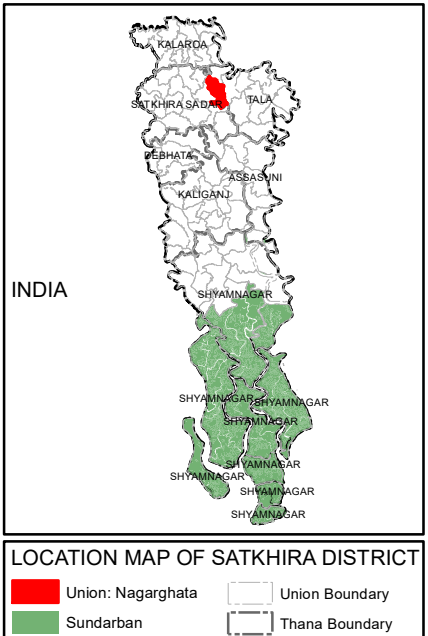
SURVEY DATA

Beneficiaries no.: 35
Bkash & Rocket Both: 5
Bkash Only: 2
Rocket Only: 2
Bank in Union: 0

Coordinate System: GCS WGS 1984
Datum: WGS 1984
Units: Degree
Spheroid: WGS_1984
Semimajor Axis: 6378137.0
Semiminor Axis: 6356752.314245179
Inverse Flattening: 298.257223563

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Productive New Opportunities (SWAPNO)

United Nations Development Programme

LOCATION MAP OF SATKHIRA DISTRICT

- Union: Nagarghata
- Sundarban
- Union Boundary
- Thana Boundary

INDIA

SWAPNO BENEFICIARIES MAP
(UNION: NAGARGHATA, UPAZILA: TALA)

Shanergati-Sursa
Sourlia-Badamtola
Pachpara-Nalkara
Sanargali-Dhandia
Gubtala-Kulutin Sorulia
Senergati-Pachpara.
Sorulia-Lalkuri
Syedpur-Sourlia
Sorulia-Kowser bari
Sorulia-Barobila
Sagordari-Komorpur vill.
Sagordari-Komorpur vill.
Panchpara-Douletpur
Nagor ghata-Bazar pukur
1.41km
1.43km
0.7km
0.93km
1.05km
Potar hat-Mirali CARE Rd.
Nagorghata UP-Pulir hat
1.76km
1.5km
1.96km
1.79km
1.75km
0.83km
Barobila School-Werpit para
Sarulia UP (UHCl)-Surighata bazar
Kumira-Mirjapur
Nagarghata
Akrakhola-Dulshurder
Pulin-Tahsill Office
Nagor ghata village Rd.
Kapashdanga R&H-Sarulia Bazar
0.99km
1km
0.37km
Skadah R&H-Kattropara road
Amtala-danga-Teelkupi
Jugepukur-Patkelghata
Teelkupi-jugipukuria
C&B-Jujkhola
Sakdha Beel
Sakdha-jugipukuria
Tokupi Moktob-Talugasi
Toulkuli-Moshdanga
Sealdanga-Talkupi
2.32km
2.31km
2.89km
2.88km
3.06km
3.03km
Sorulia Hazibari Rd.
Sgakdha-Goalpota
Khalishkhali-Dudli
Harkata-Shamondaga
Katia-Gopinathpur beel Road.
Mothertloa-Alipur

89°6'0"E 89°7'0"E 89°8'0"E 89°9'0"E 89°10'0"E
22°48'0"N 22°47'0"N 22°46'0"N 22°45'0"N 22°44'0"N 22°43'0"N

LEGEND
- Beneficiaries
- Bkash
- Bkash&Rocket
- Rocket
- Bank
- Union Parishad
- Rural Market
- Mobile Banking
- Katcha Road
- Pucca Road
- Settlements
- River
- Union Boundary

SCALE
0.5 0.25 0 0.5 1 Kilometers

1 centimeter = 320 meters

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CLIENT
Strengthening Women's Ability for
Productive New Opportunities (SWAPNO)

United Nations Development Programme

LOCATION MAP OF SATKHIRA DISTRICT
Union: Nagarghata
Union Boundary
Sundarban
Thana Boundary
INDIA

KALARDA
SATKHIRA SADAR
TALA
DEBHATA
ASSASUNI
KALIGANJ
SHYAMNAGAR

Social Security Digital Cash
Transfers: Strengthening G2P in Bangladesh

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