



Qualitative Findings from the Field Visit to the SWAPNO Project Areas in Rangpur: Pirganj and Pirgacha Unions

Study Report

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Introduction

In an effort to understand how the social protection programmes, can truly change the lives, the Social Security Policy Support (SSPS) Programme team visited the SWAPNO Project areas in Rangpur, focusing on two unions: Pirganj and Pirgacha.

During the visit, the team held two consultative dialogues with around 25 women beneficiaries. These beneficiaries are under the Government's conditional cash transfer scheme under the SWAPNO Project of the Local Government Division, assisted by UNDP under SIDA fund support.

During field interactions, a semi-structured questionnaire aimed to do more than gather information from the beneficiaries and sought to listen to stories of change in gender roles.

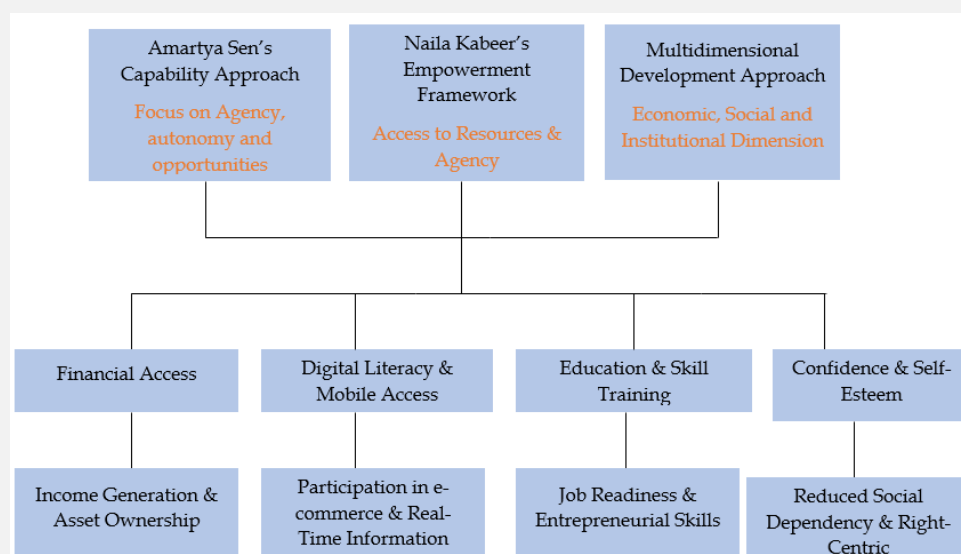
Framed within the capability approach, the dialogues explored how the SWAPNO Project is helping the vulnerable women expand their choices, gain confidence, and exercise greater voice in financial decisions that affect their lives, whether in their homes, in the marketplace, or in the wider community.

In places where women's agency has long been underrepresented, the findings reveal signs of meaningful transformation: women earning their own income, sending their children to school, managing credit, resisting early marriage, and even aspiring to political leadership. The visit offered a closer look at how a well-designed social protection programme can open up new pathways for dignity and inclusion – one story at a time.

SSPS Programme's Analytical Framework for Exploring Gender Dimensions

Before conducting field visits to the SWAPNO Project areas, the SSPS Programme adopted a comprehensive theoretical framework grounded in **Amartya Sen's Capability Approach** and also the **Multidimensional Development Framework** to analyze women's empowerment through financial inclusion. Additionally, UNDP's [Gender Equality Strategy 2022-2025](#) and the Australian Government's [Gender Equality Strategy](#) have also been considered while preparing the framework.

This framework acknowledges that empowerment is a multifaceted process encompassing access to resources, agency¹, and achieved outcomes, as emphasized by Naila Kabeer's conceptualization of empowerment. Drawing on recent studies such as



Rahman and Sultana (2022), which highlight how financial inclusion - including access to savings, credit, mobile banking, and digital financial services – enhances women's economic participation and decision-making autonomy in rural Bangladesh.

The SSPS Programme's field lens, therefore, focused on examining how the interplay of financial access, institutional support, and socio-cultural factors influences women's capability expansion, agency in household and community decision-making, and overall empowerment outcomes, aiming to identify both enabling factors and persistent obstacles within the SWAPNO Project interventions context.

¹ According to the Emirbayer, M., & Mische, A. (1998) agency refers to the capacity of individuals or groups to act independently, make choices, and influence their own lives and social environments, despite structural or contextual constraints.



Key Findings from Field Consultations

During the field visit to the SWAPNO Project areas in Rangpur – in the above pictures of consultations in the unions of Pirganj and Pirgacha - the team has examined how the SWAPNO Project has contributed to gender empowerment and broader social transformation. Utilizing an interactive questioning and open-dialogue, the team identified consistent patterns of progress across key areas, including children's education, nutritional awareness, livelihood development, and the evolving identity and agency of women beneficiaries. The following findings, supported by selected case studies, highlight these transformative impacts.



Prioritization of Children's Education

An overwhelming majority of beneficiaries reported that they are now sending their children to school, regardless of their own educational attainment. The life-skills training provided under the SWAPNO Project helped them understand that quality education is a crucial means to **break the Intergenerational Cycle of Poverty**. Notably, some of the beneficiaries have prioritized their daughters' education, reflecting a shift in traditional gender norms and a growing recognition of girls' rights and potential.

Transformation of Gender Roles and Identity

One of the most powerful outcomes observed was the transformation in how women perceive themselves. Many beneficiaries, once marginalized and voiceless in their households and communities before enrolling into the SWAPNO Project, now confidently assert their identity as “**SWAPNO Beneficiaries**.” This seemingly simple title carries profound meaning - it reflects a sense of belonging, recognition, and dignity. Their pride and self-assurance were evident, particularly when they expressed aspirations for a better future and a desire to contribute more actively to their households and communities.

Livelihood Strategies Informed by Nutritional Awareness

Most participants indicated that they rely on small-scale livestock rearing - such as chickens, cows, and goats - as a key source of livelihood. However, when asked why they were not selling all of the milk or eggs produced, their responses underscored a significant outcome of the project: **Enhanced Awareness of Family Nutrition**. Instead of focusing solely on income, the beneficiaries explained that they retain some of the produce for home consumption to improve their children's and families' nutritional intake, a direct reflection of what they learned from the SWAPNO Project's health and nutrition sessions.

Key Findings

Case Studies

Shanti Toppa's Path to Respect, Rights, and Recognition

Shanti Toppa, a woman from the Dalit community; a socially marginalized minority group in Pirganj Union—represents one of the many transformative journeys enabled by the SWAPNO Project. Prior to her enrollment, Shanti lived with almost no social dignity. Her identity as a Dalit woman rendered her socially invisible; she was routinely excluded from community events and had little to no access to credit or livelihood opportunities. Facing double layers of social deprivation- as a Dalit, she occupied one of the lowest rungs in the rural social hierarchy, and as a divorced woman, she had virtually no social standing left within her community.

After becoming a SWAPNO beneficiary, Shanti engaged in cattle rearing, which became her primary source of income. With this newfound economic stability, she made a conscious decision to send her children to school—driven by the belief that quality education is the key to breaking the intergenerational cycle of poverty and exclusion. Her aspiration for her children to lead more dignified and empowered lives is a testament to the impact of the life-skills training she received through the SWAPNO Project, which covered crucial topics such as food and nutrition, women's rights, and leadership.

When asked about the changes in her social standing, Shanti shared an example: *"Earlier, I was never invited to weddings in my neighborhood; now, I am a proud guest."* This shift, though seemingly small, reflects a significant transformation in community perceptions and her own sense of dignity. She added that shopkeepers and neighbors, who once refused to lend her money due to a belief that she would not be able to repay, now entrust her with credit. This growing trust is not only a sign of her improved economic condition but also a marker of her evolving social credibility.



Economically, Shanti has also taken control of her livelihood in empowering ways. She now sells her cattle directly at the local market, negotiating prices herself. *"Brokers used to cheat us and take all the profit," she explained, "so now I go to the market and sell the cow myself."* Her awareness of exploitative market practices and her ability to assert herself within these spaces signals a clear shift toward financial agency and empowerment. She has also learned to calculate her earnings and savings, a skill she did not possess before the intervention.

The SSPS Programme team observed that her journey illustrates a broader socio-economic transformation. When asked how her role in society has changed, Shanti replied with pride: *"People now call me 'Sorkarer Lok' [a person of the government],"* reflecting the respect and recognition she now commands as a 'SWAPNO Beneficiary'. This new identity, anchored in her participation in a government-supported programme, has enhanced her sense of self-worth and agency.

Looking ahead, Shanti's dreams are both practical and visionary. She currently resides on land belonging to her brother-in-law but expressed her aspiration to purchase her own piece of land. This desire reflects a deepened psychological understanding of property ownership as a pathway to long-term dignity and security. It also highlights the fact that, equipped with the support and knowledge gained from the SWAPNO Project, beneficiaries like Shanti now dare to dream -- and to act on those dreams -- with confidence and purpose.

Sujan Kumar – Transgender Identity and Societal Acceptance through Marginalized Community Inclusion in the SWAPNO Project

Sujan Kumar, a transgender woman and a class five graduate, represents a group often marginalized within the socio-economic fabric of Rangpur and Bangladesh more broadly. Being



excluded and neglected, Sujan's life before the SWAPNO Project was marked by social isolation; she sold newspapers in the local market but was frequently ignored and marginalized. Her inclusion as a SWAPNO beneficiary has been transformative, providing her with both dignity and a renewed sense of hope. Sujan now envisions a future where she will secure formal sector employment within the government, a significant marker of social inclusion

and economic stability. She notes that before her involvement with the SWAPNO Project, her

voice and efforts went largely unrecognized, but today, she experiences increased respect and acceptance within her community. This case illustrates not only the role of the SWAPNO Project in gender mainstreaming but also highlights the project's contribution to shifting societal perceptions toward transgender individuals, enabling beneficiaries like Sujana to assert their identity as valuable economic actors and community members.

Cultural Norms and Structural Barriers: The Burden of Dowry

During fieldwork in Pirgacha, the SSPS Programme team encountered the persistence of deeply rooted gender norms, vividly captured in the local proverb “Kolagach gere hati ano” –literally meaning “plant the banana tree before bringing the elephant.” This metaphor emphasizes the necessity of preparing substantial resources before taking on a major responsibility. In local practice, the saying has become synonymous with the dowry system, where a bride is only considered marriageable once her family secures and offers a significant dowry. Beneficiaries frequently shared their experiences as victims of this custom, which imposes heavy financial obligations on poor households. Dowry demands fluctuate based on the bride's age and other factors but typically begin at around USD 1,000 in Pirgacha. This tradition not only commodifies women but also entrenches gender inequality by reducing marriage to an economic transaction, curtailing young women's autonomy, and reinforcing patriarchal power structures that constrain their life choices.

Shapla Begum – From Marginalization to Empowerment and Care Economy Leadership

Shapla Begum, a mother of four whose husband abandoned her and remarried, has been an active participant in the SWAPNO Project. Despite her challenging circumstances, Shapla has successfully facilitated the employment of her sons—one working formally at Pran Company and another employed in a Dhaka garment factory. Her eldest daughter's early marriage, which she regrets, was a decision she was unable to challenge due to her previously limited voice within the family. Since becoming a SWAPNO beneficiary, Shapla has gained significant decision-making power and agency in her household, vowing that her younger daughter will continue her education and secure formal sector employment currently studying in a madrasa stream.



The SSPS team also identified an important dimension of the **Care Economy** within Shapla's family. While Shapla is engaged in the SWAPNO Project's income-generating activities outside the home, her mother-in-law assumes responsibility for childcare, providing a crucial support system that ensures the daughter's security. This dynamic underscores the interconnectedness of

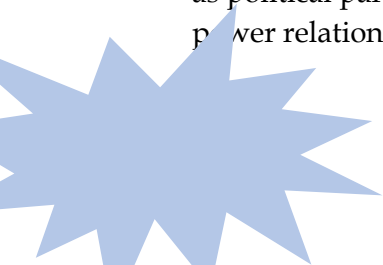
women's empowerment, family structures, and care work, emphasizing that economic empowerment often relies on complementary unpaid labor within the household.

Turning Vulnerability into Leadership: The Story of Farjana Akter

Farjana Akter's journey from social exclusion to emerging political leadership exemplifies the transformative potential of empowerment-focused social protection interventions such as the SWAPNO Project. As a divorced woman and single mother, Farjana belonged to a demographic often subjected to multilayered vulnerabilities in rural Bangladesh—facing not only economic hardship but also profound social stigma. Widely marginalized due to entrenched patriarchal norms and cultural taboos surrounding divorce, her social identity was historically diminished, limiting her access to resources, decision-making processes, and community participation.

Theoretical frameworks on gender empowerment emphasize the importance of enabling agency, voice, and participation among marginalized groups to foster sustainable social transformation (Kabeer, 1999; Sen, 1999). Farjana's experience concretely illustrates these dimensions. Through the SWAPNO Project's targeted leadership training-centered on building self-efficacy, awareness of women's rights, and community engagement skills - she developed enhanced capacities to assert her social and political presence. This intervention aligns with empowerment theory's core tenet that empowerment is both a process and an outcome, wherein individuals gain critical consciousness and the ability to influence change in their lives and societies (Zimmerman, 1995).

Farjana's expressed confidence to contest local Union Parishad elections signals a significant shift from passive victimhood to active citizenship. Her narrative underscores how socio-cultural barriers—such as the stigmatization of divorced women—can be challenged and renegotiated through strategic empowerment initiatives. This shift is not merely symbolic but also substantive, as political participation is recognized as a vital arena for contesting and transforming gendered power relations (Cornwall, 2011).



In conclusion, Farjana Akter's case exemplifies how the integration of leadership training within social protection programs like the SWAPNO Project contributes to dismantling structural inequalities by fostering women's political agency. It provides empirical support for the argument that empowerment is multidimensional, encompassing psychological, social, and political facets, all of which are essential for advancing gender equality in traditionally marginalized contexts.

Spillover Effects: Unveiling the Adaptive and Interconnected Nature of Social Protection Systems

The SSPS Programme has observed a noteworthy development wherein children of SWAPNO beneficiaries—many of whom had previously dropped out of formal education—are now being enrolled in a skills development programme supported by the Local Government Engineering Department (LGED) under the Government of the People's Republic of Bangladesh. This phenomenon illustrates the broader systemic potential of social protection interventions to catalyze positive spillover effects, extending their influence beyond direct beneficiaries.

These outcomes reflect the adaptive and interconnected architecture of social protection systems, wherein multi-actor and multi-sectoral collaborations—across government, donor agencies, and local institutions—create synergistic pathways to enhance individual and community capabilities. From a capability approach perspective, this spillover enhances the substantive freedoms available to the next generation by facilitating access to skill-building opportunities that expand future life choices.

Such developments affirm that social protection is not an isolated intervention but part of a dynamic ecosystem. When well-integrated, it fosters resilience and long-term human development by building capabilities across generations, thereby contributing to sustainable social transformation.

Strengthening a Sustainable Network

The SSPS Programme has found that the income-generating activities beneficiaries engage in have equipped them with essential skills, practical knowledge, and entrepreneurial abilities. With continued guidance, these skills can be sustained and scaled over time, without even requiring additional funding. Importantly, the strong bonds and sense of unity within these groups have fostered a resilient network of empowered women. This network can serve as a platform for collaboration, mutual support, and the creation of new opportunities, positioning these women as effective agents of lasting change in their communities.

Future Analysis Plan

Based on the analytical framework, the SSPS Programme has identified that the SWAPNO project has played a vital role in strengthening women's voices and capacities. It has empowered women through income-generating activities, leading to positive behavioral changes in nutrition. Moreover, the project has enhanced women's awareness of the significance of political participation and the value of education within their households.

The SSPS Programme is planning to develop "Gender Equality Outcomes: Good Practice Note – Taking Evidence from the SWAPNO Project Intervention Areas."

The analysis would be based on literature review, secondary data analysis, and taking evidence from the SWAPNO Project's MIS data and beneficiaries' changing gender roles, voices, and aspirations. It is expected that a detailed draft report will be available by December 2025 for national dissemination.

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