



Qualitative Impact Report of the Field Visit to the SWAPNO Project Areas in Bagerhat

Study report

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Introduction

To better understand the broader outcomes of social protection interventions beyond income support, the Social Security Policy Support (SSPS) Programme team conducted a field visit to the SWAPNO Project intervention areas in Bagerhat. The mission explored how the SWAPNO Project has contributed to strengthening women's capabilities, confidence, economic agency, and decision-making power, while enabling them to pursue sustainable livelihood opportunities and exercise greater voice within their households and communities.

During the visit, the SSPS team conducted one Focus Group Discussion (FGD) with 12 female beneficiaries enrolled under the Government's conditional cash transfer programme implemented through the SWAPNO Project of the Local Government Division with assistance from UNDP under SIDA funding.

Through an FGD and individual interviews, the team explored changes in women's agency, financial behaviour, entrepreneurial capacity, resilience, and social participation. Guided by the capability approach and multidimensional perspectives on women's empowerment, the consultation examined how social protection enables women to make meaningful choices, recover from shocks, build sustainable livelihoods, and participate more confidently within their households and wider community.

The discussions revealed that the SWAPNO Project has contributed not only to improving income but also to transforming attitudes, aspirations, and social relationships. Women described themselves as more confident, financially responsible, and capable of pursuing opportunities independently. Several beneficiaries have diversified their livelihoods, adopted innovative business models, accumulated savings, and even created employment opportunities for others.

Key Findings

The field consultation revealed several interconnected dimensions of empowerment that demonstrate how social protection can generate broader social and economic transformation.

Growing Confidence and Improved Social Status

One of the strongest themes emerging from the discussion was the significant improvement in women's confidence and social standing.

Before joining SWAPNO, many beneficiaries described themselves as hesitant to speak publicly or approach local government representatives regarding their needs. Poor financial condition often limited their ability to express opinions or seek assistance.

Through regular employment, income generation, leadership exposure, and interaction with local institutions, beneficiaries gradually developed self-confidence. They now participate more actively in community affairs and feel comfortable approaching Union Parishad representatives and local leaders directly whenever necessary.

This transition reflects an important expansion of women's agency. Their identity has evolved from being passive recipients of assistance to active contributors within their communities.

The story of SWAPNO beneficiary Hena reflects this transformation.

Hena (42) experienced severe economic hardship after her husband abandoned her only a few years after marriage. With no secure place to live, she moved back to her elderly mother's home after spending years working in a garment factory in another district. Although she earned an income, high living expenses and rent prevented her from saving any money.

Joining the SWAPNO Project became a turning point.

She carefully invested her earnings and accumulated savings to purchase goats, ducks and poultry. Alongside livestock rearing, she started a door-to-door business selling cosmetics, clothing and jewellery. She also rented a small waterbody for fish cultivation, diversifying her income sources.

Over time, Hena accumulated sufficient resources to build a small house for herself and her mother. Combined with her mother's Old Age Allowance, the household gradually achieved greater financial security.

Reflecting on her personal transformation, she explained:

"Now I can go to the Chairman and tell him my concerns. I no longer need someone else to speak on my behalf."

Hena's journey illustrates how social protection can strengthen not only livelihoods but also dignity, confidence, and social recognition.



Financial Inclusion Through Savings and Investment

Despite limited physical access to formal banking services, beneficiaries demonstrated remarkable commitment to financial planning. Many participants reported maintaining regular savings through

BRAC and Grameen Bank representatives. Some beneficiaries travel long distances simply to deposit money into their savings accounts.

The mandatory savings component introduced under SWAPNO has fundamentally changed how beneficiaries think about savings. Women reported becoming more disciplined in budgeting, saving, and investing their income.

Rather than spending earnings immediately, many now develop investment plans for livestock, agriculture, fisheries, or small enterprises.

This behavioural transformation indicates that financial literacy and savings practices introduced through SWAPNO are creating long-term financial resilience.

Building Resilience Through Entrepreneurship

Another important dimension of empowerment was discovered, the ability to recover from setbacks.

Many beneficiaries explained that unsuccessful business ventures were viewed as learning experiences rather than permanent failures. Instead of abandoning entrepreneurship, they experimented with alternative income-generating activities until they found one that matched local market opportunities. SWAPNO supported them throughout their setbacks.



Sipra Rani's story of learning from failure

Sipra Rani was abandoned by her husband and now lives with her parents while raising her son.

Initially, she attempted to operate a small grocery shop beside her home. Although the business failed, she refused to give up.

Instead, she explored agricultural opportunities after getting training from SWAPNO project and eventually began cultivating vegetables on rented land adjacent to her home. The seasonal vegetable farming has proven considerably more profitable for her.

She explained:

"During the harvesting season, I earn good profits from vegetables. Next season I want to rent more land."

Sipra's story demonstrates that social protection does more than provide temporary support, it builds confidence to overcome shocks, learn from failure, and pursue new opportunities.

Inclusive Empowerment of Minority Communities

The consultation also revealed encouraging evidence regarding social inclusion. Although Hindu households represent a minority in Bangladesh, they are actively participating in SWAPNO within these areas and engaging successfully in diverse livelihood activities.

Their experiences indicate that the programme has provided equitable opportunities regardless of religious identity, contributing to more inclusive local development.

Entrepreneurial Skills and Business Innovation

The business development and entrepreneurship training provided through SWAPNO has encouraged beneficiaries to move beyond traditional livelihood activities.

Women are increasingly selecting businesses based on market demand, profitability, and personal interests. Several beneficiaries demonstrated innovative approaches rarely observed in conventional rural livelihoods.



Aparna Rani has adopted soft-shell crab farming as an innovative and efficient way to earn an income.

Unlike conventional crab cultivation practiced in the area, Aparna Rani adopted soft-shell crab production using crate-based cultivation techniques learned through business exposure.

This technique enables faster production cycles and generates higher market prices compared to traditional methods.

Her experience illustrates how innovation can significantly increase women's income opportunities.

Learning Implications for the Next NSSS

The findings provide key insights for the revision of the National Social Security Strategy (NSSS), particularly in strengthening gender-responsive social protection. Evidence indicates that combining income support with skills development and structured savings mechanisms generates stronger and more sustained empowerment outcomes compared to cash transfers alone. The SWAPNO model further underscores the importance of integrating graduation-based approaches within national social protection systems to support sustainable livelihood transitions.

Annex: Case Studies

Ronjina Begum's Journey of Livelihood Diversification and Family Resilience

Ronjina Begum is a small-scale entrepreneur engaged in duck farming, operating a modest tea stall in the local bazar near her home, and cultivating seasonal vegetables using the bed farming method.

Her approach to livelihood is characterized by multiple streams of income, which has helped her achieve a more stable and resilient household economy.

She began her journey with duck farming and gradually expanded her activities by introducing vegetable cultivation and later establishing a tea shop. This gradual diversification has strengthened her financial security and reduced her dependency on a single source of income.

While Ronjina manages her tea stall in the bazar, her daughter actively supports the

household livelihood by taking care of the ducks, including feeding and day-to-day maintenance. Together, they manage the farm efficiently, balancing responsibilities between shopkeeping and livestock care.

Ronjina's efforts have also contributed to her family's aspirations. Her daughter has recently completed the SSC examination. Reflecting on her hopes for the future, Ronjina shared, *"I want my daughter to continue her studies in college."*

Her story illustrates how incremental entrepreneurship and diversified livelihoods, supported by shared family effort, can strengthen income stability while also enabling intergenerational progress in education and opportunity.



Ratna Majumder: Generating Livelihood Opportunities Through Skills Transfer



Ratna Majumder acquired specialized skills in wig cap production through vocational training. What began as an individual income-generating activity has now evolved into a small enterprise. She receives production orders from factories, procures raw materials, distributes work among neighbouring women, and ensures product quality before delivery.

Today, more than ten women earn income through her initiative.

Whenever new production techniques become available, Ratna voluntarily participates in additional training and

subsequently teaches the newly acquired skills to the women working with her.

Her story demonstrates that empowering one woman can generate significant spillover effects by creating employment opportunities and strengthening community livelihoods.

References

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