



Women's Empowerment through Livelihoods, Skills and Economic Agency:

A Qualitative Study of SWAPNO Beneficiaries
in Cumilla



Prepared By

Sadia Afrin Suvra

National Consultant: Programme Support
Social Security Policy Support (SSPS) Programme

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Authored by: Sadia Afrin Suvra

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Executive Summary

Women's empowerment is not a single outcome. It can begin with access to an income, but its effects may extend to the ability to save, invest, make household decisions, negotiate within relationships, participate in community life and imagine a different future.

This qualitative study explores how women participating in the SWAPNO Project in Cumilla experienced these dimensions of change. The study draws on field-level evidence collected through 27 key informant interviews with beneficiaries participating in formal sector training. The analysis considers women's economic participation, household decision-making, nutritional awareness and wellbeing, social recognition and identity, and the ways cultural and religious contexts shape women's pathways to empowerment.

The stories reveal that women's empowerment often developed through a combination of financial support, livelihood skills, savings knowledge and confidence building. For some women, programme earnings were converted into small productive investments. Sharmin Akter, for example, saved from her training stipend and purchased five chickens and six ducks, creating an additional source of income through poultry and egg sales. She described a growing ability to negotiate prices herself.

For Jannat Ara, the pathway was different. After losing her husband and father, she had become socially withdrawn and lacked confidence. Through SWAPNO support, she began a small poultry activity, repaired her home using part of her earnings and gradually became more engaged with other people and community activities. She subsequently joined sewing training to broaden her livelihood options.

Other stories highlight the importance of unpaid care work, household responsibilities and cultural context. Pinky Khatun's experience shows that women's participation in income-generating activities can depend partly on care arrangements within the family. Her mother, despite her own difficulties, provides domestic and emotional support that helps Pinky pursue economic activities.

Ratna Rani's experience illustrates another dimension of empowerment: control over income. She uses her earnings to purchase food, clothing and household necessities according to her family's needs rather than simply handing her income to her husband. She has also negotiated greater freedom to work outside her locality. Taken together, the cases suggest that livelihood support can create pathways towards broader agency when women are able to convert resources into skills, productive activities, income and decisions. At the same time, empowerment is shaped by household responsibilities, existing economic opportunities and local social and cultural conditions.

Programme Overview

The SWAPNO Project seeks to support vulnerable women through an integrated approach combining livelihood opportunities, savings, skills development and women's empowerment.

The Cumilla field evidence examined here focuses particularly on beneficiaries participating in formal sector training. The training included Industrial Sewing Machine Operations and related livelihood and life-skills components. Beneficiaries were also exposed to savings, financial management, health and women's empowerment issues.

The programme experience described by the women is therefore not limited to a single intervention. Rather, it represents a combination of:

- Earned income or livelihood support
- Technical and vocational skills
- Savings knowledge
- Financial management
- Women's empowerment and confidence building
- Health and nutritional awareness
- Opportunities to pursue alternative livelihoods

This integrated approach is important because economic empowerment rarely occurs through income alone. Women need opportunities to convert resources into choices and choices into meaningful outcomes.

Background and Rationale

Women living in economically vulnerable households often face several constraints simultaneously. Limited income opportunities may exist alongside unpaid care responsibilities, weak control over household resources, social restrictions and limited access to productive assets.

The SWAPNO field visit was undertaken as part of the Social Protection Policy Support Programme's research on gender-responsive social protection. The purpose was to collect field-level evidence on women's empowerment, financial inclusion and livelihood sustainability and to understand how programme interventions affected women's capabilities, decision-making power and socioeconomic agency.

The study is particularly relevant because women's empowerment cannot be adequately assessed by looking only at whether women receive programme support. The more important questions are:

- What do women do with the resources and skills they receive?
- Are they able to make decisions about their use?
- Can support create sustainable livelihood opportunities?
- Does economic participation affect household decision-making?
- Does greater economic agency influence confidence and social participation?
- How do household, cultural and religious contexts shape these pathways?

These questions form the basis of the analysis that follows.

Who Are the Women?

The women featured in the field material come from different household and social circumstances. They include:

- Widows
- Single mothers
- Women experiencing abandonment
- Women supporting children and dependent parents
- Women living with spouses with limited earning capacity
- Women from socially and economically marginalised communities

Their circumstances differ, but a common feature is the need to secure a more stable livelihood and greater control over their economic lives. The five detailed stories illustrate this diversity.

Woman	Key circumstance	Emerging pathway
Sharmin Akter	Widow and mother of two	Sewing skills + poultry investment
Jannat Ara	Widow living without immediate family support	Poultry + home improvement + sewing
Pinky Khatun	Single mother and family caregiver	Sewing skills + aspiration for tailoring business
Khadija Akter	Abandoned mother of three sons	Skills + aspiration for independent livelihood
Ratna Rani	Woman supporting household with disabled husband	Poultry + income control + nutrition + mobility

From Vulnerability to Agency: The Journey of Women's Empowerment

THE STARTING POINT: LIVES SHAPED BY CONSTRAINT



Economic and Social Vulnerability

Participants often face extreme hardship due to widowhood, abandonment, or family disability.



The Burden of Survival Labor

Before intervention, women rely on physically demanding, irregular domestic or agricultural work.



Invisible Care Economy

Women's economic participation often depends on the invisible domestic labor of other female relatives.

THE 3 PATHWAYS TO ECONOMIC AGENCY



Pathway 1: Savings into Productive Assets

Small stipends are saved to purchase poultry/livestock, creating self-sustaining income streams.



Pathway 2: Skills to Future Enterprise

Technical training (like sewing) builds the confidence needed to plan for independent businesses.



Pathway 3: Financial Control and Agency

Empowerment occurs when women gain sole authority over household spending and savings.

BENEFICIARY TRANSFORMATION VIGNETTES

Sharmin



Initial Constraint:
Domestic abuse/
Widowhood



Empowerment Pathway:
Savings, Poultry Investment,
Negotiation Skills

Jannat



Initial Constraint:
Social Isolation/Grief



Empowerment Pathway:
Income, Home Repair,
Social Confidence

Ratna



Initial Constraint:
Traditional
gender norms



Empowerment Pathway:
Earned Income,
Financial Autonomy,
Household Agency

What Changed, and How?

The five cases reveal several interconnected forms of change.

Dimension	Evidence from the cases	Emerging meaning
Economic participation	Poultry, sewing and income-generating activities	Women gain additional livelihood options
Savings	Sharmin saved from training income	Small savings can support productive investment
Productive assets	Chickens and ducks purchased	Resources can be converted into income-generating assets
Financial agency	Ratna manages her own earnings	Income is more empowering when women control its use
Household wellbeing	Food, home repair and children's education	Women's income is channelled into family wellbeing
Nutrition	Ratna increased household egg consumption	Knowledge can influence household practices
Confidence	Jannat became more socially engaged	Economic activity can support social confidence
Mobility	Ratna negotiated permission to work outside the locality	Economic agency can create space to negotiate gender norms
Future planning	Sewing businesses, garment employment and poultry expansion	Empowerment includes the ability to imagine and plan a future

Case Studies

Sharmin Akter's Journey from Struggle to Self-Reliance

Sharmin Akter, a 29-year-old woman from a remote area in Cumilla, represents the story of resilience and change that the SWAPNO Project continues to inspire across Bangladesh. Her life, once defined by hardship and dependency, now reflects courage, self-reliance, and renewed hope for a better future for herself and her two sons.

Before joining SWAPNO, Sharmin worked at a textile company in Dhaka. Although her earnings were modest, she managed to support her family until a tragic accident left her father severely injured. As the eldest child, Sharmin had to leave school midway through Class 12 to take on her family's financial responsibilities. With three younger sisters and a brother who could not finish his education or find work, the family's situation worsened. She returned to her hometown and began tutoring children door-to-door while helping her mother stitch katha to make ends meet.

Sharmin's personal life was also filled with challenges. She married an unemployed man who abused her regularly. Within three years, she became a mother of two sons. The situation turned tragic when her husband died suddenly, leaving her and her children without financial or emotional support. After his death, Sharmin had to leave her husband's home and return to her father's house, struggling once again to rebuild her life from scratch.

During this difficult time, Sharmin learned about the SWAPNO Project's training on Industrial Sewing Machine Operations (SMO). She decided to enroll, hoping to gain new skills and take control of her life again. Through the SWAPNO training, Sharmin learned technical skills in sewing and garment production. She also received training on savings, financial management, and women's empowerment.

Sharmin began saving small amounts from her training stipend. With her savings, she bought five chickens and six ducks, turning this small investment into an extra source of income. Today, she sells eggs in the local market and breeds poultry for sale. This shows her growing confidence as an entrepreneur. "Now, I can bargain for better prices myself," she proudly shared, reflecting her new financial independence and negotiation skills.

Her progress in sewing training has also been impressive. Sharmin has developed strong technical skills and hopes to get a job in a garment factory after completing her training. Her goal is clear: to ensure a stable and dignified future for her two sons and to provide them with the education she could not complete.

Sharmin's journey from domestic abuse and financial hardship to self-reliance and ambition shows the profound impact of the SWAPNO Project. The combination of practical skills, life-

skills training, and savings support has not only improved her economic situation but also restored her dignity and confidence.

Looking ahead, Sharmin dreams of continuing her work in the garment sector, expanding her poultry business, and building a secure home for her children. Her story demonstrates how the SWAPNO Project empowers women to rebuild their lives and turn vulnerability into strength and hardship into hope.

Jannat Ara's Path from Silence to Strength

Jannat Ara's story is one of quiet resilience and gradual transformation through the support of the SWAPNO Project. A widow with no children or immediate family, Jannat once lived a life overshadowed by loneliness and grief. Having lost her husband unexpectedly, and her father to cancer soon after, she found herself completely alone—without financial security, emotional support, or a sense of direction.

Before joining SWAPNO, Jannat was mentally distressed and withdrawn. Neighbors described her as a “slow and quiet” woman, who rarely spoke and lacked confidence in herself. Her days were spent in silence, with little hope for the future. The loss of her loved ones and the absence of any social or economic support had left her in a fragile state.

It was during this vulnerable period that Jannat became a SWAPNO beneficiary. Through the project's support, she received not only financial assistance but also essential life-skills training that focused on savings, health, and confidence building. Using her *rojgar* (earned income) from the SWAPNO programme, she began a small poultry business by purchasing three chickens and seven ducks. Over time, this small initiative became her main source of livelihood. She also used part of her earnings to repair her modest home, which had fallen into disrepair—creating a safe and comfortable space for herself after years of instability.

This sense of ownership and independence marked a turning point in Jannat's life. Gradually, she began to speak more, engage with others, and participate in community activities. Her newfound economic stability began restoring her confidence and sense of purpose.

Encouraged by her earlier success, Jannat recently joined SWAPNO's sewing training to enhance her skills and open up new livelihood opportunities. Her dream is to earn a steady income from sewing, allowing her to further expand her poultry business and secure her future.

Today, Jannat stands as a symbol of perseverance and self-empowerment. While her journey has been marked by deep personal loss, the SWAPNO Project has helped her rebuild her life—step by step—through dignity, work, and self-belief.

Her transformation from a silent, grief-stricken widow to a confident, hopeful woman underscores SWAPNO's impact in empowering women like Jannat to rediscover their voice, purpose, and strength.

Pinky Khatun's Pursuit of Stability and Self-Reliance

Pinky Khatun, a 28-year-old single mother, joined the SWAPNO Project in search of stability and independence after years of hardship. Her husband abandoned her and remarried, leaving her solely responsible for their seven-year-old daughter, who now studies in a *madrassa*. Despite facing economic and social challenges, Pinky has remained determined to provide her daughter with security and dignity.

Coming from a large family of five sisters, Pinky has long been the primary caretaker and breadwinner. Her father is paralyzed, and her elderly mother, who receives an old-age allowance, struggles with chronic illness. With her four younger sisters now married, Pinky bears the full responsibility of managing her parents' care and household expenses. She and her mother have long depended on house-to-house domestic work and occasional agricultural labor to survive—work that is both physically demanding and irregular.

Before joining SWAPNO, Pinky had some basic tailoring knowledge, which she practiced informally. Seeing the potential to build on this skill, she enrolled in SWAPNO's Sewing Machine Operation (SMO) training, aiming to secure a more stable livelihood. Through the training, she has developed greater technical expertise and confidence, learning not only about tailoring but also about financial management, savings, and women's empowerment.

The SSPS team observed that Pinky's family dynamic also highlights an important aspect of the Care Economy. While Pinky participates in income-generating activities through SWAPNO, her ailing mother—despite her fragile health—provides emotional and domestic support at home, ensuring Pinky's daughter is cared for and supervised. This intergenerational contribution underscores how women's empowerment is often enabled by unpaid care work within families, forming an invisible yet essential part of community resilience.

Now, Pinky aspires to open her own tailoring shop, combining her skills and training experience to create a secure and sustainable source of income. She hopes to expand her business gradually, employ other women in her community, and ensure her daughter continues her studies with the opportunity to lead an independent and respected life.

Through her determination and participation in SWAPNO, Pinky Khatun is redefining her role—from a deserted wife burdened by family responsibilities to an empowered woman capable of shaping her own and her family's future.

Khadija Akter's Journey Toward Dignity and Determination

Khadija Akter, a mother of three sons, embodies resilience in the face of abandonment and social challenges. Her husband left her simply because she did not bear a daughter—an unusual and painful situation that left her to raise her children alone. Despite the emotional and financial strain, Khadija has remained steadfast in her resolve to provide her sons with a dignified life and a strong moral foundation.

Currently, Khadija lives independently beside her father's house. Although her elder brothers live nearby, they provide little to no financial or emotional support. To sustain her household, Khadija works from door to door, taking various domestic chores to earn a modest income. Her husband, even before leaving, never contributed to the family's expenses, leaving her fully responsible for feeding, educating, and nurturing their three sons.

All of Khadija's sons' study in Madrassa and receive stipends, which provide small but valuable support for their education. Deeply rooted in her faith, Khadija hopes that her sons will grow up to serve as *imams* or hold other respected positions within the Islamic community. Her aspirations reflect her desire to see them lead honorable lives guided by religion and service.

Khadija decided to join the SWAPNO Project's training programme to secure her own future and achieve economic independence. Through the training, she has learned new skills and developed confidence in her ability to earn and manage her own income. For Khadija, this training represents not just a path to livelihood but also a chance to rebuild her self-worth and stability after years of neglect and hardship.

The SSPS team noted that Khadija's participation in the SWAPNO training marks a significant step toward empowerment for women from conservative and religiously influenced communities. While she continues to uphold her values and religious aspirations for her children, she is also embracing the importance of economic participation and self-reliance.

Khadija dreams of using her skills to create a stable source of income, allowing her to support her sons' education and secure a better living condition for her family. Her story illustrates how the SWAPNO Project not only uplifts women economically but also respect and integrates their cultural and religious contexts—helping them navigate a balanced path between faith, family, and financial empowerment.

Ratna Rani's Journey Toward Empowerment and Equality

At just 25 years old, Ratna Rani, a woman from a lower-caste Hindu community, stands as a remarkable example of how the SWAPNO Project empowers women to challenge traditional gender norms and achieve economic independence. Living with her physically disabled husband and their five-year-old son, Ratna's life has been defined by resilience, responsibility, and the courage to make her own choices.

Before joining SWAPNO, Ratna's family struggled to meet even their basic needs. Her husband's disability limited his ability to contribute financially, leaving her to shoulder much of the household burden. Traditionally, Hindu married women in her community are expected to live under their husband's authority, rarely participating in decision-making or handling household finances. But Ratna's story took a different turn.

As a former SWAPNO beneficiary, Ratna used her *rojgar taka* (earned income) to expand a small poultry business. She began with just a few chickens and gradually increased her stock, selling eggs in the local market. With the income she earned, Ratna not only supported her family but also ensured better nutrition for her son and husband—consuming eggs regularly at home after learning about the importance of balanced nutrition from the SWAPNO team's life-skills training.

One of the most striking aspects of Ratna's empowerment journey is her control over her own income. Unlike many women in her community, she does not hand her earnings to her husband. Instead, she manages her finances independently purchasing food, clothing, and essential household items according to her family's needs. This financial autonomy has significantly strengthened her sense of self-worth and decision-making power within the family.

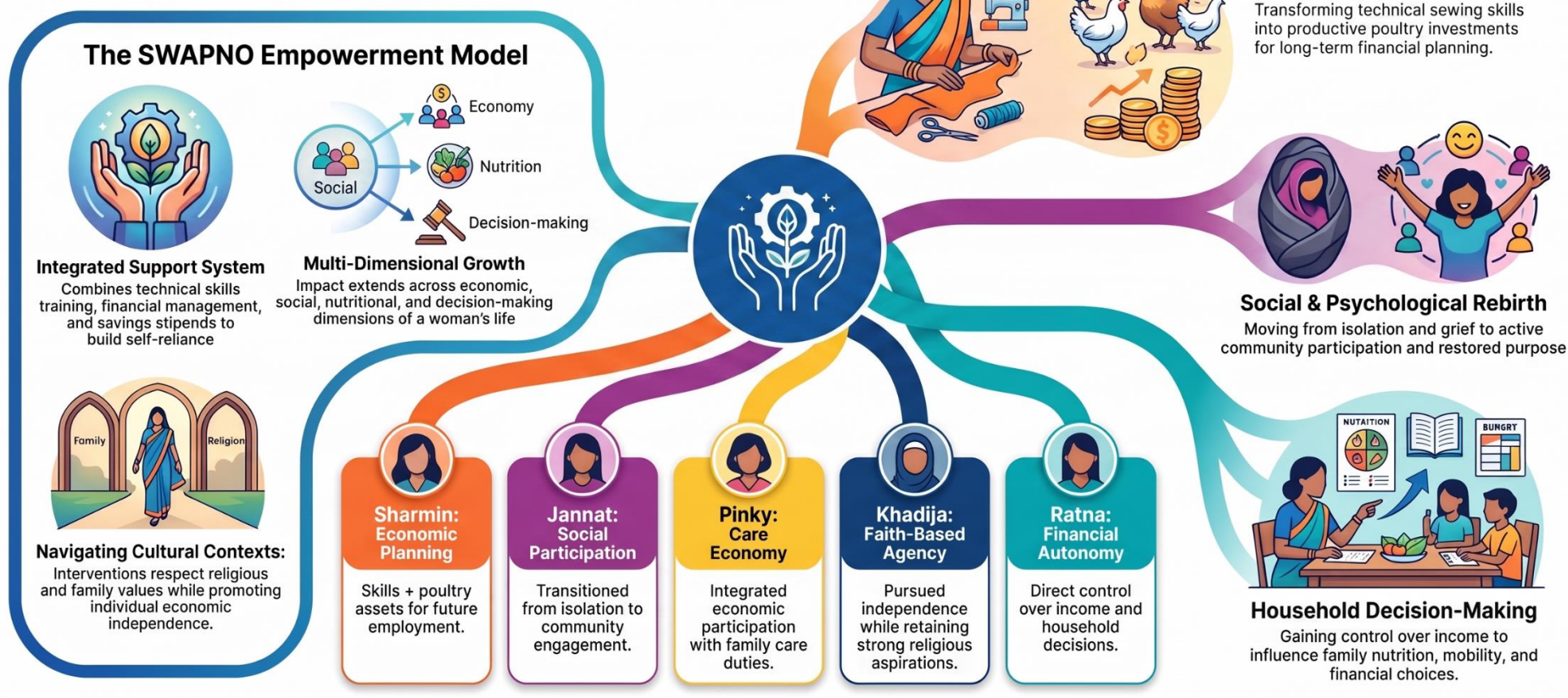
Moreover, Ratna has succeeded in negotiating social and marital boundaries that are uncommon in her cultural context. She has convinced her husband to allow her to work outside their locality if necessary—a major step toward breaking restrictive gender norms and asserting her right to work and mobility. Ratna's story reflects the deep and multidimensional impact of the SWAPNO Project—extending beyond income generation to include social empowerment, nutritional awareness, and gender equality. Through her courage and determination, she has not only improved her family's living standards but also redefined what it means to be a woman in her community.

Today, Ratna Rani stands as a symbol of change—an empowered woman who makes her own financial decisions, ensures her family's well-being, and continues to inspire others by proving that empowerment begins with confidence, knowledge, and the freedom to choose one's own path.

Different Women, Different Pathways

Beyond a Single Path: Diverse Journeys to Empowerment

Women's empowerment is not a uniform outcome but a diverse set of pathways shaped by individual socio-cultural realities and project interventions, as exemplified by the SWAPNO project in Bangladesh.



Emerging Lessons



Based on field research in Cumilla and Chandpur, Bangladesh, the **SWAPNO** project demonstrates how integrated interventions—combining cash-for-work, savings, and skills training—transform the lives of marginalized women. These five lessons highlight the transition from economic vulnerability to sustainable self-reliance and social agency.

Conclusion

The Cumilla field evidence presents women's empowerment as a gradual process of gaining resources, developing capabilities, making choices and acting on those choices.

For some women, the process begins with a skill. For others, it begins with a small amount of earned income. For another woman, the most important change may be the confidence to speak, participate or make decisions. In several cases, the pathway connects these elements: income creates opportunity, savings enable investment, investment creates livelihood, livelihood strengthens confidence, and confidence can create greater space for decision-making.

Sharmin's poultry investment, Jannat's movement from isolation towards social engagement, Pinky's effort to build a livelihood while carrying care responsibilities, Khadija's pursuit of economic independence within her religious and family aspirations, and Ratna's control over her earnings each illustrate a different dimension of this process.

The central lesson is therefore not simply that women received support or participated in training. It is that women used opportunities in different ways to expand what they could do, decide and aspire to.

This is consistent with the broader analytical framing of the field visit, which identifies economic participation, household decision-making, wellbeing, social recognition and cultural context as interconnected dimensions of empowerment.

SWAPNO's experience in Cumilla consequently offers an important perspective for gender-responsive social protection: economic support is most meaningful when women have the skills, knowledge, confidence and decision-making space to turn resources into choices and choices into better lives.

Annex: Analytical Framework

This infographic outlines the analytical framework used to evaluate the SWAPNO project in Bangladesh. It demonstrates that true empowerment for marginalized women—such as widows and those abandoned—requires a holistic approach spanning economic, social, nutritional, and cultural spheres.

