

Half-Yearly Progress Report

January – June 2026

Title of Project	Strengthening Women's Ability for Productive New Opportunities (SWAPNO-II)
Quantum Project ID	00133484
Programme Cluster	☒ Democratic Governance Cluster ☐ Resilience & Inclusive Growth Cluster ☐ Cox's Bazar Sub-Office
Cluster Focal Point	Tanvir Mahmud
Project Manager	Ashish Kumar Bakshi
M&E Personnel	Shafa Adriah Munny

List of Acronyms

GoB	Government of Bangladesh
UNDP	United Nations Development Programme
SWAPNO	Strengthening Women's Ability for Productive New Opportunities
ROSCA	Rotating Savings and Credit Association
GCRM	Grievance, Complaints and Redress Mechanism
GBV	Gender Based Violence
LGI	Local Government Institute
SRH	Sexual and Reproductive Health
IGA	Income-Generating Activity
IWD	International Women's Day
EAMS	Enterprise Application and Management System
PDPP	Preliminary Development Project Proposal
PSC	Project Steering Committee
MFS	Mobile Financial Services

Project Information

Funded by:	Embassy of Sweden, Marico Bangladesh, UNDP
National Counterparts:	Government of Bangladesh
CPD Output:	Output 1.2: Women and youth, especially those who own cottage, small and medium-sized enterprises, benefit from market-driven skills development, access to financial and non-financial services to adopt appropriate technologies, innovative business models driving to improved productivity, competitiveness, resilience and sustainability of enterprises and jobs. Output 2.1: More people in Bangladesh, especially the most vulnerable and marginalized, have increased capacities, knowledge, and skills to adopt sustainable consumption behaviors and lead in climate action. Output 2.2: Institutions have strengthened capacities to develop, manage, and deliver policies, strategies, and actions to improve ecosystem health and manage dynamic risks, such as climate change, disasters, pandemics, and humanitarian crises.
UNSDCF Output:	Output 2.2: Women, men, gender and ability diverse people, in particular the most vulnerable and marginalized and especially children, adolescents and youth, are empowered to utilize social and protection services, so that they enjoy lives of respect and dignity. Output 1.2: The people in Bangladesh, especially young women and men from vulnerable and marginalized communities, benefit from market-driven skills development and access to financial and non-financial services that enable them to benefit from inclusive.
SP Output:	Output 1.3: Access to basic services and financial and non-financial assets and services improved to support productive capacities for sustainable livelihoods and jobs to achieve prosperity. Output 3.1: Institutional systems to manage multi-dimensional risks and shocks strengthened at regional, national and sub-national levels.
SDG Target:	Goal 1: No Poverty (Targets 1.1, 1.2 and 1.5) Goal 2: Zero hunger (Target 2.1) Goal 3: Good Health and Well-being (Target 3.8) Goal 5: Gender Equality (Target 5.5) Goal 8: Decent Work and Economic Growth (Target 8.5) Goal 10: Reduced Inequalities (Targets 10.2) and Goal 13: Climate Action (Target 13.3)
Project Starting Date (DD/MM/YYYY):	01/07/2023

Original Completion Date as per approved ProDoc (DD/MM/YYYY):	30/06/2026	Expected Completion Date as per revised ProDoc (DD/MM/YYYY), if applicable:	31 st of December 2026
Original Completion Date as per approved TAPP/DPP (DD/MM/YYYY):	31/12/2026	Expected Completion Date as per revised TAPP/DPP (DD/MM/YYYY), if applicable:	31/12/2026
Project Total Budget (USD):	13,869,218	Fund Received (USD) till to date:	12,768,060.68
Last PSC/NSC Meeting Date:	03/11/2025		
Last PIC Meeting Date:	04/05/2026		
Last Project Board Meeting Date¹:	03/11/2025		

¹ If the project doesn't have a Project Board, please write N/A

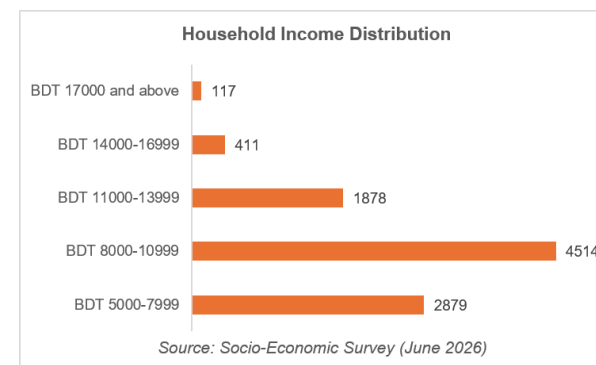
Narratives

Change in Cross-cutting Aspects:

Based on the Impact Assessment conducted during the reporting period, following changes have been observed among the beneficiaries' households:

Household Income:

The June 2026 Socio-Economic Survey shows a strong improvement in household income compared with the 2024 baseline average of BDT 4,618 per month. By June 2026, 46.1% of households earned BDT 8,000–10,999, 29.4% earned BDT 5,000–7,999, 19.2% earned BDT 11,000–13,999, 4.2% earned BDT 14,000–16,999 and 1.2% earned BDT 17,000 or more. Overall, about 71% of households earned at least BDT 8,000 per month, indicating a clear upward shift in income levels from the baseline.



Expenditure:

Monthly household expenditure reached BDT 7,318, with higher spending indicating improved purchasing power and food security rather than financial stress.

Asset:

Average productive assets in the intervention group reached BDT 171,161 which shows nearly a 12x increase from the BDT 14,688 baseline, confirming sustained investment in income-generating resources beyond the project period.

Savings:

During the reporting period, beneficiaries saved an average of BDT 12,046 (active savers). Considering per capita savings, the gap between the impact assessment and baseline is sharper, BDT 8,085 vs. BDT 2,403, reflecting a significant shift toward consistent, formal savings behavior among SWAPNO II participants.

Loan Uptake:

Intervention participants carry substantially lower debt burdens showing outstanding loans average BDT 44,124 among borrowers. Across all respondents, the gap widens further (BDT 13,279 vs. BDT 41,859), indicating reduced reliance on distress borrowing among SWAPNO II graduates.

SWAPNO-II Exit Meetings at Union and Upazila levels:

Following the approved Exit Strategy, SWAPNO-II conducted exit meetings at Union and Upazila levels with beneficiaries, LGIs, Upazila Administration, government service providers and other stakeholders. The exit meetings strengthened linkages with government services, financial

institutions, NGOs and private-sector actors to sustain access to livelihoods, markets, social protection, women's economic empowerment support and micro-health insurance. A youth-led exit mechanism was also introduced across all 283 Union Parishads to support continued referrals, market linkages, local coordination and beneficiary access to essential services after project completion..

Strengthening sustainability through Union Apex Bodies and digital connectivity:

SWAPNO-II integrated beneficiary Self-Help Sub-groups into Union-level Apex Bodies across all 283 project Unions to sustain collective action, ROSCA savings, peer support and linkages with Union Parishads, government services, financial institutions, NGOs and private-sector actors. WhatsApp groups were also established for each Apex Body across 12 districts and for 314 entrepreneurs to support regular communication, information sharing, market opportunities and follow-up. This combined community and digital mechanism strengthens networking, service access, livelihood continuity and long-term sustainability of poverty graduation and women's economic empowerment outcomes.



Exit Meeting at Upazila

Grievance, Complaints and Redress Mechanism (GCRM):

The Grievance, Complaints and Redress Mechanism (GCRM) continued to strengthen beneficiaries' access to safe and responsive channels for raising grievances, including gender-based violence, salary-related concerns and program feedback. During the reporting period, two cases related to GBV, and salary concerns were reported and addressed through appropriate redress and referral mechanisms. The functioning of the GCRM has contributed to increased confidence among beneficiaries to voice concerns, seek support and hold relevant actors accountable, thereby reinforcing protection, trust and responsiveness throughout project implementation.

Awareness & Capacity Building on Sexual Health, Menstrual Hygiene, and Nutrition:

During April-May 2026, 58 awareness sessions were conducted across 12 districts, reaching 3,866 adolescents, including 1,264 boys and 2,602 girls. The intervention strengthened adolescents' knowledge of sexual and reproductive health, menstrual hygiene, and balanced nutrition, particularly in underserved remote communities. Improved awareness is expected to encourage healthier behaviors, informed decision-making, and reduced misconceptions, contributing to better health outcomes among adolescents.



SRH, Menstrual Hygiene session at Bagerhat

Community Nutrition Awareness:

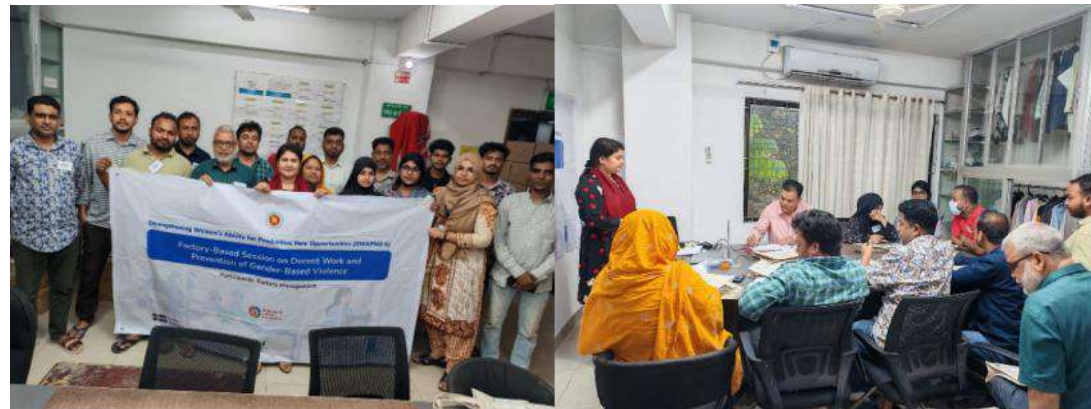
Community-level nutrition engagement: Community-based nutrition awareness activities strengthened knowledge of healthy diets and promoted improved household nutrition practices. A total of 283 community nutrition sessions reached 7,311 beneficiaries and family members, including 289 men and 7,022 women. The sessions enhanced understanding of malnutrition, micronutrient deficiencies, and the importance of balanced diets, while encouraging households to invest increased income in more nutritious food. The intervention also strengthened women's influence over household food and nutrition decisions, contributing to healthier dietary practices, improved family well-being, and reinforcing the link between women's economic empowerment and improved household nutrition.



Community Nutrition awareness session

Promoting Safe and Gender-Responsive Workplaces:

SWAPNO II strengthened awareness and institutional commitment to safe, dignified, and gender-responsive workplaces through 12 workshops conducted in 6 factories across Gazipur, Narsingdi, Bagerhat, and Cumilla, reaching 180 participants, including 115 men and 65 women. The workshops enhanced participants' understanding of workplace rights, occupational safety, prevention of sexual harassment and gender-based violence (GBV), and the importance of respectful workplace practices. The engagement also encouraged greater accountability among



SGBV and decent work workshops with the Factory staff and Management at SF Sweaters

factory management to foster safer and more inclusive working environments. Collectively, these efforts contribute to enabling women to participate in formal employment with greater confidence, dignity, and protection from harassment and violence.

International Women's Day Celebration: 2026

International Women's Day 2026, observed under the theme "For All Women and Girls: Rights. Justice. Action.", provided a platform to strengthen women's voice, visibility and leadership across SWAPNO II's 12 working districts. Engagement with beneficiaries, government representatives, and community members reinforced awareness of gender equality, women's rights, and access to justice. Women's participation in rallies, discussions, speeches, poetry recitations and sharing of personal life stories strengthened confidence and collective solidarity, while increasing community recognition of women as rights-holders, decision-makers and agents of social change.

Nirbhoya Award of SWAPNO Beneficiary: 2026

The recognition of 42-year-old SWAPNO beneficiary **Asma Begum in the 6th Nirbhoya Award**, presented by The Daily Star and UNDP Bangladesh, reflects the wider impact of women's economic empowerment. After overcoming poverty and GBV, she built a sustainable livelihood, created jobs and became a community leader. She also supported 45 ultra-poor women to access business grants and advocated for local development, demonstrating how economic empowerment can drive leadership and broader community change.



Nirbhoya Award presented to Asma Begum by The Daily Star and UNDP Bangladesh

Refresher session on the GCRM (Online-TBA):

A refresher session on the GCRM is planned to reinforce stakeholders' understanding of grievance handling, referral pathways, confidentiality and timely response mechanisms. The session is expected to further strengthen consistent application of the GCRM and sustain beneficiaries' confidence in accessing safe, accountable and gender-responsive grievance mechanisms.

A. Key Results Achieved (Outcome Level)

According to the Impact Assessment conducted between January and June 2026, **96.3%** of beneficiaries were engaged in income-generating activities, demonstrating strong economic participation across SWAPNO II's livelihood pathways. Overall, **91.0%** of IGA beneficiaries reported increased income, **79.0%** of apprenticeship graduates were earning regular income, **93.9%** of entrepreneurs were able to fully or partially meet regular household expenses, and **64.0%** of formal sector employment beneficiaries felt fully confident about job readiness. Across intervention

groups, average assets increased nearly **12-fold** and income almost **tripled**, reflecting significant gains in economic resilience and household well-being.

- **IGA and Rural Livelihood Development: 95.5% of IGAs remained operational**, 91.0% reported increased household income, 51.6% had three or more income sources, 55.6% were saving regularly, and 99.0% received input support. These results indicate stronger livelihood sustainability, income diversification and financial resilience.
- **Formal Sector Employment:** 97.2% completed training and 64.0% felt fully job ready. Among those employed, 58.3% reported that jobs partially or fully matched expectations, while 74.1% had not yet entered formal employment. Caregiving responsibilities (64.1 %) and mobility constraints to access industrial jobs (50.5%) remained major structural barriers.
- **Apprenticeship and local employment:** 98.9% completed apprenticeship training, 79.0% earned regular income after training, and 86.6% reported highly supportive mentors. This pathway showed the strongest employment conversion across all interventions.
- **Micro-Enterprise: 99.2%** of enterprises remained active, and 99.2% of entrepreneurs expected further business growth. Average monthly income reached BDT 33,900; 67.9% could fully cover household expenses, while 36.6% created additional jobs, demonstrating wider income and local employment effects.
- **Climate Resilience:** 281 beneficiary households independently raised the plinths of their homes, kitchens and livestock sheds, reducing exposure to seasonal flooding and waterlogging and strengthening household-level resilience, asset protection and livelihood security.
- **Micro Health Insurance (MHI):** During the reporting period, MHI strengthened beneficiaries' protection against health and financial shocks through 631 telemedicine consultations, 272 cashless and paperless claims, 1,595 paperless digital claims, and 10 settled death benefit claims, improving access to essential healthcare while reducing out-of-pocket financial burden and vulnerability.

B. Results Not Achieved (Outcome Level)

N/A

C. Output Level Results

Results Achieved	Results Not Achieved
1. 6,916 women enhanced their livelihood skills and capacities through diversified income-generating activities (IGA) and rural livelihood interventions. 2. 1,346 women successfully completed apprenticeship training, strengthening their employability, with 91% subsequently engaged in income-generating activities.	N/A

3. 1,277 women completed National Skills Development Authority (NSDA) certified industrial skills training, with 1,250 women (98%) successfully placed in formal employment. 4. 314 women entrepreneurs strengthened their enterprise management, digital business, and market engagement capacities, supported by business grants and enterprise development services.	
D. Gender [mandatory for GEN2 and GEN3 projects]	
Gender outcomes strengthened protection, agency, health awareness and safer economic participation. Through the GCRM, two reported cases related to GBV and salary concerns, along with other grievances and feedback, were resolved, reinforcing beneficiaries' confidence in accessing safe and accountable redress. During April-May 2026, 58 adolescent awareness sessions reached 3,866 participants (1,264 boys; 2,602 girls), improving knowledge of SRH, menstrual hygiene and nutrition, while 283 community nutrition sessions reached 7,311 people (289 men; 7,022 women), promoting healthier household food choices and women's influence over nutrition decisions. Twelve workplace awareness workshops in six factories engaged 180 participants (115 men; 65 women), strengthening workplace rights awareness and safer, gender-responsive working environments. International Women's Day 2026 reinforced women's voice and leadership, while the Nirbhoya recognition of SWAPNO beneficiary Asma Begum highlighted the wider impact of women's economic empowerment through sustainable livelihoods, job creation, community leadership and support to 45 ultra-poor women to access business grants.	
E. Leave No One Behind (LNOB) [if any]	
SWAPNO II continued to prioritize women facing intersecting vulnerabilities, including widows (23.9%), abandoned women (16.0%), women with disabled spouses (15.7%), and households with persons with disabilities (27.9%). Despite low educational attainment and social barriers, 97.0% of participants are now engaged in income-generating activities, 95.0% report increased confidence, and 93.7% independently decide how to use their income. Access to mobile banking (96.8%) has further strengthened financial inclusion. However, caregiving responsibilities (64.1%) and distance to workplaces (28.2%) remain key barriers to formal employment, highlighting the need for more localized, flexible and inclusive employment pathways.	
F. Innovation (if any)	
Digital Platform for Entrepreneur engagement: Following the exit of Partner NGOs (PNGOs) in June 2026, SWAPNO-II established district-based WhatsApp platforms to sustain engagement with entrepreneur beneficiaries. The platforms facilitate ongoing communication, peer learning and the sharing of business information, helping to strengthen the sustainability of project interventions. In addition, 12 district-specific WhatsApp groups have supported the continued management of Micro-Health Insurance (MHI) claim settlements by enabling timely coordination between the insurer and insured members, ensuring uninterrupted communication and efficient claim processing in the absence of implementing partners.	
G. Resource Mobilization (if any)	

SWAPNO II is scheduled to conclude on 31 December 2026. In line with the decision of the last Project Steering Committee (PSC) meeting, preparations for the next phase are underway. The Preliminary Development Project Proposal (PDPP) has been drafted and submitted to the National Project Director (NPD) for review, guidance, and further necessary follow-up actions.

H. Monitoring

During the reporting period, monitoring was strengthened through field-based, remote and digital mechanisms. Two quarterly socio-economic surveys tracked beneficiary progress, and the Annual Donor Report was submitted to the Embassy of Sweden. Remote monitoring through WhatsApp groups supported continued follow-up after the phase-out of implementing partners. A recent joint monitoring mission by the Country Office, led by Saleh and team, reviewed implementation progress and key issues; an action plan was subsequently developed to address the joint monitoring findings. Technical support was also provided for the Impact Assessment. EAMS remained fully functional, and the Micro Health Insurance dashboard was improved for easier tracking and service responsiveness.

I. Project Risks & Mitigation Measures

SI	Project Risk ²	Risk Category and Sub-category ³	Likelihood (High/Substantial Moderate/Low) ⁴	Mitigation Measure
1	Event: Reduced field-level monitoring and beneficiary follow-up after June 2026. Cause: Implementing partners phased out as part of the project exit process. Impact: Limited physical follow-up may affect timely support, problem-solving and sustainability of livelihood gains.	Operational	High	- Youth-led follow-up under the Exit Strategy. - Remote support by the Project team through WhatsApp groups. - LGIs assigned follow-up responsibilities through exit meetings.
2	Event: Changes in local administration may delay coordination and implementation. Cause: Transfer or replacement of key government officials following the national election in February 2026. Impact: New officials may require time to understand the project, causing delays in decisions, coordination and follow-up.	Operational	Substantial	- Regular communication and project orientation for new GoB officials. - Facilitate field visits by newly assigned authorities. - Maintain strong coordination with UNO, DC, DDLG and relevant partners.

² Please make sure to include Social and Environmental risks

³ Use the 'ERM Risk Categories Sub-categories' as a reference

⁴ Use the 'Risk Matrix' as a reference

3	Event: Heavy rainfall, storms, floods and riverbank erosion may disrupt livelihoods and IGAs. Cause: High exposure of project areas to recurring climate-related hazards. Impact: Loss of assets and income may increase financial vulnerability and threaten sustainability of livelihood gains.	Social & Environmental Operational	Substantial	- Promote climate-adaptive livelihood practices. - Encourage multiple IGAs and income diversification. - Raise awareness on government support, SRHR and balanced nutrition. - Review and adapt business plans. - Orient beneficiaries on financial inclusion and access-to-finance options.
4	Event: Standing committees may become less active due to reduced monitoring and follow-up. Cause: Limited field-level oversight during the project phase-out period. Impact: GBV, child marriage, violence and harassment cases may be underreported or remain unaddressed.	Social & Environmental	Moderate	- Maintain remote follow-up through WhatsApp, UP hotlines and phone calls. - Strengthen connectivity among beneficiary and SWAPNO groups. - Reinforce referral and reporting linkages with relevant local authorities.
5	Event: Beneficiaries may be less likely to report PSEA concerns after the phase-out of implementing partners. Cause: Reduced field presence and direct engagement with beneficiaries. Impact: PSEA concerns may be underreported, delayed or remain unaddressed.	Social & Environmental	Moderate	- Conduct online refresher sessions on PSEA reporting mechanisms for beneficiaries and existing staff. - Recirculate soft copies of IEC materials containing hotline and reporting information.

J. Challenges, Issues and Remedial Actions

SI	Challenges and Issues	Remedial Action
1	Limited market access, digital adoption, and access to finance constrained business expansion for some entrepreneurs.	Continued business coaching will be provided through the project's WhatsApp-based entrepreneur platform, while facilitating peer learning, market linkages, and connections to financial service providers to support enterprise growth.

2	Persistent social norms, restricted mobility, and unpaid care responsibilities constrain women's economic participation and empowerment.	Engage men, families, communities, and LGIs to promote women's mobility, decision-making, and redistribution of unpaid care work.
3	Low literacy levels limit vulnerable women's ability to independently use digital financial services.	Provide digital financial literacy coaching through virtual (WhatsApp) group meeting sessions and focus on practical digital literacy covering MFS use, PIN security, fraud prevention, and safe transactions.
4	Ensuring the sustainability of livelihoods, community groups and service linkages after project closure remains a critical challenge.	Initiated youth-led exit planning strategy, sensitized LGIs to support community groups, strengthened service and market linkages through virtual meetings, and established digital platforms for post-project follow-up.

K. Lessons Learned

1. Hands-on apprenticeship training proved highly effective in developing marketable skills and facilitating participants' transition into income-generating activities. The significant increase in livelihood engagement from 61% to 91% demonstrates that practical, workplace-based learning enables women to apply skills immediately and improve their economic participation.
2. Diversification by both apprenticeship and entrepreneurship beneficiaries into additional activities such as poultry rearing, livestock farming, vegetable cultivation, food processing, and small-scale trading is an effective strategy for reducing economic risks. Multiple income streams helped strengthen household resilience against market fluctuations and climate-related shocks.
3. Sustainable poverty graduation requires stronger partnerships with employers, financial institutions, business development service providers, market actors, and input suppliers.
4. To sustain impact requires stronger integration of the poverty graduation model into government planning, budgeting, service delivery and social protection systems.
5. Regular savings and ROSCA strengthen financial capital, productive investment, and shock-coping capacity of beneficiary.
6. Local level employment, workplace safety, childcare facilities, and post training follow-up support are important for job placement & retention in formal sector

L. Evidence					
SI	Title of the Evidence	Author	Date of Publication	Page number	Link
1	Annual Donor Report 2025	SWAPNO II	March 2026		 FINAL%20ANNUAL%20DONOR%20REPOF
2	Draft Impact Assessment Report 2026	Innovision	April 2026		 Draft_Report%20Impact%20Assessment%2
3	Concept Note of Youth-Led Exit Plan	SWAPNO II	May 2026		 Concept%20Note_Yo uth%20Led-Exit%20P
4	Exit Plan and Strategy at Union, Upazila, and District	SWAPNO II	May 2026		 v3SWAPNO-II%20Exit%20plan%20&%20p
5	Draft Findings of Impact Assessment 2026	Innovision	June 2026		 SWAPNO_II_Impact_Assessment_Findings'

Indicator Progress

Indicator	Baseline	End of Project Target	Annual Target (2026)	Progress (2026)
	00% (Month, Year)	00% (Year)	00% (Month, Year)	00%
Output 1				
1.1 # of public assets serving the purpose of reducing natural disaster/climate change risks	14,567 (June 2023)	2,839 (2026)	0	5344
1.2 # of UPs selected priority public assets for natural disaster protection	223 (June 2023)	283 (2026)	0	283
1.3 # of local government representatives trained (gender disaggregated data)	5,814 {(30% female participation) (June 2023)}	5,660 (50% female participation)(2026)	0	5660
1.4 # of Union Disaster Management Committees (UDMCs) trained on Gender-responsive Disaster Risk Reduction and Climate Change Adaptation (gender Disaggregated data).	223 (June 2023)	283 (2026)	0	283
1.5 # of Quarterly meetings conducted with UDMCs.	669 (June 2023)	2547 (2026)	566	1415
1.6 # of inception workshops conducted at the district level	5 (June 2023)	10 (2026)	2	12
1.7 # number of health institutes engaged in providing support to SWAPNO beneficiaries	223 (June 2023)	283 (2026)	0	283
1.8 # of peer learning events organized	25 (June 2023)	10 (2026)	0	32
1.9 # of evaluation/assessment/study conducted	7 (June 2023)	2 (2026)	1	1
Output 2				

Indicator	Baseline	End of Project Target	Annual Target (2026)	Progress (2026)
	00% (Month, Year)	00% (Year)	00% (Month, Year)	00%
<i>2.1 % of women-headed households increased incomes against baseline and poverty line</i>	0 (June 2023)	80% (2026)	80%	100%
<i>2.2 % of households increased consumption and savings against the baseline</i>	0 (June 2023)	80% (2026)	70%	96%
<i>2.3 # of eligible women received wage employment</i>	12,492 (June 2023)	10188 (2026)	0	10,188
<i>2.4 # of workdays created through public works employment</i>	5,347,856 (June 2023)	3,056,400 (2026)	0	2,852,640
<i>2.5 # of community people benefited through public works (Gender Disaggregated data)</i>	4,878,910 (49% female)	5,660,000 (2026)	0	3,079,316
<i>2.6 # of women run viable household micro-business</i>	622 (June 2023)	314 (2026)	0	996
<i>2.7 # of women-led enterprises developed</i>	271 (June 2023)	200 (2026)	0	314
<i>2.8 # of women got apprenticeship training</i>	622 (June 2023)	1500 (2026)	157	1346
<i>2.9 # of local employment created through enterprise development</i>	622 (June 2023)	1500 (2026)	314	299
<i>2.10 # of women employed in the formal sector</i>	588 (June 2023)	3000 (2026)	400	1250
<i>2.11 # of study/assessment/market need assessment conducted</i>	1 (June 2023)	1	1	1
Output 3				
<i>3.1 % of households improved their diet diversity in food consumption</i>	0 (June 2023)	80% (2026)	80%	98%
<i>3.2 % of beneficiary women with improved health status (self-reported) as against baseline status</i>	0 (June 2023)	80% (2026)	80%	84%

Indicator	Baseline	End of Project Target	Annual Target (2026)	Progress (2026)
	00% (Month, Year)	00% (Year)	00% (Month, Year)	00%
3.3 % of women beneficiaries have control over personal and household assets	0 (June 2023)	90% (2026)	90%	99%
3.4 # of participants trained on different relevant issues	12,492 (June 2023)	10,188 (2026)	0	10,188
3.5 # of households practiced adaptive livelihoods at climate-vulnerable areas	0 (June 2025)	30 (2026)	0	283
3.6 # of women under micro-health insurance coverage	1,587 (June 2023)	10,188 (2026)	10,188	10,188
3.7 % of people got access to health care through partnerships with government and NGO health services (gender Disaggregated data)	0 (June 2023)	80% (2026)	80%	84%
3.8 % of victim women got access to the justice system	0 (June 2023)	20% (2026)	20%	98.2%
3.9 # of households supported for resilience infrastructure	198 (June 2023)	200 (2026)	200	281
3.10 # people participated in the nutrition session (gender disaggregated data)	25,231 (64% female & 36% male)	28,000 (80% female) (2026)	25,000 (80% female)	29,283 (99% female)
3.11 # of meetings with DAE and livestock department to scale up the successful adaptive technologies.	57 (June 2023)	272 (2026)	0	295
3.12 # of women trained in volunteerism	0 (June 2023)	10,188 (2026)	0	10,188

Financial Progress

Currency: USD

Output	Total Annual Budget (2026)	Budget for (Q1+Q2) (2026)	Total Expenditure (Q1+Q2) (2026)	Balance	Delivery Rate
Output 1	121,098.35	61,122.12	60,028.67	61,069.68	50%
Output 2	487,892.98	454,142.98	408,889.90	79,003.08	84%
Output 3	118,339.11	60,721.11	49,864.85	68,474.26	42%
Output 4	179,018.04	95,905.22	94,517.25	84,500.79	53%
Grand Total	906,348.48	671,891.42	613,300.67	293,047.81	68%

Note: (As of 30 June 2026)

Annex

Photos of the Beneficiaries



Case Stories

Case Story 1: From Vulnerability to Independence: Afroza Akter's Story

Afroza Akter, a divorced woman and single mother from Cumilla, lived with her daughter at her father's house and had no stable income. Before joining SWAPNO-II, she earned only BDT 2,000–3,000 per month from irregular work and struggled to meet basic needs and her daughter's Grade One education expenses.

Through SWAPNO-II, Afroza received wage-based employment, compulsory savings, ROSCA support, livelihood assets, 60-day garment-sector training, and micro health insurance. After completing the training, she secured a garment factory job earning BDT 12,500 per month. Of 22 FSE trainees in Cumilla, 16 are currently employed.

She also accumulated around BDT 14,000 in savings and BDT 3,600 through ROSCA, which she invested in a sewing machine to create an additional future income source.

Her stable income has improved household food security, enabled her to support her daughter's education, and reduced dependence on family members. She now has greater confidence, financial independence and decision-making ability.

Afroza's journey shows how integrated support combining employment, skills, savings and social protection can help a vulnerable woman move toward sustainable livelihood, resilience and dignity.



Story 2: Afroza Khatun's Journey to Economic Empowerment:

Afroza Khatun's journey from extreme hardship to financial stability reflects how structured livelihood support can enable vulnerable women to rebuild their lives with dignity. A divorced mother of two, Afroza once worked as a domestic worker in other people's homes, earning only BDT 3,000–3,500 per month. After her husband left, she became solely responsible for her family. There were days when arranging even one meal was difficult. Her children's education was uncertain, and survival depended on irregular, low-paid labour.

Her situation began to change after she joined the SWAPNO project. Through her participation in public asset maintenance work, she received regular wages. Instead of spending everything on daily expenses, she saved small amounts consistently. Through the ROSCA (Rotating Savings and Credit Association) mechanism and accumulated savings, she gathered initial capital to start a small poultry business beside her home.



SWAPNO provided her with technical training on poultry rearing, including how to care for broiler chickens, where to source quality chicks at competitive prices, and how to reduce losses through proper management. Recognizing her potential, the project later supported her with a BDT 40,000 entrepreneurship grant.

With this support, Afroza opened a poultry meat and egg shop in the local market. Over time, her sales steadily increased, and her reputation as a reliable local vendor grew. Today, she operates her shop with the support of one paid employee. After deducting expenses, she earns approximately BDT 16,000–17,000 per month—five times her previous income.

This increase in income has transformed her household conditions. She now ensures regular, nutritious meals for her children and can pay for their education consistently. She pays her employees' wages on time, contributing to another household's livelihood as well. Her business has also improved local access to fresh poultry products within the community.



Beyond income, Afroza has gained confidence and social recognition. From being a divorced woman struggling for daily survival, she is now known as a local entrepreneur. She actively plans to expand her business further and aims to become a wholesale supplier at the upazila and district levels. Her target is to increase her monthly income to BDT 35,000–40,000 and create employment opportunities for more people in her area. Afroza's story demonstrates how access to structured employment, savings mechanisms, training, and seed capital can enable women in vulnerable conditions to transition from survival to sustainable entrepreneurship. Her progress has not only improved her family's quality of life but has also contributed to local economic activity and job creation.