



Baseline Survey of Strengthening Women's Ability for Productive New Opportunities (SWAPNO) - II Project

Prepared for

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List of Acronyms

BDT	Bangladeshi Taka
CBN	Cost of Basic Needs
FGD	Focus Group Discussion
GoB	Government of Bangladesh
HDDS	Household Dietary Diversity Score
HFIAS	Household Food Insecurity Access Scale
HIES	Household Income and Expenditure Survey
IGA	Income Generating Activity
KII	Key Informant Interview
MDD-W	Minimum Dietary Diversity for Women
MFS	Mobile Financial Services
NGO	Non-Governmental Organization
PSU	Primary Sampling Unit
RTI	Reproductive Tract Infection
SDG	Sustainable Development Goals
SWAPNO	Strengthening Women's Ability for Productive New Opportunities
UDMC	Union Disaster Management Committee
UP	Union Parishad

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Operational Definitions

SWAPNO Direct Beneficiary: The United Nations Development Programme's (UNDP) Strengthening Women's Ability for Productive New Opportunities (SWAPNO) project defines its beneficiaries as ultra-poor, vulnerable rural women who are widowed, divorced, abandoned, or have a disabled husband unable to earn an income. These women are selected based on their socio-economic vulnerability and are engaged in public works for a specific tenure, during which they receive training to improve self-confidence, leadership, financial literacy, and livelihood skills. The goal is to lift these women out of extreme poverty through productive and sustainable livelihoods.

Indirect Beneficiary: SWAPNO Indirect beneficiaries include the larger community that benefits from the maintenance of public assets such as tree plantations and road maintenance, which contribute to inclusive economic growth. Additionally, families and dependents of the direct beneficiaries also benefit from improved household incomes and access to services.

Poverty Graduation: Indirect beneficiaries include the larger community that benefits from the maintenance of public assets such as tree plantations and road maintenance, which contribute to inclusive economic growth. Additionally, families and dependents of the direct beneficiaries also benefit from improved household incomes and access to services.

The Strengthening Women's Ability for Productive New Opportunities (SWAPNO) project employs a comprehensive poverty graduation model to uplift ultra-poor rural women in Bangladesh. This model integrates several key components:

1. **Public Works Employment:** Beneficiaries are engaged in public asset maintenance, providing immediate income support.
2. **Skill Development:** Training in life skills, financial literacy, and specific livelihood activities enhances beneficiaries' capabilities.
3. **Financial Inclusion:** Encouraging savings and facilitating access to financial services promote economic stability.
4. **Livelihood Promotion:** Support for initiating micro-enterprises or securing formal employment fosters sustainable income sources.
5. **Social Empowerment:** Building self-confidence and leadership skills empowers women within their communities.

By combining these elements, SWAPNO aims to ensure that beneficiaries not only rise above the poverty line but also maintain improved living standards beyond the project's duration. The project's success is evident in significant increases in household income, expenditure, and savings among participants.

Upper and Lower Poverty Lines: The HIES 2022 report explains the preparation of poverty lines as follows:

- First, the cost of a fixed food bundle was estimated. The bundle consists of eleven items; rice, wheat, pulses, milk, oil, meat, fish, potato, other vegetables, sugar and fruits, as recommended by Ravallion and Sen (1996), based on Alamgir (1974). It provides minimal nutritional requirements corresponding to 2,122 kcal per day per persons – the same threshold used to identify the absolute poor with the direct caloric intake method. The price for each item in the bundle was estimated as the mean of unit values (price per unit) of the item reported by a reference group of households, calculated separately for each of the 16 geographic areas or strata. The food poverty line was computed by multiplying the prices with the quantities in the food bundle.

- The second step entailed computing two non-food allowances for non-food consumption. The first was obtained by taking the median amount spent for non-food items by a group of households whose per capita total expenditure is close to the food poverty line, which is called the “lower non-food allowance”. The second was obtained by taking the median amount spent for non-food items by group of household whose per capita food expenditure is close to the food poverty line, which is called the “upper non-food allowance”.
- The third step consisted simply of adding to the food poverty lines the lower and upper non-food allowances to yield the total lower and upper poverty lines for each of the 16 geographical areas.

Lower poverty line = food poverty line + lower non-food allowance

Upper poverty line = food poverty line + upper non-food allowance

Poverty Gap: The poverty gap index measures the extent to which individuals fall below the poverty line (the poverty gaps) as a proportion of the poverty line. The sum of these poverty gaps gives the minimum cost of eliminating poverty, relative to the poverty line.

Squared Poverty Gap: The squared poverty gap index (also known as the poverty severity index) averages the squares of the poverty gaps relative to the poverty line. It allows one to vary the amount of weight that one puts on the income (or expenditure) level of the poorest members in society.

Female Headed Households: Head of household means a member of the household who is the decision-maker regarding the different activities of the household (HIES 2022). If the decision-maker of a household is a female, then the household is a female headed household.

Food Security: Food security is defined as a state in which “all people at all times have both physical and economic access to sufficient food to meet their dietary needs for a productive and healthy life.” The method is based on the idea that the experience of food insecurity (access) causes predictable reactions and responses that can be captured and quantified through a survey and summarized in a scale.

- Feelings of uncertainty or anxiety over food (situation, resources, or supply);
- Perceptions that food is of insufficient quantity (for adults and children);
- Perceptions that food is of insufficient quality (includes aspects of dietary diversity, nutritional adequacy, preference);
- Reported reductions of food intake (for adults and children);
- Reported consequences of reduced food intake (for adults and children); and
- Feelings of shame for resorting to socially unacceptable means to obtain food resources.

Dietary Diversity: Based on the FANTA-III report, Household Dietary Diversity Score (HDDS) is calculated by assessing the frequency of consumption of 12 distinct food groups within the 24 hours preceding the survey. Each food group is given equal weight, and the score is derived by summing the consumption frequencies across all food groups. The household food consumption score is then summarized as the average score of households within a specific cluster, such as a district or region. The food groups included in the HDDS are cereals, roots/tubers, legumes/pulses, dairy products, meat, fish/seafood, oils/fats, sugar/honey, fruits, eggs, vegetables, and other items like spices and sodas. This method provides insights into the dietary diversity and nutritional quality of household food consumption FAO (2006).

Improved Latrines: Improved toilet facilities are those that “ensure hygienic separation of human excreta from human contact,” Improved sanitation facilities include flush or pour-flush to piped sewer systems, septic tanks or pit latrines, ventilated improved pit latrines, pit latrines with slabs and composting toilets. (HIES 2022)

Executive Summary

Background

The SWAPNO II project, “Strengthening Women’s Ability for Productive New Opportunities,” is a poverty graduation initiative designed to empower 10,188 ultra-poor households across 12 vulnerable districts in Bangladesh. Focusing on marginalized women, especially widowed, divorced, or separated, SWAPNO II aims to improve the socio-economic conditions of these households through targeted interventions in skill development, income generation, social protection, and climate resilience. The project aligns its objectives with Sustainable Development Goals (SDGs), addressing poverty reduction, gender equality, food security, and resilience to climate change.

Methodology

The baseline study utilized a comprehensive mixed-method approach to assess the initial conditions in targeted communities. The quantitative survey included 672 intervention and 668 control households, selected using a multi-stage cluster sampling design that ensured statistical representation. Each district served as a separate stratum, with Primary Sampling Units (PSUs) drawn proportionally by size. Qualitative data were collected through 32 focus group discussions (FGDs) and 27 key informant interviews (KIIs) with community stakeholders. The survey also covered 96 Union parishads. Data analysis focused on the income, food security, resilience, health, and gender dynamics within these households, aiming to establish a baseline for tracking SWAPNO II’s impacts.

Key Findings

Household Demographics and Income: The baseline data reveal that intervention households have an average monthly income of BDT 4,618, lower than the BDT 5,381 reported by control households. Female-headed households, particularly vulnerable, earn significantly less than their male-headed counterparts, with an average monthly income of BDT 4,259 compared to BDT 7,127 for male-headed households. Household composition reflects that most intervention households are female-headed, comprising 87.5% of cases, a demographic indicative of the project’s targeted beneficiaries. This group also experiences a higher dependency ratio, with a notable proportion of dependents, further exacerbating their economic strain.

Food Security and Dietary Diversity: Food insecurity is pervasive among intervention households, with 76.6% experiencing severe food insecurity, compared to 63.6% of control households. Only 3.4% of intervention households are considered food secure, highlighting the acute need for nutritional support and sustainable food access. Dietary diversity is limited, as intervention households consume an average of 4.2 food groups daily, slightly below the control group’s 4.5. Women’s dietary diversity is particularly low; only 27.8% of women in intervention households consume five or more food groups, with limited access to protein-rich foods like meat, eggs, and milk, whereas 38.5% of the control households. This dietary pattern underscores an urgent need for improved food security measures and nutrition education.

Health and Sanitation: Health access within intervention communities faces substantial challenges. While 28.6% of respondents in intervention households and 20.5% in control households reported illness within the last six months, among the respondent who got sick, 80.2% in the intervention households and 78.8% in the control households received treatment. The intervention group's most commonly utilised healthcare facilities were community clinics (17.5%) and Upazila Health Complexes (14.9%). However, The intervention group's most commonly utilised healthcare facilities were chamber of qualified doctor (20.4%) and community clinic (15.7%). Financial barriers remain a significant issue, with 78.9% citing the high cost of treatment as a reason for not seeking medical care.

Sanitation access shows that 88.5% of intervention households and 89.5% of the control households use improved latrines, but over 30% of these households in intervention and control groups share facilities, posing health risks. Additionally, over 88% of the household in the intervention and control groups do not purify their drinking water, indicating a vulnerability to waterborne diseases. These findings emphasize the need for accessible healthcare, improved sanitation, and health awareness programs.

Resilience and Disaster Preparedness: Intervention households demonstrate limited resilience to natural disasters, with 29.6% affected by floods and 45.2% experiencing food shortages over the past year. Only 1.1% of the Intervention households and 1.2% of the control households adopted certain climate-adaptive practices, with five households in the intervention group and eight in the Control group engaging in measures like sack cultivation and two households in the intervention group engaging in kitchen gardening, although resilience gaps persist. Knowledge of disaster preparedness remains low, with only 47.9% aware of strategies to mitigate disaster impacts. Although resilience strategies like relying on savings and borrowing from neighbors are used, injurious coping mechanisms, such as distress asset sales, are also common, reflecting limited financial and structural resilience in these communities.

Gender Dynamics and Empowerment: Women in intervention households exhibit a degree of financial autonomy, with 97.2% of them engaged in any employment reported independent using their earnings. Despite having financial autonomy, women in intervention households are bound by the necessity to spend 91%-100% of their earnings on household expenses due to economic pressures. They often need to prioritize meeting essential household needs. However, household decision-making remains male-dominated, limiting women's influence in family matters. Violence against women is prevalent, with 8.8% of intervention households reporting incidents, mostly physical abuse. Access to justice is limited, with many women avoiding formal complaints due to fear of retaliation and mistrust of the justice system. Additionally, gender-based wage disparities are significant, as women receive lower wages than men for similar work. This baseline data underscores the importance of SWAPNO II's focus on empowering women economically and socially while addressing safety and wage inequality.

Income-Generating Activities (IGAs) and Skill Development: Only 9.7% of women in intervention households are involved in independent income-generating activities (IGAs), primarily in small-scale poultry and livestock rearing. Although most women have minimal skills training, demand for such programs remains high. Findings indicate that skill-building in livestock management, tailoring, and micro-entrepreneurship could significantly improve women's economic participation. Moreover, households in intervention communities average 2.6 productive assets, compared to 3.6 in control groups, suggesting a need to expand the asset base through skills and resources to enhance financial security.

Institutional Capacity and Community Engagement: Community institutions such as Union Parishads (UPs) and Union Disaster Management Committees (UDMCs) show limited capacity to support disaster resilience and social protection. For instance, regular meetings in these committees are rare, and community participation remains low. Additionally, satisfaction with services provided by UPs and UDMCs is limited, with only 12.6% of respondents expressing satisfaction with these institutions. Therefore, SWAPNO II's focus on strengthening institutional capacity is essential for ensuring sustained community support and resilience.

Conclusion

The SWAPNO II baseline study reveals significant socio-economic challenges among intervention households, particularly in income stability, food security, health, resilience, and gender equality. While SWAPNO II's objectives are well-aligned with these needs, targeted interventions are essential to address identified gaps effectively. Programs that enhance financial inclusion, skill development, health access, and social protection—coupled with community capacity-building—will be critical in empowering these communities toward sustainable economic and social resilience.

Summary of Key Indicators

Indicators		Intervention	Control
Income and Assets status of poor and extreme poor households			
Average amount of monthly household income (both male & female-headed households)	Overall	BDT 4,618	BDT 5,381
	Female-headed	BDT 4,259	BDT 3,893
	Male-headed	BDT 7,127	BDT 6,616
Average amount of monthly household expenditure (both male & female-headed households)	Overall	BDT 4,474	BDT 5,154
	Female-headed	BDT 4,313	BDT 4,356
	Male-headed	BDT 5,606	BDT 5,817
Average amount of savings on the survey date (both male & female-headed households)	Overall	BDT 719	BDT 1,159
	Female-headed	BDT 730	BDT 461
	Male-headed	BDT 642	BDT 1,738
Household members' food intake status	% of food-deficient households	Occasional: 72.5 Always: 21.4	Occasional: 70.8 Always: 17.8
	Household Dietary Diversity Score (HDDS)	4.2	4.5
	Dietary Diversity Score for Women (MDD-W)	3.9	4.2
	% of households reported being food secure	3.4	5.8
	% of women consumed at least 5 groups of food	27.8	38.5
	% of women intake protein	47.0	58.2
Types of Income Generating Activities (IGAs) in the household	Small business ¹	27.6	33.6
	Poultry/duck rearing	27.1	20.9
	Rickshaw/van/boat rent	13.5	26.5
	Handicrafts ²	30.3	10.3
	Cow rearing ³	12.2	14.4
	Agri farming	3.2	14.0
	Fishery	0.6	1.4
	Others	2.6	0.5
Average # of IGAs in each household		1.15	1.20
Household poverty status using upper and lower poverty line	SWAPNO HHs below the upper poverty line	98.7	97.3
	SWAPNO HHs below the lower poverty line	89.6	89.8
	The national estimate below the upper poverty line (HIES 2022, rural)	20.5	
	The national estimate below the lower poverty line (HIES 2022, rural)	6.5	
% of women running viable household micro-business (IGA)		9.7	9.1
% of women got training from different institutions (Life skill training: leadership, management, Livelihood training) (last 1 year)		0.9	1.0
% of women implement the training learning in their life (applicable cases only)		57.1 n=7	42.9 n=7
Community People Human Capabilities and Resilience Capacity Knowledge:			
Knowledge of diet diversity & food consumption;	A balanced diet should include a variety of fruits, vegetables, and whole grains	93.3	91.9
	Eating a high-fiber diet can help with digestion and weight management	91.2	90.4

¹ Small business includes Tailor, Tea stall, Grocery shop, Hotel business, Salon, Hawker, Flat/Puffed rice business, Box/bag-making and distributing

² Handicrafts and Sewing katha

³ Livestock includes Cow rearing, Goat and sheep rearing, Fattening Cattle, Pig farming

Indicators		Intervention	Control
	Restricting all fats from your diet is beneficial for health	85.3	85.8
	Consuming adequate calcium through dairy products or fortified alternatives is important for bone health	90.3	93.9
	Including lean protein sources like fish, poultry, or legumes in your diet is essential for muscle building and repair	81.8	83.8
	Skipping meals is a good way to manage weight	67.9	65.6
	Pregnant should take additional food than the usual quantity daily	66.7	64.4
	Lactating women should take additional food than the usual quantity daily	78.9	76.0
	knowledge of exclusive breastfeeding practice	88.1	86.2
	Knew the appropriate age for the initiation of complementary feeding	72.9	72.3
Present health status/condition of women (self-reported) (last 6 months) (%)		Good: 45.7 Average: 42.0 Poor: 10.4 Very poor: 1.9	Good: 48.8 Average: 41.9 Poor: 8.3 Very poor: 1.0
% of women beneficiaries have control over personal and household assets:	Independent use of earned money	97.2 n=501	89.5 n=304
	Independent use of earned money: Female-headed HHs	97.6 (n=452)	96.7 (n=184)
	Independent use of earned money: Male-headed HHs	93.9 (n=49)	78.3 (n=120)
	Independent use of savings who have savings	92.9 n=70	73.5 n=83
	The decision to purchase any assets	65.0	47.8
	The decision to sell any assets	64.6	47.5
	Ownership of any assets	31.7	31.4
# of women trained on different issues (outside of IGAs) (last 1 year)		6	1
% of households have knowledge of climate adaptive livelihoods		1.5	2.5
% of households practised climate adaptive livelihoods (applicable cases only)		70.0 (n=10)	47.1 (n=17)
# of women under health insurance coverage;		0	0
% of women face any kind of violence		8.8	6.6
% of women faced harassment ⁴		1.2	1.9
% of victim women got access to the justice system (not gram salish, at least village court or higher formal institution) (applicable cases only)		30.5 (n=59)	52.3 (n=44)
% of households received resilience infrastructure ⁵ support from GoB/or the private sector		17.0	16.3
% of households got resilience infrastructure support from GoB/or the private sector (applicable cases only)		22.8	21.1
% of people got training in voluntarism		0.0	0.0
Institutional Capacity of UPs, UDMCs and private sector			
% of UPs and UDMCs organise their regular monthly meetings (last 1 year)		0	
The average number of meetings organised by UPs and UDMCs last year		1.89	
% of females participated and raised their voices in the meeting		15.78	

⁴ Harassment refers to unwanted and inappropriate behavior that causes discomfort, distress, or harm to an individual. It can manifest in various forms, including verbal abuse, physical intimidation, psychological manipulation, or sexual advances, and can occur in different environments such as workplaces, educational settings, or public spaces. Specifically, when directed towards women, harassment often involves gender-based discrimination, and can lead to a hostile, unsafe, or uncomfortable environment (United Nations, 2017)

⁵ Getting tube-well, hygiene latrine, and Gratuitous Relief (GR) and Test Relief (TR)

Indicators		Intervention	Control
# of public assets maintenance work presently running by UPs (as of Survey date)		0	
Average # of local government (meaning UP representatives) representatives trained (any capacity development training) (gender Disaggregated data) previously in different issues (last 1 year)		0	
# of Union Disaster Management Committees (UDMCs) previously trained on Gender-responsive Disaster Risk Reduction and Climate Change Adaptation (gender Disaggregated data) (last 1 year)		0	
% of poor and extreme poor households got services from service-providing organisations (UPs/Upazila & District) (last 1 year or last visit)		60.7	54.6
% of people satisfied with the services		12.6	11.1
Additional			
Average number of productive assets		3.6	4.6
Average market value of productive assets (BDT) (including cultivable land)		14,688	16,984
The average amount of household outstanding credit		BDT 20,907	BDT 33,575
Courtyard meetings or nutrition sessions held in the last year in the community (%)		6.8	7.6
% of women having a say in household decision-making to:	New income-earning activities	67.7	63.2
	Availing services (treatment, recreation)	89.7	89.4
	Education/training	84.2	84.6
	House construction and repair	85.3	80.8
	Children Education	82.4	81.3
	Children Marriage	78.1	74.1
	Children health care	83.8	81.1
% of women know about rights:	Inheritance rights (Right of property for females)	90.5	90.6
	Basic citizen rights (freedom of speech, Right to education, right to vote)	73.5	76.3
	Aware of the Right to law (Right of justice)	72.3	70.7
% of women know about services & laws:	Aware and informed about health service and family planning	70.2	68.6
	Aware and informed about livelihood-related government services at the Upazila level	30.8	32.9
	Aware and informed about laws regarding child marriage	77.1	78.7
	Law on protecting women from VAW	56.0	57.8
	Aware of VAW	49.1	51.9
% of women's life skill management:	Marry off the son/daughter early	6.5	7.2
	Marry off the daughter and pay the dowry	10.6	9.7
	Marry off the son with a receiving dowry	7.4	7.8