For Bangladesh's poorest women, the roadblocks to earn and save money have traditionally been high. A government program supported by UNDP known as SWAPNO (Strengthening Women's Ability for Productive New Opportunities) aims to lower those barriers.

Implemented under the national social security program in partnership with UNDP and Bank Asia, SWAPNO supports financially vulnerable women in a variety of ways. First, it provides short-term public sector jobs where they can learn valuable skills. At the same time, they receive training in financial literacy and budgeting, as well as assistance with setting up digital financial accounts. Finally, SWAPNO supports them as they launch their own enterprises after their public-sector work ends.

During her visit to Bangladesh, Her Majesty Queen Máxima of the Netherlands, the UN Secretary-General's Special Advocate for Inclusive Finance for Development (UNSGSA), met with SWAPNO staff and beneficiaries. This included two tailors, Rozina Khatun and Rehana Khatun (no relation to each other). Both women were abandoned by their husbands when their children were very young, and had very limited job skills.

As part of the program, they worked for 18 months in public sector jobs. Each put in six-hour work days and participated in various life skills and job training sessions. As they developed tailoring skills and built their savings, both women prepared to launch their own businesses, which are now thriving.

In addition, Rehana supplements her income as a Bank Asia agent, disbursing social security payments. She told the UNSGSA that she is now able to afford three meals every day, whereas before she barely had enough money for two. She also feels more secure now that she has savings she can use in an emergency, or to reinvest in her business. For her and for Rozina, SWAPNO has offered a path forward to a more secure future.