

TECHNICAL PAPER

WOMEN'S EMPOWERMENT FOR INCLUSIVE GROWTH (WING)

FINAL EVALUATION REPORT





Kingdom of the Netherlands



Women's Empowerment for Inclusive Growth (WING)

Final Evaluation Report

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Acronyms

ADP	Annual Development Programme
BB	Bangladesh Bank
BCCP	Bangladesh Centre for Communication Programmes
BDS	Business Development Services
BNPS	Bangladesh Nari Progati Sangha
BSCIC	Bangladesh Small and Cottage Industries Corporation
BZ RF	Beleidsdirectie Buitenlandse Zaken Results Framework
CMSME	Cottage, Micro-, Small- and Medium Enterprises
DG	Director General
FGD	Focus Group Discussion
GRIP	Gender-Responsive Investment Platform (Bangladesh Bank)
GRPB	Gender-Responsive Planning and Budgeting
ICT	Information and Communication Technology
IEC	Information, Education and Communication
IELD	Inclusive and Equitable Local Development Programme
KAPB	Knowledge, Attitude, Practice, Behaviour
KII	Key Informant Interview
LGBTQI	Lesbian, Gay, Bisexual, Transgender, Queer and Intersex
LGIs	Local Government Institutions
LNOB	Leaving No One Behind
M&E	Monitoring and Evaluation
MoWCA	Ministry of Women and Children Affairs
NGOs	Non-Governmental Organizations
PSC	Project Steering Committee
PPP	Public Private Partnership
PUNO	Participating United Nations Organization
ROAP	Regional Office for Asia and the Pacific
SCITI	Small and Cottage Industries Training Institute
SME	Small and medium-sized enterprises
SN	Strategic Note
ToC	Theory of Change
ToR	Terms of Reference
UN Women	United Nations Entity for Gender Equality and the Empowerment of Women
UNCDF	United Nations Capital Development Fund
UNDAF	UN Development Assistance Framework
UNDP	United Nations Development Programme
UNEG	United Nations Evaluation Group
UNO	Upazila Nirbahi Officer (Upazila Executive Officer)
UP	Union Parishad
WDF	Women Development Forum
WEE	Women's Economic Empowerment
WEEI	Women's Economic Empowerment Index
WEPS	Women's Empowerment Principles
WING	Women's Empowerment for Inclusive Growth
WOB	Women-owned business

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Executive Summary

Introduction and Methodology

Women's Empowerment for Inclusive Growth (WING) was a four-year project implemented from November 2020 to December 2024 in Bangladesh. It focused on five districts – Manikganj, *Jashore*, Cox's Bazar, Thakurgaon, and *Kurigram*. It was a joint initiative led by UN Women in partnership with United Nations Development Programme (UNDP) and the United Nations Capital Development Fund (UNCDF), and was funded by the Embassy of the Kingdom the Netherlands with a total budget of \$3,760,457. The project sought to address discriminatory attitudes and structural barriers that impede women's active participation in the local economy. It set out to support women's participation as entrepreneurs and employees, by developing their skills, facilitating access to financing and breaking entrenched discriminatory attitudes, norms and stereotypes.

A final evaluation of the project was conducted from December 2024 to April 2025 by a two-member evaluation team, both with expertise in gender-responsive evaluation. The purpose of the evaluation was to provide accountability for the project's stated objectives and to generate learning relevant to similar and future programmes concerned with women's economic empowerment and inclusive growth.

The evaluation took a mixed methods approach, and a gender equality and human rights-responsive approach to accommodate the complexity of gender relations at play in processes of women's economic empowerment. This meant taking a participatory and collaborative approach to evaluation design, data collection, and the validation of findings and recommendations. It gave high priority to ethical considerations and according to the UNEG Ethical Guidelines for Evaluation.

The evaluation was focused on 12 evaluation questions (EQs) covering seven criteria of Relevance, Coherence, Effectiveness, Efficiency, Contribution to Impact, Sustainability, and Human Rights and Gender Equality. In-country data collection was carried out in all five project districts, and in Dhaka, between 18 and 31 January 2025. Five data collection methods were used: document review covered approximately 95 documents; 48 key informant interviews were carried out with 94 respondents; six focus group discussions (FGDs) included 36 respondents; and there were 51 responses to an online survey. Participant observation methods were also used in the context of 21 interviews with enterprise owners.

Evaluation Findings

The evaluation identified the following 18 findings:

Finding 1 - Relevance to women entrepreneurs: The project design was largely aligned with the needs and priorities of the targeted women and youth entrepreneurs in the selected communities, addressing key barriers through financial access, capacity building, and market expansion initiatives. Nonetheless, the evaluation found that the project did not fully address the needs of younger women entrepreneurs.

Finding 2 - Adjustments to context: Originally designed as a COVID-19 response to support women-led businesses, the project later adapted by shifting its focus to smaller enterprises for a more sustainable recovery and integrating the *Anondomela* platform to aid online business transitions. Additionally, in response to political disruptions post-July 2024, it convened a Training of Trainers (ToT) and national-level discussions with local government officials, although further adaptation to work with local government institutions (LGIs) and women development forums (WDFs) remains limited.

Finding 3 - Internal Coherence: The project aligns very closely with the wider objectives and priorities of all three PUNOs for inclusive growth and gender equality and women's empowerment (GEWE). However, some technical and administrative issues have contributed to incomplete

coherence/integration of the joint programme for UNDP. For UN Women, housing the joint programme under WEE for the 2022-26 SN has improved coherence.

Finding 4 – Joint Programme benefits: The intention of the project was to bring the comparative advantages of the three participating United Nations organizations (PUNOs) together, and to work in specified districts with an overlapping set of stakeholders. There are examples where this approach created synergies for SME beneficiaries, and where PUNOs were able to jointly leverage partnerships in coordinated approaches. But challenges at administrative and strategic levels, and the joint programme's siloed Outcome structure of the joint programme, contributed to missed opportunities in consistently pursuing the synergies that could have enhanced results.

Finding 5 – Effectiveness for SMEs: The project made good progress with many SMEs. This is particularly evident among WING investment grant recipients, with most showing substantive progress in expanding their businesses and reaching new markets. *Anondomela* has also likely made a good contribution. A number of SMEs have strengthened their gender-responsive business approaches in response to women's empowerment principles (WEPS) trainings and show promising progress stemming from this.

Finding 6 – Role of NGOs: NGOs appear in the project design as potential grant beneficiaries and as potential support to SMEs in accessing business development services. While the strategy for engaging/addressing NGOs is not explicit, there is evidence that they were engaged as aligned stakeholders in supporting identification of grant recipients, following up with business support and advice, and in business partnerships. Social enterprises were also included as grant recipients.

Finding 7 – WDFs/LGIs: The picture among WDFs and LGIs is currently not promising. The political disruption of 2024 caused a significant fracture in the continuity and results of the work invested. While good progress was made pre-2024 in establishing WDFs and helping them to understand gender-responsive planning and budgeting (GRBP) and gender equality issues, evidence for their ability to secure the 3 percent local government allocation to them is limited. FGD data suggest a deep frustration with this situation.

Finding 8 - Financial Institutions: The project made significant progress with financial institutions. It facilitated establishment of the Gender Responsive Investment Platform (GRIP) within the Bangladesh Bank to manage the grant making process. It also enabled a policy framework for a functioning revolving fund via the Karmasangsthan Bank. These institutional steps have helped steer the project towards impact and sustainability.

Finding 9 – Strategies: Training was the most prolific strategy used at all levels of the project: in business management; GRBP; gender responsive business practices; in the WEPS framework; and in IT and leadership for the *Anondomela* digital marketplace. Business management training played a key role in achieving results in strengthening women-led SMEs. Follow-up mentoring, both directly by the project, and through linkages with NGOs, also played a part in good results.

Finding 10 – the BZ Framework: The project contributed to the Netherlands' Ministry of Foreign Affairs' BZ Framework, by promoting gender-responsive governance and economic empowerment, enhancing local and financial institutions, and driving robust private sector development.

Finding 11 - Management systems/human resources: The project benefited from high level support in UN Women; specific support on WEPS from UN Women ROAP; and from consistent and reliable staffing in UNCDF. However, it suffered from staff turnover in key positions in UN Women and UNDP, which challenged momentum and institutional memory at times, and was not consistently supported by higher level staff in UNDP. Internal coordination for monitoring and reporting was at times challenging,

Finding 12 - Financial resources and timeline: The project faced context disruptions, which delayed implementation and incorporated the important addition of the revolving fund in 2023, which required extra time to operationalize. The donor was both proactive in instigating joint programme changes and flexible in accommodating new timeline needs, authorizing both a costed extension in 2024 and a no-cost extension in 2024.

Finding 13 - Monitoring systems: Monitoring of key steps for Outcomes 2 and 3 was thorough, including of grant recipient SMEs, as carried out in combination by UNCDF and Bangladesh Bank. Karmasangsthan Bank also played a good monitoring role with loan recipients. Under Outcome 1, results' orientation is weak in the framework, and there are gaps in information available to the evaluation team to understand the content of Outputs.

Finding 14 - Contribution towards impact: Good results by SMEs show that the approach has much promise in terms of improving income and economic security for direct beneficiaries. Setting up the revolving fund for women-led SMEs to facilitate their access to loans on favourable terms has made a good contribution to this impact. But caveats remain in this journey. Some small/medium business report substantial difficulty in acquiring loans large enough to move their businesses forward. Income levels among some grant recipients are still quite low, and a few businesses report very low wages, and/or static wages among employees. Some *Anondomela* businesses reported that a very small part of their business is conducted through the platform.

Finding 15 - Unintended effects: There is evidence that grants, and revolving fund loans are occasionally being used to support men- (husband) run businesses or family businesses in which husbands play a strong role. There is indicative evidence that grant/loan making to marginalized groups is more vulnerable to this slippage.

Finding 16 – Sustainability: The project has strengthened the resilience and stability of women entrepreneurs by providing grants and loans, although ongoing challenges highlight the need for sustained financial and advisory support to ensure continued business growth. Moreover, strategic partnerships with financial institutions and effective use of monitoring and feedback loops underscore robust sustainability strategies, although the need for re-engagement with WDF and LGIs remains critical for maximizing impact.

Finding 17 – Progress towards gender equality: WING has women's economic empowerment at its core and integrated a focus on community advocacy for women's roles in economic life to stimulate the social norms that change required. Key steps have been made to progress this agenda, with advances in gender equality in several dimensions. Nevertheless, there is evidence suggesting risk to this progress, where more concerted focus may be required going forward.

Finding 18 – LNOB approach: The joint programme document did not include any clear plan for targeting marginalized groups, so the project did not set out with this explicit intention. Nevertheless, in the early period, some marginalized groups were being reached. Later, the joint programme developed a more intentional approach to reaching marginalized groups with grants. WING has seen good results from efforts made here, which set the stage for a more informed, explicit and documented/monitored approach going forward.

Conclusions and Recommendations

On the basis of the findings, the evaluation offers the following conclusions and recommendations:

Conclusion 1 – Relevance: WING was a multi-faceted project that sought to address constraints for women entrepreneurs by opening up financial and social space for their economic initiatives while giving direct support through grants, training, and an online platform. While the project generally met the needs of women entrepreneurs well, it had some gaps in targeted support for particular groups.

These include women entrepreneurs in the younger part of the youth category; entrepreneurs whose businesses had been strengthened through grants and who now need larger loans than available through the revolving fund; and women in marginalized groups. To build the approach further, differentiated approaches may be needed to strengthen responsiveness to these different groups. With the current focus on making small loans more gender responsive, there is a risk that women's enterprises will become unable to grow out of the micro/small category.

Conclusion 2 - Coherence, Efficiency: WING sought to achieve its objectives by deploying the specific expertise of three UN agencies: UNDP for its expertise in working with local government; UN Women for its approaches to social norms' change and gender-responsive economic tools; and UNCDF for its expertise in designing strategic capital support for economic growth. The project made important gains through leveraging the agencies' established relationships, especially by establishing the GRIP committee in Bangladesh Bank. It also created some synergies in the form of layered interventions with key stakeholders, enabling – for example – grant-supported SMEs to engage with the WEPs. But it was challenged with staff turnover in key positions in UNDP and UN Women and weak high level strategic engagement from UNDP at key moments. This contributed to some weaker areas of strategy, such as unclear distinctions between the 3 percent allocation of local government budgets due to WDFs, and GRBP approaches more generally. It also contributed to gaps in administrative tools, such as a coordinated database of beneficiaries that could have strengthened synergies.

Further, UN Women's customary position as advocacy partners to CSOs in the normative space was not operationalized. NGOs were brought into the project in different roles, but without any clear strategy until the final year. Clearer efforts to engage them in local advocacy for women's economic empowerment (WEE) alongside entrepreneurs and WDFs could be a way to circumvent the inherent vulnerability of WDFs and LGIs to ongoing political changes, as well as supporting sustainability of local networks built around WEE.

Conclusion 3 - Effectiveness, Impact: Strong progress was made in most SMEs in terms of business management expertise, expanded business and higher profits – generating confidence in their resilience. There is now a group of women-led businesses in each district that can continue to grow their businesses further, including expanding their positions as role models for other women entrepreneurs, and deepening engagement with gender-responsive business through the WEPs. This represents a critical step towards a wider WEE, which could be built upon. This would mean maintaining the local networks (including WDFs) inspired by the project; developing a plan to institutionalize support to their further growth along a gender-responsive pathway; and facilitating their leadership in gender-responsive business practice.

There were also caveats to progress, which suggest gaps to be filled. These include that some supported businesses report low profits and challenges due to competition and rising input prices. Some also report low or very low wages to employees. Indicative evidence suggests that these are concentrated among businesses run by marginalized women. This is an area in which further exploration is necessary: what adaptations are needed to bring survival level businesses into resilient positions? Do they face additional barriers to accessing finance, to be understood and addressed at a financial policy level? Do they require more tailored mentoring? What adaptations are needed to support the household businesses of marginalized groups in ways that further gender equality?

Conclusion 4 – Sustainability: The project had a strong sustainability approach, with (some) layering of interventions to strengthen SMEs; close engagement with financial institutions that can continue to develop their gender-responsive approaches; and engagement with local government and WDFs to ensure regular, institutionalized support to local WEE. Although the success of this third strategy is currently in question, the other two show good prospects of sustainability. Both would, however, benefit from more engagement, not least to further develop the WING model.

For WDFs, a response will be required both to re-establish their operations in the new political context, as well as an acknowledgement of their likely vulnerability to further political change at times. A possible approach may be in strengthening links with local NGOs and women's organizations in programming for inclusive growth, and facilitating their establishment as advocacy partners, alongside WDFs, at local government level.

Conclusion 5 - Human Rights and Gender Equality: It is clear that advances have been made in the economic empowerment and there is qualitative evidence that this has: a) supported progress in gender equality in the lives of supported women entrepreneurs, and b) progressed attitudes towards women entrepreneurs at local levels. These are gains very much to be commended and built on. Many entrepreneurs are a resource for furthering gender equality as role models and through deepening the gender-responsive dimension of their businesses.

Developing the approach will involve building responses to potential stumbling blocks in the uneven road to gender equality. In particular, the tensions between women's increasing entrepreneurship and their domestic responsibilities may need a stronger response. These are tensions that will invite home-based businesses for women, and there are signs here that this rational response is being taken, at the expense of shifting mobility restrictions and women's responsibility for the domestic sphere. In future, working directly with spouses, and/or building in linkages to developments in childcare may be necessary to open up the full potential of approaching gender equality through WEE.

Once the direction was set for developing an approach to LNOB through the project, innovative strategies were used to include people with disabilities, those belonging to ethnic minorities and LGBTQI beneficiaries in the SME grant recipient group, in addition to the female-headed households and religious minorities who were already being reached. Developing this approach further will involve consistent disaggregated monitoring to provide feedback loops to identify the specific challenges of these groups, and to develop adaptive responses to these.

Recommendation 1. Differentiate the model for different groups and stages of SME development.

Develop WING's approach to WEE with differentiated analysis and adapted interventions for:

- Enterprises or start-ups run by young women in the younger cohort of Bangladesh's youth category.
- Larger/more established SMEs that are ready to grow to the next level;
- Enterprises led by women from marginalized groups.

This involves the following:

- 1) Develop institutional awareness, policies and selection criteria for larger gender-responsive loan/finance mechanisms.
- 2) Conduct research on the specific situations and support requirements of young women entrepreneurs, as differentiated from older women's entrepreneurship, and adapting both training and financial instruments to these.
- 3) To support coherence in this dimension, explore linkages with the work of UNICEF and other development partners on adolescent girls' skills' building.
- 4) Develop analysis and internal policy direction to identify types/forms of intersectional marginalization (e.g. LGBTQI, disability, ethnic minorities) to be targeted for business support.

Recommendation 2. Strengthen the approach to WEE with intersectionally-marginalized women.

Following identification of marginalized groups to target (see above), develop adaptive approaches to support intersectionally marginalized women in entrepreneurship.

- 1) Adapt business management training to accommodate disadvantage, such as lower literacy levels; lower access to IT; mobility restrictions related to low income.
- 2) Strengthen targeted mentoring to problem-solve business-related challenges specific to these groups (such as mobility challenges; heightened difficulty in accessing financial services).

- 3) Clarify distinctions between family-run and women-led businesses; for very marginalized groups, acknowledge the survival role of family-run businesses and seek ways to support their women members with increased decision-making, skills, leadership and mobility.
- 4) Include the groups targeted in (business) networking opportunities and related training.
- 5) Support implementing partner capacity, including financial institutions, to include and adapt to these targets.

Recommendation 3. Strengthen monitoring data disaggregation to generate learning and adaptation to accommodate these groups

To support a deeper approach to marginalized women, enhance learning and adaptation through consistent disaggregation of monitoring data.

- 1) Consistently disaggregate all project monitoring data by the marginalized groups targeted. For WING, this means including disaggregation of data for the revolving fund.
- 2) Institutionalize processes to periodically analyse these data to identify challenges and create feedback loops to implementation planning to problem-solve challenges by reaching and successfully supporting these groups.
- 3) Include targeted groups in review and reflection exercises to further identify appropriate adaptations.

Recommendation 4. Continue engagement with financial institutions, especially in challenging issues, and in adaptations of financial instruments to respond to young women, more established SMEs, and marginalized groups

Continue building relationships with financial institutions, such as Bangladesh Bank and the GRIP committee, along with the revolving fund arrangement with Karmasangsthan Bank.

- 1) Ensure the continuity and good functioning of the GRIP committee and the revolving fund.
- 2) Deepening the integration of gender-responsive approaches in a wider variety of financial instruments, including especially larger loan mechanisms that include gender-responsive provisions or are targeted to more established women's businesses.
- 3) Invest in monitoring the fund's businesses and ongoing training for Karmasangsthan Bank staff to plug gaps in business selection and loan administration.
- 4) Support financial institutions to identify when men's businesses are accessing finance intended for women and develop procedures to respond to this. This might mean analysis of identifying loans at higher risk of this; developing different procedures for joint/household businesses and male-led businesses; offering further leadership support or other interventions in select circumstances.

Recommendation 5. Articulate and expand the role of local NGOs/women-led CSOs in the model and consider how this could support sustainability of the role of WDFs.

When politically expedient, regroup WDFs and re-assert their roles in budget decision-making, and in supporting WEE at local levels.

1. Innovate in securing accountability from LGIs for to WEE concerns, and to document and circulate allocation successes, so that WDFs do not lose momentum and confidence in their ability to play a successful role in the new political configuration.
2. Deepen capacity building for WDF members to enhance their clarity on how to influence local economic policies and advocate for women's economic empowerment.
3. Enhance WDF's capacity to handle ongoing political instability by developing robust strategies that ensure operational continuity and sustained engagement with local government bodies during disruptions.
4. Consider a stronger, and more clearly articulated, role for local NGOs and women's organizations in this WEE model. This could include clearer efforts to engage them in local advocacy for WEE alongside entrepreneurs and WDFs, in part as a way to circumvent the inherent vulnerability of

WDFs and LGIs to potentially ongoing political disruption. Partnerships would likely include building capacity within local organizations to carry forward WEE objectives.

Recommendation 6. Strengthen high level strategic oversight on key issues for coordination of approaches and for synergizing joint programmes

- In ongoing policy support, fully align UNDP and UN Women approaches to GRBP and institutionalized support to local WEE. Clarify and align advocacy goals for GRBP and the role of WDFs, so that national and local level efforts are coherent.
- In future joint programmes, sharpen the clarification of roles and responsibilities of each PUNO and seek ways to ensure high level strategic across the PUNOs on key issues and at key moments, such as during staff transitions.
- Explore JP designs that avoid separated accountability to specific outcomes for each PUNO. This should include exploring integrated responsibilities within outcomes and agreed ways to monitor and measure the contribution of each output to joint outcomes.

Recommendation 7. Extend the WEPs approach in Bangladesh, using WING-supported SMEs as a resource.

Strengthen the WEPs initiative in Bangladesh, especially by deepening the engagement of emerging WING-supported enterprises and institutions with gender-responsive business practices.

- 1) Draw on the enhanced resilience of WING grant-supported SMEs to expand awareness of gender-responsive business and act as potential role models for other businesses.
- 2) Expand the WEPs space by extending WEPs orientation to *Anondomela* registered SMEs.
- 3) Strengthen local networks for gender-responsive business by including WDFs in WEPs orientation.
- 4) Link the expansion of WEPs in Bangladesh to regional initiatives and draw on regional expertise.
- 5) Develop mechanisms for including an approach to businesses run by and/or employing marginalized groups (of women) in this process to develop an approach to LNOB.

Recommendation 8. Synergize key dimensions of WEE by building linkages across the joint programmes and seeking to enhance women's mobility within the joint programmes.

Address tensions between different pathways to gender equality and WEE as one of these.

- 1) Build in linkages to the joint programmes/initiatives intending to shift social norms on issues of gender roles in the domestic sphere and care work, including childcare.
- 2) Consider including a strengthened focus on working with men, specifically the spouses of women entrepreneurs, on gender roles and/or building in an approach to childcare options.
- 3) Strengthen an explicit focus on enhancing women's mobility through WEE initiatives, consistently developing strategies to enhance women's presence in public spaces, including marketplaces and decision-making spaces.

Recommendation 9. Backstop *Anondomela*'s transition to a fully independent online marketplace
Continue strengthening the *Anondomela* platform with strategic support designed to problem solve its transition to full independence.

- 1) Work towards regularizing access through the platform to international online retail.
- 2) Map and develop linkages between offline and online sales among registered businesses
- 3) Continue to support participation by *Anondomela. shop* in local, national and international offline trade fairs to develop the brand and deepen online reach.
- 4) Ensure potential *Anondomela* access to WING-supported entrepreneurs.
- 5) Synergize with the WEPs initiative to enhance gender-responsive business practices by *Anondomela* -registered businesses

1. Introduction and Background

The Women's Empowerment for Inclusive Growth (WING) project started in November 2020 and concluded in December 2024. It was a collaborative project aimed at fostering inclusive and sustainable economic development by enhancing women's economic empowerment in Bangladesh. This joint initiative, spearheaded by UN Women in partnership with UNDP Programme and UNCDF, was funded by the Embassy of the Kingdom the Netherlands with a total budget of \$3,760,457.

Operating in five districts—Manikganj, *Jashore*, Cox's Bazar, Thakurgaon, and *Kurigram*—the project sought to address entrenched discriminatory attitudes and structural barriers that impede women's active participation in the local economy. The project set out to support women's participation in the local economy as entrepreneurs and employees, by developing their skills, facilitating access to financing and breaking entrenched discriminatory attitudes, norms and stereotypes that work against women's participation in the social, political and economic spheres.

The project was aligned with the United Nations Sustainable Development Cooperation Framework (UNSDCF) for 2022-2026, and before then with the UN Development Assistance Framework (UNDAF) 2017-2021, echoing the Government of Bangladesh's commitments under its Eighth Five-Year Plan and the National Women Development Policy 2011.

This document reports the findings and recommendations of an independent final evaluation of the project, which was conducted from December 2024 to April 2025, beginning in the project's final month and continuing after the project closed. The evaluation was carried out by a two-member team, both with expertise in gender-responsive evaluation. Data were collected in-country in all five project districts, and in Dhaka, between 18 and 31 January 2025.

1.1 Evaluation purpose, objectives and scope

The evaluation's overarching purpose was to ascertain the extent to which the project met its stated objectives and contributed to broader goals of gender equality and economic inclusivity. It aimed to support accountability for the joint programme and facilitate learning relevant to similar and future programmes concerned with women's economic empowerment and inclusive growth.

The evaluation's broad objectives were expressed in terms of key evaluation criteria. It aimed to:

- Assess the relevance of WING's contribution to the intervention at national levels and alignment with international agreements and conventions on gender equality and women's empowerment.
- Assess effectiveness and organizational efficiency in progressing towards the achievement of gender equality and women's empowerment results as defined in the intervention.
- Assess the sustainability of the intervention in achieving sustained gender equality and women's empowerment outcomes.
- Determine the contributions towards the intervention's impact in terms of gender equality and women's empowerment.
- Assess the intervention's coherence with other interventions in the country, sector, or with other institutions.
- Analyse how human rights approaches and gender equality principles are integrated in implementation.
- Identify and validate lessons learned, good practices, and innovative efforts that support gender equality and human rights.
- Provide actionable recommendations with respect to the WING intervention.

The evaluation covered the duration of the WING project, from its inception in November 2020 to project close in December 2024. It covered all 10 upazilas on which the implementation focused, located in the five project districts of Manikganj, *Jashore*, Cox's Bazar, Thakurgaon, and Kurigram.¹

The primary intended users of the evaluation's findings and recommendations are staff of the three collaborating participating PUNOs; the Government of Bangladesh; financial and training institutions; community stakeholders, and the donor and other donor agencies.

- For UN Women, UNDP and UNCDF staff, the evaluation aimed to provide insights into the effectiveness of their collaborative efforts and the impact of their work, guiding future strategic planning and implementation of similar projects.
- For the Government of Bangladesh, particularly ministries and LGIs involved in gender mainstreaming, it aimed to inform policy-making and strengthen future gender-responsive initiatives.
- For financial and training institutions, the evaluation aimed to provide feedback and insights into the outcomes and impacts of the project to inform their ongoing operations and strategies.
- For community stakeholders, the evaluation process aimed to ensure transparency and reinforce the participatory nature of the project.
- For the donor, the evaluation aimed to provide accountability, as well as insights into supporting processes of women's economic empowerment.

This process will help document lessons learned and recommend strategies for future initiatives aimed at gender equality and women's economic empowerment in Bangladesh and beyond.

2. Evaluation Methodology

The evaluation took an overall mixed methods approach, using documentary sources and a survey for quantitative data, and interviews, focus group discussions, and participant observation² methods as qualitative data. It also took a gender equality and human rights-responsive approach to accommodate the complexity of gender relations at play in processes of women's economic empowerment.

It therefore took a participatory and collaborative approach to evaluation design, data collection, and the validation of findings and recommendations. The approach included both summative and formative elements – prioritizing assessment against the joint programme objectives as the summative dimension, and a theory-based approach to frame the formative dimension, using a partially reconstructed Theory of Change (ToC)³ (Annex 4) to probe strengths, weaknesses and gaps in the joint programme design/envisaged causal pathway. The purpose of the formative dimension was to generate insights into where future women's economic empowerment initiatives in Bangladesh may draw from and adapt the approach taken by WING, as reflected in the recommendations offered here (Section 6).

¹ The focus upazilas were: Thakurgaon district: Thakurgaon Sadar and Pirganj; Kurigram district: Upazilas: Kurigram Sadar and Ulipur; Manikganj district: Upazilas: Singair and Satoria; Jashore district: Jashore Sadar; and Cox's Bazar district: Upazilas: Cox's Bazar Sadar, Teknaf, and Ukhiya.

² This is a recognized qualitative research method where researchers take part/visit/interact with a group or setting to observe processes, interactions, and practices, while playing a role in the setting (here, this was carrying out interviews).

³ Partially reconstructed means it was closely based on an original version, but some updates/adjustments were made.

The evaluation was focused on 12 evaluation questions (EQs) covering these seven criteria: Relevance, Coherence, Effectiveness, Efficiency, Contribution to Impact; Sustainability, and Human Rights and Gender Equality; as shown in Table 1. An evaluation matrix was developed clarifying sub-questions and assessment criteria (Annex 3).

Relevance	1. To what extent was the WING project aligned with the needs and priorities of the targeted populations, specifically the women in the selected community?
	2. To what extent did the project make relevant adjustments based on the national context or crises?
Coherence	3. To what extent did the WING project align with UNDP, UN Women and UNCDF's priorities for advancing women's economic empowerment? (internal coherence)
	4. What was the added value, if any, of a joint programme model of the project? How does it align with efforts under the UNSDCF to advance WEE? (external coherence)
Effectiveness	5. How far did the project achieve its objectives among the different target groups (women/youth SMEs and NGOs; WDFs and LGIs)
	6. What were the main strategies and how did they contribute to results?
	7. In what ways has the project contributed to the BZ Results Framework (BZRF)? ⁴
Efficiency	8. To what extent did the project set-up, including management systems, human and financial resources, monitoring systems, and interventions contribute to (or hinder) the timely achievement of project objectives?
Contribution towards Impact	9. How far has WING contributed to sustainable improvements in income and economic security in its target groups? What unintended effects, if any, have there been?
Sustainability	10. What strategies were integrated to promote sustainability of the project's outcomes, including progress made towards GEWE? What is the outlook for success of these strategies?
Gender Equality and Human Rights:	11. To what extent were gender equality and human rights principles (such as non-discrimination, inclusion, social transformation, participation and empowerment) integrated into the project's design and implementation?
	12. How far did the project succeed in incorporating and addressing the specific needs and perspectives of marginalized groups, such as LGBTQI+ persons, persons with disabilities, ethnic/religious minorities, women living in remote areas?

The evaluation gave high priority to ethical considerations and in accordance with UNEG Ethical Guidelines for Evaluation. It was carried out according to five principles of ethics in evaluation: respect, beneficence; justice, integrity and accountability. These guided the evaluators' day-to-day decision-making. Care was taken to conduct data collection, analysis and the development of findings with integrity, and with respect for the beliefs, manners and customs of the social and cultural

⁴ Further details and analysis regarding the project's contribution to the BZRF are provided under Finding 10 in Section 4.3 (Effectiveness).

environment; for human rights and gender equality; and for the ‘do no harm’ principle. Interviews were led with a tone of respect, openness and rapport.

Informed consent was elicited orally for all key informant interviews (KIIs), both online and face to face, using the protocols given in the data collection tools (Annex 6), and care was taken to protect the confidentiality of all participants.

The storage and backup of data were treated with care, using a secure Google Drive to back up and collate interview notes, and security enabled private computers for temporary storage during data collection. Data files will be deleted six months after the evaluation closes.

2.1 Data Collection and Analysis

Five main methods were used to collect data and engage with primary stakeholders: document analysis; key informant interviews; focus groups; an online survey among rights-holder beneficiaries; and participant observation.

A stakeholder analysis was conducted at the inception phase to inform the selection of respondents and validated in the inception report consultation process. Contact lists of project beneficiaries were analysed to understand the range of business sectors. These lists were provided separately by the three PUNOs as no centralized list was available. They were briefly analysed for cross-references, to help ensure the selection included some stakeholders who had benefited from more than one aspect of the joint programme. They were also briefly analysed to identify some vulnerable groups (such as ethnic groups and religious minorities, some of which can be identified by name); and staff were also consulted to ensure the selection included marginalized groups, such as LGBTQI; ethnic groups; and Dalits.

For interviews with grant-holder SMEs and site visits, participants were therefore purposively selected to cover all 10 upazilas, varying size of grants, different business sectors, and to reach SMEs led by marginalized women. Although information available did not make it possible to identify businesses led by young people, the selection of respondents did in the event include at least six businesses led by people aged under 30.

For the joint programme staff, participants were selected in collaboration with the EMG to cover the three PUNOs; key financial and training institutions (Bangladesh Bank in Dhaka and Karmasangsthan Bank in the districts; BSCIC in Dhaka and in four districts); one implementing NGO partner; and government staff in NILG.

In total, 130 (88 F, 41 M, 1 Other) stakeholders were consulted in 48 interviews and 6 FGDs. Six of these meetings were carried out online and 48 in person: in Dhaka (11), Manikganj (5), Cox Bazar (9), Thakurgaon (8), Kurigram (8) and Jashore (7). A further 51 stakeholders responded to the online survey. Since the survey was anonymous, and included only an option question for business name, it was not possible to cross-reference how many of these stakeholders had also been selected for interview.

Figure 1: Overview of data collection

Document Review	Key informant interviews (48)	FGDs (6)	Survey (51)
95 docs	55 ♀ 38 ♂ 1 other	33 ♀ 3 ♂	46 ♀ 3 ♂ 2 other

See below for selection details for FGDs and the survey.

Document review

Approximately 95 documents were reviewed in three processes. An initial document scan was undertaken to assess information availability and gaps; key project documents sourced at the outset were analysed in-depth before and alongside further data collection. Another in-depth review of key documents collected from the joint programme staff iteratively during the data collection process added detail to the original information and helped to assess the extent of triangulation across data sources for the emerging findings (Annex 3). The evaluation criteria were analysed using Excel.

Documents included the joint programme design and agreement documents, which contributed information on project intent; annual donor reports and the joint programme steering committee (PSC) meeting minutes, which contributed information on reported results as well as challenges encountered, and adjustments made.

Strategy documents from UN Women, UNDP and website information from UNCDF gave information on internal coherence. Key project implementation documents were reviewed for understanding the details of project strategy and challenges encountered, including market assessments; baseline documents; learning event and workshop reports, communications and behaviour change materials; and campaign reports. Monitoring reports in the form of mission reports and assessments reports (for KABP and WEPS) were also reviewed.

Primary data collection

Primary data were collected mainly in person but included six online interviews. In-person data collection was carried out by both evaluators in Cox's Bazar and Thakurgaon; and by one evaluator in Dhaka, Manikganj, Kurigram and Jashore.

Interviews

48 KIIs were carried out with stakeholder types shown in Table 1. These were analysed along with FGD information using qualitative data coding methods on the QDA Miner Lite software.

Table 1: Breakdown of key informant interviews

Stakeholder type	Interviews	Participants			Total
		F	M	Other	
UNCDF investment grant recipient SMEs	17	33	6	1	40
Revolving Fund loan recipients	4	4	3		7
Finance institutions	7	7	12		19
Training institutions	7	1	11		12
PUNOs	8	5	4		9
Donor	1	1			1
Other resource persons	4	4	2		6
Total	48	55	38	1	94

Participant Observation

All interviewees related to UNCDF investment grants and revolving fund loans were interviewed on-site at their business premises. This offered opportunities to observe the business infrastructure, understand production processes and, on occasion, to hold brief discussions with employees. These

opportunities considerably enriched the data in terms of context, conditions, sector challenges, and modes of operation. It also enhanced evaluators' abilities to interpret the data, particularly in enabling the data to be interpreted contextually.

Focus Group Discussions

Six FGDs were conducted with members of WDFs. These involved 36 participants (33F, 3M) in *Jashore Sadar*; *Ulipur (Kurigram)*; *Thakurgaon Sadar*; *Ukhiya (Cox Bazar)*; *Cox Bazar Sadar*; and *Saturia (Manikganj)*. Participants were selected by contacting a lead WDF member and requesting them to invite five or six further members.

Survey

The survey was designed to capture the project's experience and outcomes in four stakeholder groups: UNCDF grant recipients; participants in the 2024 WEPs orientation sessions; registered *Anondomela* enterprises; and recipients of Karmsangsthan Bank loans via the revolving fund.

The survey was designed in English, translated to Bangla using Google Translate and quality checks/edits by the evaluation team. It was administered in Bangla through Google Forms, and responses were re-translated into English for analysis and reporting purposes using the 'Translate My Sheet' extension tool in Google Sheets. Analysis was conducted after data cleaning using Excel. The data cleaning exercise excluded two respondents who appeared to be duplicates. The number of respondents was thus reduced from 53 to 51.

Since the evaluators had different types of contact details for stakeholders, the survey link was sent through a mixture of email, WhatsApp and SMS messaging. For this reason, it is only possible to estimate the number of actual recipients. For UNCDF grant recipients, an attempt was made to reach all stakeholders. For revolving fund loan recipients, an attempt was made to reach all stakeholders who had credible email addresses/phone numbers. For *Anondomela* -registered SMEs, a random sample was selected from the list of 411 SMEs provided and from the stakeholders based in the five target districts.⁵ For WEPs orientation participants, an attempt was made to reach all stakeholders who participated in the 2024 sessions; contact details for the earlier (2023) sessions were not provided. Several respondents fell into two or more of these groups.

Considerable follow-up for UNCDF and bank loan recipients was carried out by phone, with most recipients receiving at least two to three follow-up calls. For *Anondomela* participants, phone follow-up was not possible as once the two evaluators left Bangladesh after the data collection visit, they no longer had non-WhatsApp call facilities.

Table 2: Survey responses and response rates

Stakeholder group ⁶	Total number of project	No of attempted	Estimated number of actual	No of responses	Response rate as % of total	Response rate as % of estimated number of
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⁵ The number of *Anondomela* -registered SMEs was reported as 3,845 in the 2023 WING Annual Narrative Progress Report. After the close of the evaluation, evaluators were provided with a list of 3982 *Anondomela* registered SMEs. At the time of the selection of survey recipients, selection was made from the list of 411 provided at that time.

⁶ Note that several respondents belonged to more than one stakeholder group as they had participated in WING in multiple ways.

	stakeholders	recipients	recipients		stakeholders	actual recipients
UNCDF investment grant recipients	70	69	54	32	46%	59%
WEPs orientation participants – 2024 sessions	28	28		28 ⁷	Not known	Not known
Anodomela -registered SMEs	411 ⁸	75	55	24 ⁹	6%	44%
Karmasangsthan Bank loan recipients	97	84	50 ¹⁰	13	13%	26%

2.2 Limitations

The evaluation methodology has the following limitations, which have influenced the type and content of information available when interpreting evaluation findings:

1. The political turmoil and changes of July 2024 was a crisis that affected, among WING stakeholder groups, the WDF members in particular. Although 36 WDF members and three associates were consulted, these political changes figured large in their perceptions. Institutional memory of the pre-crisis situation and WING-related activities during this earlier period was poor. So the evaluation's primary data on for November 2020 to mid-July-2024 for this group is not comprehensive. Secondary data used to fill some of this gap has therefore not been strongly triangulated with primary data.
2. Limited institutional memory among UNDP and UN Women stakeholders further constrained the verification/triangulation of documentary data for the early period of the project is limited. This limited institutional memory also hampered, to some extent, the stakeholder analysis and selection of participants for primary data collection. This was compounded by the involvement of consultancy organizations as implementing partners for trainings and campaign exercises in the first three years. Whereas CSO implementing partners would have easily been considered as potential respondents, the evaluation team was not alerted to the role of these consultancy organizations.
3. The survey results cannot be generalized to all stakeholders, as the proportion of stakeholders responding for each group was variable, and in some cases (especially Anonodmela) represents only a very small proportion of the whole group. As it was administered online, it carries some bias against stakeholders with less digital access and skills. Also, as participation was voluntary it includes bias towards those with more engagement in the joint programme, and perhaps with more interests in its future. However, responses are indicative of each type of stakeholder; for UNCDF grant recipients in particular, they give a reasonably strong level of indication of the grantee experience. These limitations have been taken into account when developing findings.

⁷ WEPs participants in two batches of workshops conducted by BNPS in 2024 were contacted. However, some participants from earlier WEPs sessions were included by default in the UNCDF grantees list, as they were involved in those sessions. Five WEPs participants who responded to the survey had not received UNCDF grants.

⁸ See footnote 5

⁹ 14 of these 24 respondents were also UNCDF grant recipients, and three of these had also accessed a loan from the Karmashansthan Bank revolving fund.

¹⁰ Of 34 who did not or may not have received our attempts to send the survey, 17 said by phone that they could not respond as they only had access to button phones.

3. Overview, Context and Stakeholders of the WING Joint Programme

WING was a complex, multi-faceted project intending to bring together the expertise and established partnerships of the three UN agencies to work together to address a complex set of issues constraining women's economic empowerment. It sought to drive systematic change supporting WEE through a comprehensive approach that included enhancing women's access to financial services, improving local capacity to implement gender-focused the joint programmes, addressing socio-cultural norms that hinder women's full participation in the economy, and policy advocacy.

3.1 Context

WING aimed to create an approach that addressed several key challenges. These include that women earn significantly less than men, with their earnings only about 52 percent of their male counterparts' wages.¹¹ This reflects lower wage rates and the types of employment available to women, which are often lower-paying and less secure. As of 2024, women own approximately 7.2 percent of all enterprises in Bangladesh, according to BBS.¹² Women's underrepresentation in entrepreneurship in Bangladesh — currently about 7.2 percent — is largely due to limited access to networks and mentorship, restrictive gender norms prioritizing men's careers, and persistent barriers to financing caused by collateral requirements and institutional bias.¹³ Only one-quarter of women hold accounts at formal financial institutions,¹⁴ and over 60 percent of women-owned SMEs face difficulties in obtaining formal bank financing. Traditional banking requirements, such as high collateral demands and complex application processes, disproportionately disadvantage women, who are less likely to own property or have the necessary financial history required by banks. Women entrepreneurs often struggle to develop business plans and gather the necessary documentation to attract investors, further hindering their ability to secure necessary capital.

Financial institutions tend to view women-led ventures as higher-risk, and 90 percent of banks struggle to satisfy Bangladesh Bank's minimum standards for servicing women SMEs.¹⁵ Women are also underrepresented in financial systems.

Local institutions show gaps in capacity to effectively manage and allocate funds for gender-responsive initiatives. Women also struggle to exercise their political rights and decision-making capabilities in local governance, especially in securing legally mandated resources. Additionally, women entrepreneurs in local businesses encounter limited support from community leaders and local governments.

Deeply ingrained social norms also continue to restrict women's economic participation. Women-led businesses are often relegated to highly competitive and low-profit sectors, limiting access to lucrative

¹¹ World Economic Forum (2014). "The Global Gender Gap Report – Country Profiles, Bangladesh." Available at: <https://www.weforum.org/reports/the-global-gender-gap-report-2020>

¹² Dhar, Soma. "Womenomics: What Women Entrepreneurs Can Do for a Smart Economy." *The Daily Star*, September 21, 2024. <https://www.thedailystar.net/opinion/views/news/womenomics-what-women-entrepreneurs-can-do-smart-economy-3708321>.

¹³ Rahman, N. (2024, January 12). *Business should look past gender*. The Daily Star. Retrieved from <https://www.thedailystar.net/opinion/views/news/business-should-look-past-gender-3517461>.

Arefin, S. (2024, July 13). *Empowering Women: The Rise of Female Entrepreneurs in Bangladesh*. KnowledgeVale. Retrieved from <https://knowledgevale.com/blog/startups-1/empowering-women-the-rise-of-female-entrepreneurs-in-bangladesh-14>

¹⁴ The World Bank (2015). "The Global Findex Database." Available at: <https://globalfindex.worldbank.org/>.

¹⁵ Ibid.

markets. Educational, mobility, and time constraints—compounded by cultural norms and responsibilities of household and caregiving—further restrict women’s opportunities.

3.2 The Joint Programme framework

WING was organized by three Outcome areas to address these different types of constraints: enhancing the implementation and enforcement of policies that support women's economic empowerment; increasing women's participation in local economic development; and enabling women-led enterprises to access more significant volumes of domestic capital. The joint programme’s overall outcome was that **women achieve sustainable improvements in income and economic security**. It worked through three outcomes (Annex 6):

Outcome 1, led by UNDP, worked **towards improved implementation and enforcement of policies supportive of women’s economic empowerment**, with the indicator: *Local level monitoring reports from selected districts show effective utilization of the GRB allocation and the 3 percent of ADP of Upazila Parishads.*

Outcome 2, led by UN Women, worked towards insuring **women’s participation in local economic development activities is increased**, with the indicators

- *Number of plans, policies that are adopted by private sector and LGIs on gender-responsive investment, planning and budgeting.*
- *Number of women participating in local economic decision-making process*

Outcome 3, led by UNCDF aimed to ensure that **women-led enterprises unlock and access a larger volume of domestic capital to expand their economic space**, with the indicators:

- *Volume, amount and percentage increase of gender-sensitive projects and investments at the local level*
- *Number of SMEs or projects to obtain financial services and percentage increase of women having access to both public and private resources in the local economies*

In terms of the (partially reconstructed) Theory of Change (Annex 4), key causal pathways towards improvements in women’s’ income and economic security were expected from:

- Capacity building for improved implementation of provisions for WEE at local levels, and monitoring of LGIs and banks, informed by their greater awareness of barriers to WEE.
- Capacity building of women’s business associations and WDFs, to increase their participation in local decision-making.
- Strengthened gender responsive business planning in the private sector to increase gender-responsive investment.
- Increased capacity of women’s SMEs, including for accessing the digital marketplace; including their implementation of women-friendly policies and practices.

Key focus areas of WING at activity level included:

- Unlocking access to finance for women-led SMEs
- Capacity development of private sector, i.e. financial institutions on facilitating gender-responsive investments
- Capacity development of local government authorities and WDFs on gender-responsive planning and budgeting and community as well as private sector mobilization for He4She campaigns.
- National and local advocacy on barriers and strategies for women’s economic empowerment.

- Capacity development of the private sector on UN Women and UN Global Compact's Women's Empowerment Principles (WEPs) to enhance their capacities to advance gender equality at their workplaces and marketplaces.
- Social and behaviour change campaigns on WEE
- Inclusion of women entrepreneurs in the digital economy.

The targeted outreach of WING was to reach directly 6,700, and indirectly 23,460, beneficiaries in five districts of Bangladesh. Of the direct beneficiaries, 80 percent were expected to be women and 20 percent men, and approximately 36 percent of total (both direct and indirect) beneficiaries' youth.

3.3 Stakeholders

Project stakeholders included the UN participating agencies, alongside each agency's project partners: Bangladesh Bank; Ministry of Local Government; Bangladesh Small and Cottage Industries Corporation (BSCIC) as the initial business training mechanism; and Bangladesh Nari Progati Sangha (BNPS) as implementing partner with UN Women in the final year. At district level, key stakeholders included the WDFs and local government officials supported to secure government budget allocations for women's economic empowerment; the Karmasangsthan Bank operationalizing a revolving fund initiated by the project; and – as beneficiaries – the SMEs supported with investment grants; revolving fund loans; and registered on the *Anondomela* platform; and other SMEs supported with WEPs orientation.

The project was implemented by the three PUNOs, with UN Women as Administrative Agent and Convening Agent responsible for coordinating partners, compiling work plans and reports, and coordinating monitoring of targets. Planned as a three-year project from November 2020 to October 2023, implementation was delayed due to COVID-19. Some key features, such as a revolving fund grant mechanism, were added to the project. These resulted in a costed extension from 1 November 2023 to 31 August 2024 and a no-cost extension from September-December 2024.

4. Findings

This section presents the findings of the evaluation according to the six criteria, and in response to the evaluation questions.

4.1 Relevance

EQ 1: To what extent was the WING project aligned with the needs and priorities of the targeted populations, specifically the women in the selected community?

Finding 1

The project design was largely aligned with the needs and priorities of the targeted women and youth entrepreneurs in the selected communities, addressing key barriers through financial access, capacity building, and market expansion initiatives. Nonetheless, the evaluation found that the project did not fully address the needs of younger women entrepreneurs.

Women face substantial economic challenges, earning only about 52 percent of what men do, influenced by lower wages and less secure, lower-paying jobs.¹⁶ They also represent just 8 percent of all entrepreneurs, hindered by inadequate networks, limited mentoring, and societal biases favouring

¹⁶ World Economic Forum (2014). "The Global Gender Gap Report – Country Profiles, Bangladesh." Available at: <https://www.weforum.org/reports/the-global-gender-gap-report-2020>

men's careers.¹⁷ Furthermore, only one-quarter of women have formal bank accounts, and over 60 percent of women-owned SMEs struggle to secure bank financing.¹⁸ To address these challenges, the project adopted a comprehensive strategy to foster WEE by enhancing women's access to financial services, such as providing financial support through grants and loans tailored for women entrepreneurs. It also launched capacity building initiatives to improve their business management skills, strategic decision-making, and efforts to expand market access aimed to help women entrepreneurs penetrate new and more lucrative markets, often obstructed by competitive and gender-biased market structures.

These well-aligned strategies ensured that the project was directly responsive to the actual needs of women entrepreneurs, making it a potent catalyst for economic empowerment. Primary data from the evaluation also confirmed the project's relevance, showing that its interventions were effectively aligned with the ongoing needs of women entrepreneurs, thereby substantially boosting their economic empowerment.

Empowering Women Through Handicrafts – A Case of Strategic Alignment

Nadira Begum (pseudonym) transformed her personal challenges into a thriving business that serves as a model for women's economic empowerment in her community. XX Handicrafts, established formally in 2013, began as a small operation out of Nadira's home and has since grown into a significant local enterprise.

The WING project's support for XX Handicrafts was highly relevant, directly aligning with the needs of Nadira and many like her in the community. The region faced high rates of female unemployment and economic dependency, conditions that Nadira herself experienced as a widow responsible for supporting four children. The project's intervention through financial support and capacity building initiatives was crucial in transitioning Nadira from a home-based business to a larger enterprise, effectively addressing a critical community need for women's economic independence. The grant of BDT2.8 million received from the WING project enabled Nadira to expand her business significantly. This expansion was not merely physical but strategic. It allowed more local women to be employed and fostered an environment where women could acquire skills, earn an income, and gain confidence. The project's support was instrumental in providing these women with opportunities that were previously inaccessible, thus directly addressing the gender-specific barriers that hindered their economic participation. Beyond financial assistance, the WING project's relevance was also reflected in its comprehensive approach to facilitating various training under the joint programmes focused on business management, strategic planning, and skills development, enhancing the business capabilities of Nadira and her team that ensured sustainable growth.

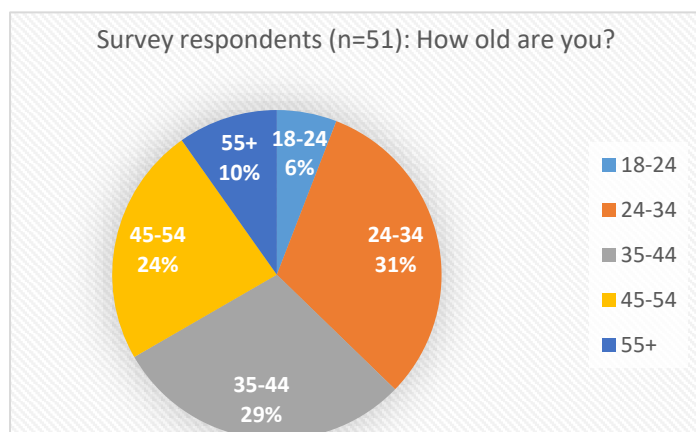
The relevance of the WING project at XX Handicrafts is evident in its targeted approach to empowering women, focusing on economic independence and skill development. This case demonstrates effective alignment of project goals with specific community needs. (Source: In-depth Interview)

¹⁷ Zaman, S. (2013). "Women in Business: A Study on the Development of Women Entrepreneurship in Bangladesh." *World Journal of Social Sciences*, Vol. 3, No. 6, pp. 175-188.

¹⁸ World Bank (2015). "The Global Findex Database." Available at: <https://globalfindex.worldbank.org/>.

The project was designed to engage 36 percent of youth in five districts of Bangladesh.¹⁹ Evaluation survey findings suggest that while the project may have met its broader target for youth engagement according to the national definition (individuals aged under 35), there may remain areas for improvement in reaching the younger part of this age. Among the survey respondents, 37 percent fell within the youth category under this definition, but only 6 percent were under 24. This age group represents a crucial demographic for early career development and empowerment initiatives, yet the survey suggests only a small proportion may have been reached by the project.

Figure 2: Age of survey respondents (Source: Online survey responses)



Additionally, it is important to note that available monitoring data do not disaggregate by age, making these figures indicative rather than comprehensive. The absence of detailed age breakdowns in monitoring data highlights a gap in project tracking and could benefit from improved data collection methods to ensure more precise alignment with youth engagement objectives.

Collaboration with LGIs and WDFs to allocate 3 percent of local government budgets for WEE, as per local WEE plans, has been met with diverse interpretations due to lack of clarity about its purpose. This ambiguity has resulted in varied expectations among WDFs regarding the use of these funds. Some WDFs view this allocation as a means to address a broad array of women's needs at the local level, and suggest that a more substantial commitment, akin to the 30% percent national focus, would be better suited to comprehensively support diverse local needs. The evaluation found a lack of clear guidelines and precise communication regarding the goals and limitations of the 3 percent budget allocation, which hindered its effective use in supporting targeted economic empowerment initiatives for women locally.

The project has strategically partnered with key financial institutions, including Bangladesh Bank and the GRIP committee, and used a revolving fund through a Bangladesh Bank account with Karmasangsthan Bank. These collaborations focus on advocating for pivotal initiatives such as grants and revolving fund/loans. The revolving fund framework was carefully designed to cater to women entrepreneurs, particularly those with limited access to traditional financial services. It offers smaller, manageable loans that do not require conventional collateral or a guarantor, and at low interest rates. This addresses a major barrier for women who often lack the necessary assets to secure traditional financing. The fund also provides flexible repayment terms to accommodate the variable income patterns typical of small businesses, especially beneficial for women managing both business and domestic responsibilities. Additionally, the framework supported capacity building through financial literacy, business planning, and management training, empowering women with essential business skills alongside financial support. This approach is especially significant for first-time borrowers with minimal experience of formal financial institutions, helping them establish credit histories and engage more confidently with financial systems.

¹⁹ WING Programme Document (Original). (2020, October). New York, NY: UNDP.

However, evaluation qualitative data suggest that while the fund's framework are well-suited to new and small-scale women entrepreneurs, they may not fully meet the needs of a small subset of more established businesses. For these groups, the fund's loan sizes are too modest to support significant expansion or business scaling. This gap highlights a potential area for adjustment in the fund's structure, suggesting a need for tiered loan options that can cater both to nascent enterprises and more mature businesses looking to expand beyond the micro-scale. Such a strategic enhancement could broaden the fund's impact, ensuring it supports women entrepreneurs at various stages of business development.

EQ2: To what extent did the project make relevant adjustments based on the national context or crises?

Finding 2

Originally designed as a COVID-19 response to support women-led businesses, the project later adapted by shifting its focus to smaller enterprises for a more sustainable recovery and integrating the *Anondomela* platform to aid in online business transitions. Additionally, in response to political disruptions post-July 2024, it convened a Training of Trainers (ToT) and national-level discussions with local government officials, although further adaptation to work with LGIs and WDFs remains limited.

Initially, the project was designed as part of the response to the economic fallout from the COVID-19 pandemic, with a focus on supporting businesses that could generate significant employment opportunities. During the pandemic's early, more volatile stages, the project distributed substantial grants to larger businesses that demonstrated potential for job creation and local economic stabilization. For instance, an entrepreneur in *Kurigram* was awarded a substantial grant (around \$41,912)²⁰ that helped establish her business, boosting economic growth and employment in her area.²¹ These initial grants were intended to be pivotal in mitigating the immediate economic impacts of the pandemic by supporting employment in affected communities. Primary data suggest that this was an effective crisis approach at least in Thakurgaon.

However, as the immediate threat of COVID-19 diminished, feedback from donors prompted a strategic shift.²² The project's focus transitioned from aiding a few large businesses to providing more targeted assistance to a wider array of smaller enterprises. This change was aimed at distributing resources more equitably and bolstering the resilience of smaller businesses, which were disproportionately affected by the pandemic and are crucial to the grassroots economic framework. This strategic shift was not just a response to changing donor preferences but also a necessary adaptation to the broader economic recovery process, reflecting a readjusted approach to create a more sustainable impact on more smaller businesses, which were more vulnerable during the economic recovery phase.

A significant component of the COVID-19 response was the integration of the *Anondomela* platform to facilitate online business transitions, which had not been part of the initial project design. This platform was introduced as a strategic tool to assist businesses in adapting to the digital demands

²⁰ UN Operational exchange rates, for international audience. Link: <https://treasury.un.org/operationalrates/OperationalRates.php>

²¹ United Nations Capital Development Fund (UNCDF). (2024, October 9). WING Investment Data. Dhaka, Bangladesh: UNCDF.

²² WING Annual Narrative Progress Report 2022. (2023, May). Dhaka, Bangladesh: UNDP.

necessitated by the pandemic. This adjustment highlights the project's ability to adaptive strategy in response to the evolving challenges presented during the pandemic.

Additionally, the project faced significant disruptions due to broader political unrest and transition in Bangladesh, particularly following the student-led anti-discrimination movement in mid-2024, which affected planned activities and strategic engagements, especially with local governments and WDFs. The project adapted by organizing national-level training and discussions for local government officials focused on adopting GRBP guidelines and monitoring tools to enhance the role of LGI and WDF as change agents for local economic development.²³ However, beyond these measures, efforts to adapt interactions with LGIs and WDFs have been limited, indicating a need for further strategic adjustments to effectively navigate the new political context.

An additional strategic focus sought to enhance the capacity of the National Institute of Local Government (NILG) at the national level. This involved organizing a ToT session with the training department. The primary intention behind this initiative was to ensure the sustainability of the GRBP training and to establish a continuous development mechanism ensuring that future local government officials were well-equipped to adopt and implement these approaches.²⁴ This training was also part of a broader strategy to incorporate gender issues into the ongoing and future local government training curriculums, thus ensuring that gender sensitization and responsive budgeting become integral components of local governance processes.²⁵

4.2 Coherence

EQ3: To what extent does the WING project align with UNDP, UN Women and UNCDF's priorities on advancing women's economic empowerment? (internal coherence)

Finding 3

The project aligns very closely with the wider objectives and priorities of all three PUNOs for inclusive growth and gender equality and women's empowerment (GEWE). However, some technical and administrative issues have contributed to incomplete coherence/integration of the joint programme for UNDP. For UN Women, housing the joint programme under WEE for the 2022-26 SN has improved coherence.

For UNDP, WING aligns well with the 2022-26 Country Programme Document both through the cross-cutting priority for gender equality and women's empowerment, as well as directly through Outcome 1, which seeks a pathway to inclusive and sustainable economic development. This specifically targets women and youth owning cottage-, small- and medium-enterprises for skills' development and enhanced access to financial and non-financial services (Output 1.2).²⁶ Indicators for this output include the number of people accessing financial services; and the number of districts developing mechanisms for funding allocations to facilitate WEE. Both align well with the WING results framework.

²³ United Nations Development Programme (UNDP). (2024, May 29). Report on National workshop for adopting Gender Responsive Planning & Budgeting guideline & Monitoring tools. Dhaka, Bangladesh: UNDP.

²⁴ United Nations Development Programme (UNDP). (2024, December 5). Report on Training of Trainers (ToT) and Refresher on Gender Responsive Planning and Budgeting (GRPB) Guidelines and Monitoring Tool. Dhaka, Bangladesh: UNDP.

²⁵Source: Key informant interview.

²⁶ <https://www.undp.org/bangladesh/publications/country-programme-document-bangladesh-2022-2026>

Within UNDP, staff turnover in the WING project has been managed by a full time consultant and by deploying two staff from the large Strengthening Women’s Ability for Productive New Opportunities SWAPNO-II programme to ensure delivery of all activities. This is a large \$19 million programme implemented for 12 years (2014-2026) targeting vulnerable rural women (divorced, abandoned or with a disabled husband) for skills training, self-employment support, and placement in local SMEs in the formal and informal sectors.²⁷

There is some evidence from primary data that UNDP has at times leveraged connections between these sister projects to create positive synergies. For example, women employees in one WING supported SME were described as ‘SWAPNO members’.²⁸ However, some stakeholders report that boundaries between the projects have sometimes been blurred among project staff, with resulting weakening of substantive engagement in WING specifically.

Table 3: Anondomela -registered businesses by district

Anondomela -registered businesses, by district – sample provided		
District	Number	%
Cox’s Bazar	40	10
Jashore	66	16
Kurigram	23	6
Manikganj	40	10
Thakurgaon	54	13
Dhaka	120	29
Other districts	63	15
Unspecified	5	1
Total	411	100

The addition of the *Anondomela* online marketplace platform to the WING joint programme enabled UNDP to continue to support the platform’s development, which had been set up in 2020 during the COVID-19 pandemic.²⁹ While this initiative clearly fitted well with the WING joint programme’s overall objectives, there are some areas in which the alignment has been imperfect. First, the coverage of *Anondomela* as an online platform was not initially limited to the five WING districts. It is apparent that some focus on these districts was since established, but 44 percent of the sample of *Anondomela* -registered

enterprises provided are based in Dhaka and other districts (Table 3).³⁰ Second, since WING had already been designed by the time *Anondomela* was added, it was placed in the joint programme framework under Outcome 1 where the main prior responsibilities of UNDP were positioned. Specifically, it was placed using a newly added indicator for Output 1.1, which sought mechanisms for effective utilization of provisions and allocations facilitating WEE. While the indicator covers *Anondomela* effectively, it is not clear how the platform ‘effectively utilizes provisions and allocations facilitating WEE’ and therefore how it contributes clearly to the output. This logical mismatch has meant that an important and substantial body of work by UNDP under the joint programme has not meaningfully contributed to results under the outcome in which it sits – even, perhaps, that the contribution made by this body of work has not been adequately recorded by the WING monitoring mechanism.

²⁷ <https://www.undp.org/bangladesh/projects/strengthening-womens-ability-productive-new-opportunities>

²⁸ Also the GRBP monitoring tool, developed with NILG, was reported by one stakeholder as arising from the SWAPNO project.

²⁹ <https://www.undp.org/bangladesh/publications/Anondomela-womens-economic-empowerment-assessing-needs-and-priorities-women-entrepreneurs-e-commerce>

³⁰ This table is based on the sample list of 411 registered businesses provided at the time of evaluation, not the full list of 3982 SMEs provided later.

For UNCDF, the joint programme fits under the global POWER joint programme which focuses on women's economic participation and empowerment.³¹ In Bangladesh, this focuses on promoting gender-sensitive financial products and services; advancing a gender-sensitive environment for financial inclusion; and enhancing women's capabilities, voice and demand for finance and control over the benefits from use of financial services. For UNCDF and UN Women, WING also represents a progression from the pilot the joint programme (Inclusive and Equitable Local Development – IELD) implemented from 2017 to 2019. IELD tested approaches to enhance WEE through two LGIs (at Upazila Parishads level), two WDFs, one local women's SME and two gender-responsive social businesses founded by NGOs. Public and private capital were mobilized and leveraged to increase investments in gender-responsive projects at the local level through 1) initiation grants to WDFs; 2) seed capital for women SMEs; and 3) grants to de-risk private sector capital for social businesses founded by CBOs.³²

For UNCDF, the opportunity for making grants to women-owned SMEs has offered scope for WEE through different models as the strategy/priorities for grant-making evolved. These include social enterprise models: supporting women's enterprise and employment through NGO networks and enterprises that have explicit social objectives. A further model has been stimulating the creation of new value chains and promoting women's employment in sectors with market potential. A third model has supported industrial clusters of family businesses in which women play key productive roles. A fourth is the (more conventional) support with capital inputs and mentoring of women-led businesses in both traditional and non-traditional sectors.

For UN Women, the project was envisaged as aligning with strategic priorities on political empowerment and economic autonomy under the previous Strategic Note (SN) (2020-2021),³³ and was integrated administratively as a separate the joint programme. Under the 2022-2026 SN, it aligns closely under Outcome 1.1, focused on inclusive and sustainable growth. In a period of restructuring following the start of this SN, it was included administratively under the WEE portfolio, which has improved coherence with related initiatives.

EQ4: What was the added value, if any, of a joint programme model of the project? How does it align with efforts under the UNSDCF to advance WEE? (external coherence)

Finding 4

The intention of the joint programme was to bring the comparative advantages of the three PUNOs together, and to work in specified districts with an overlapping set of stakeholders. There are examples where this approach created synergies for SME beneficiaries, and where PUNOs were able to jointly leverage partnerships in coordinated approaches. But challenges at administrative and strategic levels, and a siloed outcome structure of the joint programme, contributed to missed opportunities in consistently pursuing the synergies that could have enhanced results.

For all three PUNOs, WING aligns with the priorities of the Government of Bangladesh via the SDGs and the UNDAF (2017-2021) and UNSDCF (2022-2026). Regarding the latter, the project contributes to Strategic Priority 1 focused on Inclusive and Sustainable Economic Development; as well as to cross-

³¹ <https://www.uncdf.org/power/bangladesh>

³² Final report of Local Economic Assessment and Baseline in Selected Districts for WING (2021)

³³ Programme Document

cutting SP5 for Gender Equality and Eliminating Gender-Based Violence.³⁴ Previously, under the UNDAF, the project contributed to Outcome 3: Prosperity; Inclusive and Shared Economic Growth.³⁵

WING set out to 'layer' these common interests, and the comparative advantage of each of the PUNOs, in the same specified geographical areas, targeting an overlapping set of stakeholders and institutions. This design carried the potential for creating synergies across stakeholders as well as across project approaches, and a workshop was held in 2022 to explore and plan for optimising synergies.³⁶

There are examples where synergies were brought into being. For example, it is evident from the evaluation's survey results that several SME stakeholders not only benefited from UNCDF grants and support to access loans but were also able to access opportunities through *Anondomela* registrations. Other UNCDF grant recipients accessed WEPs orientation sessions, which influenced business management approaches.

For project approaches, the joint programme arrangement has enabled the project to successfully leverage long-term and ongoing key relationships and partnerships, such as UN Women's long-standing relationship with MoWCA; UNCDF's relationship with Bangladesh Bank; and UNDP's partnerships with local government and the WDFs. These have at times created inroads towards project outcomes and potential sustainability, such as through the creation of the GRIP committee in Bangladesh Bank to pursue gender-responsive financing policy and practice; and through MoWCA's long-standing engagement with GRBP, partly supported through UN Women's separate national GRBP initiatives. At implementation level, it enabled some coordinated work for WDF and *Anondomela* training sessions, which were led by UNDP and included contributions by UN Women.

This configuration has also allowed cross-fertilization of expertise in some cases, such as UN Women's inputs into the training of trainers for use of the GRBP monitoring tool in NILG, an established partner of UNDP; and UN Women's engagement with gender-responsive financing through UNCDF's relationship with Bangladesh Bank.

Maximizing this added value has however been challenged by staff turnover in UNDP and UN Women (Finding 11), which has created some periods of lost momentum and weakened substantive engagement, both at administrative and at strategic levels.

At the administrative level, difficulties with gaps in institutional memory regarding the programme noted by PUNO stakeholders meant that coordination was at times challenging, and some basic steps that could have been the basis for deeper cross-fertilization were missing. Gaps in internal coordination between stakeholder agencies was identified as a challenge in the 2022 WING synergy workshop, and there is evidence that some gaps remained following the workshop. For instance, coordination on engaged SME stakeholders was weak; the PUNOs kept separate contact lists of project participants, and the evaluation team found no evidence of any co-ordinated database of direct rights-holder beneficiaries. This meant that while there was in fact some cross-fertilization, for example of *Anondomela* entrepreneurs and UNCDF grant recipients; or WEPs trainees and revolving fund loan recipients, these apparently happened by default through entrepreneurs own networks and contacts, rather than through any explicit strategic approach evident to the evaluators through the joint programme documentation or primary data.

³⁴ UNSDCF Bangladesh 2022-26 <https://bangladesh.un.org/en/159767-united-nations-sustainable-development-cooperation-framework-unsdcf-2022-2026>

³⁵ WING Annual Narrative Progress Report, 2022

³⁶ WING synergy: lessons learned, opportunities and way forward.

The joint programme was designed according to a conventional model for joint programmes, in which accountability is maintained by dividing main PUNO responsibilities into separate outcomes. This structure likely worked against deeper strategic collaborations. In the joint programme's later stages the joint programme, there were examples of successful attempts to overcome the siloed structure of this design, with joint workshops and events at the national level, such as a networking event with international organisations to share experience, and more joint advocacy/policy dialogue. But weakness in high level coordination at the design and early implementation stages meant there were tensions around conflicting aims in some cases and overlapping issues in roles and responsibilities.³⁷ For example, despite UN Women's long-term engagement with MoWCA on GRBP at the national level centred on advocacy for 30 percent budget allocation, this approach was not integrated into UNDP's approach, which pursues an advocacy goal of a 3 percent budget allocation for WEE specifically at local government level. Primary data for this evaluation shows the local results of this lack of coordination on overall objectives of GRBP, in terms of confusion about what the goal was: some WDF members talked in terms of seeking a 30 percent allocation, while others were seeking a 3 percent allocation. It is likely that weakly coordinated high-level strategy has contributed to undermining the potential effectiveness of the WDFs as vehicles for WEE.

In addition, monitoring systems have not been designed to capture results of the layering strategy, making the results of (potential) synergies difficult to evidence. For example, no cross-referenced stakeholder list is available to track individual/SME involvement in different dimensions of the joint programme. Lists of workshop participants (e.g. WEPs orientation in 2024) include names and businesses but no information on whether these businesses were grant recipients or had been involved in earlier GRBP workshops or leadership sessions.

4.3 Effectiveness

EQ5: How far did the project achieve its objectives among the different target groups (women/youth SMEs and NGOs; WDFs and LGIs)?

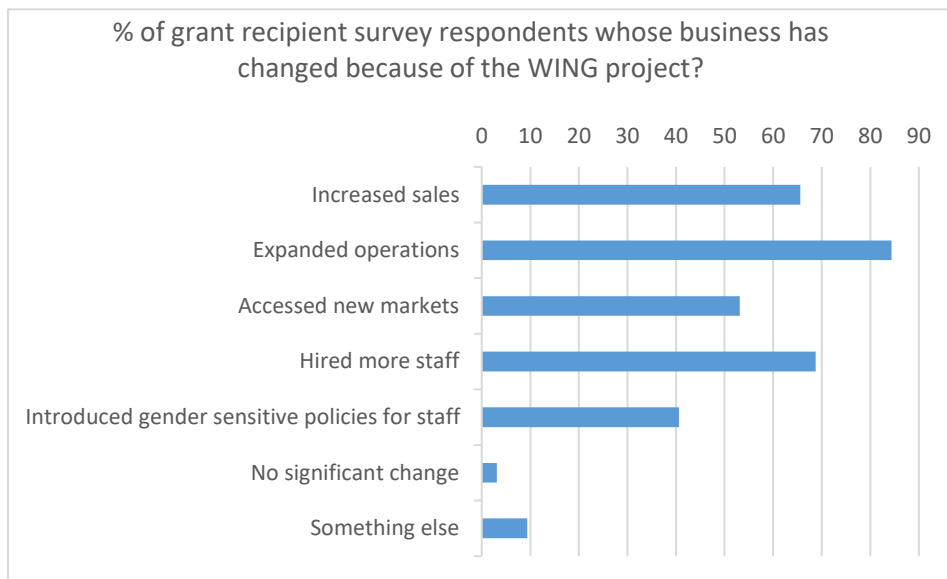
Finding 5: SMEs

The Joint programme made good progress for many SMEs. This progress is particularly evident among WING investment grant recipients, with most showing substantive progress in expanding their businesses and reaching new markets. Anondomela has also likely made a good contribution. Some SMEs also strengthened their gender-responsive business approaches after WEPS trainings and show promising progress stemming from this.

Survey results for grant recipients show that nearly all SMEs made progress as a result of their engagement in WING in several business-related dimensions (Figure 3), with increasing sales, expanding operations, and hiring more staff among the most frequently cited changes. Only 1 of 32 respondents reported no significant change. Unsurprisingly, the length of time since receiving the grant was significant to the breadth of change reported, with 53 percent of those receiving grants less than a year ago reporting multiple type of change; compared to 80 percent of those receiving grants more than a year ago.

Figure 3: Business changes among grant recipient survey respondents (Source: Online survey responses)

³⁷ WING synergy: lessons learned, opportunities and way forward.



Interview and participant observation data reveal some nuance to this positive picture, and some challenges. There were examples of SMEs that had not yet been able to fully benefit from the grant due to production cycles.

That meant the infrastructure provided by the grant was not yet in full use, or challenges in accessing materials from international markets required for new production systems. There were also examples of SMEs struggling with substantial increases in local input prices, depressing profits and suppressing implementation of gender-responsive internal policies.

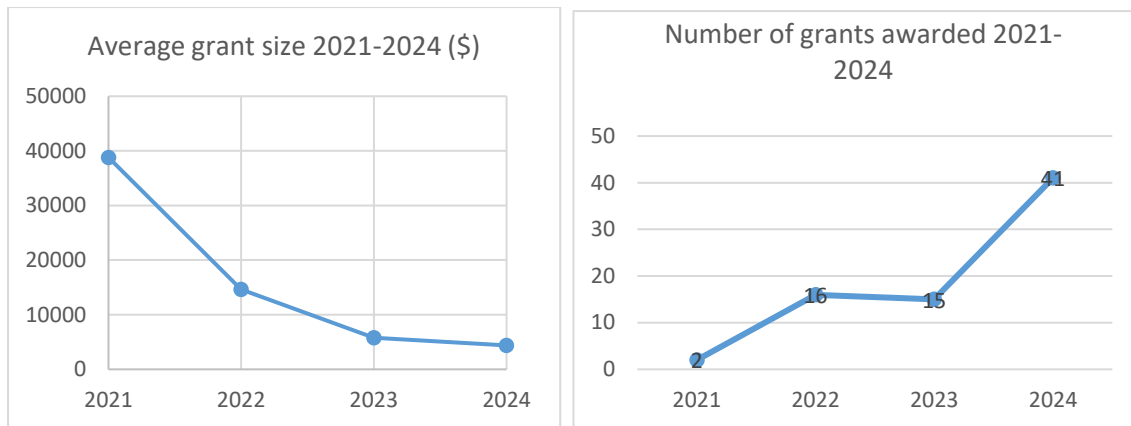
The grant-making strategy shifted substantially over the course of the project (Figure 4 and 3). The first four grants in 2021 and early 2022 ranged from \$17,900 to \$82,500. By mid-2022 the focus had shifted to making more, smaller grants, and by 2024 this strategy was combined with a focus on reaching marginalized groups. As discussed in Finding 4, some interview data suggest this latter strategy combined individual small grants with larger grants to social enterprises explicitly working with marginalized groups.

Grant making data provided to the evaluation team do not include disaggregation by marginalized groups, so analysis of the differential success of this strategy in strengthening businesses and securing subsequent bank loans is not possible. Our survey data also significantly underrepresents these groups – but limited data from grant recipients identifying with ethnic minority and disabled categories suggest these groups may on average run businesses making profits in the lower income categories (3 of 3 respondents report profits of less than BDT30,000 a month)³⁸ (Finding 18).

Figure 4: Average grant size 2021-24

Figure 5: Number of grants awarded 2021-24

³⁸ Approximately \$247



Source: Evaluators' analysis of grant making data provided by UNCDF.

There is also some evidence that recipients of later grants were less involved than earlier grantees in the networking and training opportunities that were part of the overall strategy to support women's enterprise. For example, of survey respondent grantees, all but one who had not received training by BSCIC had received their grant in 2023 and 2024. For those who received grants in 2024, networking in relation to the WDF was disrupted before or at early stages of their participation.

Women's Empowerment Principles (WEPs)

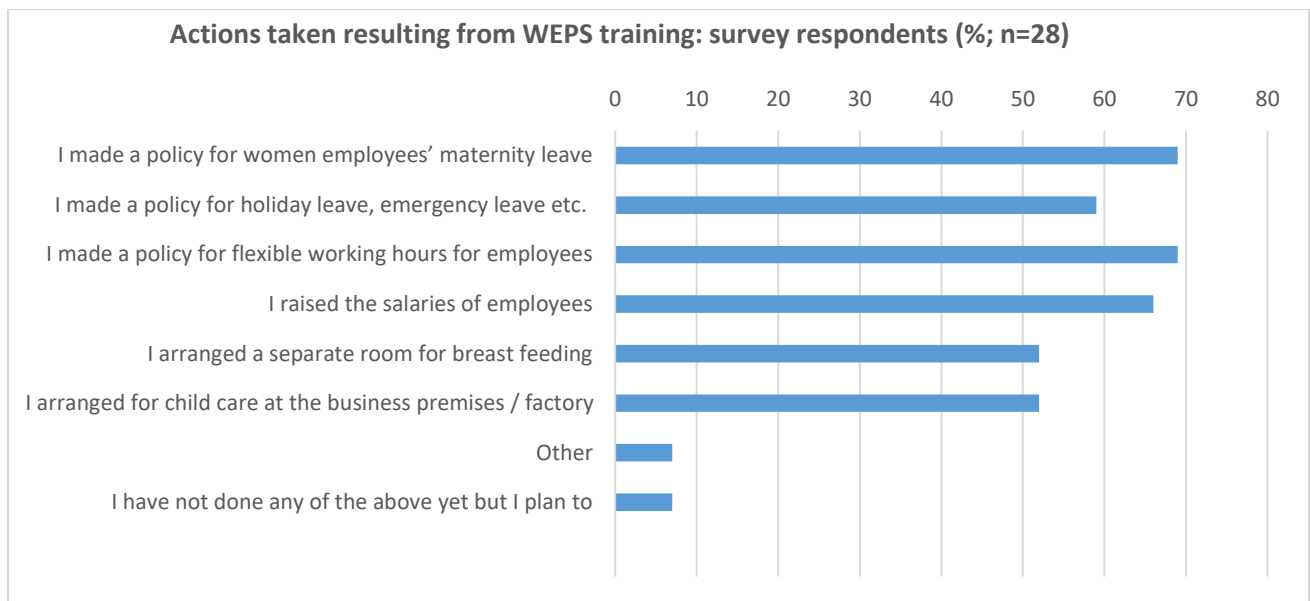
Both grantees and non-grantee SMEs were targeted for orientation on the WEPs principles, with training sessions in 2021-22 as well as in 2024. Brief analysis of 2024 workshop reports³⁹ suggest there was an (stronger) intention to involve SME grant recipients in these, but the data are not formally cross-referenced.

Available data from documents and the survey suggest some promising results. Ten selected participants of the earlier workshops followed up for information on progress in 2023 and 2024, showed that some tangible, though incomplete, steps had been taken by nearly all SMEs. Of 28 respondents to the survey who had attended WEPS sessions (the majority in 2024), all but two found the training 'very helpful' and all but two reported to have taken action on changes in their business after the training. Most of these reported multiple changes (Figure 6), including making policies, arranging women-friendly facilities, and raising salaries. These changes are perhaps more significant in the context information from the baseline study for WING⁴⁰ in which it was found that enterprises were unwilling to create a gender-responsive work environment, and that 75 percent of business owners did not intend to establish any gender-related policies in their businesses.

Figure 6: WEPS participants, Survey responses

³⁹ Progress Report on WEPS implementation: Developing and Implementing Action Plans by the WING Partners (2023); Report on Technical Consultant to support the reporting on the activity 'providing grants/tools and technical support' through collective feedback on how it was done and lessons learned (2024).

⁴⁰ Final report of Local Economic Assessment and Baseline in Selected Districts for WING (2021)



Source: Online survey responses

Anondomela

The *Anondomela* online marketplace was included in WING initially as a response to the COVID-19 pandemic, aiming to support businesses with new online opportunities during a period when lockdowns had severely impacted on-site sales. This dimension of the joint programme has contributed to strengthening SMEs, by enhanced access to online marketing, and IT training to support use of the online marketplace, as well as leadership training. While project reports note that the platform has attracted 3,845 registered enterprises,⁴¹ evidence available to the evaluation on how these SMEs have progressed as a result of this opportunity is limited and not representative of the whole pool. Of 24 survey respondents who were *Anondomela* registered, 36 percent said *Anondomela* has been 'very helpful' to their business and 32 percent said it had been 'a little' helpful. Five respondents said profit had increase 'a lot' and 10 said it had increased 'somewhat' (Figure 6). However, for most respondents, on-site retail represented a greater proportion of their business than the online *Anondomela* option: only four said half or more than half of their business is conducted through the platform. Interview respondents registered on *Anondomela* also emphasized the contribution made by on-site *melas*, through which *Anondomela* businesses had operated as group to secure sales space, supported through WING. Stakeholders also reported challenges with managing/completing international sales, which the online opportunity has partly made accessible.

While important steps have been taken in progressing the platform as an independent body with an Executive Board and registration under the Joint Stock Company Act since 2023,⁴² its comparative advantage as a marketplace lies in a context in which domestic consumers are gradually transitioning to online retail, while parts of international markets are more 'online ready'. Stakeholders noted that exploring policy and legal options for the mostly small (i.e. 'micro') registered SMEs to benefit from the international markets during Bangladesh's continued online transition would likely be an important future direction of engagement.

⁴¹ WING Annual Narrative Progress Report 2023

⁴² Ibid.

Figure 7: Proportion of business conducted via Anondomela profit increase

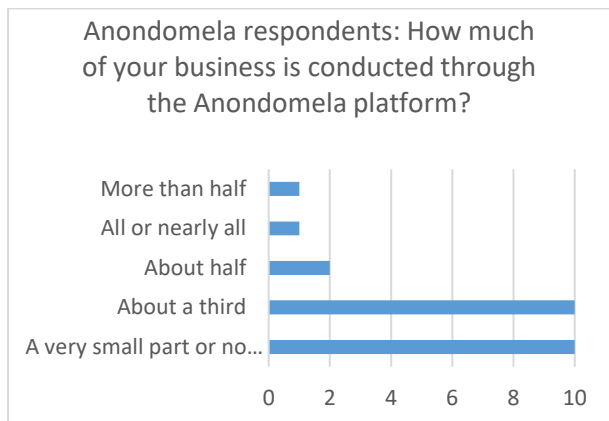
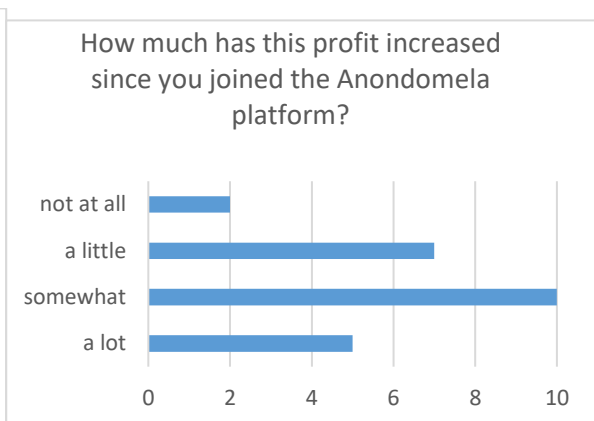


Figure 8: Anondomela business profit increase



Source: Online survey responses

Finding 6: NGOs

NGOs appear in the joint programme design as both potential grant beneficiaries and as potential support to SMEs in accessing business development services. While the strategy for engaging with or addressing NGOs is not explicit, there is evidence from interviews that they were engaged as aligned stakeholders in supporting identification of grant recipients, following up with business support and advice; and in business partnerships. Social enterprises were also included as grant recipients.

Local NGOs were conceived of in the design document as key partners under Outcome 3 in particular – both as potential recipients of capital financing and business development; and as stakeholders to be supported for with capacity building for gender-responsiveness. However, primary data and document review suggest that although they were lightly engaged in various ways, they were not strongly engaged as project partners until the final project year. In the first years, NGOs were engaged as capital financing partners only in two of the early grants; and consultancy organizations (rather than NGOs) were engaged as implementing partners. Regarding capacity building offered to NGOs, in the early stages, a limited number of orientation sessions were conducted for this purpose.⁴³

Primary data reveals that NGOs and other local organizations were engaged in somewhat different roles than those anticipated at the design stage. They were involved as stakeholders with local knowledge, used to identify potential SME grant recipients and share information about the investment grant opportunity.⁴⁴ Some interviewees identified local NGOs as the providers of skills training before their engagement in the project; and, in a few examples of sustained relationships, in follow-up mentoring. Interview respondents noted that NGOs also have assisted in the identification of marginalized groups once this target had been prioritized.

In the project's final year, Bangladesh Nari Progati Sangha (BNPS) was engaged as a UN Women Responsible Party for implementation of the final trainings related to Outcome 2. This represented a clarified strategy on the part of UN Women to work with NGOs as part of a sustainability strategy.

⁴³ For example, Mission Report Thakurgaon Sadar, 26/2/ to 04/3/2022 Workshop report indicating ESDO participants.

⁴⁴ BSCIC in Thakurgaon; ESDO in Thakurgaon.

Social enterprises were also supported through the project, initially for their potential in sustaining employment during the COVID-19 pandemic, and later as organizations oriented to working with marginalized groups as employees and suppliers.

The partnership with the Bangladesh Small and Cottage Industries Corporation (BSCIC) has also been significant in the joint programme. BSCIC carried out initial business development and skills trainings for WING in the project's early stages using a national level trainer team. Local BSCIC offices in some project districts played a key role in identifying local women entrepreneurs, carried out initial screenings, registered the SMEs with BSCIC and, in some cases, conducted training sessions with potential applicants to clarify the grant making process.⁴⁵

While the evidence is scattered, it suggests that no clear/consistent strategy evolved during the project for how best to leverage the key positions of NGOs in the local landscape of development partners in the WING model for WEE. Information on how far and whether specifically women's organizations were engaged as advocacy partners as part of WEE networks at local level is also weak.

Finding 7 WDFs / LGIs

The picture among WDFs and LGIs is currently not promising, with the political disruption of 2024 causing a significant fracture in the continuity and results of the work invested here. While good progress was made before 2024 in establishing WDFs and facilitating them to understand GRBP and gender equality issues, evidence on their ability to secure the 3 percent local government allocation to them is limited. Primary data from FGDs suggests a deep frustration with this situation.

Although documentary sources report that WDFs were engaged in several gender orientation, action planning, GRBP, and leadership training among WDF members, FGD participants were able to articulate only scattered memory of these. Similarly, while the PSC meeting in September 2023 discussed successful 3 percent allocations, at least in Cox's Bazar and Manikganj, and local WEE plans have been developed and validated by the project, FGD participants had limited memory of these, and were more concerned to describe their lack of success at being heard or their opinions respected in (budget) meetings, and the absence of fund allocation to enable them to carry out the tasks they identify as supporting local constituents economically. However, in Thakurgaon and Teknaf, women did participate in the annual budgeting process.

Progress nevertheless has clearly been made. A Local Economic Assessment and Baseline carried out in 2021 found no indication that citizens and elected women members were playing a robust role in economic planning and decision making; and found knowledge of GRB to be low.⁴⁶ It was also reported in the 2022 Annual Report that local elections at the end of 2021 had resulted in dropout of many former LGI and WDF members, such as that WDFs were yet to be formed/activated in the project upazilas.⁴⁷

By contrast, WDFs in five upazilas visited for this purpose by the evaluation were evidently (still) active as a group. They were well informed of their right to a 3 percent allocation (although unclear exactly how they could engage with the budget process to secure this); aware of the principle of GRBP (with mixed levels of knowledge about how to engage; and mixed expectations about whether the result of their engagement should be the 3 percent WEE allocation or a broader 30 percent of local budget to meet the wider needs of the women in their wards); and aware of and able to articulate the challenges

⁴⁵ Key Informant Interviews

⁴⁶ Final Report on Local Economic Assessment and Baseline in Selected Districts for WING programme, DM Watch (2021)

⁴⁷ Annual Narrative Progress Report 2022

and discrimination they face in local decision-making. They were universally frustrated about the absence of fund allocation in recent times, and most had little knowledge of earlier allocations.⁴⁸

Finding 8: Financial Institutions

The project made significant progress with financial institutions that are not strongly captured in the results framework. It facilitated establishment of the Gender-Responsive Investment Platform (GRIP) within Bangladesh Bank to manage the grant making process; and enabled a policy framework for the functioning of the revolving fund via the *Karmasangsthan* Bank. These institutional steps have helped steer the project towards impact and sustainability.

The GRIP Committee was established in 2021 as a multi-stakeholder platform within Bangladesh Bank, convened by UNCDF and functioning by 2022. It is a platform headed by the Director of the Special Programme Department in Bangladesh Bank and with multi-stakeholder members from the Ministry of Finance, MoWCA, social development experts and gender experts. It represents a key institutional step in facilitating greater access for women entrepreneurs to domestic finance and financial advice. Its role is to assess business proposals for grants and loans according to set criteria, and on the basis of data collated by UNCDF as well as other proposals for the Bank. Over the course of the WING project, the GRIP committee oversaw 74 grant investments at a total value of \$578,922, and ranging in specific value from \$82,549 to *Joyoti* Society to \$909 to two computer training and digital centres. Available evidence from the survey and interviews suggests that these were almost all successfully granted to women-led SMEs that have made progress in business strengthening (Finding 5) and profits (Finding 14). Isolated examples (3) in which businesses were not fully or currently women-led are discussed further in Finding 15.

The GRIP committee also oversees the Revolving Fund established by WING in 2023-4, with the *Karmasangsthan* Bank as the implementing partner for managing the loans. *Karmasangsthan* Bank managers attended a national training on the principles and policy for the fund and then trained local staff.⁴⁹ Primary data for this evaluation show high levels of commitment to WEE and to the fund's successful functioning by *Karmasangsthan* Bank staff. These are staff of a bank whose mandate is to manage loans for 'workers', a group generally under-served with financial instruments, and who therefore have a prior understanding of the challenges to business development for their target group. Local branches had used a variety of methods to reach out to the target group for the revolving fund, including creating flyers for distribution on college campuses; using previously established loanee networks; and directing women who came to the branch requesting loans to the fund. Data from interviews and the survey suggests that loan recipients had received good support from the Bank (8 of 13 respondents said they had a moderate or a lot of help from the Bank. Most loans had successfully reached women-led businesses, with some caveats. In the case of two respondents, the loan was being used for a business mainly led by the husband; one survey respondent said the loan was used to support her family. While these are small caveats, continued monitoring to understand the processes through which these slippages occur will strengthen the fund going forward. Data on the extent to which the loans have reached marginalized groups were not available, although among survey respondents, one man with disabilities and three female-headed households were reached. Unavailability of comprehensive disaggregated data suggests this is a further area for strengthening.

In addition, further areas for strengthening suggested by primary data include clarity on the policy for including a property registration (*Dolil*) as collateral and a guarantor in the administration of the loan. While bank officials were clear that a *Dolil* and a guarantor were not requirements for the loan, in

⁴⁸ FGDs did not include full WDF groups; rather one active member was requested to invite 5-6 others.

⁴⁹ Key informant interviews

some cases they had accepted these as part of the loan process, and recipients were not aware that they were not required.⁵⁰

EQ6: What were the main strategies and how did they contribute to results?

Finding 9

Training was the most prolific strategy used at all levels of the project: in business management; GRBP; gender-responsive business practices; in the WEPS framework; and in IT and leadership for the *Anondomela* digital marketplace. Business management training played a key role in achieving results in strengthening women-led SMEs. Follow-up mentoring, both directly by the project, and through linkages with NGOs, also contributed to good results.

Training and workshops were used with all the joint programme's primary stakeholders the joint programme to communicate approaches to gender equality, provide technical skills, and generate analysis and discussion. These formats were used for gender equality orientation among LGIs and WDFs; GRBP training for WDFs; WEPS orientation sessions; WEE action planning; for digital skills and leadership among *Anondomela* SMEs; for a ToT at NILG to institutionalized GRBP training; and with Karmasangsthan Bank managers for implementing the revolving fund. Technical trainings in business management were also provided to most grant recipients and other women entrepreneurs. These were conducted in partnership with the BSCIC, which also provided one-day skills motivation trainings to batches of employees of these SMEs.

Pre- and post-tests were used effectively for most in-house training exercises (conducted by UN staff; expert resource persons; consultants; and BNPS as an implementing partner CSO) to measure learning. These showed incremental and sometimes substantial improvements in the targeted knowledge. Clear lines of causation for how these contributed to wider results are often difficult to evidence, but for the four-day business management training, survey results suggest a clear line from training to results. Of the 23 respondents who had accessed this training, 12 found it 'very helpful' and eight found it 'quite helpful'. However, nine respondents had not accessed the training (Figure 9) – and comparing these groups suggests a good relationship between level of current profits and increase in profits. For example, of those that found the training very or quite helpful, only two of 20 (9 percent) recorded average monthly profit of less than BDT20,000⁵¹; while of those who did not participate in the training, six of nine (67 percent) recorded average monthly profit of less than BDT20,000. Similarly, in the former group, 10 (50 percent) said profits had increased 'a lot'; and none said profits had reduced. In the no-training group only two (22 percent) said profits had increased 'a lot' since receiving the UNCDF grant; and two said profits had reduced.

For other types of training, this relationship is more difficult to evidence. For the GRBP trainings and other trainings for LGIs and WDFs, the line of causation is (temporarily) broken. Efforts to re-establish it by institutionalizing the training through a ToT for NILG have not yet been fully tested.

A focus on women's leadership was a dimension integrated into WEPS trainings, and into the *Anondomela* Reflective Dialogues. While it is difficult to evidence direct results, primary data from grant recipient SMEs – some of whom are registered with *Anondomela*; and some of whom attended WEPS orientation sessions – suggest most were aware of their situation as leaders, as business owners and as relatively empowered women members of their communities. For some, WEPS orientation had heightened a sense of awareness as leaders with responsibilities to employees. Survey results on

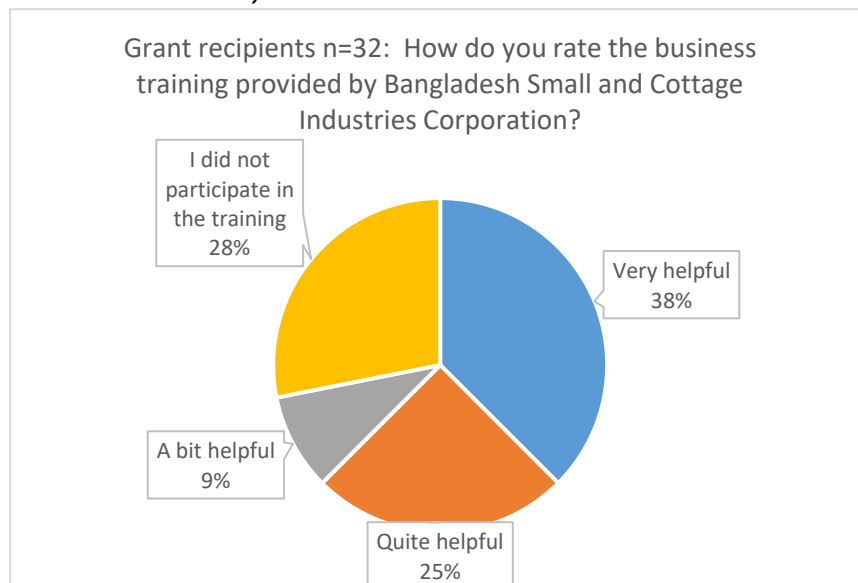
⁵⁰ Key informant interviews.

⁵¹ Approximately \$160.

household decision-making suggest an interesting connection with WING engagement in general, discussed further in Finding 18.

Figure 9: Grant recipients' participation in business management training

Source: Online survey results



Key strategies for creating a more enabling environment for WEE were gender orientation sessions in 2021 covering over 1,000 people in the five districts, and a campaign on gender-based behaviour change which was run extensively in 2021-23. This included 20 street theatres with an estimated audience of nearly 4,000 people; a

Facebook group; a focus on the 16 days of activism; open air sessions; a mobile van; and campaign materials.⁵² A baseline, midline and endline KABP study tracking campaign results showed positive changes along most counts of perceptions about women's empowerment among women entrepreneurs, families, and LGIs.⁵³ While it is difficult to connect these results to attitude change in the longer term, much of the primary evaluation data among bank officials and training institutions is consistent with the conclusion that more positive attitudes towards women's empowerment have evolved over WING's four years.

EQ7: How/ what has the project contributed to the BZ results framework?

Finding 10

The WING project contributed to the Netherlands Ministry of Foreign Affairs' BZ Framework, by promoting gender-responsive governance and economic empowerment, enhancing local and financial institutions, and driving robust private sector development.

The BZ Framework, established by the Dutch Ministry of Foreign Affairs, is used for development cooperation and foreign policy interventions to report to the Dutch Parliament. The framework measures, among other priorities, the effectiveness of initiatives like WING in contributing to systemic changes in gender equality, economic empowerment, and development of the private sector through

⁵² Final Campaign Report; Progress report, Innovation, 2022

⁵³ Conducting Gender-based Behaviour Change Campaigns Under WING Programme of UN Women Bangladesh, Final Report, August 2023.

its contributions to inclusive and shared economic growth, which is a key focus of the Embassy's strategic priorities.⁵⁴

Information on how the framework evolved during the course of WING was not available to the evaluators. Project annual reports address the framework, although the available information is limited. While the evaluation has not been able to validate specific numbers reported, qualitative data suggest that the project's contributions are both diverse and impactful (within the caveats explained in other Findings). Specifically, it has made progress in strengthening women-led SMEs and in promoting gender-responsive financial governance and economic empowerment.

The project aligns with key components of the framework focusing on gender equality, economic empowerment, and private sector development: The project's contributions correspond to the framework's measurements:

1. **Women's Rights and Gender Equality:** The project has enhanced the capacity of 70 SMEs, mostly women-led, and a further 97 SMEs through the revolving fund. It has also strengthened 10 WDFs and upazila parishads to advance women's rights and gender equality through gender-responsive decision-making, although this dimension has been unable to operate as intended since the political disruption of July 2024. These support the BZ Framework's goal of strengthening the capacity of organizations to promote gender equality (Indicator: Number of organizations with strengthened capacity).
2. **Private Sector Development:** The project facilitated the mobilization of €386,354 through gender-responsive investments, supporting 5,216 direct jobs, including 126 new jobs for women. This contribution is measured by the framework under indicators such as the amount of mobilized private finance and the number of direct jobs supported by private sector development programmes.
3. **Financial and Economic Governance:** Through interventions like GRIP, financial services have been made accessible to at least 167 enterprises, including those led by women, thus contributing to financial sector development (Indicator: Number of firms or individuals that obtain financial services).

4.4 Efficiency

EQ 8: To what extent did the project set-up, including management systems, human and financial resources, monitoring systems, and interventions contribute to (or hinder) the timely achievement of the project objectives?

Finding 11: Management systems/human resources

The project benefited from high level support in UN Women; specific support on WEPs from UN Women ROAP; and from consistent and reliable staffing in UNCDF. However, it suffered from staff turnover in key positions in UN Women and UNDP, which challenged momentum and institutional memory at times, and was not consistently supported by higher level staff in UNDP. Internal coordination for monitoring and reporting was at times challenging,

WING was a complex multi-stakeholder project, working at different levels with multiple intervention types. It also faced significant contextual disruption at the outset, and again in 2024. This complexity

⁵⁴ Revised WING Annual Report to the Government of the Netherlands 2020-2021 (2021, June). Dhaka, Bangladesh: UNDP.

and disruption were managed competently in the main, and an array of activities, as well as strategy changes, were successfully delivered, with promising results especially for SMEs. But project management also saw some challenges in continuity, role clarity and coordination, which likely hampered high level strategy for synergy creation. This includes, for example, the lack of a central database of stakeholders, which could easily have been used to promote layering of interventions and to identify routes to local strengthening of business and support networks.

The joint programme's approved staffing structure included a WING Programme Coordinator based at UN Women as the Administrative Agent. That Administrative Agent was responsible for project management, coordinating the programmatic partnership, and donor engagement with UN Women, UNDP, and UNCDF. Each UN agency had one Coordinator or Project Manager in place to lead technical implementation of their WING components, supported by agency-specific country office teams for administration and financial management tasks.⁵⁵ In the event, this structure at times had gaps due to staff turnover: The UN Women Programme Coordinator left in January 2023 and the transition was well managed by UN Women with tasks allocated across four staff members in the transition period.⁵⁶ National level project stakeholders external to UNDP report that transitions in the coordinator role in UNDP – which drew on one consultant and two staff deployed from SWAPNO – caused a lack of clarity on roles and responsibilities and uncertain connections of the project to internal leadership.⁵⁷ While UNDP had good expertise in place for technical dimensions related to *Anondomela*'s digital format, and implementation remained on track, stakeholders suggested there were weak resources allocated in UNDP for high level advocacy and coordination. Continuity of key staff in UNCDF provided important stability to the joint programme.

Staff turnover resulting in weak institutional memory, together with lack of clarity about responsibilities for monitoring, caused difficulties in coordinating reporting at times. Internal coordination was identified as a challenge in 2022 in the WING synergy workshop;⁵⁸ but it is unclear what project-wide response was given to this.

In UN Women, expertise on WEPS was leveraged from the regional office, ROAP, but plans to bring integration of the Bangladesh WEPS process into region-wide efforts to maximise this leverage were disrupted by COVID-19-related travel restrictions.

PUNO local presence was not deployed for the project, despite its district and local government focus. Within UN Women, implementing partnerships with CSOs with district level presence were sought only in its last year. This took place as a result of a pivot away from implementation through consultancies in UN Women, in line with the current SN which emphasizes the role of engaging with CSOs in part as a sustainability strategy.

Finding 12: Financial resources and timeline

The project faced context disruptions which delayed implementation and incorporated the important addition of the revolving fund in 2023, which required extra time to operationalise. The donor was both proactive in instigating the joint programme changes as well as flexible in accommodating new timeline needs, authorising both a costed extension in 2024 and a no-cost extension in 2024.

⁵⁵ WING Annual Narrative Progress Report 2023

⁵⁶ PSC meeting notes January 2023; key informant interviews.

⁵⁷ Key informant interviews

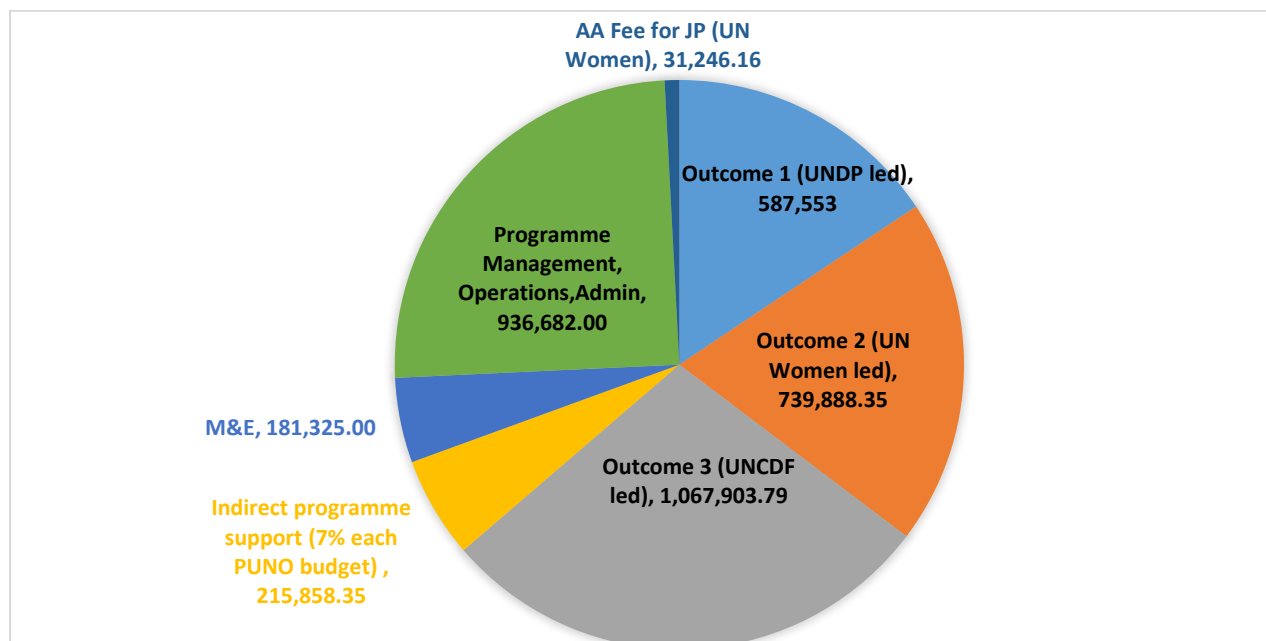
⁵⁸ Islam, Mohammad Tarikul (2022) WING Synergy: Lessons learned, Opportunities and Way Forward

Delayed implementation due to COVID-19 in 2021 was compensated by rising activity levels in 2022 and 2023, but these were hampered to some extent by staff transitions in UNDP and UN Women. and a costed extension from 1 November 2023 to 31 August 2024. During this extension period, implementation was hindered again by elections in early 2024 followed by significant political transition in July-August 2024, which hampered final plans especially with local government and WDFs, but also with other stakeholders. This period was also slowed by a long process to recruit an implementing CSO partner. To allow for the completion of planned activities, the Embassy of the Kingdom of the Netherlands (EKN) approved a second extension at no cost from September-December 2024.

Despite these extensions, stakeholders report that for full evolution of some activities – including WEPS activities, for example – the timeline was short. Although the revolving fund was a significant addition to the project in 2023, and was relatively quickly set in motion, the project closed before the first loan recovery deadlines, meaning that monitoring of this effort at sustainability is incomplete.

The project began with a total budget of \$3,135,541 of which \$2,499,666 was funded by the Embassy of the Kingdom of the Netherlands. This was supplemented by \$624,916 for the costed extension, which included a fund to establish the revolving fund. Therefore, the budget totalled \$3,760,457; with \$3,124,582 from EKN.

Figure 10: WING Budget Breakdown (USD)



Note: Programme management, Operations and Admin budget was shared by PUNOs.

Source: Evaluator analysis based on original and costed extension budgets.

Finding 13: Monitoring systems

Monitoring of key steps for Outcomes 2 and 3 was thorough, including of grant recipient SMEs, as carried out in combination by UNCDF and Bangladesh Bank. Karmasangsthan Bank also played a good monitoring role with loan recipients. Under Outcome 1, results' orientation is weak in the framework, and there are gaps in information available to the evaluation team to understand the content of outputs.

A number of activities were put in place to monitor field activities, outputs and some outcomes. For example, pre- and post-tests were used effectively for most trainings, showing knowledge gains in all cases (though sometimes incremental). Monitoring visits by the joint programme staff were frequent – for example, 16 monitoring visits were conducted in 2021-22. Under Outcome 3, SME grantees were visited regularly by UNCDF staff, sometimes accompanied by Bangladesh Bank staff. UNCDF also held zoom meetings with SME grantees for monitoring and mentoring purposes. These visits and mentoring included advice and support on accessing further financial services – therefore working towards the outcome. Karmasangsthan Bank staff also carried out monitoring of revolving fund loanees, in further support of the outcome.

Under Outcome 2, baseline, midline and endline studies were used to track the knowledge and behaviour change outcomes in local authorities and communities (Output 2.2) and a follow-up study using a progress checklist was conducted to understand progress in the early group of WEPS orientation participants/WEPS signatories.⁵⁹ This steady monitoring of outputs gave a good foundation for connecting to Outcomes 2 and 3.

For Outcome 1, an Economic Assessment was carried out in 2021 which provided baseline information on WDFs and LGIs, as well as useful baseline information relevant to Outcome 2. Thereafter, monitoring information substantiating Outcome 1 seems to be weak. This is in part because the outputs described, and indicators supporting them, are activity orientated, thus not steering towards the effects sought from the mechanisms and monitoring systems developed. In part, information against output indicators does not appear readily available. For instance, the current number of *Anondomela* entrepreneurs; the SoP on the GRB monitoring tool; and monitoring reports on GRB allocations have not been available. No progress/outcome-oriented study was made available to evaluators.

A further challenge is that while a focus on marginalized groups (as grant and training recipients) was not integrated into monitoring in the form of disaggregated data, so differential progress of these groups towards outcomes cannot be tracked. Going forward, this will be important both for clarifying the types of marginalized groups to be engaged, and for deepening understanding of how to engage them in economic inclusion initiatives.

4.5 Contribution towards impact

EQ9: How far has WING contributed to sustainable improvements in income and economic security among its target groups? What unintended effects, if any, have there been?

Finding 14

Good results in SMEs show that the approach has much promise in terms of improving income and economic security for direct beneficiaries. Setting up the revolving fund for women-led SMEs to facilitate their access to loans on favourable terms also constituted a good contribution to this impact.

There remain caveats in this journey towards impact. Some small/medium businesses report substantial difficulty acquiring loans large enough to move their businesses forward. Income levels in some grant recipients are still quite low, and a few businesses report very low wages, and/or static wages among employees. Some *Anondomela* businesses reported that a very small part, or no part, of their business is conducted through the platform.

⁵⁹ Report on Technical Consultant to support the reporting on the activity ‘providing grants/tools and technical support’ by collecting feedback on how it was done and what lessons were learned

The results framework for WING does not include an impact level objective; rather it states an overall outcome aim that women achieve sustainable improvements in income and economic security. An impact level aim regarding greater gender equality is nevertheless implied by the projects orientation to WEE; this dimension is discussed under Finding 17.

At the level of income and economic security, good evidence is available for improvements among direct project participants, including revolving fund recipients, although information on a wider constituency of women entrepreneurs was beyond the scope of these evaluation questions.

Most grant recipient survey respondents and interview respondents reported increased monthly profits; among grant recipient survey respondents, 81 percent said profits had increased ‘a lot’ or ‘somewhat’. Similarly, among our (small) *Anondomela* sample, 62 percent said profits had increased ‘a lot’ or ‘somewhat’. Interviewed SMEs also mostly reported significantly increased profits.

A majority (66 percent, or 21 respondents) of grant survey respondents had also subsequently secured bank loans, in an important step towards economic security. 10 of these had secured up to BDT200,000; six had secured BDT200,000 to BDT500,000; three secured from BDT500,000 to BDT1,000,000; and two had secured more than BDT1,000,000 in loans. Of these, 10 loans were sourced from the Karmasangsthan Bank. The larger loans were sourced from elsewhere.

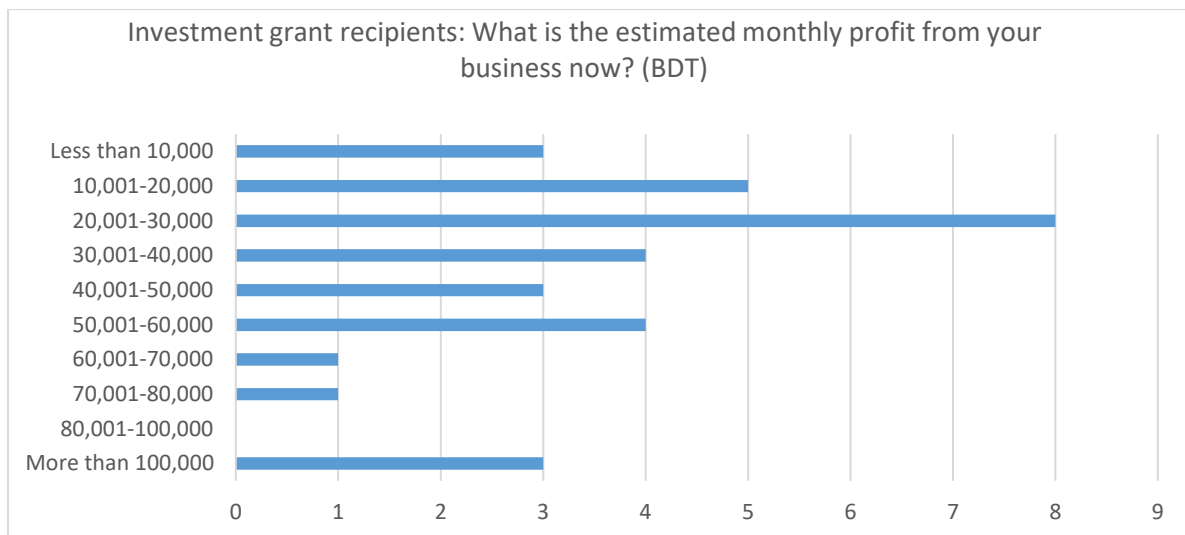
By project close, the revolving fund had contributed to economic security with 97 small loans to women-led businesses. Among the relatively small group (13 respondents) of revolving fund loan recipients responding, all but two had found the loan quite or very helpful, and relevant interviewees confirmed this picture.

Caveats to this positive picture include that a few businesses had benefited less from the approach, suggesting that context variations influence results. Two grantee survey respondents reported falling profits; and at least two interviewees faced business insecurity from competition and substantially increased input prices. A few businesses also reported relatively small profits, even while these had increased: 8 of 32 respondents reported income of less than BDT20,000; three of these were less than BDT10,000 (Figure 11). Perhaps of more concern, limited evidence from interviews suggest that for a few businesses, employee wages were low (BDT6,000 or less a month) and had not increased. In isolated cases, they were very low (around BDT3,000 a month).⁶⁰

Significantly for the further evolution of the project model, at least three interviewed businesses, which had successfully expanded following their grants, reported substantial difficulties securing loans large enough to move their businesses into the next phase, noting that revolving fund loans were too small to achieve this push. This suggests a gap in support to small businesses as they looked to move into medium size enterprises.

Figure 11: Estimated monthly profits of grant recipient survey respondents: BDT

⁶⁰ Approximately \$50 or \$25 a month. This is well below average daily wage labour rates for women in agriculture, as reported in 2018. At a reported average rate for a 25-day working month at BDT300 a day, a woman would earn BDT7,500 – see, for example: <https://www.ceicdata.com/en/bangladesh/average-daily-wage-rates-for-agricultural-labour/avg-daily-wage-agriculture-female-without-food-tangail>



Source: Online survey responses

Finding 15: Unintended effects

There is evidence that grants and revolving fund loans are occasionally being used to support men- (husband) run businesses or family businesses in which husbands play a strong role. There is indicative evidence that grant/loan making to marginalized groups is more vulnerable to this slippage.

Among both grant and loan recipients, isolated examples were found among respondents in which these inputs were in fact being used to support businesses run by their husbands, or joint businesses in which husbands played the major roles. For example, among revolving fund survey respondents, one respondent said the bank loan was to run her husband's/father's business. Among interviewees, for two grant recipients and one loan recipient the businesses were run mainly or wholly by husbands. In a further example of grant recipients, the grant supported a joint family business in which activities appeared quite evenly shared, but the husband was responsible for marketing and mainly controlled income. While the project worked hard to avoid this common challenge – and has mostly succeeded – it is worth enquiring why it persists, and with what consequences.

In all but one of these cases, the business was led by people from marginalized groups. In one case, respondents were clear in valuing the woman's role as potential loan recipient from female-earmarked mechanisms, as this was a very challenging role for a man in their marginalized position – with implications for her status in the family and the business. In other cases, the degree of marginalization suggested that support to a joint project of family survival could well be justified, without necessitating women to falsely claim that they ran the business. Indeed, at least one man with disabilities had been included as revolving fund recipient on this basis. This complex situation suggests a need, as the model evolves to accommodate marginalized groups more intentionally, for a more refined analysis of how women's economic empowerment can be supported within the scope of survival-level enterprise.

There is also evidence from interviews that loans and grants have enabled some women to establish businesses in the home, which enables them to fulfil care/domestic responsibilities at the same time as running businesses; and which do not challenge social restrictions on their mobility. This tension is discussed further in Finding 17. Going forward, this approach to WEE may need to more explicitly address the inherent tensions regarding gender equality in this configuration.

4.6 Sustainability

EQ10: What strategies were integrated to promote sustainability of the project's outcomes, including progress made towards GEWE? What is the outlook for success of these strategies?

Finding 16

The project has strengthened the resilience and stability of women entrepreneurs by providing grants and loans, although ongoing challenges highlight the need for sustained financial and advisory support to ensure continued business growth. Moreover, strategic partnerships with financial institutions and effective use of monitoring and feedback loops underscore robust sustainability strategies, although the need for re-engagement with WDF and LGIs remains critical for maximizing impact.

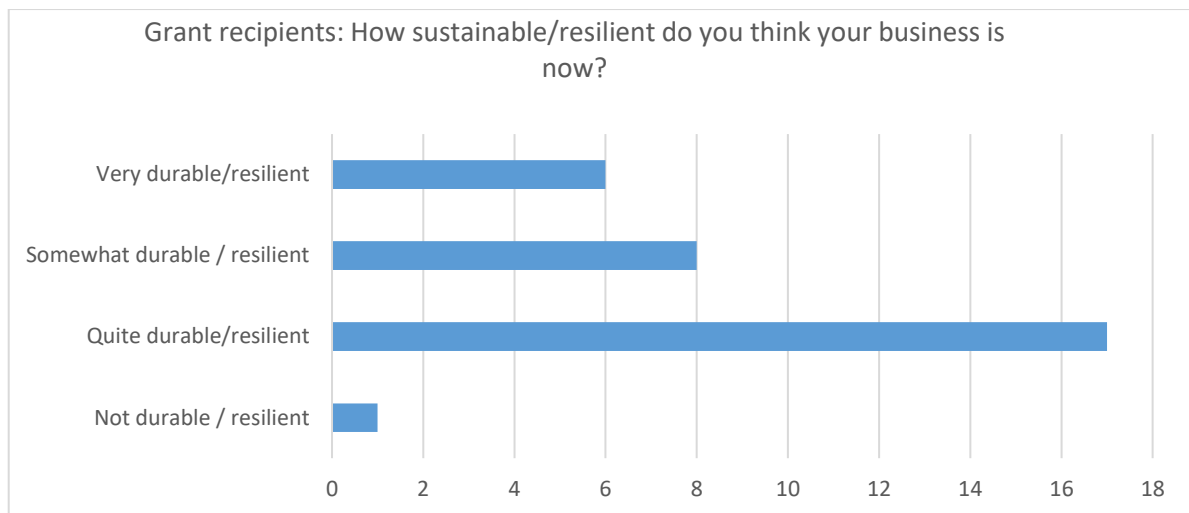
The WING project has integrated several strategies to ensure the sustainability of its outcomes, particularly in advancing GEWE. These strategies focused on boosting women entrepreneurs with grants and loans, financial inclusion, capacity-building, policy integration, private sector engagement, and continuous monitoring to create a supportive ecosystem for women entrepreneurs.

The following survey data illustrate grant recipients' perceptions of the sustainability and resilience of their businesses. The majority, with about 15 respondents, believe their businesses are quite durable and resilient, suggesting a strong sense of stability. A small group, around five respondents, considers their businesses to be very durable and resilient. Approximately seven respondents feel their businesses are somewhat durable and resilient. In contrast, a minimal number – about two respondents – view their businesses as not durable or resilient, indicating concerns about their long-term viability. Overall, most grant recipients have a positive outlook on the resilience of their operations, indicating that the project has played a significant role in promoting economic stability among women entrepreneurs.

During interviews with women entrepreneurs, it was further revealed that despite business successes, some businesses still face significant challenges in maintaining their operations. The evaluation found that existing financial support mechanisms were insufficient to sustain growth for some women-led businesses, highlighting gaps such as the lack of flexible loan repayment schemes and expansion grants. These women entrepreneurs also stressed the importance of ongoing access to financial support to preserve the gains made through the WING project.

The partnerships with financial institutions such as Bangladesh Bank and the GRIP committee, as well as the revolving fund through the Bangladesh Bank account with Karmasangsthan Bank, represent strong sustainability strategies. These collaborative efforts have not only provided the necessary financial resources but also empowered women entrepreneurs with the essential skills for effective financial management and business expansion. However, the evaluation identified a potential risk to the long-term value of the revolving fund. Despite low default rates, the fund's value may decrease over time if repayments are not consistently reinvested, if inflation outpaces the interest generated, or if administrative and operational costs are not adequately covered. Without a mechanism to replenish or grow the fund, its capacity to support new borrowers could diminish over successive loan cycles. The evaluation found that ensuring the full independence and future stability of beneficiaries requires continuous monitoring, diligent fund management, and vigilant oversight mechanisms.

Figure 12: Perceptions of resilience of businesses among grant recipient survey respondent



Source: Online survey responses

Additionally, working with the WDF and LGIs was a key component of the sustainability strategy, aiming to strengthen community connections. However, despite its potential, this approach has not been effective thus far, underscoring the need to re-engage these institutions effectively. There is a crucial requirement to re-engage with these institutions more effectively, ensuring that the strategy not only fosters stronger community ties, but also aligns with evolving governance structures. Ultimately, the effectiveness and sustainability of this strategy hinges significantly on a concerted effort to reorganize the WDFs within the context of the new local government frameworks once they are in place.

The use of monitoring visits and feedback loops by the project in their partnerships with financial institutions has proven to be a promising strategy for enhancing adaptability and sustainability. Interview data suggest that the project established monitoring mechanisms and feedback sessions with banks. These initiatives facilitated regular assessments of business performance, allowing for identification of gaps and strategic adjustments. This approach ensured that women entrepreneurs received the necessary resources (grants and loans) and support to enhance their financial resilience. However, while this strategy significantly improved the project's responsiveness to the specific needs of women entrepreneurs, it remains uncertain whether these monitoring and feedback practices will continue and be sustained beyond the project's duration.

4.5 Human Rights and Gender Equality

EQ 11: To what extent were gender equality and human rights principles (such as non-discrimination, inclusion, social transformation, participation and empowerment) integrated into the project's design and implementation?

Finding 17

WING has women's economic empowerment at its centre and integrated a focus on community advocacy regarding women's roles in economic life to stimulate the social norms change required. Key steps have been made to progress this agenda, with advances in gender equality in several dimensions. Nevertheless, there is evidence suggesting risk to this progress, where more concerted focus may be required going forward.

WING aimed to create an enabling environment for WEE by focusing mainly on economic dimensions, including community attitudes to women's entrepreneurship, and on women's leadership and

decision-making for business. In these dimensions, qualitative and quantitative data suggest it made good progress among different types of stakeholders. As discussed in Finding 9, gender orientation sessions and a behaviour change campaign showed positive changes along most counts of perceptions about women's economic roles in women entrepreneurs, families, and LGIs.⁶¹ Interviews also confirm this progress among many SME owners: several interviewees variously expressed a strong desire for, and progress toward, self-independence; reported that family resistance to their entrepreneurship had reduced dramatically or had disappeared; that community members no longer see them in terms of their family relationships, but as entrepreneurs in their own right; and that women entrepreneurs generally are much more visible in their community than before.

In interviews, several mentioned that their mobility was enhanced by the project, for example through being motivated and enabled to travel further to secure better prices for business inputs. In another case, mobility had increased simply by attending trainings. In other cases, two young women were aware – but not concerned – that their entrepreneurship could make marriage more difficult.

The project also made specific interventions to enhance women's leadership, with positive results for some women who were aware of their positions as role models for other women entrepreneurs, and, through WEPS, were more aware of their responsibilities to employees. This orientation also resulted in specific examples of changed policies and business practices to create gender-responsive workplaces, including flexible schedules, some maternity provision, and separate spaces for breastfeeding and sometimes childcare. WDF members also expressed increased mobility and leadership; as well as appreciation for the women's support networks that this role had afforded them.

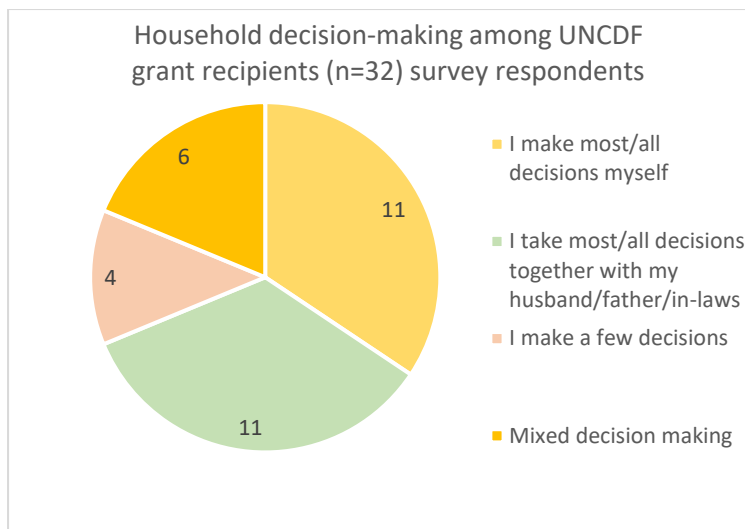
Survey data is also indicative of a relatively positive picture: a good majority (69 percent) of grant recipient respondents said they make most decisions themselves, or together with their husband/father (Figure 13). While there is no baseline for this dimension, this suggests a higher-than-average leadership in household decision-making. However, it is worth noting that in this sample, there is a correlation between the profit reported and participation in household decision-making: 9 of 16 (56 percent) with profits over BDT30,000 a month said they make most/all decisions in their families themselves; but only 2 of 16 (12.5 percent) reported this level of decision-making among businesses making less than BDT30,000 profit a month.⁶²

With its focus on economic empowerment, WING used fewer strategies to address other dimensions of gender inequality, notably strong social norms allocating domestic responsibilities to women. Qualitative data include many examples of home-based businesses, in situations that enable women owners to combine domestic responsibilities with their business work. While this approach provides a practical solution to women's dual roles, it may also represent a missed opportunity to challenge their often oversubscribed domestic and childcare responsibilities. Home-based work can also play into restrictions on women's mobility and access to public spaces. While there are several examples of how the project enhanced mobility and visibility, insofar as it also supported home-based businesses, this progress may have been suppressed.

Figure 13: Household decision making among grant recipient survey respondents

⁶¹ Conducting Gender-based Behaviour Change Campaigns Under WING Programme of UN Women Bangladesh, Final Report, August 2023.

⁶² Approximately USD 247



Source: Online survey responses

EQ 12: How far did the project succeed in incorporating and addressing the specific needs and perspectives of marginalized groups such as LGBTQI+ persons, persons with disabilities, ethnic/religious minorities, women living in remote areas etc.?

Finding 18

The Joint programme document did not include any clear plan for targeting marginalized groups, so the project did not set out with this explicit intention. Nevertheless, in the early period, some marginalized groups were being reached. Later, the joint programme developed a more intentional approach to reaching marginalized groups with grants. WING has seen good results from efforts made here, which set the stage for a more informed, explicit and documented/monitored approach going forwards.

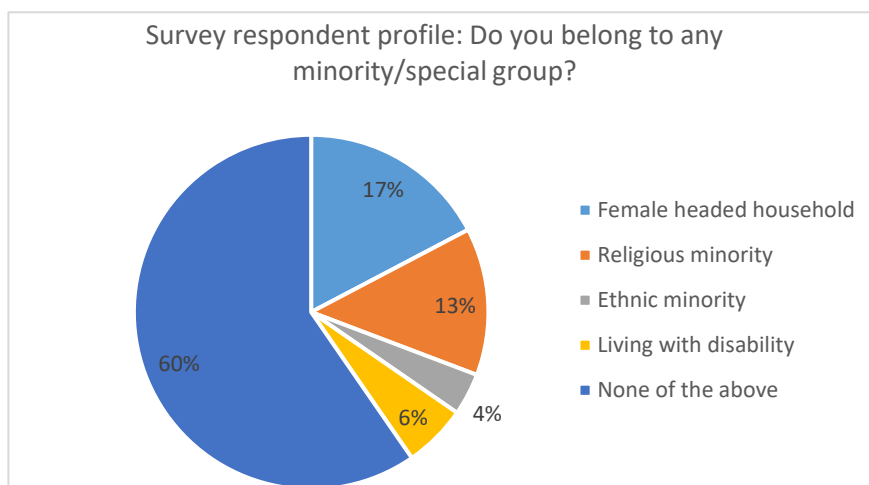
Because there was no explicit strategy or target for reaching women belonging to marginalized groups, monitoring data are not disaggregated, so project evidence of how the needs of marginalized groups were approached and met is thin. Nevertheless, survey data suggests that a few marginalized groups were in fact reached in the project's early stages. Among survey respondents, two business owners identifying as female-headed households and one as a religious minority were among the SMEs receiving grants in 2022-23. *Anondomela* survey respondents also included two female-headed households and one person living with disabilities. Project reporting also states that in 2022, of 3,512 registered members, five were persons with disabilities and 13 were transgender.⁶³

Following a decision to more explicitly target marginalized groups, largely successful efforts were made to identify and establish relationships with led by, or working with, women from marginalized groups; and then experiment with grant-making formats to offer tailored support. For example, UNCDF drew on its relationship with UNAIDs and local NGOs to identify businesses led by LGBTQI people, and with ethnic groups (Santals in Thakurgaon). It used both individual small grants with these groups, as well as larger grants to SMEs specifically/intentionally working with marginalized groups (LGBTQI and Dalits); and small cluster grants to a Dalit group with a tradition of working in the terracotta industry. Survey data also confirms the relative success in reaching some marginalized groups (Figure 14) in the later years, with 19 of 51 respondents identifying as belonging to one group

⁶³ WING Annual Narrative Progress Report 2022

(nine female-headed households; three people with disabilities; one ethnic minority; six religious minorities; and one ethnic and religious minority). 16 of these received grants in 2023 and 2024.

Figure 14: Marginalized groups among survey respondents. (Source: Online survey responses)



As discussed in Finding 5, grant making and other monitoring data do not include disaggregation by marginalized groups, so representative analysis of the differential success of this strategy in strengthening businesses and securing subsequent bank loans is not possible. Our survey

data also significantly underrepresent these groups. However, limited survey data from grant recipients identifying with ethnic minorities and disabled communities suggest these groups may on average run businesses making profits in the lower income categories (three of three respondents report profits of less than BDT30,000 a month)⁶⁴ (Finding 5). This is consistent with interview data and observations, which suggest ethnic minority and Dalit-led businesses reached may be among the least profitable. Survey data also suggest some particular challenges: two of six respondents who had tried but not succeeded in securing a bank loan subsequent to their grant were from the three responding ethnic minority stakeholders.

The new strategy to reach marginalized groups appears to have been integrated beyond the grant making strategy in some interventions: in the survey, of 28 respondents who had attended a WEPs orientation, 11 (39 percent) identified as a member of marginalized group covering all categories. For the profiles of revolving fund beneficiaries, while survey results represent only a small percentage of all recipients, they indicate that female-headed households have been reached (three of 13); religious minorities (two of 13) and persons with disabilities (one of 13). Analysis of the list of recipients does not reveal any ethnic minorities reached as yet.⁶⁵

Deepening this promising new focus on marginalized groups will require discussion and analysis of which marginalized groups to target. To track targeting as well as identify evolving challenges, it will also require consistent disaggregation of monitoring data, including for the revolving fund.

5. Lessons Learned

Lessons learned drawing from the WING project experience include:

1. Implementing a holistic, multi-stakeholder approach to women's economic empowerment within a relatively focused geographic area has enabled some layering of interventions, and organic networks among stakeholders. This holistic approach has contributed to notable results in women-led SMEs that are perceived as sustainable. There is also evidence that wider attitudes towards women's entrepreneurship have become more positive.

⁶⁴ Approximately USD 247

⁶⁵ The list was briefly analysed for Santal names, particularly in Thakurgaon.

2. As part of this holistic approach, engaging with financial institutions at policy and implementation levels has been key to both relevance and effectiveness. The engagement of, and support to, the GRIP committee and the Bangladesh Bank has resulted, with only a few caveats, in selection of women's businesses for support that have mostly made progress and are in a position to further develop. In some cases, this (financial) enablement has brought a broader impact to gender equality through women's relationships in their households, as well as an income-related impact on these households.
3. A key lesson learned from this initiative is the critical importance of sustainability in financial models. For long-term viability, support must – as it potentially does here – go beyond initial funding and include ongoing advisory services, which are crucial for stabilizing and expanding these enterprises over time.
4. The introduction of the *Anondomela* platform as a response to COVID-19 was a strategic adjustment that enabled businesses to transition online, expanding their market reach during the pandemic. This lesson emphasizes the potential of digital tools to enhance business resilience to economic disruption.
5. There were many examples in the project of follow-up visits that combined monitoring with mentoring/advice and providing motivation. These have played an important role in encouraging SME owners, including with a sense of value, as well as identifying difficulties and providing tailored support for solving them.
6. The project did well to integrate an approach to LNOB that recognized diversity and marginalization and leveraged partnerships/relationships at both national and local levels to identify candidates for support but did not reflect this integration in monitoring systems. That left the joint programme unable to learn from engagement with marginalized groups.
7. A potential area of learning to be developed notes that in very marginalized households' businesses are perhaps more likely to be jointly managed, or one dimension of a multi-dimension household livelihoods strategy. What a gender responsive approach to business support looks like in these situations may need further articulation.
8. The intended role of WDFs was strongly affected by political disruption in the late stages of the project, after much had already been invested, such that an important envisaged mechanism for financial support for WEE at local levels is currently not functioning. Given the potential for continued political change, at least in the face of regular elections, strategies for mitigating the disruption of these for WDFs may be required. This might include establishing them as independent bodies with formal recognition; or more explicitly linking them to CSO networks less exposed to political change.
9. For the purposes of evaluation, where consultancy organizations have been engaged for implementation, these should be included in stakeholder mapping and potentially invited as respondents to data collection activities.

6. Conclusions

These conclusions gather key points from several findings. They are organized under the evaluation criteria, but several draw on related findings from other themes.

Conclusion 1: Relevance

Based on Findings 1, 2, 18

WING was a multi-faceted project that sought to address constraints for women entrepreneurs by opening up financial and social space for their economic initiatives while giving direct support through grants, training, and an online platform. Although the project generally met the needs of women

entrepreneurs well (Finding 1), it had some gaps in targeted support based on emerging understanding of differentiation of different groups. These include young women entrepreneurs in the younger part of the youth category (Finding 1); entrepreneurs whose businesses had been strengthened through grants and who now need larger loans than available through the revolving fund (Finding 2); and women members of marginalized groups (Finding 18). This suggests that to build the approach further, some differentiated approaches may be needed to strengthen responsiveness to different groups of women. There is a risk, in the current focus on making small loans more gender-responsive, that women's enterprises will become unable to grow out of the micro/small category.

Conclusion 2: Coherence, Efficiency

Based on Findings 3, 6, 11 (5, 9)

WING sought to achieve its objectives by deploying the specific expertise of three UN agencies: UNDP for its expertise in working with local government; UN Women for its approaches to social norms change and gender-responsive economic tools; and UNCDF for its expertise in designing strategic capital support for economic growth. The agencies' ability to leverage their established institutional relationships was also key to this plan, thereby creating synergies between them: UNDP with WDFs and LGIs; UN Women with communities; and UNCDF with financial institutions. The project made important gains by leveraging agencies' established relationships, especially by establishing the GRIP committee in Bangladesh Bank. It also created some synergies in the form of layered interventions with key stakeholders, enabling – for example – support to SMEs to engage with the WEPs. But it was challenged by staff turnover in key positions in UNDP and UN Women, and weak high level strategic engagement from UNDP that these gaps presented a need for at times. This likely contributed to some areas of weakened strategy – despite successful implementation of planned activities – such as unclear distinctions between the 3 percent allocation of local government budgets due to WDFs, and GRBP approaches more generally. Gaps in administrative tools, such as a coordinated database of beneficiaries, which could have strengthened synergies, was likely related to related gaps in coordination and institutional memory.

Further, UN Women's traditional positioning as engaging with (women's) NGOs as advocacy partners in the normative space was not clearly operationalized. NGOs were brought into the project in different roles, but without any clear strategy (Finding 6) until the final year. Although some are involved in the local linkages that have been built, clearer efforts to engage them in local advocacy for WEE alongside entrepreneurs and WDFs could be a route to circumventing the inherent vulnerability of WDFs and LGIs to potentially ongoing political disruption, as well as supporting sustainability of local networks built around WEE.

Conclusion 3: Effectiveness, Impact

Based on Findings 5, 14, 16

Strong progress was made by most SMEs in terms of business management expertise, expanded business and higher profits – along with some confidence in their resilience (Finding 16). This means that there is now a group of women-led businesses in each district in a position to continue to grow their businesses further, including expanding their positions as role models for other women entrepreneurs, and deepening their engagement with gender-responsive business through the WEPs. This represents a critical step towards wider WEE. That could be built upon in part by maintaining the local networks (including WDFs) supported or inspired by the project; and in part by developing a plan to institutionalize support to their further growth along a gender-responsive pathway, and leadership in gender-responsive business practice.

There were also caveats to progress, which suggest gaps to be filled/tweaks to the model. These include that some supported businesses report quite low profits and challenges due to competition

and rising input prices. Perhaps of more concern, some report low or very low wages to employees. Some indicative evidence suggests that these are concentrated among businesses run by marginalized women. This is an area in which further concerted exploration is necessary: what adaptations are needed to bring survival level businesses into resilient positions? Do they face additional barriers to accessing finance that need to be understood and addressed at a financial policy level? Do they require more tailored, additional mentoring? How can any similar projects ensure they are fully included in training and networking opportunities? And what adaptations are needed to support the household businesses of marginalized groups in ways that further gender equality?

Conclusion 4: Sustainability

Based on Findings 16, 6

The project had a strong sustainability approach, with (some) layering of interventions to strengthen SMEs; close engagement with financial institutions that can continue to develop their gender-responsive approaches; and engagement with local government and WDFs to ensure regular, institutionalized support to local WEE. Although this third strategy is currently in question, the other two dimensions show good prospects for sustainability. Both, though, would benefit from further engagement, not least to develop the WING model by exploring how to resolve some limitations to the current progress.

For WDFs, a response may be required both to re-establish their operations in the new political context, as well as an acknowledgement of their likely vulnerability to further disruption at times. A possible approach to this may be in strengthening links with local NGOs and women's organizations in programming for inclusive growth, and facilitating their establishment as advocacy partners, alongside WDFs, at local government level.

Good leverage was made by the project in engaging local organizations in identifying stakeholders, and for follow-up support to SMEs in some cases. However, there is scope for a more consistent and structured approach to partnerships with local women's NGOs and CSOs.

Conclusion 5: Human Rights and Gender Equality

(Based on Findings 17, 18)

It is clear that advances have been made in economic empowerment and there is qualitative evidence that this has supported, a) progress in gender equality in the lives of supported women entrepreneurs, and b) progress in attitudes towards women entrepreneurs at local levels. These are gains very much to be commended and built upon. As a group, many entrepreneurs are a resource for furthering gender equality as role models and by deepening the gender-responsive dimension of their businesses.

At the same time, developing the approach will involve building responses to potential stumbling blocks in the uneven road to gender equality. In particular, the tensions between women's increasing entrepreneurship and their domestic responsibilities may need a stronger response. These are tensions that will invite home-based work for women. There are signs here that this is one rational response being taken, at the expense of shifting mobility restrictions and women's responsibility in the domestic sphere. In future, working directly with spouses, and/or building in linkages to developments in childcare may be necessary to open the full potential of the approach to gender equality through WEE.

Once the direction was set for developing an approach to LNOB through the project, innovative strategies were used to add people with disabilities, people belonging to ethnic minorities and LGBTQI beneficiaries to the SME grant recipient group, in addition to the female-headed households and

religious minorities who were already being reached. Developing this approach further will involve consistent disaggregated monitoring to provide feedback loops to identify the specific challenges of these groups, and to develop adaptive responses to them.

7. Recommendations

Emerging recommendations were presented at the preliminary findings stage and discussed at that opportunity with the evaluation management group. The following recommendations are developed on the basis of that discussion as well as further analysis of the evaluation findings.

1. Differentiate the model to include adaptations for different groups and stages of women's SME development.

Based on Conclusion 1.

- *Relevant to: UNCDF programme staff; UN Women WEE programme staff; financial institutions*
- *Recommended timeline: during future WEE programme design*
- *High urgency, medium difficulty, high impact*

Develop WING's approach to WEE with differentiated situation analysis and adapted interventions for:

- Enterprises or start-ups run by young women in the younger cohort of Bangladesh's youth category.
- Larger or more established SMEs that are ready to grow to the next level; and
- Enterprises led by women from marginalized groups.

This involves:

- 5) Develop institutional awareness, policies and selection criteria for larger gender-responsive loan/finance mechanisms (UNCDF);
- 6) Conduct research on the specific situations and support requirements of young women entrepreneurs, as differentiated from older women's entrepreneurship, and adapting both training and financial instruments to these (UNCDF and UN Women);
- 7) Support coherence in this dimension, explore linkages with the work of UNICEF and other development partners on adolescent girls' skills building (UNCDF and UN Women); and
- 8) Develop analysis and internal policy direction to identify types/forms of intersectional marginalization to target (LGBTQI, disability, ethnic minorities etc.) to be targeted for business support. (UNCDF and UN Women).

2. Strengthen the approach to WEE with intersectionally marginalized women.

Based on Conclusions 3 and 5

- *Relevant to: all PUNOs; financial institutions; implementing partners; training institutions*
- *Recommended timeline: Immediate regarding the revolving fund; during design and implementation of future programmes*
- *High urgency, medium difficulty, high impact*

Following identification of marginalized groups to target (see above), develop adaptive approaches to support intersectionally marginalized women in entrepreneurship.

- 6) Adapt business management training to accommodate disadvantage such as lower literacy levels; lower access to IT; mobility restrictions related to low income. (UNCDF)

- 7) Strengthen targeted mentoring to problem-solve business-related challenges specific to these groups (such as mobility challenges; heightened difficulty in accessing financial services). (UNCDF)
- 8) Clarify distinctions between family-run and women-led businesses; for very marginalized groups, acknowledge the survival role of family-run businesses and seek ways to support women members of these with increased decision-making, skills, leadership and mobility. (UN Women and UNCDF)
- 9) Intentionally include the groups targeted in (business) networking opportunities and related training. (UN Women, UNCDF, UNDP)
- 10) Support implementing partner capacity, including financial institutions, to include and adapt to these targets. (UNCDF, UN Women)

3. Strengthen monitoring data disaggregation to generate learning and adaptation to accommodate these groups

Based on Conclusion 5

- *Relevant to: all PUNOs; financial institutions*
- *Recommended timeline: immediate and during similar implementation*
- *High urgency, low difficulty, high impact*

To support a deeper approach to marginalized women, enhance learning and adaptation through consistent disaggregation of monitoring data.

- 4) Consistently disaggregate all project monitoring data by the marginalized groups targeted. For WING, this means including disaggregation of data for the revolving fund. (UNCDF, UN Women, UNDP)
- 5) Institutionalize processes to periodically analyse this data to identify challenges and create feedback loops to implementation planning to problem solve challenges with reaching and successfully supporting these groups. (All)
- 6) Include targeted groups in review and reflection exercises to further identify appropriate adaptations. (All)

4. Continue engagement with financial institutions, especially on challenging issues, and on adaptations of financial instruments to respond to young women, more established SMEs, and marginalized groups

Based on Conclusions 2 and 4

- *Relevant to: UNCDF, UN Women, financial institutions*
- *Recommended timeline: SN development*
- *Medium urgency, medium difficulty, high impact*

Continue building relationships with financial institutions, such as Bangladesh Bank and the GRIP committee, along with the revolving fund arrangement with *Karmasangsthan* Bank.

- 1) Ensure the continuity and good functioning of the GRIP committee and the revolving fund. (UNCDF)
- 2) Deepening the integration of gender-responsive approaches in a wider variety of financial instruments, especially including larger loan mechanisms that include gender responsive provisions/are targeted to more established women's businesses. (UNCDF and UN Women)
- 3) Invest in monitoring of the fund's businesses and ongoing training for *Karmasangsthan* Bank staff to plug gaps in business selection and loan administration. (UNCDF)

- 4) Support financial institutions to identify when men's businesses are accessing finance intended for women and develop procedures to respond to this. This might mean analysis of identifying loans at higher risk of this; developing different procedures for joint/household businesses and male-led businesses; offering further leadership support or other interventions in select circumstances. (UNCDF and UN Women)

5. Articulate and expand the role of local NGOs / women-led CSOs in the model, and consider how this could support sustainability of the role of WDFs.

Based on Conclusion 2

- *Relevant to: UN Women WEE programme staff; UNDP local governance staff*
- *Recommended timeline: during ongoing political transition; during future programme implementation*
- *Medium urgency, medium difficulty, high impact*

When politically expedient, regroup WDFs and re-assert their roles in budget decision-making, and in supporting WEE locally.

- 1) Innovate on securing accountability from LGIs for to WEE concerns, and document and circulate allocation successes, so that WDFs maintain momentum and confidence in their ability to play a successful role in the new political configuration. (UNDP)
- 2) Deepen capacity building for WDF members to enhance their clarity on how to influence local economic policies and advocate for WEE. (UNDP)
- 3) Enhance WDF's capacity to handle ongoing political instability by developing robust strategies that ensure operational continuity and sustained engagement with local government bodies during disruptions. (UNDP)
- 4) Consider a stronger, and more clearly articulated, role for local NGOs and women's organizations in this WEE model. This could include clearer efforts to engage them in local advocacy for WEE alongside entrepreneurs and WDFs, in part as a route to circumventing the inherent vulnerability of WDFs and LGIs to potentially ongoing political disruption. Partnerships would likely include building capacity within local organizations to carry forward WEE objectives. (UN Women)

6. Strengthen high level strategic oversight on key issues for coordination of approaches and for synergising joint programmes

Based on Conclusion 2

- *Relevant to: UN Women and UNDP leadership*
- *Recommended timeline: immediate*
- *High urgency, medium difficulty, high impact*

- 1) In ongoing policy support, fully align UNDP and UN Women approaches to GRBP and institutionalised support to local women's economic empowerment. Clarify and align advocacy goals for GRBP and the role of WDFs, so that national efforts are coherent with local efforts. (UN Women and UNDP)
- 2) In future joint programmes, sharpen the clarification of roles and responsibilities of each PUNO and seek ways to ensure high level strategic across the PUNOs on key issues and at key moments such as staff transitions. (UN Women and UNDP)
- 3) Explore JP designs that avoid separated accountability to specific outcomes for each PUNO. This should include exploring integrated responsibilities within outcomes, and

agreed ways to monitor and measure the contribution of each output towards joint outcomes. (UN Women and UNDP)

7. Extend the WEPs approach in Bangladesh, using WING-supported SMEs as a resource.

Based on Conclusion 3

- *Relevant to: UN Women WEE programme staff; SME beneficiaries; UNDP Anandamela staff*
- *Recommended timeline: during new programme development; new SN development.*
- *Medium urgency, low difficulty, high impact*

Strengthen the WEPs initiative in Bangladesh, especially by deepening the engagement of emerging WING-supported enterprises and institutions with gender-responsive business practices.

- 6) Draw on the enhanced resilience of WING grant-supported SMEs to expand awareness of gender-responsive business and act as potential role models for other businesses. (UN Women)
- 7) Expand the WEPs space by extending WEPs orientation to *Anandamela* -registered SMEs. (UNDP)
- 8) Strengthen local networks for gender-responsive business by including WDFs in WEPs orientation. (UN Women and UNDP)
- 9) Link the expansion of WEPs in Bangladesh to regional initiatives and further draw on regional expertise. (UN Women)
- 10) Develop mechanisms for including an approach to businesses run by and/or employing marginalized groups (of women) in this process to develop an approach to LNOB. (UN Women)

8. Synergize key dimensions of WEE by building linkages across programmes and seeking to enhance women's mobility within programmes.

Based on Conclusion 5

- *Relevant to: UN Women WEE programme staff; UNDP economic inclusion programme staff*
- *Recommended timeline: during design of future programmes; during current implementation of related programmes;*
- *Medium urgency, medium difficulty, high impact (long term)*

Address tensions between different pathways to gender equality and WEE as one of these.

- 4) Build linkages into the joint programmes/initiatives intending to shift social norms on issues of gender roles in the domestic sphere and care work including childcare. (UN Women)
- 5) Consider including a strengthened focus on working with men, specifically the spouses of women entrepreneurs, on gender roles and/or building in an approach to childcare options. (UN Women and UNDP).
- 6) Strengthen an explicit focus on enhancing women's mobility through WEE initiatives, consistently developing strategies to enhance women's presence in public spaces, including marketplaces and decision-making spaces. (UN Women and UNDP)

9. Backstop *Anandamela* 's transition to a fully independent online marketplace

Based on Finding 5

- *Relevant to: UNDP Anandamela staff; UNDP leadership*
- *Recommended timeline: ongoing*
- *Medium urgency, medium difficulty, high impact*

Continue strengthening the *Anandamela* platform with strategic support designed to problem solve its transition to full independence. (UNDP)

- 6) Work towards regularizing access through the platform to international online retail.
- 7) Map and develop linkages between offline and online sales among registered businesses
- 8) Continue to support participation by *Anandamela. shop* in local, national and international offline trade fairs to develop the brand and deepen online reach.
- 9) Ensure potential *Anondomela* access to WING-supported entrepreneurs.
- 10) Synergize with the WEPs initiative to enhance gender-responsive business practices among *Anondomela* registered businesses.

Annex 1: Documents Reviewed

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WING Videos Published Online:

- WING Introductory Video by UNDP; At UN Women Youtube Channel: <https://www.youtube.com/watch?v=TYhnofts9kE> ; At UNDP Youtube Channel [Women's Economic Empowerment for Inclusive Growth \(WING\) - YouTube](#) ; At UNCDF Youtube Channel [Women's Empowerment for Inclusive Growth \(WING\) #WEE - YouTube](#)
- WING Animation Video at *Anodomela* Youtube Channel: <https://www.youtube.com/watch?v=sEkmAy3AYFY>
- Video by UN Women on Women's Challenges in the Workplace: At UN Women Facebook Page: https://www.facebook.com/watch/?v=532508415317598&extid=CL-UNK-UNK-UNK-AN_GK0T-GK1C&mibextid=2Rb1fB At Innovision YouTube Channel <https://youtu.be/fkYMqJVVtU> (2022)
- Video by UNDP on Story of Chondona Ghosh from *Karupanya* Handicrafts at *Anodomela* Youtube Channel: <https://www.youtube.com/watch?v=gDNRV-PWako> ; At UNDP Facebook: [UNDP Facebook](#) (2022)
- Video by UNDP on Story of Archana Biswas from *Joyoti* Society and Zuhana Zaman from Golden Rose Beauty Parlour at *Anodomela* Youtube Channel: <https://www.youtube.com/watch?v=95RRJW1eW1s> (2022)
- Video by UNDP on Brief Story of Archana Biswas from *Joyoti* Society at *Anodomela* Youtube Channel: <https://www.youtube.com/watch?v=fGm2vGXbdyM> (2022)

WING Stories Published Online:

- Together as One UN for Women's Economic Empowerment <https://bangladesh.un.org/en/168058-together-one-un-women%E2%80%99s-economic-empowerment> (2022)
- From Where I Stand: When you know your business, none can hold you back <https://asiapacific.unwomen.org/en/stories/from-where-i-stand/2023/03/from-where-i-stand-priyanka-rani-sur> (2023)

WING Photos Published Online:

- Flickr Photos at UN Women on UNDP's Advocacy Event on Financial Inclusion with Dutch Ambassador and Managing Directors of Financial Institutes on International Women's Day 2022: [International Women's Day 2022 | Bangladesh | Flickr](#)
- Flickr Photos at UN Women on WEPs Workshop with IDLC [Workshop on Women's Empowerment Principles \(WEPs\) | Flickr](#)

WING Press and Social Media Coverage Online:

- Coverage of Workshop by UNDP on WING e-commerce and Women Entrepreneurs with BIDS on 7 Sep 2022

[Financial Express: Women entrepreneurs need digital tools, skills](#)

[Business Standard: Digital skills for women entrepreneurs critical to boost post-pandemic recovery](#)

[Daily Sun: Digital skills for women entrepreneurs critical to boost recovery](#)

[UN Women Bangladesh - Posts | Facebook](#)

[Embassy of the Kingdom of the Netherlands Facebook Post](#)

- Coverage of Advocacy Workshop by UNDP on Gender-responsive Policies for Women's Economic Empowerment on 22 Aug 2022

[Call for revising gender-responsive policies | Print Version \(daily-sun.com\)](#)

[Experts call for reviewing gender responsiveness policies to safeguard women's economic empowerment \(tbsnews.net\)](#)

- Coverage of Advocacy Workshop by UNDP on Financial Inclusion with Dutch Ambassador and Managing Directors of Financial Institutes on International Women's Day 2022

[Financial Express: Donor representatives emphasise creating better work culture' for women in small business](#)

[The Daily Star: WOMEN IN CMSME Experts call for enabling environment](#)

[Daily Sun: Access to finance for women entrepreneurs is essential for sustainable development](#)

[Financial inclusion can be win-win for both financial institutions and women entrepreneurs: Speakers on International Women's day 2022 | UN Women – Asia-Pacific](#)

[United Nations Development Programme in Bangladesh - Posts | Facebook](#)

[UN Women Bangladesh - Posts | Facebook](#)

- **WING Case Stories Published on Social Media:**

[Link to Case Story on Ms. Apu Saha at UN Women Bangladesh Facebook](#)

- **WING Publications at WEPs Newsletter:**

[Activities for Ending Violence Against Women: UN Women Bangladesh office | WEPs](#)

- **Others**

[Narir Pashe - https://www.facebook.com/groups/820803598971350 | Facebook Group of WING](#)

[আনন্দমেলা কুটির, অতি ক্ষুদ্র, ক্ষুদ্র ও মাঝারি উদ্যোগীদের জন্য একটি উন্মুক্ত ই-কমার্স মার্কেটপ্লেস। \(Anondomela .shop\)](#)

[Anondomela shop | Facebook Page](#)

[Anondomela আনন্দমেলা | Facebook Group](#)

Annex 2: Stakeholders Consulted and Detailed Stakeholder analysis

1. Stakeholder analysis

Stakeholder	Role in Implementation	Engagement Level	Main Activities/Responsibilities	Challenges Identified	Mitigation Strategies	Implementation Changes
UNDP	Market linkage, digital platforms	National, District	Operated <i>Anondomela</i> , supported green entrepreneurship	Limited green readiness	Targeted support and tools	<i>Anondomela</i> 's original user-base expansion targets were adjusted due to low eco-business readiness.
UN Women	Gender equality technical lead	All levels	GRPB capacity building, WEPs support, gender campaigns	Coordination across agencies	Integrated workplans, gender advisors	Due to staff transition in early 2023, WING project management temporarily shifted to WEE portfolio. Implication: No disruption noted, but evaluation should clarify the continuity of leadership.
UNCDF	Investment facilitation, fund management	National, District	Led GRIP, financial system strengthening	Documentation barriers, SME readiness	One-on-one BDS support, revolving fund design	Shift from one-time grants to revolving funds began in 2023, following donor suggestion. Implication: Evaluators must note transition is in early phase—limited results but potential for long-term scalability.
Bangladesh Bank (BB)	Oversight of GRIP, policy leadership	National	Supported GRIP, post-investment monitoring,	Limited field engagement capacity	Delegation to regional offices, joint visits	Post-investment monitoring was stronger than originally planned (six visits conducted).

			WEEI promotion			Implication: More robust outcome tracking, improved confidence in results attribution.
Financial Institutions	SME lending, WEEI application	District	Loan disbursement, use of WEEI tools	Gender bias, credit risk norms	WEEI training, scoring adjustments	52 FIs trained on WEEI vs. original target of 30. Implication: Evaluation should acknowledge scale-up and early behavioral shifts in credit assessment.
Women Development Forums (WDFs)	Lead grassroots implementation, participatory planning, monitoring	Union, Upazila	Conduct GRPB, lead participatory monitoring of 3% ADP gender budget, local advocacy, action plan development	Limited technical capacity, evolving local leadership	Targeted training, orientation for new reps, NILG partnership	Originally, WDF capacity development was intended to be locally led. However, after observing inconsistent engagement post-local elections, training content and delivery were institutionalized through NILG. Implication: Enhances sustainability but shifts focus from informal peer learning to formal systems.
Local Government Institutions (LGIs)	Policy implementation, budget allocation	Union, Upazila	Support WDF-led GRPB, approve GRB allocations, host workshops	Limited awareness of GRPB, frequent staff turnover	Sensitization sessions, shared guidelines, PSC involvement	Orientation for newly elected LGI officials became necessary due to political turnover.
MoWCA	GRPB policy oversight,	National, Subnational	Co-developed GRPB monitoring	Limited operational	Joint work with LGD,	Implementation of the GRPB monitoring tool was

	technical lead		tool, endorsed trainings	capacity in districts	NILG support	delayed and partially piloted in five Upazilas.
LGD (Local Government Division)	Institutional partner for GRPB	National	Oversight on GRPB, provided access to local officials	Competing institutional priorities	Advocacy, alignment with policy priorities	LGD support was slower than anticipated, requiring multiple rounds of advocacy..
Private Sector (WEPS Signatories)	Promote workplace equality, co-investment	District, National	Policy revisions, HR reforms, market access	Prior policy gaps, low gender sensitivity	WEPS technical advisory, awards	17 enterprises onboarded, 16 adopted gender policies (exceeding original plan). Implication: High alignment with WEE goals, evaluation should assess implementation depth.
Anondomela Entrepreneurs	Platform users, governance contributors	All levels	E-commerce, peer support, product showcasing	Digital illiteracy , market volatility	Mentoring, green product marketing	Joint-stock registration completed in 2023—a deviation from initial unstructured setup.
Joyeeta Foundation & SME Foundation	Market linkage, institutional finance	National, District	Support for fairs, MoU with UNDP, SME access	Bureaucratic delays	MoU-driven processes	Engagement with SME Foundation formalized mid-project via MoU.
SCITI/BSCIC	Training and technical education	District	Ran trainings on value chains, BDS for women SMEs	Capacity constraints	Dedicated SCITI partnership , SCITI MoU	Trainings launched through SCITI in 2023, not originally planned.
Community Stakeholders (men, boys, elders)	Social norm change	Community	Attend campaigns, support care work shifts	Patriarchal norms	Edutainment, Facebook campaigns	Participation in SBC (Narir Pashe) exceeded original projections.
Beneficiaries (Entrepreneurs)	Direct participants and end-users of	All levels	Operate and grow businesses, receive	Digital and financial literacy	Capacity building, digital literacy,	Original assumptions overestimated readiness for digital and financial

	services and investments		training, access <i>Anondomela</i> , GRIP, SME fairs, and finance; implement GRPB through WDFs	gaps, limited docume ntation, social norms, mobility restricti ons	market access support, GRB awareness, tailored support (green/spe cialized training)	engagement. Strategies shifted to emphasize foundational skills and documentation support. Implication: Evaluation should assess progress in financial access, digital engagement, and self-sufficiency outcomes.
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2. Stakeholders consulted

Dhaka				
1.	UN Women	Programme Associate Finance Officer	f	M
2.	UN Women	Previous WEE portfolio lead	F	
3.	UN Women	Deputy Representative	F	
4.	UNCDF (online and in person)	Programme Coordinator		M
5.	UNCDF	Finance Officer		M
6.	UNDP (online)	E-Commerce Coordination Associate	F	
7.	UNDP (online)	MIS Support Specialist		M
8.	Embassy of Kingdom of the Netherlands in Bangladesh (online)	Senior Policy Advisor – Gender and Civil Society,	F	
9.	NILG	Director, Training Division		MM
10.	BNPS	WING – project coordinator. Coordinator, planning monitoring and evaluation,		M
11.	Bangladesh Bank	Financial Intelligence Unit Member of GRIP committee,		m
12.	Bangladesh Bank	Member Secretary, GriP committee GriP Committee members	f	mm
13.	BSCI Training Institute	Principle Assistant Faculty Member Trainer		MMM
14.	Joyeeta Foundation	Woman Entrepreneur, Director of Barisal Woemn Chamber of Commerce and Industry	F	
15.	UN Women	M&E	F	
16.	<i>Anondomela</i> .shop Executive Board (online)		F	
Manikganj				
17.	SME-Different Beauty. Address - 04 Muljan,	Women Entrepreneur 4 employees	FFFFF	

	Dhighi, Manikganj Sadar, Manikganj			
18.	Sadia Cosmetics and Fashion House. Address - Holding: 0211-00, Tripty Plaza, <u>Shahid Rafiq Road, Manikganj.</u>	Women Entrepreneur 2 employees	FFF	
19.	Karmasangsthan Bank, Manikganj	Manager	F	
20.	Baliati Union	Secretary, LGI & WDF	F	
	Saturia Union	Member, LGI & WDF	F	
	Saturia Union	Member, LGI & WDF	F	
	Saturia Union	Member, LGI & WDF	F	
	Simulia Union	Member, LGI & WDF	F	
	Simulia Union	Member, LGI & WDF	F	
	Baliati Union	Member, LGI & WDF	F	
	Baliati Union	Member, LGI & WDF	F	
21.	Discover IT Institute (Nontraditional sector SME for Women). Address - 475 Wahed Tower, Angaria, Singair	Women Entrepreneur 2 employees	FFF	
22.	BSCIC, Manikganj (Online)	Ex office chief		M
Cox's Bazar				
23.	Jilongia Ward, Cox's Bazar Sadar	123 – WDF – since the beginning 2011 789 – WDF since 2011	FFF	M
	Ward representatives, Members of WDF	Member since 1997 – 456 – Since 2011		
	Khurushkul Ward, Cox Bazar Sadar	123 rep - LGI & WDF 456 rep - LGI & WDF 789 rep - LGI & WDF	FFF	
24.	Starina's Kitchen	Owner	f	
25.	Nikhut Garments (and Training Centre)	Director President of Women and Children, Women's chamber of commerce senior vice president	f	mm
	Consultant, Cox Bazar Women and Childrens Dev , Accounts and Marketing, Nikhut Garments.	Weps workshop resource person		
26.	Owners, Pakhi Ladies Tailors	Teknaf, Cox's Bazar	FF	
27.	Owner, Dubai Beauty Parlour Employee	Teknaf, Cox's Bazar	FF	
28.	Rojina Tailors. Proprietor- Revolving fund	Vill-North Mamun para, House of Ali Akbar, Po.-Khurushkul, Thana+Upzila-Sadar, Dist-- Cox's Bazar,	F	
29.	LGI & WDF Member (123)	Ratnapalong UP, Ukhiya, Cox's Bazar	FFF	MM

	LGI & WDF Member (456) LGI & WDF Member (789) LGI Member Word 1 LGI Member Word 5			
30.	Owner SA Block house	, Ukhiya, Cox's Bazar	F	
31.	Manager	Karmashangstan Bank, Cox's Bazar		m
Thakurgaon				
32.	Owner, Karupanya Handicrafts, -	Thakurgaon	F	
33.	Manager, Karmasangsthan bank	Thakurgaon		M
34.	Deputy Manager, BSCIC 2 x staff members	Thakurgaon Sadar		MMM
35.	Owner, Rufina Paposh Factory 2 x employees	Chapati Village, Rajargaon, Thakurgaon	FF	M
36.	Accountant, LGI & WDF Member, LGI & WDF Member, LGI & WDF	Rahimanpur Union, Thakurgoan	FFF	
37.	Dimension Food Products, Proprietor Finance and Accounts In-charge	Sahapara, Nischintapur, Thakurgaon	FFF	
38.	Owner, Asha Digital Centre Manager	Pirganj, Thakurgaon	(F)	M
39.	Parents of Owner, Rozi Boutique	Ranisankail, Thakurgaon	F	M
Kurigram □ □ □ □ □				
40.	Owner, Ansari Innovation Husband of owner	Chilmari, Kurigram	F	M
41.	Owner, Amina Enterprise Husband of Owner	Chilmari, Kurigram	F	M
42.	BSCIC Kurigram	Kurigram		M
43.	Manager, Kurigram Dairy Value Chain Member, Swapno and employee KDVC	near Phulbari, Kurigram	F	M
44.	Owner, Joshoda Ceramic Husband of owner Father of owner Owner, Dhirndro Ceramic	Ghogada, Kurigram	FF	MM
45.	Joint Cooperative Leader, Kallyani Nari Kallan Samobay Somitee Limited	Kurigram	FF	

	Joint Leader and Finance officer			
46.	Regional Manager, Branch Manager, Loan officer + 3 x recipients of loans – one husband in place of wife who is sick + 1 husband of loan recipient	Karmasansthan Bank, Kurigram	FF	MMMMM
47.	Member, Wards 789 Member, Wards 456 Member, Durgapur Union 123 Member, Gunagaz Union 789 Member, Tetrai Union 789 Member, Burburi Union 123		FFFFFF	
Jashore				
48.	Director, Anondomela Executive Board	Jashore	F	
49.	Owner, Al- Amin Hotel	Monoherpur Bazar, Hashimpur Jashore Sadar	Third Gender	
50.	Owner, Rokomari Hostoshilpo Employee	Circuit House Para Road, Nurjahan Mension, Jashore	FF	
51.	Deputy General Manager BSCIC	Jashore Sadar	F	
52.	LGI & WDF Secretary, Hoibotpur Union LGI & WDF Member, Hoibotpur Union LGI & WDF Member, Ram Nagar Union LGI & WDF Member, Isalia Union LGI & WDF Member, Fotehpur Union LGI & WDF Member, Isalia Union	Jashore Sadar	FFFFFF	
53.	- Assistant Zonal Manager, - Branch Manager, - Assistant Officer - Officer, - Principal Officer,	Karmasangsthan Bank, Jashore Sadar	FFF	MM
54.	Owner, Unic Cosmetic & Handicraft	Vill- New Bejpara, Piari Moahan Road, Jashore Sadar	F	M

	Husband of owner			
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Annex 3: Evaluation Matrix

		KII			FGD			Case Study	
		Do	Parti	UN	Im	Pr	B	G	
		cu	pa	Wo	pl	iv	u	ov	
		me	nt	ng	e	at	y	er	
		nt	Ob	me	m	se	W	c	m
		Re	M	n	en	or	O	o	t
		vie	&E	ser	pa	n	/	p	Ag
		w	dat	vat	rt	m	G	a	en
			a	ion	ne	en	R	ni	ci
				ff	rs	t	Es	es	es
Evaluation Question	Sub Question								
Coherence									
1.	To what extent is the Joint programme coherent with the efforts of UN Women and the broader UN System? Especially regarding:	✓		✓					
	Women's Economic Empowerment unit strategy in Asia and the Pacific	✓		✓					
	Vietnam Country Office Strategy and the Regional Office Strategic Note	✓		✓					
	Other UN WEE programming								
	<i>Programme is aligned integrated with RO WEE strategy and Vietnam CO SN;</i>								
	<i>Programme is complementary to other programmes under the WEE strategy and the Vietnam CO SN;</i>								
	<i>Programme is complementary to other UN programmes relevant to WEE;</i>								
	<i>Initiatives in WEE identify areas for collaboration or synergies.</i>								
	<i>Evidence of partners coordinating to avoid duplication of work on similar areas</i>								
Relevance									
2.	To what extent is the joint programme relevant to the needs and priorities as defined by beneficiaries and stakeholders?								
	National government	✓	✓	✓	✓	✓			✓
	Private sector	✓	✓	✓	✓		✓		
	Buying organization	✓	✓	✓	✓	✓		✓	✓
	Women entrepreneurs	✓	✓	✓	✓		✓	✓	

Indicators		Share of stakeholders (across stakeholder type) consulted who identify GRP and the WEPs as key for advancing WEE											
Effectiveness:													
3	What outcomes (positive or negative, direct or indirect, intended or unintended) did the joint programme contribute to?		✓	✓		✓	✓	✓	✓	✓	✓	✓	✓
		What were the major factors influencing the achievement or non-achievement of results?						✓		✓	✓	✓	✓
		What are the success factors of the joint programme?	✓					✓	✓		✓		✓
	Indicators	Progress against output and outcome indicators recorded in Annual reports Progress against outcomes indicated by M&E survey Extent to which causal pathways can be reasonably traced from outputs to outcomes, confirming proposed ToC pathways Stakeholders recognize UN Women contributions to key results/achievements Extent to which different groups of rights holder-beneficiaries verify intended changes have taken place Evidence of challenges and unexpected causal pathways Extent to which stakeholders confirm key activities have led to desired changes											
4	How effective was the joint programme partnership approach?					✓	✓	✓				✓	✓
		To what extent did this approach contribute to achieving results?				✓	✓	✓				✓	✓
	Indicators	Extent to which partners validate the partnership process Extent to which rights holder beneficiaries verify the effectiveness of partners' activities											
Efficiency:													
5	To what extent have resources (investments, human resources, time, expertise) been allocated strategically to achieve results?					✓	✓						
		How did the joint programme management and monitoring operate between regional and country level implementation, and what were the efficiencies?							✓		✓	✓	
	Indicators	Extent to which the joint programme was implemented according to a planned timeline Extent to which UN Women staff and implementing partners agree that budgets were appropriate Extent to which stakeholders and UN Women staff agree that expertise has been sufficient and the joint programme staff feel supported by upstream advice Extent to which the joint programme staff identify over work as a challenge to implementation											
Human Rights and Gender Equality (LNOB):													
6	How is gender equality integrated into the joint programme's goals, strategies, and activities?		✓										

	Indicators		Quality of situation analysis on GE in the joint programme contexts and in GRP specifically Other priorities for their progress identified by rights holder beneficiaries												
7	How does the joint programme identify, prioritize and respond to the needs of vulnerable and marginalized groups, including people living with disability?											✓			
		What specific measures are taken to ensure that these groups equally benefit from the joint programme outcomes	✓				✓	✓	✓		✓	✓	✓		
		What mechanisms are in place to ensure non-discrimination and transparency in decision-making and accountability to beneficiaries?	✓				✓	✓							
		What are the feedback mechanisms that allow for the continuous improvement of the joint programme to better serve those left behind?		✓	✓	✓	✓			✓		✓			
Indicators		Extent of documentary evidence for accommodating LNOB approach or specific groups Description of the joint programme learning processes and inclusion of consideration of LNOB in these Extent to which selection processes for participants include consideration of LNOB groups (disability, rural, ethnic minority) Extent to which stakeholders are aware of how and why they were selected as participants													
Sustainability															
8	Are the joint programme outcomes and achievements likely to be durable, replicated or scaled up by national and regional partners, and if so, how?														
		To what extent did the joint programme build the capacities of government and private sector on gender equality in market access?		✓						✓	✓		✓	✓	✓
		To what extent have the joint programme activities strengthened women entrepreneurs' capacity and market opportunities?	✓	✓							✓		✓		✓
		To what extent have the joint programme partners taken ownership of the approaches (in support of women market access and gender responsive procurement)?					✓		✓	✓	✓	✓	✓	✓	✓
Indicators		Extent to which stakeholders / duty bearers have taken ownership of intervention outcomes and mechanisms (e.g. co-creation, demonstrated commitment through leadership or other action) Proportion of activities that included building structures / groups / mechanisms that were intended to outlast the intervention Extent to which stakeholders perceive challenges to sustainability Extent to which stakeholders perceive opportunities to scale up Extent to which rights holder beneficiaries have successfully used newly build capacities Extent to which IPs identify the approach as embedded in their mandates Extent to which government stakeholders have mapped a process for institutionalisation of the approach.													

9	What conditions, issues and tasks will need to be considered for a second phase of WRT implementation?	
		What are the lessons learned from the joint programme?
		How can successful features of the joint programme be replicated and/or scaled up for greater impact?
		How can challenges be addressed differently in a future phase of the joint programme or for other joint programmes of a similar nature?

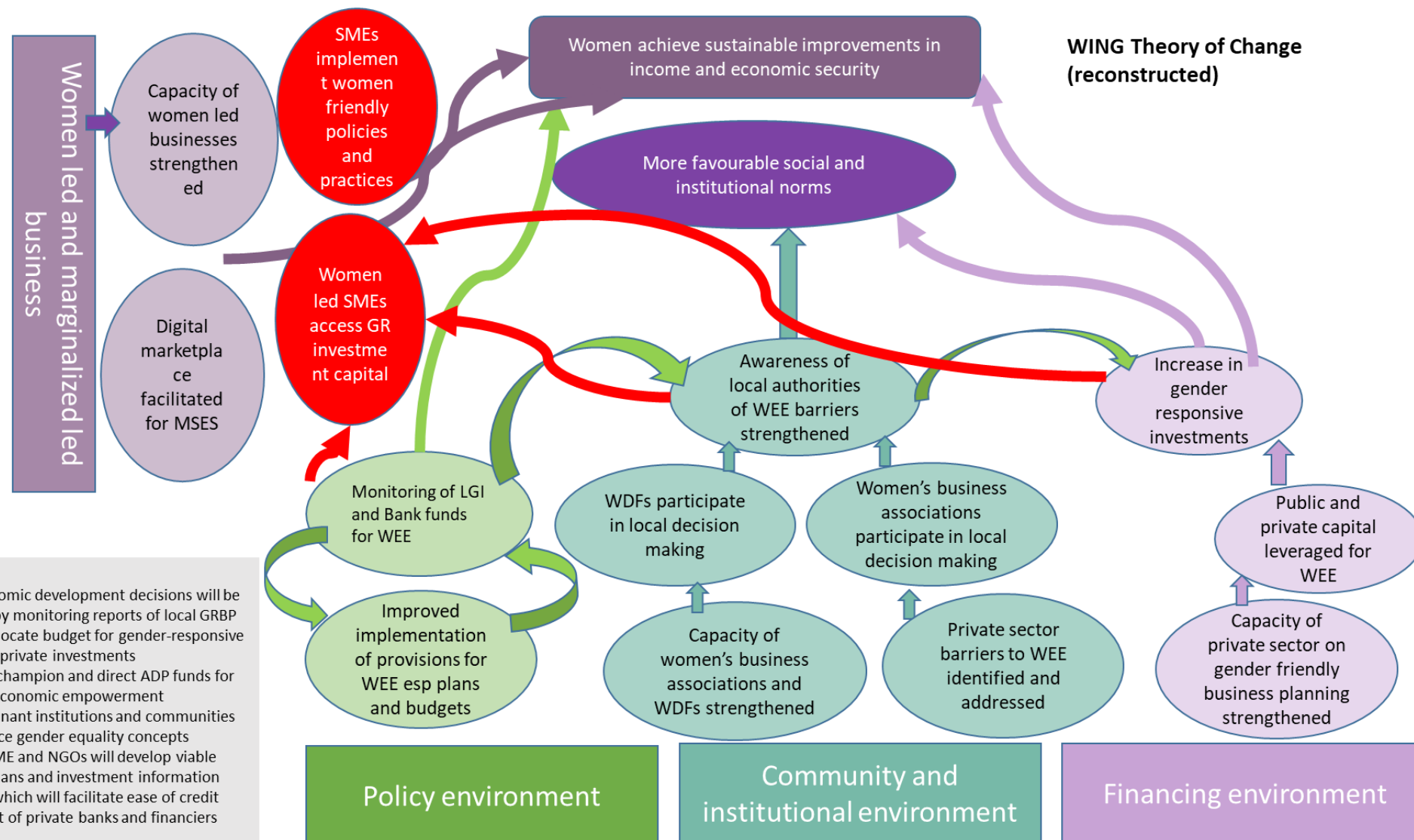
✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	
✓	✓	✓	✓	✓	✓	✓

Indicators

Areas of work for which original design or strategy was adjusted to respond to issues arising
Factors identified by Ips and participants as necessary to address for further implementation
Opportunities identified by stakeholders for adjustments in strategy or direction

Annex 4: Theory of Change (Partially reconstructed)

Red figures indicate additions on basis of evaluation analysis



Annex 5: Data Collection Tools

Interview guides

Key Informant Interviews (KIIs) TOOL

ORGANISATION / AGENCY / DEPARTMENT:	
INTERVIEWEE NAME AND DESIGNATION/POSITION:	Female: _____ Male: _____
LOCATION: Virtual – Dhaka/Selected Districts	
INTERVIEWER:	
DATE:	

PART 1: INTRODUCTIONS**(Protocol to be used for all KIIs)**

My name is X and I am an independent consultant/evaluator contracted by UN Women BCO to conduct the final evaluation of the Women's Empowerment for Inclusive Growth (WING).

The WING project began in November 2020 and ending in December 2024. It is a joint effort led by UN Women, in collaboration with the United Nations Development Programme (UNDP) and the United Nations Capital Development Fund (UNCDF), with funding from the Government of the Netherlands. The project operates in five districts in Bangladesh—Manikganj, Jessore, Cox's Bazar, Thakurgaon, and *Kurigram*—and aims to promote inclusive and sustainable economic growth by empowering women economically. By developing women's skills, improving their access to financing, and challenging discriminatory attitudes and barriers, the WING project helps women become active participants in the local economy as employees and entrepreneurs. The purpose of this independent final evaluation is to determine how well the WING project has achieved its goals and contributed to gender equality and economic inclusivity.

The purpose of today's meeting is to gather your insights on the program. This session is one of approximately 40 interviews and 13 focus group discussions covering both national and district level, that we are conducting to collect data for our evaluation. This will complement a thorough review of program documents. We plan to complete the final report by April 11, 2025.

This meeting is a critical part of our data collection phase. The interview will take about 1 hour of your time. All responses will be anonymous and confidential. No names will be used in the report. We won't share our notes with anyone apart from the evaluation team. We will use this information to write a report which will include what you and others have told us. However, all information provided in the final report will be kept anonymous. This means that we will not include your name in the report.

Your participation is voluntary. You have a choice about whether you take part in this discussion or you can choose to leave at any time.

Please tell us whether or not you voluntarily agree to participate in this interview. (Please provide your verbal or email consent before we proceed.)

PART 2: INTERVIEW

Key Stakeholders	Questions
UN Women Stakeholders	<p>➤ What is your role and what has been your engagement in the WING project?</p> <p>Priority Questions:</p> <p>Relevance</p> <ol style="list-style-type: none"> 1. Alignment with Needs: How well did the WING project align with the priorities and needs of the women in the targeted communities? 2. Project Adjustments: What adjustments were made to the WING project to respond to the changing national context or any crises? How did crises affect the project results? 3. Contribution to Women's Empowerment: In what ways did the WING project contribute to advancing women's economic empowerment? <p>Coherence (internal)</p> <ol style="list-style-type: none"> 4. Project Coherence: How well did the WING project integrate with other UN initiatives (especially UN Women) aimed at advancing women's economic empowerment? <p>Coherence (external)</p> <ol style="list-style-type: none"> 5. Project's Added Value: What was the added value of implementing WING as a joint programme under the framework of the United Nations Sustainable Development Cooperation Framework (UNSDCF)? What strengths or comparative advantage did each PUNO bring to the joint programme? What results would not have been achieved if it had not been a joint programme? 6. Coordination Among PUNOs: How was coordination among the Participating UN Organizations carried out within the WING project, and how effective was this collaboration in achieving project goals? 7. Challenges of the Joint Programme Approach: What were the primary challenges faced in implementing the Joint Programme approach in the WING project, and how were these challenges addressed? 8. Stakeholder Collaboration: : How did UNDP collaborate with local governments and other stakeholders to support gender-responsive investment? <p>Effectiveness</p> <ol style="list-style-type: none"> 9. Effectiveness of Strategies: Which were the most important strategies used by the joint programme to achieve the results? (e.g loans, GRB allocations, capacity building, online platform) 10. Achievement of Objectives: To what extent did the WING project achieve its intended objectives and results, particularly among women and youth-focused SMEs and NGOs, WDFs and LGIs? <p>Efficiency</p> <ol style="list-style-type: none"> 11. Efficiency in Resource Use: How efficiently were resources, including project management, human resources, expertise, and budgets, managed within the WING project to achieve its objectives? How were monitoring systems utilized to inform ongoing project decisions and adjustments? <p>Contribution to impact</p> <ol style="list-style-type: none"> 12. Impact on Economic Empowerment: What significant changes has the WING project brought about in terms of sustainable improvements in income and economic security among women entrepreneurs and

	<p>employees? Have there been any unintended or unanticipated results of the joint programme?</p> <p>Sustainability</p> <p>13. Sustainability of Outcomes: What strategies have been put in place to ensure the sustainability of the WING project's outcomes? What are the challenges to sustainability of the outcomes?</p> <p>Gender Equality and Human Rights</p> <p>14. Integration of Gender Equality: What did the project do to ensure principles of inclusion and participation were upheld in the project? What marginalized groups were included as beneficiaries? How were supported businesses selected?</p> <p>15. Stakeholder Engagement: How far did the project reach and support LGBTQI people, people with disabilities, ethnic or religious minorities etc?</p>
UNDP Stakeholders	<p>➤ What is your role and what has been your engagement in the WING project?</p> <p>Priority Questions:</p> <p>Relevance</p> <p>1. Alignment with Economic Empowerment Goals: How did UNDP's investment strategies align with the broader goals of women's economic empowerment in the WING project?</p> <p>Coherence (Internal)</p> <p>2. Integration with Local Economic Policies: How were UNDP's strategies integrated with local economic development policies and plans?</p> <p>3. Contribution to Policy Development: In what ways has UNDP contributed to the development or enhancement of gender-responsive policies through the WING project?</p> <p>Coherence (External)</p> <p>4. Project's Added Value: What was the added value of implementing WING as a joint programme under the framework of the United Nations Sustainable Development Cooperation Framework (UNSDCF)? What strengths or comparative advantage did each PUNO bring to the joint programme? What results would not have been achieved if it had not been a joint programme?</p> <p>5. Coordination Among PUNOs: How was coordination among the Participating UN Organizations carried out within the WING project, and how effective was this collaboration in achieving project goals?</p> <p>6. Challenges of the Joint Programme Approach: What were the primary challenges faced in implementing the Joint Programme approach in the WING project, and how were these challenges addressed?</p> <p>7. Stakeholder Collaboration: How did UNDP collaborate with local governments and other stakeholders to support gender-responsive investment?</p> <p>Effectiveness</p> <p>8. Effectiveness of Investment Strategies: What were the most effective aspects of the gender-responsive investment strategies implemented by UNDP?</p> <p>9. Impact on Women's Economic Activities: How have UNDP's strategies impacted women's participation in economic activities within the project districts?</p>

	<p>10. Adjustments and Adaptations: How did UNDP adapt its strategies in response to changes in the local economic environment or in response to feedback from women entrepreneurs?</p> <p>11. Role of the Anandamela Platform: How has the Anandamela platform, supported by UNDP, contributed to the project's goals, especially in terms of supporting CMSME entrepreneurs?</p> <p>Efficiency</p> <p>12. Efficiency in Resource Use: How efficiently were resources, including project management, human resources, expertise, and budgets, managed within the WING project to achieve its objectives? How were monitoring systems utilized to inform ongoing project decisions and adjustments?</p> <p>Contribution to impact</p> <p>13. Impact on Economic Empowerment: What significant changes has the WING project brought about in terms of sustainable improvements in income and economic security among women entrepreneurs and employees? Have there been any unintended or unanticipated results of the joint programme?</p> <p>Sustainability</p> <p>14. Sustainability of Economic Empowerment: What measures has UNDP put in place to ensure the sustainability of the economic empowerment initiatives post-project?</p> <p>Gender Equality and Human Rights</p> <p>15. Integration of Gender Equality: What did the project do to ensure principles of inclusion and participation were upheld in the project? What marginalized groups were included as beneficiaries? How were supported businesses selected?</p> <p>16. Stakeholder Engagement: How far did the project reach and support LGBTQI people, people with disabilities, ethnic or religious minorities etc.?</p> <p>17. What was the approach to LNOB with the Anandamela platform?</p>
UNCDF Stakeholders	<p>➤ What is your role and what has been your engagement in the WING project?</p> <p>Priority Questions:</p> <p>Relevance</p> <p>1. Alignment with Project Objectives: How WING fits with UNCDFs broader work (in WEE)?</p> <p>Coherence (Internal)</p> <p>2. Capacity Building: What role did UNCDF play in building the capacity of financial institutions to support gender-responsive investments?</p> <p>Coherence (External)</p> <p>3. Stakeholder Engagement: How did UNCDF engage other key stakeholders, including local governments and private sector entities, to support the financial inclusion of women?</p>

	<p>4. Project's Added Value: What was the added value of implementing WING as a joint programme under the framework of the United Nations Sustainable Development Cooperation Framework (UNSDCF)? What strengths or comparative advantage did each PUNO bring to the joint programme? What results would not have been achieved if it had not been a joint programme?</p> <p>Effectiveness</p> <p>5. Effectiveness of Bank Partnerships: What were the most effective outcomes of the partnerships with banks facilitated by UNCDF in the project?</p> <p>6. Monitoring Mechanisms: How did UNCDF monitor the outcomes of investments and ensure they met the project's goals?</p> <p>7. Impact on Women's Access to Capital: What impact have bank partnerships had on improving women's access to capital and financial services?</p> <p>8. Challenges in Partnership Execution: What were the major challenges faced in establishing and maintaining partnerships with banks, and how were they overcome?</p> <p>Efficiency</p> <p>9. Efficiency in Resource Use: How efficiently were resources, including project management, human resources, expertise, and budgets, managed within the WING project to achieve its objectives? How were monitoring systems utilized to inform ongoing project decisions and adjustments?</p> <p>Contribution to impact</p> <p>10. Impact on Economic Empowerment: What significant changes has the WING project brought about in terms of sustainable improvements in income and economic security among women entrepreneurs and employees? Have there been any unintended or unanticipated results of the joint programme?</p> <p>Sustainability</p> <p>11. Sustainability of Financial Initiatives: How has UNCDF ensured the sustainability of financial initiatives developed under the WING project?</p> <p>12. Innovative Financing Models: Can you discuss any innovative financing models that were developed through UNCDF's partnerships with banks?</p> <p>13. Capacity Building: What role did UNCDF play in building the capacity of financial institutions to support gender-responsive investments?</p> <p>14. Stakeholder Engagement: How did UNCDF engage other key stakeholders, including local governments and private sector entities, to support the financial inclusion of women?</p> <p>15. Lessons Learned: What are the key lessons learned from the UNCDF's involvement in the project, particularly regarding financial partnerships?</p> <p>16. Adjustments to Strategies: Were there any significant adjustments made to the investment strategies during the project, and what prompted these changes?</p>
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	<p>17. Future Strategies: Based on UNCDF's experience in the WING project, what strategies would UNCDF recommend for future projects aiming to enhance women's economic empowerment through financial access?</p> <p>Gender Equality and Human Rights</p> <p>18. Stakeholder Engagement: How far did the financing work target and/or reach and support LGBTQI people, people with disabilities, ethnic or religious minorities etc.?</p>
Donor (Embassy of the Kingdom of the Netherlands)	<p>➤ What is your role and what has been your engagement in the WING project?</p> <p>Priority Questions:</p> <p>Relevance:</p> <p>1. Relevance: To what extent do you feel the project addresses the key needs and priorities of the target populations, particularly women and youth?</p> <p>Effectiveness</p> <p>2. Effectiveness: What is your assessment of the effectiveness of the project in meeting its stated goals and objectives?</p> <p>3. Project Management and Implementation: How satisfied are you with the project management and implementation by the executing agencies (UN Women, UNDP, UNCDF)? What advantages or challenges have you seen with the Joint Programme approach?</p> <p>4. Challenges and Adaptations: What major challenges has the project faced, and how effectively do you think they have been addressed?</p> <p>Contribution to Impact</p> <p>5. Impact: Can you describe any significant impacts the project has had on women's economic empowerment that you have observed?</p> <p>6. How has the project contributed to the BZ results framework? How has this been monitored? Do you feel fully informed on progress of these indicators?</p> <p>Efficiency</p> <p>7. Efficiency: How would you evaluate the efficiency of the use of funds and resources in the WING project?</p> <p>Sustainability</p> <p>8. Sustainability: What are your thoughts on the sustainability of the project outcomes? Do you believe the impacts of the project will be long-lasting?</p> <p>9. Lessons Learned: What key lessons have you learned from the donor perspective that could improve future projects?</p> <p>10. Future Funding: Based on the outcomes of the WING project, how likely is the Embassy to consider funding similar projects in the future?</p> <p>11. Recommendations: What recommendations would you give to enhance the effectiveness and impact of similar initiatives?</p> <p>12. Additional Support: Are there additional areas or initiatives within the scope of women's economic empowerment that you think require more attention or support in future projects?</p>
Government Partners: Bangladesh Bank	<p>➤ What is your role and what has been your engagement in the WING project?</p> <p>Priority Questions:</p>

	<p>Relevance</p> <ol style="list-style-type: none"> 1. Alignment with Policy Goals: How did the collaboration with the WING project align with Bangladesh Bank's policy goals for women's economic empowerment? <p>Coherence (External)</p> <ol style="list-style-type: none"> 2. Collaboration with Other Stakeholders: How did Bangladesh Bank collaborate with other stakeholders (e.g., UN agencies, NGOs, private sector) to enhance financial services for women? <p>Effectiveness</p> <ol style="list-style-type: none"> 3. Effectiveness of Financial Services: What were the most effective financial services implemented for women through this collaboration? 4. Capacity Building Initiatives: Were there any capacity building initiatives for bank staff to effectively serve women entrepreneurs? <p>Contribution to Impact</p> <ol style="list-style-type: none"> 5. Impact on Women's Financial Inclusion: What impact has the collaboration had on increasing women's financial inclusion in the targeted districts? 6. Policy Impacts: How has this collaboration influenced policy development or adjustments at Bangladesh Bank regarding gender-responsive financial services? <p>Efficiency</p> <ol style="list-style-type: none"> 7. Efficiency: How would you evaluate the efficiency of the use of funds and resources in the WING project? <p>Sustainability</p> <ol style="list-style-type: none"> 8. Sustainability Measures: What measures have been taken to ensure the sustainability of financial services for women beyond the WING project? What are the challenges to sustainability of progress made? 9. Innovative Practices: Could you describe any innovative practices or products that were developed specifically for women through this collaboration? 10. Monitoring and Evaluation: How did Bangladesh Bank monitor and evaluate the effectiveness of financial services provided to women within the project? 11. Lessons Learned: What are the key lessons learned from this collaboration regarding financial inclusion for women? 12. Recommendations for Future Projects: Based on the outcomes and experiences from the WING project, what recommendations would Bangladesh Bank officials make for future projects aiming to enhance women's economic empowerment through financial services?
<p>Government Partners: MoWCA</p>	<p>➤ What is your role and what has been your engagement in the WING project?</p> <p>Priority Questions:</p> <p>Relevance</p>

	<ol style="list-style-type: none"> 1. Alignment of the WING Project: in your perspective, how well does the WING project meet the needs and priorities of women in the selected communities / Upazilas’? <p>Coherence (External)</p> <ol style="list-style-type: none"> 2. Collaboration with Other Stakeholders: How did MOWCA collaborate with other government agencies, NGOs, and international partners in the project? <p>Effectiveness</p> <ol style="list-style-type: none"> 2. Effectiveness of Interventions: What specific interventions coordinated by MOWCA were most effective in advancing women's economic empowerment within the project? 3. Implementation and Monitoring of WDF Allocations: How has the Ministry of Women and Children Affairs (MOWCA) implemented the 3% allocation to Women's Development Funds at local governments as part of the WING project? What systems have been established to monitor these allocations, and what impact has this had on national gender policies? 4. Capacity Building: What capacity-building measures were undertaken by MOWCA or for MOWCA to enhance the effectiveness of the project's implementation? 5. Challenges Overcome: What were the significant challenges faced by MOWCA in implementing the project, and how were these addressed? <p>Contribution to Impact</p> <ol style="list-style-type: none"> 6. Monitoring and Evaluation: What role did MOWCA play in the monitoring and evaluation of the project's impact on women's economic empowerment? 7. Advocacy Efforts: How did MOWCA advocate for changes in legislation or policy to support the goals of the WING project? <p>Sustainability</p> <ol style="list-style-type: none"> 8. Sustainability of Outcomes: How is MOWCA ensuring the sustainability of the project's outcomes in terms of women's economic empowerment? 9. Lessons Learned: What are the key lessons learned by MOWCA from participating in the WING project? 10. Policy Development Contributions: In what ways has MOWCA contributed to the development or enhancement of policies that support gender-responsive economic empowerment through this project? 11. Recommendations for Future Initiatives: Based on their experience with the WING project, what recommendations would MOWCA make for future initiatives aimed at advancing women's economic empowerment?
<p>Government Partners: Monitoring and Evaluation Wing, Ministry of Local Govt.</p>	<p>What is your role and what has been your engagement in the WING project?</p> <p>Priority Questions:</p> <ol style="list-style-type: none"> 1. Alignment of the WING Project: in your perspective, how well does the WING project meet the needs and priorities of women in the selected communities / Upazilas’? <p>Coherence (External)</p> <ol style="list-style-type: none"> 2. Stakeholder Collaboration: How did the local government collaborate with other stakeholders (e.g., NGOs, private sector, other government agencies) in the project? <p>Effectiveness</p> <ol style="list-style-type: none"> 3. Effectiveness of Local Initiatives: What local initiatives or interventions under the WING project were most effective in advancing women’s economic participation in your area?

	<p>4. Challenges Faced: What were the major challenges encountered in implementing the WING project at the local level, and how were they addressed?</p> <p>5. Capacity Building Efforts: What capacity building activities were conducted to enhance the implementation of the WING project at the local level?</p> <p>Contribution to Impact</p> <p>6. Impact Assessment: How has the WING project impacted the local communities, particularly in terms of women's economic empowerment?</p> <p>7. Monitoring and Reporting: Could you describe the monitoring and evaluation processes that were used to assess the progress and impact of the WING project?</p> <p>Sustainability</p> <p>8. Sustainability Planning: What measures are in place to ensure the sustainability of the project's outcomes within local communities?</p> <p>9. Policy Influence: How has the project influenced local policy making or adjustments in existing policies regarding gender equality and economic empowerment?</p> <p>10. Lessons Learned: What key lessons have been learned from the project that could inform future initiatives?</p> <p>11. Recommendations for Improvement: Based on the experiences and outcomes of the WING project, what recommendations would you make for enhancing future projects aimed at women's economic empowerment?</p> <p>Gender Equality and Human Rights</p> <p>12. Community Engagement: How was community feedback incorporated into the project implementation and monitoring? How were marginalized groups included in these processes?</p>
<p>Implementing Partner</p>	<p>➤ What is your role and what has been your engagement in the WING project?</p> <p>Priority Questions:</p> <p>Relevance:</p> <p>1. Alignment of the WING Project: in your perspective, how well does the WING project meet the needs and priorities of women in the selected communities / Upazilas'?</p> <p>Coherence</p> <p>2. Stakeholder Engagement: How did you engage with other stakeholders (local government, other NGOs, donors) to enhance the project's outcomes?</p> <p>Effectiveness</p> <p>3. Project Coordination and Management: How did you manage and coordinate the various components of the WING project to ensure effective implementation?</p> <p>4. Role Effectiveness: As the Project Coordinator/Reporting and Documentation Officer, how do you assess the effectiveness of your role in achieving the project's goals?</p>

	<p>5. Documentation and Reporting: How did the documentation and reporting processes contribute to the project's monitoring and evaluation framework?</p> <p>6. How were the management arrangements with the PUNOs? Did the project run in a timely way? Were budgets appropriate for expected activities?</p> <p>7. Challenges and Resolutions: What were the main challenges you faced in your role, and how were they resolved?</p> <p>8. Adaptations and Innovations: Were there any significant adaptations or innovations introduced during the project to improve its effectiveness?</p> <p>Contribution to Impact</p> <p>9. Impact on Beneficiaries: What impact has the project had on the beneficiaries, particularly women, in the targeted areas? Have there been any unintended effects?</p> <p>Efficiency</p> <p>10. Capacity Building Initiatives: What capacity building measures were undertaken for the staff and beneficiaries within the WING project?</p> <p>Sustainability</p> <p>11. Sustainability Measures: What strategies have been implemented to ensure the sustainability of the project's impacts? What are the challenges to sustainability of achievements?</p> <p>12. Lessons Learned: Can you share any key lessons learned from the project that could inform future initiatives?</p> <p>Gender Equality and Human Rights</p> <p>13. Feedback Mechanisms: How were feedback mechanisms from beneficiaries and stakeholders integrated into project execution and adjustments? How were marginalized groups included in these processes?</p> <p>14. Recommendations for Future Projects: Based on your experience, what recommendations would you make for future projects aimed at similar goals of women's economic empowerment?</p>
<p>Local Govt. Officials (Districts level)</p>	<p>➤ Role and Contributions: Can you please describe your specific role and contributions to the WING project?</p> <p>Priority Questions:</p> <p>Relevance</p> <p>1. Alignment with Local Policies: How did the WING project align with existing local policies and initiatives aimed at women's economic empowerment?</p> <p>Coherence (External)</p> <p>2. Collaboration with Partners: How did you collaborate with other stakeholders (e.g., NGOs, private sector, UN agencies) to enhance the project's outcomes?</p> <p>Effectiveness</p> <p>3. Implementation Strategies: What strategies were used by local government officials to implement the WING project effectively?</p>

	<p>4. Challenges Faced: What were the major challenges you encountered while implementing the project, and how were they addressed?</p> <p>5. Capacity Building: What capacity-building activities were undertaken for local government officials to ensure effective project implementation?</p> <p>Contribution to Impact</p> <p>6. Impact on Local Community: What impact has the WING project had on women's economic empowerment in your community?</p> <p>7. Monitoring and Evaluation: How were monitoring and evaluation activities conducted at the local level to assess the impact of the project?</p> <p>Sustainability</p> <p>8. Sustainability of Project Outcomes: What measures have been taken to ensure the sustainability of the project's outcomes within the local community?</p> <p>9. Lessons Learned: What key lessons have local government officials learned from their involvement in the project?</p> <p>Gender Equality and Human Rights</p> <p>10. Innovations and Adaptations: Were there any innovations or significant adaptations made at the local level to better meet the project's goals?</p> <p>11. Recommendations for Future Projects: Based on your experience, what recommendations would you make for future projects aimed at similar goals of women's economic empowerment?</p>
<p>Local banks/Investment Institutes</p>	<p>➤ What is your role and what has been your engagement in the WING project?</p> <p>Priority Questions:</p> <p>Relevance</p> <p>1. Implementation of Revolving Fund: How was the revolving fund implemented, and what were the objectives of providing this specific type of funding?</p> <p>2. Access and Eligibility: How did you determine the eligibility of women and marginalized-led enterprises to access the revolving fund?</p> <p>Coherence (Internal)</p> <p>3. Challenges in Fund Management: What challenges did your institution face in managing and distributing the revolving fund, and how were these challenges addressed?</p> <p>4. Utilization of Funds: How have the beneficiaries utilized these funds, and what types of businesses or activities have been most commonly supported?</p> <p>Coherence (External)</p> <p>5. Collaboration and Partnerships: How did your institution collaborate with other stakeholders (e.g., NGOs, government bodies, international organizations) to enhance the effectiveness of the revolving fund?</p> <p>Effectiveness</p>

	<p>6. Effectiveness of Financial Support: How effective has the revolving fund been in achieving its intended outcomes for women and marginalized groups?</p> <p>7. Monitoring and Evaluation: What mechanisms were put in place to monitor and evaluate the use and impact of the revolving fund?</p> <p>Contribution to impact</p> <p>8. Impact on Beneficiaries: What impact has the revolving fund had on the economic activities of women and marginalized-led enterprises?</p> <p>9. Lessons Learned: What key lessons has your institution learned from managing the revolving fund within the WING project?</p> <p>10. Innovative Practices: Were there any innovative financial practices or models introduced as part of managing the revolving fund?</p> <p>Sustainability</p> <p>11. Sustainability of Economic Impact: What measures are in place to ensure the long-term sustainability of the economic impacts generated by the revolving fund?</p> <p>Gender Equality and Human Rights</p> <p>12. Recommendations for Future Projects: Based on your experience with the revolving fund, what recommendations would you make for similar future projects aimed at supporting women and marginalized-led enterprises?</p>
<p>Joyeeta Foundation</p>	<p>➤ What is your role and what has been your engagement in the WING project?</p> <p>Priority Questions:</p> <p>Relevance:</p> <p>15. Alignment of the WING Project: in your perspective, how well does the WING project meet the needs and priorities of women in the selected communities / Upazilas’?</p> <p>Coherence</p> <p>1. Collaboration Benefits: What benefits have arisen from collaborating with UNCDF in terms of capacity building or resource allocation for M&E activities?</p> <p>Effectiveness</p> <p>2. Role Clarification: Can you describe the specific role of the Joyeeta Foundation in partnership with UNCDF for monitoring and evaluation in the WING project?</p> <p>3. Data Collection: How did you collect and manage data to ensure accuracy and reliability in reporting project outcomes?</p> <p>4. M&E Strategies: What monitoring and evaluation strategies were implemented by the Joyeeta Foundation to assess the impact of the WING project?</p> <p>5. Challenges in M&E: What were the major challenges faced in the monitoring and evaluation processes, and how were they addressed?</p> <p>Contribution to Impact</p> <p>6. Impact Assessment: How has the partnership with UNCDF enhanced the effectiveness of your monitoring and evaluation efforts?</p>

	<p>7. Findings Utilization: How have the findings from your M&E activities been used to inform project management and decision-making?</p> <p>8. Lessons Learned: What key lessons have been learned from your M&E activities within the WING project?</p> <p>9. Success Stories: Could you share any success stories or significant impacts identified through your M&E work in the project?</p> <p>Sustainability</p> <p>10. Sustainability of M&E Practices: What measures are in place to ensure the sustainability of M&E practices developed during the project?</p> <p>Gender Equality and Human Rights</p> <p>11. Gender-Responsive M&E: In what ways have gender considerations been integrated into your M&E processes?</p> <p>➤ Recommendations for Future M&E: Based on your experience, what improvements or recommendations would you suggest for future M&E practices in similar projects?</p>
<p>Training Institutes - Bangladesh Small and Cottage Industries Corporation (BSCIC)</p>	<p>➤ What is your role and what has been your engagement in the WING project? Can you describe the specific training programs BSCIC has provided for women-led SMEs under the WING project?</p> <p>Priority Questions:</p> <p>Relevance</p> <p>1. Alignment with Project Goals: How do these training programs align with the overall goals of the WING project?</p> <p>Coherence (Internal)</p> <p>2. Challenges in Training Delivery: What challenges did BSCIC face in delivering these training programs, and how were they addressed?</p> <p>3. Adaptations and Innovations: Were there any adaptations or innovations introduced in the training programs to better suit the needs of women-led SMEs?</p> <p>Coherence (External)</p> <p>4. Collaboration with Other Entities: How has BSCIC collaborated with other stakeholders (e.g., NGOs, financial institutions, other government bodies) to enhance the training programs?</p> <p>Effectiveness</p> <p>5. Measuring Effectiveness: How does BSCIC measure the effectiveness of its training programs in terms of enhancing business skills and economic outcomes for women-led SMEs?</p> <p>Contribution to Impact</p> <p>6. Impact on Women Entrepreneurs: What impact have the BSCIC training programs had on the capabilities and successes of women entrepreneurs?</p> <p>7. Participant Feedback: What has been the feedback from participants regarding the training provided, and how has it influenced subsequent training sessions?</p>

	<p>Sustainability</p> <p>8. Sustainability of Training Impact: What measures are in place to ensure the sustainability of the positive impacts from the training programs?</p> <p>9. Lessons Learned: What key lessons has BSCIC learned from implementing training programs for women-led SMEs within the WING project?</p> <p>10. Scaling and Expansion: Are there plans to scale or expand the training programs to reach more women-led SMEs? If so, how?</p> <p>11. Recommendations for Future Initiatives: Based on your experience, what recommendations would BSCIC make for future projects aimed at supporting women-led SMEs?</p>
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Guiding questions for the Women Entrepreneurs in Women-led SMEs and Women & Youth-focused NGOs:

1. Please describe your businesses and how the business was working before the WING project activities
2. Please tell us what activities you did under the WING project. Why were you selected / how did you access these activities?
3. How relevant were these activities related to the WING project been to your needs as women entrepreneurs or as part of women and youth-focused NGOs?
4. What are the main challenges you have faced in your entrepreneurial journey, and how have the WING project's interventions helped address these challenges?
5. What were the most important changes that happened in your business as a result of your activities with the WING project? Please describe any changes that happened, and also why these are important to you.
6. Probes:
 - Can you share specific examples of how the WING project has impacted the growth and sustainability of your businesses?
 - How has your access to financial services changed since participating in the WING project?
 - How has the training and capacity-building support from the WING project influenced your business skills and knowledge?
 - How has the project facilitated networking or partnerships among women entrepreneurs or between NGOs and other stakeholders?
7. Can you describe any important changes in your household or community that were brought about by the WING project in your community or sector, (particularly concerning women's economic empowerment)?
8. What measures do you think are important to sustain the benefits gained from the WING project?
9. Overall, how satisfied are you with the support provided by the WING project, and what has been the most valuable aspect of the project for you?

Guiding questions for the Women Employees in Women-led SMEs and Women & Youth-focused NGOs:

1. Please describe your work and how were the conditions of your employment before the WING project activities
2. Please tell us what activities you did under the WING project. Why were you selected / how did you access these activities?
3. How relevant were these activities related to the WING project been to your needs as women workers or as part of women and youth-focused NGOs?
4. Please describe any important changes that have happened to you in relation to your work / employment since the start of the WING project/ that were helped by the WING activities. Please describe any changes that happened, and also why these are important to you.

Probes

- What specific skills have you developed through the WING project initiatives that have helped you in your current role?

- Can you share any advancements or promotions you have achieved through or since your involvement in the project?
- What types of support and mentorship have you received through the WING project, and how have these impacted your professional growth?
- What significant challenges have you faced at work, and how has the project helped you overcome them?
- How has your job satisfaction or motivation changed due to the WING project's interventions?
- Have you noticed an improvement in your access to necessary tools and resources (such as technology, financing, or training materials) since joining the project?
- In what ways have you been involved in decision-making processes at your workplace due to this project?
- How has the project contributed to better work-life balance for you and your colleagues?
- Could you share a personal story that highlights a significant change in your career or personal development due to the project?
- What do you consider the most significant change in your workplace as a result of the WING project, particularly regarding women's economic empowerment?

5. Based on your experience, what would you like to see continued or improved in future projects aimed at supporting women like yourself in the workplace.

Focus Group Discussions (FGDs) Tool

Women's Development Forum

INTERVIEWEE DESIGNATION/TITLE:	1. 2. 3. 4. 5. 6. 7.
LOCATION:	
INTERVIEWER:	
DATE:	

PART 1: INTRODUCTIONS

(Protocol to be used for all FGDs)

My name is X and I am an independent consultant/evaluator contracted by UN Women BCO to conduct the final evaluation of the Women's Empowerment for Inclusive Growth (WING).

The WING project began in November 2020 and ending in December 2024. It is a joint effort led by UN Women, in collaboration with the United Nations Development Programme (UNDP) and the United Nations Capital Development Fund (UNCDF), with funding from the Government of the Netherlands. The project operates in five districts in Bangladesh—Manikganj, Jessore, Cox's Bazar, Thakurgaon, and *Kurigram*—and aims to promote inclusive and sustainable economic growth by empowering women economically. By developing women's skills, improving their access to financing, and challenging discriminatory attitudes and barriers, the WING project helps women become active participants in the local economy as employees and entrepreneurs. The purpose of this independent final evaluation is to determine how well the WING project has achieved its goals and contributed to gender equality and economic inclusivity.

The purpose of today's meeting is to gather your insights on the program. The interview will take about 2 hours of your time. All responses will be anonymous and confidential. No names will be used in the report. We won't share our notes with anyone apart from the evaluation team. We will use this information to write a report which will include what you and others have told us. However, all information provided in the final report will be kept anonymous. This means that we will not include your name in the report.

Thank you for agreeing to this discussion.

You are free to decline to answer any questions you do not wish to.

Please tell us whether or not you voluntarily agree to participate in this interview. (Please provide your verbal or email consent before we proceed.).

2. Profile of FGD participants

Participant name	M/F	Age	Educational	Community / residence	Ethnicity?	Occupation	Role in SMEs?	Connection with WING

1. What is your role and what has been your engagement in the WDF?
2. What is the role of Women's Development Forum in your Upazila? Who can join? What kind of activities does it usually do?
3. What specific activities has it undertaken in association with WING Project? Probe: GRB related? WEE?
4. What are the main challenges your forum face during the implementation of these activities?
5. What did the WDF do as a result of the WING activities? What difference has the WING project activities made for the WDF?
6. What are the biggest changes that the WING project has brought about for the WDF's work?
7. What are the most important changes the WING project has brought about for the women entrepreneurs and workers in your area?
8. What has changed for you [in your household; in your community; in your local government] as a result of the WING? (Include positive and negative changes; probe: did anything bad happen?) Which of these changes are most important? Why?
9. What strategies from the WING project worked best, and why do you think they were effective?
10. How well did the WING project meet the economic and empowerment needs of women in your community?
11. What long-term effects do you think the WING project will have on improving women's economic power in your community?
12. In what ways has the WING project helped change the way women are viewed or treated in your community?
13. What do you think will happen to the WDF once the project ends? (probe)

Survey

To be distributed online using Google Forms, with links sent by email and WhatsApp.

Greetings!

We are Kirsty Milward and Julaikha Hossein. We are independent consultants carrying out an evaluation of the Women's Empowerment for Inclusive Growth (WING) project for UN Women, UNCDF and UNDP.

We are sending you this survey because you participated in one or more parts of the project. Please help us to understand how the project went and how useful it has been for you! We would really value your insights and feedback.

All answers are confidential – your name will not be used and we will not identify any individual business names when we use information from this survey.

Thank you so much for sharing your knowledge.

শুভেচ্ছা!

আমরা কার্টি মিলওয়ার্ড এবং জুলাইখা হোসেন। আমরা স্বাধীন পরামর্শদাতা যারা UN Women, UNCDF এবং UNDP-এর জন্য Women's Empowerment for Inclusive Growth (WING) প্রকল্পের মূল্যায়ন পরিচালনা করি।

আমরা আপনাকে এই জরিপটি পাঠাচ্ছি কারণ আপনি প্রকল্পের এক বা একাধিক অংশে অংশগ্রহণ করেছেন। প্রকল্পটি কেমন হয়েছে এবং এটি আপনার জন্য কতটা কার্যকর হয়েছে তা বুঝতে দয়া করে আমাদের সাহায্য করুন! আমরা আপনার অন্তর্দৃষ্টি এবং প্রতিক্রিয়ার সত্যিই প্রশংসা করব।

সমস্ত উত্তর গোপন রাখা হবে - আপনার নাম ব্যবহার করা হবে না এবং এই জরিপ থেকে তথ্য ব্যবহার করার সময় আমরা কোনও ব্যক্তিগত ব্যবসার নাম সনাক্ত করব না।

আপনার জ্ঞান ভাগ করে নেওয়ার জন্য আপনাকে অনেক ধন্যবাদ।

On 4th Feb:

Hello!

A gentle reminder to please respond to the survey, if you have not already done it. We really want to include your perspectives in our evaluation findings! Many thanks for your time.

<https://forms.gle/RCWFLPxcoTdyYWSE6>

Please ignore this message if you have already responded to the survey.

সুপ্রভাত!

যদি আপনি ইতিমধ্যে জরিপে সাড়া না দিয়ে থাকেন, তাহলে দয়া করে জরিপে সাড়া দেওয়ার জন্য একটি বিনীত অনুরোধ। আমরা সত্যিই আমাদের মূল্যায়নের ফলাফলে আপনার দৃষ্টিভঙ্গি অন্তর্ভুক্ত করতে চাই! আপনার সময় দেওয়ার জন্য অনেক ধন্যবাদ।

<https://forms.gle/RCWFLPxcoTdyYWSE6>

যদি আপনি ইতিমধ্যে জরিপে সাড়া দিয়ে থাকেন তবে দয়া করে এই বার্তাটি উপেক্ষা করুন।

Respondent Profile

উত্তরদাতার প্রোফাইল

1. Please tell us the name of your business: (Optional) _____

১. অনুগ্রহ করে আপনার ব্যবসার নাম বলুন: (ঐচ্ছিক) _____

2. What is your age?

- ☐ 18-24
- ☐ 25-34
- ☐ 35-44
- ☐ 45-54
- ☐ 55+

২. তোমার বয়স কত?

- ☐ ১৮-২৪
- ☐ ২৫-৩৪
- ☐ ৩৫-৪৪
- ☐ ৪৫-৫৪
- ☐ ৫৫+

3. Gender:

- ☐ Male
- ☐ Female
- ☐ Prefer not to say
- ☐ Other

৩. লিঙ্গ:

- ☐ পুরুষ
- ☐ মহিলা
- ☐ বলতে পছন্দ করেন না
- ☐ অন্যান্য

4. Do you belong to any minority / special group?

- ☐ Ethnic minority
- ☐ Religious minority

- ☐ Person living with disability
- ☐ Female headed household

৪. আপনি কি কোন সংখ্যালঘু/বিশেষ গোষ্ঠীর অন্তর্ভুক্ত?

- ☐ জাতিগত সংখ্যালঘু
- ☐ ধর্মীয় সংখ্যালঘু
- ☐ প্রতিবন্ধী ব্যক্তি
- ☐ মহিলা প্রধান পরিবার

5. Which district is your business located in?

- ☐ Manikganj
- ☐ Jessore
- ☐ Cox's Bazar
- ☐ Thakurgaon
- ☐ Kurigram
- ☐ Other (please specify)

৫. আপনার ব্যবসা কোন জেলায় অবস্থিত?

- ☐ মানিকগঞ্জ
- ☐ যশোর
- ☐ কক্সবাজার
- ☐ ঠাকুরগাঁও
- ☐ কুড়িগ্রাম
- ☐ অন্যান্য (দয়া করে উল্লেখ করুন)

6. What is current your role at work?

- ☐ I own a business
- ☐ I part-own a business
- ☐ I am an employee
- ☐ I am unemployed
- ☐ Other

৬. কর্মক্ষেত্রে আপনার বর্তমান ভূমিকা কী?

- ☐ আমার একটি ব্যবসা আছে
- ☐ আমার একটি ব্যবসার আংশিক মালিকানা আছে
- ☐ আমি একজন কর্মচারী
- ☐ আমি বেকার
- ☐ অন্যান্য

7. What has been your engagement with the WING project? (Tick all that apply)

- ☐ I received a business support grant from UNCDF (Survey branch : Grant recipients)
- ☐ I received a business loan from the Karmasangstan Bank (Survey branch: Loan recipients)
- ☐ I made a profile on the *Anondomela* online marketplace (Survey branch: *Anondomela*)
- ☐ I participated in training about the Women's Empowerment Principles (WEPS) and good conditions for women employees (Survey branch: WEPS)
- ☐ None of the above (Survey end)

৭. WING প্রকল্পের সাথে আপনার সম্পৃক্ততা কী ছিল? (প্রযোজ্য সকলের উপর টিক দিন)

- ☐ আমি UNCDF থেকে একটি ব্যবসায়িক সহায়তা অনুদান পেয়েছি (জরিপ শাখা: অনুদান প্রাপক)
- ☐ আমি কর্মসংস্থান ব্যাংক থেকে একটি ব্যবসায়িক ঋণ পেয়েছি
- ☐ আমি *Anondomela* অনলাইন মার্কেটপ্লেসে একটি প্রোফাইল তৈরি করেছি (জরিপ শাখা: *Anondomela*)
- ☐ আমি নারীর ক্ষমতায়ন নীতি (WEPS) এবং মহিলা কর্মীদের জন্য ভাল পরিবেশ সম্পর্কে প্রশিক্ষণে অংশগ্রহণ করেছি (জরিপ শাখা: WEPS)
- ☐ উপরের কোনটিই নয় (জরিপ শেষ)

For *Anondomela* participants:

অ্যানোডোমেলা অংশগ্রহণকারীদের জন্য:

1. How long has your business been registered on the *Anondomela* online market place:

- ☐ 0-6 months
- ☐ 7-12 months
- ☐ 1-2 years
- ☐ 3-4 years
- ☐ More than 4 years

১. আপনার ব্যবসা কতদিন ধরে *Anondomela* অনলাইন মার্কেট প্লেসে নিবন্ধিত:

- ☐ ০-৬ মাস
- ☐ ৭-১২ মাস
- ☐ ১-২ বছর
- ☐ ৩-৪ বছর
- ☐ ৪ বছরের বেশি

2. How helpful was the training/support you were given to help you join the platform

- ☐ I did not receive any training
- ☐ The training I received was a bit helpful
- ☐ The training I received was quite helpful
- ☐ The training I received was very helpful

২. প্ল্যাটফর্মে যোগদানের জন্য আপনাকে যে প্রশিক্ষণ/সহায়তা দেওয়া হয়েছিল তা কতটা সহায়ক ছিল?

- ☐ আমি কোনও প্রশিক্ষণ পাইনি?
- ☐ আমি যে প্রশিক্ষণ পেয়েছি তা কিছুটা সহায়ক ছিল?
- ☐ আমি যে প্রশিক্ষণ পেয়েছি তা বেশ সহায়ক ছিল?
- ☐ আমি যে প্রশিক্ষণ পেয়েছি তা খুবই সহায়ক ছিল।

3. Why type of product do you sell on the platform (tick all that apply)

- ☐ Food
- ☐ Health and Beauty
- ☐ Clothing
- ☐ Kids Zone
- ☐ Boys' Fashion
- ☐ Girls' Fashion
- ☐ Eco-Friendly products
- ☐ Jewellery
- ☐

৩. প্ল্যাটফর্মে আপনি কেন কোন ধরনের পণ্য বিক্রি করেন (প্রযোজ্য সকলের উপর টিক চিহ্ন দিন)

- ☐ খাদ্য
- ☐ স্বাস্থ্য ও সৌন্দর্য
- ☐ পোশাক
- ☐ বাচ্চাদের অঞ্চল
- ☐ ছেলেদের ফ্যাশন
- ☐ মেয়েদের ফ্যাশন
- ☐ পরিবেশ বান্ধব পণ্য
- ☐ গহনা

4. What share of your business takes place through the *Anondomela* Platform?

- ☐ A very small part or none
- ☐ About a third
- ☐ About half
- ☐ More than half
- ☐ All or nearly all

৪. আপনার ব্যবসার কত ভাগ *Anondomela* প্ল্যাটফর্মের মাধ্যমে পরিচালিত হয়?

- ☐ খুব ছোট অংশ বা কোনও অংশই নয়
- ☐ প্রায় এক তৃতীয়াংশ
- ☐ প্রায় অর্ধেক

☐ অর্ধেকেরও বেশি

☐ সমস্ত বা প্রায় সমস্ত

5. What is the approximate **monthly profit** from your business now?

- ☐ Less than BDT 10,000
- ☐ 10,001 - 20,001
- ☐ 20,001 – 30,000
- ☐ 30,001 - 40,000
- ☐ 40,001 - 50,000
- ☐ 50,001 – 60,000
- ☐ 60,001 – 70,000
- ☐ 70,001 – 80,000
- ☐ 80,001 – 90,000
- ☐ 90,001- 100,000
- ☐ More than 100,000

৫. আপনার ব্যবসা থেকে এখন আনুমানিক মাসিক লাভ কত?

- ☐ ০ ১০,০০০ টাকার কম
- ☐ ০ ১০,০০১ - ২০,০০১
- ☐ ০ ২০,০০১ – ৩০,০০০
- ☐ ০ ৩০,০০১ – ৪০,০০০
- ☐ ০ ৪০,০০১ - ৫০,০০০
- ☐ ০ ৫০,০০১ – ৬০,০০০
- ☐ ০ ৬০,০০১ – ৭০,০০০
- ☐ ০ ৭০,০০১ – ৮০,০০০
- ☐ ০ ৮০,০০১ – ৯০,০০০
- ☐ ০ ৯০,০০১- ১০০,০০০
- ☐ ০ ১০০,০০০ এর বেশি

6. How much has this profit increased since you joined the *Anondomela* platform?

- ☐ Not at all
- ☐ A little
- ☐ Somewhat
- ☐ A lot

৬. আপনি অ্যানোডোমেলা প্ল্যাটফর্মে যোগদানের পর থেকে এই লাভ কত বেড়েছে?

☐ মোটেও না

☐ সামান্য

☐ কিছুটা

☐ অনেক

7. How many orders from abroad have you had?

- ☐ None

- ☐ A few
- ☐ A moderate amount
- ☐ Many

৭. বিদেশ থেকে আপনার কাছে কতগুলি অর্ডার এসেছে?

- ☐ ০ কোনটিই নয়
- ☐ ০ কয়েকটি
- ☐ ০ মাঝারি পরিমাণে
- ☐ ০ অনেক

8. How helpful has *Anondomela* been for your business?

- ☐ Not at all helpful
- ☐ A little bit helpful
- ☐ Moderately helpful
- ☐ Very helpful

৮. আপনার ব্যবসার জন্য *Anondomela* কতটা সহায়ক হয়েছে?

- ☐ মোটেও সহায়ক নয়
- ☐ কিছুটা সহায়ক
- ☐ মাঝারিভাবে সহায়ক
- ☐ খুব সহায়ক

9. Please share any comments or suggestions for improving the *Anondomela* platform? (Optional)

৯. *Anondomela* প্ল্যাটফর্ম উন্নত করার জন্য কোন মন্তব্য বা পরামর্শ শেয়ার করুন? (ঐচ্ছিক)

For UNCDF grant recipients:

UNCDF অনুদান গ্রহীতাদের জন্য:

1. How do you rate the business training by Bangladesh Small and Cottage Industries Corporation?

- ☐ I did not attend this training
- ☐ The training was not helpful
- ☐ The training was a bit helpful
- ☐ The training was quite helpful
- ☐ The training was very helpful

১. বাংলাদেশ ক্ষুদ্র ও কুটির শিল্প কর্পোরেশন কর্তৃক প্রদত্ত ব্যবসায়িক প্রশিক্ষণকে আপনি কীভাবে মূল্যায়ন করেন?

- ☐ ০ আমি এই প্রশিক্ষণে অংশগ্রহণ করিনি

- ☐ প্রশিক্ষণটি সহায়ক ছিল না
- ☐ প্রশিক্ষণটি কিছুটা সহায়ক ছিল
- ☐ প্রশিক্ষণটি বেশ সহায়ক ছিল
- ☐ প্রশিক্ষণটি খুবই সহায়ক ছিল

2. How long ago did you get the (first part of the) business support grant from UNCDF?

- ☐ Less than 6 months ago
- ☐ 6 months to 1 year ago
- ☐ Between 1 and 2 years ago
- ☐ Between 2 and 3 years ago
- ☐ I did not receive any grant from UNCDF

২. UNCDF থেকে আপনি কতদিন আগে (প্রথম অংশ) ব্যবসায়িক সহায়তা অনুদান পেয়েছেন?

- ☐ ৬ মাসেরও কম আগে
- ☐ ৬ মাস থেকে ১ বছর আগে
- ☐ ১ থেকে ২ বছরের মধ্যে
- ☐ ২ থেকে ৩ বছরের মধ্যে
- ☐ আমি UNCDF থেকে কোনও অনুদান পাইনি

3. How has your business changed due to the WING project? (Tick all that apply)

- ☐ Increased sales
- ☐ Expanded operations
- ☐ Accessed new markets
- ☐ Hired more staff
- ☐ Introduced gender sensitive policies for staff
- ☐ No significant change

৩. WING প্রকল্পের কারণে আপনার ব্যবসা কীভাবে পরিবর্তিত হয়েছে? (প্রযোজ্য সকলের উপর টিক দিন)

- ☐ বিক্রয় বৃদ্ধি
- ☐ সম্প্রসারিত কার্যক্রম
- ☐ নতুন বাজারে প্রবেশ
- ☐ আরও কর্মী নিয়োগ
- ☐ কর্মীদের জন্য লিঙ্গ সংবেদনশীল নীতি চালু
- ☐ কোনও উল্লেখযোগ্য পরিবর্তন নেই

4. What is the approximate **monthly profit** from your business **now**?

- ☐ Less than BDT 10,000
- ☐ 10,001 - 20,001
- ☐ 20,001 – 30,000
- ☐ 30,001 - 40,000

- ☐ 40,001 - 50,000
- ☐ 50,001 – 60,000
- ☐ 60,001 – 70,000
- ☐ 70,001 – 80,000
- ☐ 80,001 – 90,000
- ☐ 90,001- 100,000
- ☐ More than 100,000

৪. এখন আপনার ব্যবসা থেকে আনুমানিক মাসিক লাভ কত?

- ☐ ১০,০০০ টাকার কম
- ☐ ১০,০০১ - ২০,০০১
- ☐ ২০,০০১ – ৩০,০০০
- ☐ ৩০,০০১ - ৪০,০০০
- ☐ ৪০,০০১ - ৫০,০০০
- ☐ ৫০,০০১ – ৬০,০০০
- ☐ ৬০,০০১ – ৭০,০০০
- ☐ ৭০,০০১ – ৮০,০০০
- ☐ ৮০,০০১ – ৯০,০০০
- ☐ ৯০,০০১- ১০০,০০০
- ☐ ১০০,০০০ এর বেশি

5. How much has this profit increased since you received the UNCDF grant?

- ☐ Not at all
- ☐ A little
- ☐ Somewhat
- ☐ A lot

৫. UNCDF অনুদান পাওয়ার পর থেকে এই মুনাফা কতটা বেড়েছে?

- ☐ মোটেও না
- ☐ সামান্য
- ☐ কিছুটা
- ☐ অনেক

6. How helpful was the UNCDF grant for strengthening your business?

- ☐ The grant was not at all helpful
- ☐ The grant was a bit helpful

- The grant was quite helpful
- The grant was very helpful

৬. আপনার ব্যবসাকে শক্তিশালী করার জন্য UNCDF অনুদান কতটা সহায়ক ছিল?

- অনুদান মোটেও সহায়ক ছিল না
- অনুদানটি কিছুটা সহায়ক ছিল
- অনুদানটি বেশ সহায়ক ছিল
- অনুদানটি খুবই সহায়ক ছিল

7. How much business bank loan have you accessed after you received the UNCDF grant?

- I have not tried to access any business bank loan
- I have tried but I have not succeeded in accessing any business bank loan
- I have accessed business bank loans up to BDT 2 lakhs
- I have accessed business bank loans between BDT 2 and 5 lakhs
- I have accessed business bank loans between BDT 5 and 10 lakhs
- I have accessed business bank loans between 10 and 20 lakhs
- I have accessed business bank loans more than 20 lakhs

৭. ইউএনসিডিএফ অনুদান পাওয়ার পর আপনি কতটি ব্যবসায়িক ব্যাংক ঋণ পেয়েছেন?

- আমি কোনও ব্যবসায়িক ব্যাংক ঋণ পাওয়ার চেষ্টা করিনি
- আমি চেষ্টা করেছি কিন্তু কোনও ব্যবসায়িক ব্যাংক ঋণ পেতে সফল হইনি
- আমি ২ লক্ষ টাকা পর্যন্ত ব্যবসায়িক ব্যাংক ঋণ পেয়েছি
- আমি ২ থেকে ৫ লক্ষ টাকার মধ্যে ব্যবসায়িক ব্যাংক ঋণ পেয়েছি
- আমি ৫ থেকে ১০ লক্ষ টাকার মধ্যে ব্যবসায়িক ব্যাংক ঋণ পেয়েছি
- আমি ১০ থেকে ২০ লক্ষ টাকার মধ্যে ব্যবসায়িক ব্যাংক ঋণ পেয়েছি
- আমি ২০ লক্ষ টাকার বেশি ব্যবসায়িক ব্যাংক ঋণ পেয়েছি

8. How sustainable / resilient do you think your business is now?

- Not sustainable / resilient
- A bit sustainable / resilient
- Quite sustainable / resilient
- Very sustainable / resilient

৮. আপনার ব্যবসা এখন কতটা টেকসই / স্থিতিস্থাপক বলে আপনি মনে করেন?

- ☐ টেকসই নয় / স্থিতিস্থাপক
- ☐ কিছুটা টেকসই / স্থিতিস্থাপক
- ☐ বেশ টেকসই / স্থিতিস্থাপক
- ☐ খুব টেকসই / স্থিতিস্থাপক

9. How far do you make decisions in your household now? (Tick all that apply)

- ☐ I do not make household decisions
- ☐ I make a few decisions
- ☐ My husband / father / in-laws make most decisions
- ☐ I make most/ all decisions together with my husband / father / in-laws
- ☐ I make most / all decisions on my own

৯. এখন তুমি তোমার পরিবারে কতদূর সিদ্ধান্ত নিও? (প্রযোজ্য সবগুলো টিক চিহ্ন দাও)

- ☐ আমি পারিবারিক সিদ্ধান্ত নিই না
- ☐ আমি কয়েকটি সিদ্ধান্ত নিই
- ☐ আমার স্বামী / বাবা / শ্বশুরবাড়ির লোকেরা বেশিরভাগ সিদ্ধান্ত নেয়
- ☐ আমি বেশিরভাগ / সমস্ত সিদ্ধান্ত আমার স্বামী / বাবা / শ্বশুরবাড়ির সাথে একসাথে নিই
- ☐ আমি বেশিরভাগ / সমস্ত সিদ্ধান্ত নিজেই নিই

10. Please share any comments or suggestions for improving the WING project, or similar projects? (Optional)

১০. WING প্রকল্প, অথবা অনুরূপ প্রকল্পগুলির উন্নতির জন্য কোন মন্তব্য বা পরামর্শ থাকলে শেয়ার করুন? (ঐচ্ছিক)-

For Karmasangsthan Bank loan recipients:

1. How much loan did you receive from Karmasangsthan Bank?

- ☐ Less than BDT 1 lakh
- ☐ Between BDT 1 and 2 lakhs
- ☐ BDT 2 lacks or more than BDT 2 lakhs

১. কর্মসংস্থান ব্যাংক থেকে আপনি কত টাকা ঋণ পেয়েছেন?

১ লক্ষ টাকার কম

- ☐ ১ থেকে ২ লক্ষ টাকার মধ্যে
- ☐ ২ লক্ষ টাকা বা ২ লক্ষ টাকার বেশি

2. How did you find out about the Karmasangsthan Bank loan opportunity? (Tick all that apply)

- ☐ I or someone in my family has received a loan from Karmasangsthan bank earlier
- ☐ An official from the Bank suggested I apply

- ☐ I saw / heard some advertising so I contacted the Karmasangsthan bank
- ☐ I visited several banks looking for a loan
- ☐ None of these, I found out a different way

২. কর্মসংস্থান ব্যাংকের ঋণের সুযোগ সম্পর্কে আপনি কীভাবে জানতে পারলেন? (প্রযোজ্য সবগুলো টিক চিহ্ন দিন)

- ☐ আমি অথবা আমার পরিবারের কেউ আগে কর্মসংস্থান ব্যাংক থেকে ঋণ পেয়েছেন
- ☐ ব্যাংকের একজন কর্মকর্তা আমাকে আবেদন করার পরামর্শ দিয়েছেন
- ☐ আমি কিছু বিজ্ঞাপন দেখেছি/শুনেছি তাই কর্মসংস্থান ব্যাংকের সাথে যোগাযোগ করেছি
- ☐ ঋণের জন্য আমি বেশ কয়েকটি ব্যাংকে গিয়েছিলাম
- ☐ এর কোনটিই নয়, আমি অন্যভাবে জানতে পেরেছি

3. What have you used the (first instalment of the) loan for? (Tick all that apply)

- ☐ To support my family
- ☐ To improve my husband's / father's business
- ☐ To improve our joint family business
- ☐ To improve my own business
- ☐ None of the above

৩. ঋণের (প্রথম কিস্তির) টাকা আপনি কী কাজে ব্যবহার করেছেন? (প্রযোজ্য সবগুলো টিক দিন)

- ☐ আমার পরিবারকে সহায়তা করার জন্য
- ☐ আমার স্বামীর / বাবার ব্যবসা উন্নত করার জন্য
- ☐ আমাদের যৌথ পারিবারিক ব্যবসা উন্নত করার জন্য
- ☐ আমার নিজের ব্যবসা উন্নত করার জন্য
- ☐ উপরের কোনটিই নয়

4. How helpful was the Karmasangsthan loan to you?

- ☐ The loan was not at all helpful
- ☐ The loan was a bit helpful
- ☐ The loan was quite helpful
- ☐ The loan was very helpful

৪. কর্মসংস্থান ঋণ আপনার জন্য কতটা সহায়ক ছিল?

- ☐ ঋণটি মোটেও সহায়ক ছিল না
- ☐ ঋণটি কিছুটা সহায়ক ছিল
- ☐ ঋণটি বেশ সহায়ক ছিল
- ☐ ঋণটি খুবই সহায়ক ছিল

5. Since you received the loan, how much support have you had from your family for improving your business?

- ☐ I have had no support

- ☐ I have had a little support
- ☐ I have had a moderate amount of support
- ☐ I have had a lot of support.

৫. ঋণ পাওয়ার পর থেকে, আপনার ব্যবসার উন্নতির জন্য আপনার পরিবারের কাছ থেকে কতটা সহায়তা পেয়েছেন?

- ☐ আমার কোনও সহায়তা ছিল না
- ☐ আমার সামান্য সহায়তা ছিল
- ☐ আমার মাঝারি পরিমাণে সহায়তা ছিল
- ☐ আমার প্রচুর সহায়তা ছিল।

5. Since you received the loan, how much support have you had from the Karmasangsthan Bank for improving your business?

- ☐ I have had no support
- ☐ I have had a little support
- ☐ I have had a moderate amount of support
- ☐ I have had a lot of support.

৫. ঋণ পাওয়ার পর থেকে, আপনার ব্যবসার উন্নতির জন্য কর্মসংস্থান ব্যাংক থেকে আপনি কতটা সহায়তা পেয়েছেন?

- ☐ আমার কোনও সহায়তা ছিল না
- ☐ আমার সামান্য সহায়তা ছিল
- ☐ আমার মাঝারি পরিমাণে সহায়তা ছিল
- ☐ আমার প্রচুর সহায়তা ছিল।

6. Since you received the loan, have you received support from anyone else for improving your business?

- ☐ No
- ☐ Yes (please specify who)

৬. ঋণ পাওয়ার পর থেকে, আপনার ব্যবসার উন্নতির জন্য আপনি কি অন্য কারো কাছ থেকে সহায়তা পেয়েছেন?

- ☐ না
- ☐ হ্যাঁ (দয়া করে কে উল্লেখ করুন)

7. How far do you make decisions in your household currently? (Tick all that apply)

I do not make household decisions

I make a few decisions

My husband / father / in-laws make most decisions

I make most/ all decisions together with my husband / father / in-laws

I make most / all decisions on my own

৭. বর্তমানে আপনার পরিবারে আপনি কতদূর সিদ্ধান্ত নেন? (প্রযোজ্য সকল বিষয়ে টিক দিন)

- ☐ আমি পারিবারিক সিদ্ধান্ত নিই না
- ☐ আমি কয়েকটি সিদ্ধান্ত নিই
- ☐ আমার স্বামী / স্বশ্রুত / স্বশ্রুতবাড়ির লোকেরা বেশিরভাগ সিদ্ধান্ত নেন
- ☐ আমি বেশিরভাগ / সমস্ত সিদ্ধান্ত আমার স্বামী / স্বশ্রুত / স্বশ্রুতবাড়ির সাথে একসাথে নিই
- ☐ আমি বেশিরভাগ / সমস্ত সিদ্ধান্ত নিজেই নিই

For participants in WEPS training:

WEPS প্রশিক্ষণে অংশগ্রহণকারীদের জন্য:

1. When did you participate in the training about the Women's Empowerment Principles (WEPS) and good conditions for women employees?

- ☐ During 2025
- ☐ During 2024
- ☐ During 2023
- ☐ During 2022
- ☐ I don't know

১. নারীর ক্ষমতায়ন নীতিমালা (WEPS) এবং নারী কর্মীদের জন্য ভালো পরিবেশ সম্পর্কে প্রশিক্ষণে আপনি কখন অংশগ্রহণ করেছিলেন?

- ☐ ২০২৫ সালে
- ☐ ২০২৪ সালে
- ☐ ২০২৩ সালে
- ☐ ২০২২ সালে
- ☐ আমি জানি না

2. In your business, what proportion of employees are women

- ☐ All employees are women
- ☐ Most of employees are women
- ☐ A few employees are women
- ☐ No employees are women
- ☐ My business does not have any employees

২. আপনার ব্যবসায়, কর্মচারীর অনুপাত কত?

- ☐ সকল কর্মচারীই নারী
- ☐ বেশিরভাগ কর্মচারীই নারী
- ☐ কয়েকজন কর্মচারীই নারী
- ☐ কোন কর্মচারীই নারী নন
- ☐ আমার ব্যবসায় কোন কর্মচারী নেই?

3. How do you rate this training?

- ☐ The training was not helpful
- ☐ The training was a bit helpful
- ☐ The training was quite helpful
- ☐ The training was very helpful

৩. এই প্রশিক্ষণের মূল্যায়ন আপনি কীভাবে করবেন?

- ☐ প্রশিক্ষণটি সহায়ক ছিল না
- ☐ প্রশিক্ষণটি কিছুটা সহায়ক ছিল
- ☐ প্রশিক্ষণটি বেশ সহায়ক ছিল
- ☐ প্রশিক্ষণটি খুবই সহায়ক ছিল

4. Which changes have you been able to make to your business after this training? (Tick all that apply)

- ☐ I made a policy for women employees' maternity leave
- ☐ I made a policy for holiday leave, emergency leave etc.
- ☐ I made a policy for flexible working hours for employees
- ☐ I raised the salaries of employees
- ☐ I arranged a separate room for breast feeding
- ☐ I arranged for child care at the business premises / factory
- ☐ Other (please specify)
- ☐ I have not done any of the above yet but I plan to
- ☐ I have not done any of the above and I do not plan to.

8. এই প্রশিক্ষণের পর আপনি আপনার ব্যবসায় কোন কোন পরিবর্তন আনতে পেরেছেন? (প্রযোজ্য সকলের উপর টিক দিন)

- ☐ আমি মহিলা কর্মীদের মাতৃত্বকালীন ছুটির জন্য একটি নীতি তৈরি করেছি
- ☐ আমি ছুটির ছুটি, জরুরি ছুটি ইত্যাদির জন্য একটি নীতি তৈরি করেছি।
- ☐ আমি কর্মীদের জন্য নমনীয় কর্মঘণ্টার জন্য একটি নীতি তৈরি করেছি
- ☐ আমি কর্মীদের বেতন বৃদ্ধি করেছি
- ☐ আমি বুকের দুধ খাওয়ানোর জন্য একটি পৃথক কক্ষের ব্যবস্থা করেছি
- ☐ আমি ব্যবসা প্রাঙ্গণ / কারখানায় শিশু যত্নের ব্যবস্থা করেছি
- ☐ অন্যান্য (দয়া করে উল্লেখ করুন)
- ☐ আমি এখনও উপরের কোনওটি করিনি তবে আমি পরিকল্পনা করছি
- ☐ আমি উপরের কোনওটি করিনি এবং করার পরিকল্পনাও করি না।

Thank you for your responses!

আপনার প্রতিক্রিয়ার জন্য ধন্যবাদ!

Annex 6: Summary WiNG results framework

Outcome 1, led by UNDP, worked **towards improved implementation and enforcement of policies supportive of women's economic empowerment**, with the indicator: *Local level monitoring reports from selected districts show effective utilization of the GRB allocation and the three per cent of ADP of Upazila Parishad*

It did this through three Outputs:

Output 1.1: Mechanisms for effective utilization of provisions and allocations facilitating women's economic empowerment are developed.

- *Number of mechanisms developed*
- *Number of policies and practices (that facilitate WEE) reviewed and revised with the necessary change.*
- *Number of cottage, Micro and Small entrepreneurs with access to digital marketplace.*
- *Executive Board of Anondomela platform formed with 15 members.*

The last two indicators were added after initial joint programme design to accommodate the inclusion of the *Anondomela* digital market place in the project.

Output 1.2: A monitoring system developed to monitor allocation of funding and provisions of lending policy to support women's economic empowerment by LGIs and Bangladesh Bank.

- *Number of districts that utilize the monitoring system and issue reports.*
- *Monitoring reports on GRB allocations inform decision making at the local level.*
- *SoP on GRB monitoring tool developed.*

The last indicator was also added during implementation.

Outcome 2, led by UN Women, worked towards insuring **women's participation in local economic development activities is increased**, with the indicators

- *Number of plans, policies that are adopted by private sector and LGIs on gender-responsive investment, planning and budgeting.*
- *Number of women participating in local economic decision-making process.*

It worked through 3 Outputs:

Output 2.1: Enhanced capacity of women entrepreneurs, women's business associations/chamber of commerce, and WDF to participate in local economic development decision-making process.

- *Number of women receiving technical support in participating in local economic decision-making process.*
- *Percentage of training participant's self-assessment indicating capacity and confidence to participate in decision-making processes.*
- *GRPB guideline developed (new indicator)*

Output 2.2: Enhanced awareness of local authorities and communities about sociocultural and structural barriers to women's economic empowerment.

- *Number of local authorities in selected Upazila Parishads who participate in Gender Orientation Sessions*
- *Number of action plans on promoting gender equality within community developed by HeforShe signatory Upazila Parishads*

Output 2.3: Private sector bottlenecks and barriers to women's economic empowerment are identified and strategies to promote the integrated role of private sector for women's economic activities and to expand women's access to markets are developed.

- *Number of private companies sign up for WEP and HeforShe*
- *Number of entrepreneurs promoted through involvement with private sector (including media) and the joint programme– supported local women's business associations*

Outcome 3, led by UNCDF aimed to ensure that **Women-led enterprises unlock and access a larger volume of domestic capital to expand their economic space**, with the indicators:

- *Volume, amount and percentage increase of gender-sensitive projects and investments at the local level*
- *Number of SMEs or projects to obtain financial services and percentage increase of women having access to both public and private resources in the local economies*

It worked through two Outputs:

Output 3.1: Gender-responsive investments developed and public and private capital leveraged towards WEE.

- *Number of proposals developed from women SMEs, private sector, public sector and PPP project developers sourced for investment by public and private sector.*
- *Amount and percentage of Local Development Finance and private sector finance allocation unlocked for women economic empowerment.*
- *Number of businesses to connect with business development services and agencies*
- *Number of successfully scored investment proposals by WEEI scoring procedures*
- *Number of gender-responsive investments that received WING project grant and/or refinancing scheme (new indicator)*

Output 3.2: Strengthened capacity of women, women SMEs, NGOs, and private sector on gender-friendly business planning and project financing issues.

- *Number of women and girls enrolled in skills development training.*
- *Number of business plans and project financing structures developed that directly promote women engagement in business sectors.*
- *Number of learning and best practices adopted in the ongoing SMEs, LGIs, PPP proposal developer business plan and financing area*
- *Number of local women workers properly employed with decent job, greater skills, and improved income.*
- *Post investment monitoring and evaluation by private and public financiers to*
- *Assess financial returns and performance of investments.*
- *Developed revolving funding mechanism developed by Bangladesh Bank especially for local women owned micro small and cottage enterprise. (New indicator)*

Annex 7: Terms of Reference

Title	Conduct an end of project evaluation of the Joint Project on Women's Empowerment for Inclusive Growth (WING) five project districts in Bangladesh
Duration of assignment	01 December 2024- 05 April 2025
Location	Dhaka based with visits to project locations for field data collection (five WING districts such as Manikganj, Jessore, Cox's Bazar, Thakurgaon, Kurigram)
Type of contract	SSA Consultant (International)
Supervision	Programme Analyst, Women's Economic Empowerment (WEE), and the Monitoring and Reporting Analyst UN Women Bangladesh

Background

UN Women, grounded in the vision of equality enshrined in the Charter of the United Nations, works for the elimination of discrimination against women and girls; the empowerment of women; and the achievement of equality between women and men as partners and beneficiaries of development, human rights, humanitarian action and peace and security. Placing women's rights at the center of all its efforts, UN Women leads and coordinates United Nations system efforts to ensure that commitments on gender equality and gender mainstreaming translate into action throughout the world. UN Women provides strong and coherent leadership in support of Member States' priorities and efforts, building effective partnerships with civil society and other relevant actors.

UN Women in Bangladesh supports the government to implement commitments to international normative standards on gender equality and women's human rights. The new UN Sustainable Development Cooperation Framework (UNSDCF) for 2022-2026 was launched in 2021 and the corresponding UN Women Bangladesh Strategy Note (2022-2026), defining UN Women's strategic engagement in Bangladesh, has also been finalized. The country strategy focuses on strengthening the national structures and mechanisms for gender mainstreaming in policies, plans and budgets; supporting efforts to prevent and eliminate violence against women; promoting women's access to decent and safe work; promoting policies and government investment in women's empowerment and resilience building in the context of climate change, humanitarian crisis as well as other threats to peace and security. UN Women works with a range of stakeholders in Bangladesh including the government, civil society and women's organizations, youth, UN agencies and donors, to promote gender equality and women's empowerment.

United Nations Development Project (UNDP), United Nations Capital Development Fund (UNCDF), and UN Women, in collaboration with Government of Netherlands, are implementing a Joint Project entitled Women's Empowerment for Inclusive Growth (WING). WING is fostering skills that create dignified and formal participation of women as employees and entrepreneurs in local economies, breaking entrenched discriminatory attitudes, norms and stereotypes that created the current inequities in the social, political and economic spheres. WING supports women's participation in the local economy as employees and entrepreneurs by developing their skills, facilitating access to financing and breaking entrenched discriminatory attitudes, norms and stereotypes that work against women's participation in the social, political and economic spheres. It was launched in November 2020 and will close in December 2024.

UN Women is seeking the services of an international consultant to conduct of the project evaluation of the WING project.

1. Description of the project

WING aims to strategically contribute to the SDGs and contributes to "Strategic Priority 1: Inclusive and Sustainable Economic Development" of the United Nations Sustainable Development Cooperation Framework (UNSDCF) 2022-2026 of Bangladesh. It aligns with the Government of Bangladesh's (GOB) efforts to attain gender equality and women's economic empowerment, which is identified as a cross-cutting theme in achieving long-term national

development aspirations, as articulated in Eighth Five Year Plan 2021-2025, National Women Development Policy 2011, policies, strategies, and frameworks including Vision 2021, and the National Development Plan.

The targeted outreach of WING was to reach directly 6,700 and indirectly 23,460 beneficiaries in five districts of Bangladesh. Out of the direct beneficiaries, 80% were expected to be women and 20% men, and approximately 36% of total (both direct and indirect) beneficiaries' youth. The project is designed to champion key partnerships at the local level, including Women Development Forums, Women SMEs, NGOs and the private sector, to create enabling economic empowerment environment of the beneficiaries. WING expects foster USD 2 billion gender-responsive projects over three years: crowding in USD 2.4 in public and private resources for every dollar of the program's grant investment. It expects to build gender sensitivity and technical capacity of local actors and advocate for national gender policies catalysing structural transformations directly to address gender inequalities. WING's transformative impact unlocks skills, market jobs and capital for women, youth and small businesses to achieve inclusive local economic development while Bangladesh graduates into a middle-income country.

UN Women is the convening agency of this joint project and leads outcome 2. However, all three outcomes are interrelated and have synergies between the activities that are critical for the achievement of project results.

Outcome 1: Improved implementation and enforcement of policies supportive of women's economic empowerment.

This outcome is implemented by the UNDP. Under this outcome, UNDP will implement activities to achieve the following outputs:

- Output 1.1: Mechanisms for effective utilization of provisions and allocations facilitating women's economic empowerment are developed.
- Output 1.2: A monitoring system developed to monitor allocation of funding and provisions of lending policy to support women's economic empowerment by LGIs and Bangladesh Bank.

Outcome 2: Women's participation in local economic development activities is increased.

This outcome is implemented by UN Women. UN Women will implement the activities to achieve the following outputs:

- Output 2.1 Enhanced capacity of women entrepreneurs, women's business associations/chamber of commerce and WDF to participate in local economic development decision-making process.
- Output 2.2 Enhanced awareness of local authorities and communities about sociocultural and structural barriers to women's economic empowerment supports cultivation of favourable social norms.
- Output 2.3 Private sector bottlenecks and barriers to women's economic empowerment are identified and strategies to promote the integrated role of private sector for women's economic activities and to expand women's access to markets are developed.

Outcome 3: Women-led enterprises unlock and access a larger volume of domestic capital to expand their economic space.

Outcome 3 is implemented by UNCDF. UNCDF will implement activities to achieve the following outputs:

- Output 3.1 Gender-responsive investments developed and public and private capital leveraged towards WEE.
- Output 3.2 Strengthened capacity of women, women SMEs, NGOs and private sector on gender-friendly business planning and project financing issues.

Key focus areas of WING include:

- Unlocking access to finance for women-led small and medium enterprises (SMEs)
- Capacity development of private sector i.e. financial institutions on facilitating gender responsive investments
- Capacity development of local government authorities and Women's Development Forums (WDFs) on gender responsive planning and budgeting and community as well as private sector mobilization for He4She campaigns.
- National and local level advocacy on barriers and strategies for women's economic empowerment.
- Capacity development of private sector on UN Women and UN Global Compact's Women's Empowerment Principles (WEPS) to enhance their capacities to advance gender equality at their workplaces and marketplaces.
- Social and behavior change campaigns on women's economic empowerment.

- Inclusion of women entrepreneurs in digital economy.

The WING project is working in geographic areas of a total of ten (10) *Upazilas* (sub-districts) in five (5) districts namely:

- Thakurgaon district (Upazilas: Thakurgaon Sadar and Pirganj)
- Kurigram district (Upazilas: *Kurigram* Sadar and Ulipur)
- Manikganj district (Upazilas: Singair and Saturaia)
- *Jashore* district (*Jashore* Sadar)
- Cox's Bazar district (Upazilas: Cox's Bazar Sadar, Teknaf, and Ukhiya)

Challenges faced during implementation

- **Delayed implementation of activities due to COVID-19:** The national level lockdowns imposed during the COVID 19 pandemic delayed execution of most field interventions. The project adopted a hybrid model to continue implementation, wherein national-level advocacy events and consultations were conducted online. However, activities such as local level advocacy and capacity building initiatives were significantly delayed; and only initiated after the COVID-19 restrictions were relaxed. Activities planned in 2021 were executed during last quarter of 2021 and through 2022.
- **Quota reform movement and civil unrest in 2024:** The country has witnessed widespread protests following the movement by students for quota reform which started in the first week of July 2024. Mobility was severely restricted due the enforcement of curfews across districts. Similarly, communication was disrupted, due to an internet outage for five days. \. None of the programmatic activities planned for July could be undertaken.

2. Purpose and objectives of the end of project evaluation:

The International Consultant is expected to conduct an evaluation of the WING project in line with the OECD DAC⁶⁶ evaluation criteria, taking a gender-responsive evaluation lens⁶⁷ in line with the UN Women Evaluation Policy⁶⁸ and corresponding guidance, as well as the United Nations Evaluation Group Norms and Standards of Evaluation⁶⁹. The extent of the achievements of results, outputs and outcomes of the WING project are to be validated. Lessons learned, good practices and examples and innovations of efforts of the interventions are to be documented.

Objectives:

The evaluation will have the following broad objectives:

- Assess the relevance of WING's contribution to the intervention at national levels and alignment with international agreements and conventions on gender equality and women's empowerment.
- Assess effectiveness and organizational efficiency in progressing towards the achievement of gender equality and women's empowerment results as defined in the intervention.
- Assess the sustainability of the intervention in achieving sustained gender equality and women's empowerment.
- Determine the contributions towards impact of the intervention in terms of gender equality and women's empowerment.
- Assess the coherence of the intervention with other interventions in the country, sector, or institution.
- Analyse how human rights approach and gender equality principles are integrated in implementation.
- Identify and validate lessons learned, good practices and examples and innovations of efforts that support gender equality and human rights areas of work.
- Provide actionable recommendations with respect to the WING intervention.

In accordance with the evaluation objectives guided by the OECD-DAC criteria, the following key questions can be examined as below. The questions are indicative, and the consultant is expected to refine the evaluation questions and develop the evaluation matrix in the inception phase:

Relevance:

⁶⁶ [Evaluation Criteria - OECD](#)

⁶⁷ [UN-Women-Evaluation-Handbook-en.pdf \(unwomen.org\)](#)

⁶⁸ [UN Women Evaluation Policy](#)

⁶⁹ [UNEG Norms and Standards for Evaluation](#)

To what extent was the WING project aligned with the needs and priorities of the targeted populations specifically the women in the selected community?

To what extent did the project make relevant adjustments based on the national context or crises?

To what extent did the project contribute to advance women's economic empowerment?

Coherence:

Assess the compatibility of the intervention with other interventions.

To what extent does the WING project align with UNDP, UN Women and UNCDF's priorities on advancing women's economic empowerment? (internal coherence)

To what extent does the project align with and complement the efforts of the UN system, particularly under the United Nations Sustainable Development Cooperation Framework (UNSDCF), in advancing WEE? (external coherence)

Effectiveness:

Assess the effectiveness of the project.

To what extent were the strategies most effective in realizing the results?

To what extent was the intervention achieved, or is expected to achieve, its objectives, and its results, including any differential results across different groups and stakeholders. The primary target groups are women and youth focused SMEs and NGOs, and the secondary target groups are WDFs and LGIs.?

Efficiency:

To what extent did the project set-up, including management systems, human and financial resources, monitoring systems, and interventions contribute to (or hinder) the timely achievement of the project objectives?

Contribution towards Impact:

Assess the contributions towards impact of the intervention to women economic empowerment.

To what extent has the project generated or is expected to generate significant positive or negative, intended, or unintended, higher-level effects?

To what extent did WING impact women, men and gender diverse groups differently to contribute towards the achievements of commitments towards gender equality, human rights, and women's empowerment?

Sustainability:

Assess the key factors affecting sustainability of the project.

To what extent did the WING project integrate strategies to facilitate sustainability of gender equality and the empowerment of women?

Gender Equality and Human Rights:

To what extent were gender equality and human rights principles (such as non-discrimination, inclusion, social transformation, participation and empowerment) integrated into the project's design and implementation?

To what extent was the project effective to incorporate and address the specific needs and perspectives of diverse groups such as LGBTQI+ persons, persons with disabilities etc.?

Assessing project results:

The evaluation will also assess the extent to which the WING project has achieved its results, outcomes, and outputs. The project log framework is annexed as Annex A.

Additionally, under the WING project a BZ results framework⁷⁰ is placed for planning, monitoring and evaluating which aligns with Embassy of the Netherlands overall Strategic Plan (SN) and Strategic Notes (SN). The evaluation will include this BZ results framework which is outlined below:

Women's Rights and Gender Equality

Strengthened capacity of women, women's rights organizations, CSOs, government and private sector to enhance women's rights, empowerment, and gender equality

Indicator: # of organizations (disaggregated by women-led, youth-led or other and formal/informal) with strengthened capacity to advance women's rights and gender equality

Private Sector Development

- Business development, by investment or trade of local or Dutch companies with(in) low and middle-income countries
 - Indicator 1: Amount of mobilized private finance (in thousand EUR)
 - Indicator 2: Number of direct jobs supported in individually supported SME by PSD projects
 - Indicator 3: Number of people assisted to develop economic income generating activities.
- Financial sector development
 - Indicator: Number of firms or individuals that obtain financial services (including people enrolled in pro-poor insurance projects)
- Strengthened Economic governance and institutions
 - Indicator: Number of strengthened (farmer/workers/entrepreneurs/traders) organizations for a sustainable local business climate

3. Scope of work

The evaluation will cover the entire duration of the WING project from its inception in November 2020 to December 2024. The geographical focus will include all five WING districts - Manikganj, Jessore, Cox's Bazar, Thakurgaon, *Kurigram* where the project has been implemented. It focuses at both macro and micro levels. In alignment with the project's objectives, a key target group is the women entrepreneurs supported by the project.

4. Evaluation Methodology:

The evaluation will employ non-experimental, theory-based, and gender-responsive approaches. It will utilize mixed methods, incorporating both quantitative and qualitative data collection methods and analytical approaches to comprehensively address the complexity of gender relations in the WING Project districts. These methods are intended to ensure participatory and inclusive processes that are culturally appropriate. The evaluation methodology will be designed to achieve the evaluation purpose, align with the evaluation approach, and address the evaluation criteria, thereby answering key questions through credible techniques for data collection and analysis.

The evaluation team will comprise an international team leader and a national consultant. The evaluation team will be responsible to reconstruct the Theory of Change (TOC) as necessary to establish a robust analytical framework for assessing contributions to the outcomes at the time of evaluation, considering any modifications to the original TOC.

Various data collection methods will be employed by the evaluation team to provide credible, reliable, and useful evidence-based information. These methods will include reviewing project documents, conducting key informant

⁷⁰ BZ Framework refers to the result framework used by the Dutch Ministry of Foreign Affairs (*Ministerie van Buitenlandse Zaken*). This framework is used for the development cooperation and foreign policy interventions to track and measure success of programs and projects.

interviews, organizing focus group discussions, administering surveys, and conducting individual interviews. Additionally, the evaluation will utilize the most significant change or storytelling approaches to capture contributions towards impact of the project on the lives of participants. The team needs to involve the UN Women WING project team, government counterparts, implementing partners, direct rights holders participating in the project, and other stakeholders. The consultant will be responsible for developing a representative sampling frame for data collection, ensuring inclusivity of all stakeholder groups.

To ensure maximum validity, reliability of data (quality) and promote use, the evaluation will ensure triangulation of the various data sources collected using various participatory methods listed below. The entire evaluation will be undertaken as per UNEG Ethical guidelines and consider a human-rights-based and gender empowerment approach⁷¹. The evaluation experts and all their direct collaborators will follow UN Women's Evaluation Handbook and are bound by the UN Women report assessment criteria (GERAAS), which will be provided upon initiation.⁷² The evaluation is expected to report using disaggregated data.⁷³ To the extent possible, the evaluation will integrate an inclusive approach and ensure do no harm in engaging marginalized groups, including from diverse groups, persons with disabilities and/or ethnic minorities. Ethical protocol will be developed and annexed to the inception report.

5.1 Ethical Considerations

All data collected by the evaluation team must be kept as confidential by the team. Proper storage of data is essential for ensuring confidentiality and a data protection plan will be developed during the inception phase. UN Women can request for the data collected for validation process through the Regional Evaluation Specialist. The evaluation's value added is its impartial and systematic assessment of the project. As with the other stages of the evaluation, involvement of stakeholders should not interfere with the impartiality of the evaluation. The evaluators have the final judgment on the findings, conclusions and recommendations of the evaluation report, and the evaluators must be protected from pressures to change information in the report. Additionally, if the evaluator(s) identify issues of wrongdoing, fraud or other unethical conduct, [UN Women](#) procedures must be followed and confidentiality be maintained. The [UN Women Legal Framework for Addressing Non-Compliance with UN Standards of Conduct](#), and accompanying policies protecting against retaliation and prohibiting harassment and abuse of authority, provide a cohesive framework aimed at creating and maintaining a harmonious working environment, ensuring that staff members do not engage in any wrongdoing and that all allegations of wrongdoing are reported promptly, investigated and appropriate action taken to achieve accountability.

5.2 Limitations

The evaluation team will rely on the accuracy and completeness of the provided documents by the office, with independent verification of the information provided, where possible. To avoid biases raised, the information will be triangulated and validated with the UN Women team, the Evaluation Management team and Reference Groups.

5. Evaluation

Management:

The international consultant will report to the joint Programme Analyst and the Planning, of Women's Economic Empowerment (WEE) portfolio and the Monitoring and Reporting Analyst of UN Women. The Evaluation Management Group (EMG) will be comprised of the UN Women Programme Analyst, the UN Women Deputy Representative, UN Women Planning, Monitoring and Reporting Analyst, UNDP WING Programme focal, UNCDF WING jointprogramme focal and the UN Women Regional Evaluation Specialist. The EMG will provide quality assurance to the entire evaluation process and approve all deliverables.

An evaluation reference group (ERG) will be established comprising representatives from the key stakeholders and representing the different types of stakeholders (e.g., government, UN, CSO's, donors). The ERG will be consulted throughout the evaluation process: they will provide inputs on the inception report, preliminary findings, and final report to ensure it is participatory and has the ownership of the key project stakeholders. The ERG will participate in the inception meeting, and presentation of preliminary findings to provide feedback and validation.

⁷¹ UNEG Norms and Standards for Evaluation (2016): <https://www.betterevaluation.org/en/resources/example/UNEG-evaluation-standards-2016>; UNEG Ethical Guidelines for Evaluations (2020): <http://www.unevaluation.org/document/detail/2866>; Integrating Human Rights and Gender Equality in Evaluation (2014): <http://www.uneval.org/document/detail/1616>

⁷² UN Women's Evaluation Handbook <https://www.unwomen.org/en/digital-library/publications/2022/05/un-women-evaluation-handbook-2022>

⁷³ UN Women's Evaluation Handbook <https://www.unwomen.org/en/digital-library/publications/2022/05/un-women-evaluation-handbook-2022>

The UN Women Bangladesh Country Office (BCO) will provide the international consultant the necessary information on the existing sources of the project including the project documents, project donor reports, proposals, meeting minutes, training reports, mission reports, monitoring data, market assessment etc. A detailed list of documents will be provided to the firm for a better understanding of the context and for the successful fulfillment of the mentioned task. The international consultant will be responsible for all logistics, travel, accommodation. The WING team will assist in facilitating communication between the evaluation team and the senior management, project staff and stakeholders, help identify the projects to be visited based on criteria establishment in the evaluation plan. The international consultant will be provided with all the document information sources the evaluation team requires. They will be responsible for organizing bilateral and group consultations with stakeholders. The evaluation team will participate in the field mission and is expected to complete a good quality report in line with UN Women GERAAS standards for evaluations.

6. Evaluation Process (UN Women's responsibility)

The duration of the assignment 40 working days after signing of contract. Days are inclusive of travelling, field work and reporting. Below are the evaluation phases:

6.1 Preparation phase (UN Women responsible)

UN Women is responsible for the preparation of the evaluation which include TOR approval and the recruitment of the international and national consultants. UN Women will be responsible for compiling documents for the evaluation.

6.2 Inception phase (Evaluation Team responsible – 10 days)

- Conduct a desk review of past reports, the project results framework, project activity documentation produced by UN Women and other documents including the baseline and the monitoring mission reports.
- Develop a methodology for the evaluation, evaluation matrix, sampling frame, data collection tools and ethical protocol.
- Finalize the stakeholder analysis.
- Review the existing TOC and reconstruct (based on consultations / workshop with the project staff).
- Develop relevant qualitative and quantitative data collection tools.
- Conduct an inception workshop/consultation with the Evaluation Reference Group (key project stakeholders) (PowerPoint presentation).
- Prepare a draft inception report to be shared with the EMG and ERG and finalize upon receiving feedback.

6.3 Data collection and analysis phase (Evaluation Team responsible – 15 days)

- Data Collection and preliminary analyses.
- Debriefing with UN Women BCO after field visit.
- Preliminary findings - validation meeting with EMG on preliminary findings, conclusions and recommendations (PowerPoint presentation).

6.4 Reporting phase (Evaluation Team responsible –15 days)

- Develop a draft report as per UN Women GERAAS quality checklist for evaluation reports.
- Presentation on the final findings with the ERG to share the report and key findings to receive the ERG's feedback and validation.
- Finalize the report with feedback from key stakeholders (minimum 2-3 rounds of review will be required).
- Track all comments received and the evaluation team response for transparency.

6.5 Dissemination phase (UN Women responsible)

The final report will be shared with UN Women, UNDP, UNCDF, Government of Netherlands and relevant government institutions e.g. MoWCA, LGI etc. The report will be published on the UN Women [GATE](#) website⁷⁴.

⁷⁴ UN Women Global Accountability and Tracking of Evaluation Use system.

Expected Deliverables and Payment Modalities

Payments will be made based on deliverables as follows:

Items /Deliverables	Payment Schedule	Timing	Payment Milestone
<p>Deliverable 01: An inception report, including outline of the evaluation, methodology of the evaluation, sampling frame and sampling plan, work plan, field visit plan, list of stakeholders to consult, along with timeframe and milestones for this assignment. Conduct an inception workshop/consultation with the Evaluation Reference Group</p> <p>Draft tools and questionnaires for the evaluation. Prepare a draft inception report.</p> <p>Prepare and present the PPT on the draft inception report, tools and questionnaire to the EMG.</p> <p>The draft inception report and to be shared with the ERG and finalize upon receiving feedback</p>	By 20 December 2024	6 days	20% of the total contract amount shall be paid upon submission of deliverables – 01 and 02 and all acceptance as certified by the UNW contract administrator
<p>Deliverable 02: Data collection and debriefing to the ERG and EMG for presenting preliminary finding.</p>	By 31 January 2025	15 days	30% of the total contract amount shall be paid upon submission of deliverables – 03 and all acceptance as certified by the UNW contract administrator.
<p>Deliverable 03: Draft Evaluation Report (maximum 40 pages excluding annexures (with all feedback integrated until cleared and the tracking form for comments filled in and submitted).</p>	By 7 March 2025	14 days	20% of the total contract amount shall be paid upon submission of deliverable - 04 and all acceptance as certified by the UNW contract administrator.
<p>Deliverable 04: Prepare and present the PPT on the key final findings of the report to the ERG for validation.</p>	7 March 2025	1 day	10% of the total contract amount shall be paid upon submission of deliverables –05 and all acceptance as certified by the UNW contract administrator.
<p>Deliverables 05: Final evaluation report; including evaluation findings from the perspective of OECD DAC criteria and gender- responsive evaluation; extent to which the WING project has achieved its results, outcomes, and outputs; lessons learned, good practices, innovations of efforts, and recommendations.</p>	By 5 April 2025	5 days	20% of the total contract amount shall be paid upon submission of deliverables –05 and all acceptance as certified by the UNW contract administrator.

Items /Deliverables	Payment Schedule	Timing	Payment Milestone
Prepare a one-pager brief on evaluation for dissemination purpose.			

Note:

- Options for site visits should be provided in the evaluation Inception Report.
- Payment will be made upon submission of deliverables with an approval of the (insert supervisor).
- All deliverables should be in line with the UN Women Editorial Style Guide.
- All deliverables should be written and generated in English.
- If requested, all data collected by the evaluation consultant must be submitted to the Regional Evaluation Specialist in Word, PowerPoint, or Excel format. Proper storage of data is essential for ensuring confidentiality and should be in line with UN Women Policy on data management and security.
- BCO will be responsible for formatting in line with UN Women branding guidelines for technical publication (evaluation).
- All deliverables submitted by the consultant are subject to quality review in line with the UN Women Evaluation Report Quality Assurance. The report will only be considered final when it meets the UN Women GERAAS quality standard.⁷⁵

Supervision and performance evaluation

The international consultant will closely work with the WING project team and will be supervised by the Program Manager, WEE, and the Monitoring and Reporting Analyst of UN Women Bangladesh, and the Monitoring and Reporting Analyst, under overall guidance of UN Women Deputy Country Representative in Bangladesh.

7. Required Skills and Experience:**Education**

- Master's degree in a field of relevance for the evaluation (i.e. Social Sciences, Gender Equality, Evaluation, international affairs).
- A first-level university degree in combination with two additional years of qualifying experience may be accepted in lieu of the advanced university degree.

Experience and skills

- At least 7 years of work experience in evaluation. Additional experience in the area of women's economic empowerment would be an asset.
- Proven experience as a team leader of gender-responsive evaluation, including gender analysis and human-rights based data collection approaches, analysis and synthesis.
- Knowledge of the role of UN Women or the UN system and its programming, coordination, and normative roles at the regional and/or country level is an asset.
- Experience working in the Asia and the Pacific region is an asset.
- Excellent drafting and writing skills to produce and present analytical reports is required.
- Demonstrate facilitation and communications skills, experience in participatory approaches and ability to negotiate amongst a wide range of stakeholders
- Demonstrated ability to write high quality English-language reports is required. A writing sample related to project evaluation is required to be submitted.

Core Competencies:

⁷⁵<https://www.unwomen.org/sites/default/files/Headquarters/Attachments/Sections/About%20Us/Evaluation/Evaluation-GERAASMethodologyMatrix-en.xlsx>

- Awareness and Sensitivity Regarding Gender Issues
- Accountability
- Effective Communication
- Inclusive Collaboration

Please visit this link for more information on UN Women's Core Values and Competencies:

<http://www.unwomen.org/-/media/headquarters/attachments/sections/about%20us/employment/un-women-employment-values-and-competencies-definitions-en.pdf>

Core values:

- Integrity: Demonstrate consistency in upholding and promoting the values of UN Women in actions and decisions, in line with the UN Code of Conduct.
- Professionalism: Demonstrate professional competence and expert knowledge of the pertinent substantive areas of work.
- Cultural sensitivity and valuing diversity: Demonstrate an appreciation of the multicultural nature of the organization and the diversity of its staff. Demonstrate an international outlook, appreciating difference in values and learning from cultural diversity.

Input

The consultant is expected to work with his or her own device. No office space or device will be provided for this assignment.

Travel and DSA

Travel is required for this assignment. Travel expenses shall be borne by UN Women and the individual contractor/SSA shall receive a per-diem not to exceed the United Nations daily subsistence allowance (DSA) rate in such other location(s) and actual travel cost. The national consultant will assist with the interpretation. However, in case additional support is needed, it will be provided by UN Women.

Evaluation

Applications will be evaluated based on the cumulative analysis:

- Technical qualification (70 points); weight: (70%)
- Financial proposal (30 points): weight (30%)

A two-stage procedure is utilized in evaluating the applications, with evaluation of the technical application being completed prior to any price proposal being compared. Only the price proposal of the candidates who passed the minimum technical score of 70% of the obtainable score of 100 points in the technical qualification evaluation will be evaluated.

Technical qualification evaluation criteria:

The total number of points allocated for the technical qualification component is 100. The technical qualification of the individual is evaluated based on following technical qualification evaluation criteria: Technical Evaluation Criteria	Obtainable Score
Academic qualifications	10
Experience in experience on gender-responsive evaluation, analysis and synthesis	25
Experience in data collection, producing and presenting analytical reports	20
Experience in working with gender equality and thematic area of women's economic empowerment	15
Total Obtainable Score	70 %
Financial score	30%

Only the candidates who have attained a minimum of 70% of total points will be considered as technically qualified candidates who may be contacted for validation interview.

Financial/Price Proposal evaluation:

- Only the financial proposal of candidates who have attained a minimum of 70% score in the technical evaluation will be considered and evaluated.
- The total number of points allocated for the price component is 100.
- The maximum number of points will be allotted to the lowest price proposal that is opened/ evaluated and compared among those technical qualified candidates who have attained a minimum of 70% score in the technical evaluation. All other price proposals will receive points in inverse proportion to the lowest price.

Submission of application

Interested candidates are encouraged to submit electronic application through UNDP jobs portal within bid validated period.

Submission package includes:

- Cover letter outlining relevant work experience
- UN Women [Personal History Form\(P11\)](#);
- Sample of modules developed/adapted, any research or annual or project completion report, research or article published in journals with accessible link or scanned copy of the printed documents
- Financial proposal which shall specify a total lump sum amount, breaking down the daily professional fee, proposed number of 84 working days.

Annex A: Project log frame

Overall Programme Outcome: Women achieve sustainable improvements in income and economic security.			
Indicator # increase of women entrepreneurs and women workforce in the local economies.	Baseline: 164,824	Target: 165,824 (Increase of 1,000 number of women entrepreneurs and workforce in the local economies)	
Outcome 1: Improved implementation and enforcement of policies supportive to women’s economic empowerment			
Outcome Indicator 1: Local level monitoring reports from selected districts show effective utilization of the GRB ⁷⁶ allocation and the 3 percent of ADP of Upazila Parishad	Baseline: 0	Target: 5	
Outcome 1: Improved implementation and enforcement of policies supportive to women’s economic empowerment	Baseline: 0	Target: 5	
Output 1.1: Mechanisms for effective utilization of provisions and allocations facilitating WEE are developed.			
Output Indicator 1.1a Number of mechanisms developed.	Baseline: 0	Target: 1	
Output Indicator 1.1b Number of policies and practices (that facilitate WEE) reviewed and revised with necessary change.	Baseline: One review conducted by UNDP	Target: 3	
Output Indicator 1.1c: Number of cottage, Micro and Small entrepreneurs with access to digital marketing.	Baseline: 0	Target: 250	Total: 3712 (Existing+ New)
Output Indicator 1.1 d: Executive Board of <i>Anondomela</i> platform with 15 members.	Baseline: No	Target: Yes	Total: Yes
Output Indicator 1.1 e: <i>Anondomela</i> platform registered under the Joint Stock Company Act.	Baseline: No	Target: Yes	Total: Yes

⁷⁶ GRB: Gender-responsive budgeting

Output Indicator 1.1 f: Number of entrepreneurs trained on business development.	Baseline: 0	Target: 500	Total: 500
Output 1.1 g: Number of women entrepreneurs identified for cross border business.	Baseline: 0	Target: 50	Total: 50
Output 1.2 A monitoring system developed to monitor allocation of funding provisions of lending to support WEE by LGIs ⁷⁷ and Bangladesh Bank			
Indicator 1.2a Number of districts that utilize the monitoring system and issue reports.	Baseline: 0	Target: 5	
Indicator 1.2.b Monitoring reports on GRB allocations inform decision-making at local level.	Baseline: No	Target: Yes	
Indicator 1.2.c: SoP on GRB monitoring tool developed.	Baseline: No	Target: Yes	Total: Yes

***Outcome 1 and Output 1 are implemented by UNDP**

Outcome 2: Women's participation in local economic development activities is increased.			
Outcome Indicator 2a: Number of plans, policies that are adopted by private sector and LGIs on gender-responsive investment, planning and budgeting.	Baseline: 0	Target: 5	
Outcome Indicator 2b: Number of women participating in local economic decision-making process.	Baseline: 15	Target: 100	
Output 2.1 Enhanced capacity of women entrepreneurs, women's business associations/chamber of commerce, and WDFs ⁷⁸ to participate in local economic development decision-making process.			
Output Indicator 2.1a: Number of women receiving technical support in participating in local economic decision-making process	Baseline: Members of two WDFs received technical support during IELD programme	Target: Members of 15 WDFs	
Output Indicator 2.1b. % of training participant's self-assessment indicating capacity and confidence to participate in decision-making processes.	Baseline: to be determined through pre-training assessments (53%)	Target: At least 70%	
Output Indicator 2.1.c: GRPB guideline developed.	Baseline: No	Target: Yes	Total: Yes
Output 2.2 Enhanced awareness of local authorities and communities about sociocultural and structural barriers to women's economic empowerment supports cultivation of favourable social norms.			
Output Indicator 2.2a: Number of local authorities in selected Upazila Parishads who participate in Gender Orientation sessions (disaggregated by sex)	Baseline: In IELD gender sensitization sessions were held for officials in two districts	Target: 300	
Output Indicator 2.2b. Number of action plans on promoting gender equality within community developed by HeForShe signatory Upazila Parishads	Baseline: In IELD members of Upazila Parishads such as the chairperson were signatories	Target: 15 (at least one for each Parishad)	

⁷⁷ LGI: Local Government Institutes

⁷⁸ WDFs: Women Development Forums

Output 2.3 Private sector bottlenecks and barriers to women's economic empowerment are identified and strategies to promote the integrated role of private sector for women's economic activities and to expand women's access to markets are developed.		
Output Indicator 2.3a. Number of private companies sign up for WEP and HeForShe	Baseline: 0	Target: 20
Output Indicator 2.3c. Number of entrepreneurs promoted through involvement with private sector (including media) and the programme-supported local women's business associations.	Baseline: 5	Target: 18

***Outcome 2 and Output 2 are implemented by UN Women**

Outcome 3: Women-led enterprises unlock and access larger volume of domestic capital and expand their economic space.		
Outcome Indicator 3a: Volume, amount and % increase of gender-sensitive projects and investments at the local level	Baseline: 0	Target: Number of total 14 investments, Total project cost of USD 0.7 million, 2.5% increase in gender-responsive projects at the local level.
Outcome Indicator 3.b: Number of SMEs or projects to obtain financial services and % increase of women having access to both public and private resources in the local economies.	Baseline: 0	Target: Number of 14 Gender-responsive projects financed by domestic capital and 1,000 new jobs and entrepreneurship created for women.
Output 3.1 Gender-responsive investments are developed, and public and private capital are leveraged towards WEE.		
Output Indicator 3.1a. Number of proposals developed from women SMEs, private sector, public sector and PPP project developers sourced for investment by public and private sector.	Baseline: TBD	Target: 28 proposals
Output Indicator 3.1b. Amount and % of Local Development Finance and private sector finance allocation unlocked for women economic empowerment.	Baseline: 0	Target: USD 1.7 million
Output Indicator 3.1c. Number of businesses to connect with business development services and agencies	Baseline: TBD	Target: 14
Output Indicator 3.1d. Number of successfully scored investment proposals by women economic empowerment index (WEEI) scoring procedures.	Baseline: TBD	Target: 14
Output Indicator 3.1e: Number of gender-responsive investments that received WING project grant and/or refinancing scheme.	Baseline: 0	Target: 20
Output 3.2 Strengthened capacity of women, women SMEs, NGOs and private sector on gender-friendly business planning and project financing issues.		
Output Indicator 3.2a. Number of women and girls enrolled in skills development training.	Baseline: TBD	Target: 1,400
Output Indicator 3.2b. Number of business plans and project financing structures developed that directly promote women engagement in business sectors.	Baseline: TBD	Target: 14

Output Indicator 3.2c. Number of learning and best practices adopted in the ongoing SMEs, LGIs, PPP proposal developer business plan and financing area.	Baseline: TBD	Target: 5	
Output Indicator 3.2d. Number of local women workers properly employed with decent job, greater skills, and improved income.	Baseline: TBD	Target: 700	
Output Indicator 3.2e. Post investment monitoring and evaluation by private and public financiers to assess financial returns and performance of investments.	Baseline: No	Target: 32	
Output Indicator 3.2.f.: Developed revolving funding mechanism developed by Bangladesh Bank especially for local women owned micro small and cottage enterprise.	Baseline: No	Target: Yes	Total: Yes

***Outcome 3 and Output 3 are implemented by UNCDF**

