



**Second Narrative Progress Report  
To: The Government of the Netherlands**

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Report submitted by lead agency: UN Women  
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*Cover page image: Management and employees of Joyoti Society, a beneficiary of the United Nations Capital Development Fund’s gender-responsive investment at Jashore; also, a signatory to UN Women and the United Nations Global Compact’s Women’s Empowerment Principles. (Photo credit: Elizabeth Rumi D Costa/UN Women, 2022)*

<sup>1</sup> Also see Annex 4.

## Terms and Abbreviations

ADP	Annual Development Programme
AWP	Annual Work Programme
BB	Bangladesh Bank (central bank of Bangladesh)
BCCP	Bangladesh Center for Communication Programs
BDS	Business development services
BSCIC	Bangladesh Small and Cottage Industries Corporation
CMSME	Cottage, micro, small and medium enterprises
DDLG	Deputy Director of Local Government
GRB	Gender-responsive budgeting
GRPB	Gender-responsive planning and budgeting
GRIP	Gender-responsive Investment Platform (Bangladesh Bank)
IEC	Information, education and communication
IELD	Inclusive and Equitable Local Development Programme
KAPB	Knowledge, Attitude, Practice, Behaviour
LGI	Local government institute
M&E	Monitoring and evaluation
MoWCA	Ministry of Women and Children Affairs
NGO	Non-governmental organization
PSC	Project Steering Committee
SCITI	Small and Cottage Industries Training Institute
SME	Small and medium enterprises
UNCDF	United Nations Capital Development Fund
UNDP	United Nations Development Programme
UNO	<i>Upazila</i> Nirbahi Officer ( <i>Upazila</i> Executive Officer)
UN Women	United Nations Entity for Gender Equality and the Empowerment of Women
<i>Upazila</i>	Sub-district
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 Joint Programme

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## A. Executive Summary

The United Nations Entity for Gender Equality and the Empowerment of Women (UN Women), the United Nations Development Programme (UNDP), and the United Nations Capital Development Fund (UNCDF), with support from the Government of the Netherlands, are implementing the United Nations Joint Programme “Women’s Empowerment for Inclusive Growth” (WING) (project 120303; UNSDG reference SSA-2020-006-BGD, Donor reference 4000003631). The WING project is being implemented from 1 November 2020 – 31 October 2023 in the following districts: Thakurgaon, Kurigram, Jashore, Cox’s Bazar and Manikganj. This narrative report documents progress from January – December 2022.

WING aims to foster skills that create dignified and formal participation of women as employees and entrepreneurs in local economies while breaking down entrenched discriminatory attitudes, norms, and stereotypes that create inequities in social, political, and economic spheres. WING contributes to Sustainable Development Goal 5 on gender equality, 8 on decent work and economic growth, and 17 on partnerships for the Goals.

WING contributes to “Outcome 3: Prosperity – Inclusive and Shared Economic Growth” of the UN Development Assistance Framework 2017 – 2021 and “Strategic Priority 1: Inclusive and Sustainable Economic Development” of the United Nations Sustainable Development Cooperation Framework 2022-2026 in Bangladesh. It aligns with the government’s efforts to attain gender equality in achieving long-term national development aspirations, as articulated in the Eighth Five-year Plan 2021-2025, the National Women Development Policy 2011, and the Vision 2021.

### **Outcome 1: Improved implementation and enforcement of policies supportive to women’s economic empowerment (WEE)**

More than 71 per cent of members of Women Development Forums (WDF) improved their capacities to perform their roles and manage responsibilities outlined in the Operational Guidelines for the WDF to support local women’s development. More than 60 per cent have a clear understanding of the gender-responsive budget allocated by the *Upazila* (sub-district) Administration under the Annual Development Plan (ADP) through technical support from UNDP. A monitoring tool was developed to track the allocation and use of the three per cent gender-responsive budgeting (GRB) at the *Upazila* Administration level. WDFs are being activated and oriented to use these monitoring tools to track the progress of GRB funds’ utilization through a participatory process.

An enabling environment was created to better implement and enforce policies that support the financial and digital inclusion of women entrepreneurs. A total of 3,512 (2,863 women inclusive of 5 persons with disabilities, 13 transgender persons and 636 men) entrepreneurs developed market and supply chain linkages supported by their enrolment in the UNDP-convened *Anondomela* e-commerce platform and digital skills building training. This expanded their marketplace and economic space online. As a result of this online business platform, 57 per cent

of entrepreneurs expanded their businesses to include an online presence, and increased their sales volume by 30 per cent in 2022. The average monthly income of entrepreneurs increased by 115 per cent, and around 78 per cent made their own decisions regarding running their business. *Anondomela* also unlocked public funding of BDT 5,000,000 (USD 48,076)<sup>2</sup> for 100 women entrepreneur members to expand their business through digital marketing.

### **Outcome 2: Women’s participation in local economic development activities is increased**

Implemented by UN Women, Outcome 2 contributed to gender-responsive local economic development decision-making processes. UN Women-led gender sensitization strengthened the capacity of 644 women, of which 62 were representatives of local government institutes (LGIs), including WDFs, and developed and adopted 12 new initiatives/plans to support women’s development. The topics of these initiatives/plans range from the capacity development of women as workers for income generation to women’s entrepreneurship development and facilitating a gender-friendly working environment. This also included a new plan adopted by an LGI to advance gender-responsive investment, planning, and budgeting.

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

UNCDF convened a multi-stakeholder level Gender-Responsive Investment Platform (GRIP) that was approved and institutionalized by Bangladesh Bank (BB), the country’s central bank. As a result, since November 2020, over USD 1.85 million in domestic private capital was unlocked for gender-responsive investments and women-led enterprises at the local level. The recipients of these investments supported 5,712 direct decent jobs (5,699 women, one transgender person, 12 men). This included the creation of new income opportunities for 945 women workers and entrepreneurs newly entering the labour market at the local level. Overall, the GRIP contributed to a 2.5 per cent increase in gender-responsive investments at the local level.

WING is ensuring sustainability by promoting institutional changes in decision-making and management systems in local economic spheres, working with multi-level stakeholders such as public, private, and civil society actors. Gender-responsive investments are institutionalized with the BB as their endorsement can support the unlocking of additional domestic capital investment.

As a way forward, WING plans to further strengthen and activate WDFs via newly elected female local government representatives who will promote gender-responsive budgeting and planning (GRP) as a sustainable financing mechanism for WEE through participatory advocacy and communications campaigns. Intensified communications campaigns and capacity enhancements on WEE are also creating an enabling environment with the communities, the private sector, and the local government.

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<sup>2</sup> As per UN operational exchange rate for April 2023, 1 USD=104 BDT

## B. Achievement of Results and Implementation of Activities

Key results and corresponding activities, in line with the annual plan, are outlined below. Details of the implementation of activities and progress against the Results and Resources Framework are presented in Annex 1; case stories are presented in Annex 2; and programme photos are in Annex 3.

### B.1. Cumulative Achievements under Outcome 1

#### Outcome 1: Improved implementation and enforcement of policies supportive to WEE.

Members of WDF from 10 subdistricts developed their capacity to execute their responsibilities and implement WDF-led participatory monitoring of GRB at the *Upazila* Administration level. This resulted from: (1) development of monitoring and evaluation (M&E) mechanisms and tools for GRB allocations and use; and (2) activation of WDFs by newly elected female local government representatives. More than 61 per cent of WDF members developed a better understanding of GRB, and more than 71 per cent have enhanced knowledge about the formation and function of WDF.

An enabling environment was created for the financial and digital inclusion of women entrepreneurs. A total of 3,512 (2,863 women inclusive of 5 persons with disabilities, 13 transgender persons and 636 men) entrepreneurs developed market and supply chain linkages supported by their enrolment in the UNDP-convened *Anondomela*<sup>3</sup> e-commerce platform and via digital skills building training. This expanded their marketplace and economic space online. Access to finance was facilitated for online businesses, which are traditionally not covered by financial institutions. One non-bank financial institute, IDLC Finance Limited, which is also a Women's Empowerment Principles (WEPs) signatory, enabled access to finance for members of *Anondomela*. The platform unlocked public funding of BDT 5,000,000 (USD 48,076) from the Innovation Design and Entrepreneurship Academy project of the Information and Communication Technology Division for 100 women entrepreneur members.

Around 57 per cent of *Anondomela* entrepreneurs who started new online businesses, increased their sales volume by 30 per cent in 2022. The average monthly income of entrepreneurs increased by 115 per cent, and around 78 per cent made business management decision on their own. Fifty-four women entrepreneurs from *Anondomela* sold more than 4,000 products to around 3,000 customers worth roughly USD 25,882 at the Dhaka International Trade Fair 2022 through the *Anondomela* stall.

#### B.1.1. Cumulative Achievements under Output 1.1

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<sup>3</sup> [Anondomela.shop](https://anondomela.shop)

## **Output 1.1: Mechanisms for effective utilization of provisions and allocations facilitating WEE are developed.**

Funding provisions for women-led enterprises by the BB and their M&E mechanisms were reviewed.<sup>4</sup> This resulted in recommendations for capacity development of the Women Entrepreneurs' Development Units at the national and local level of financial institutions. The recommendations advocate for the inclusion of cottage and micro-enterprises in the SME Policy to support gender-responsive needs of women-led enterprises. Recommendations are being incorporated to enhance women's access to financial resource and services from local level financial institutions, of which the impact will be visible in the coming years.

Building on lessons learned from a review of national financial policies, as well as five district-level workshops, a national level advocacy workshop<sup>5</sup> was conducted to support gender-responsive credit disbursements by financial institutions. This included dialogue and consultations with managing directors and top-level management of 10 financial institutions and the BB. As an immediate result of the advocacy workshop, respective financial institutions agreed to process loan application from women cottage, micro, small and medium enterprises (CMSMEs) without a male guarantor.

To date, UNDP Bangladesh has mobilized USD 461,320 for the *Anondomela* platform. These funds were used to support women CMSMEs of *Anondomela* entrepreneurs through strengthening the capacity of 3,000 women entrepreneurs, providing mental health support to 1,500 women entrepreneurs, providing 200 smartphones for entrepreneurs to conduct online business, and developing a *Anondomela* mobile app and updating the *Anondomela* website. Policy advocacy unlocked public fund in the forms of grants for 100 women to promote green businesses using eco-friendly raw materials and energy saving production of biodegradable products, and compliance with environmental protection rules and regulations.

### **Activities Implemented under Output 1.1 for 2022**

**1.1.1. National and Local Level Orientations on WEE:** An "Experience and Knowledge Sharing Workshop on WEE" was organized to celebrate International Women's Day on 10 March 2022. The WING project and the UNDP "Strengthening Women's Ability for Productive New Opportunities" project organized a day-long workshop with the participation of the representatives from the Ministry of Commerce, e-commerce association of Bangladesh, Joyeeta Foundation, the transgender community, representatives of the ready-made garment sector, and *Anondomela* women entrepreneurs. A total of 45 participants (38 female and four transgender) participated in the workshop and gained a common understanding of digital business identification and online payment procedures of digital marketplaces.

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<sup>4</sup> The review covered the provisions in the BB's Small and Medium Enterprises (SME) and Special Programmes Department and Cottage, Micro, Small and Medium Enterprises (CMSME) Circulars, Industrial Policy 2016, and SME Policy 2019.

<sup>5</sup> [Media coverage of the advocacy workshop: Access to finance for women entrepreneurs is essential for sustainable development](#)

District and *Upazila* level orientation meetings on WEE and GRPB were conducted with government officials and local government representatives (such as the Deputy Director of Local Government (DDLG), *Upazila* Women Affairs Officers, *Upazila* Nirbahi Officer (UNO), *Upazila* Engineer, and *Upazila* Female Vice Chairperson) and WDF members in the districts of Jashore, Manikganj, and Cox's Bazar. As a result, two *Upazila* level WDFs organized WEE awareness campaigns in Singair and Jashore Sadar with WING technical support.

More than 100 participants (about 80 women) attended each programme. District-level officials, including DDLG, UNO, *Upazila* Female Vice Chairperson, and union-level female elected members from each union from both the *Upazilas* participated in these programmes. An internal result assessment in 2022 found that this awareness development intervention resulted in 71 per cent of WDF members having enhanced knowledge and awareness on the formation and function of WDFs.

**1.1.2 and 1.1.3. National Level Advocacy and Capacity Development:** A national level advocacy workshop was conducted on 8 March 2022, International Women's Day, to leverage advocacy in utilizing untapped credit disbursement targets for women-led small and medium enterprises (SMEs) by financial institutions. The participants included His Excellency Anne van Leeuwen, Ambassador, Embassy of the Kingdom of the Netherlands; managing directors and top-level management of 10 financial institutions; BB; and United Nations partners. As a result, participating financial institutions agreed to process loan applications from women CMSMEs without male guarantors.

The workshop recommended the capacity development of the Women Entrepreneurs' Development Units at the national and local level of financial institutions. Central monitoring from the financial institutions' SME/CMSME departments was also recommended. The participants suggested the development of monthly geographically specific monitoring and reporting mechanisms to enable tracking of resource allocations for women-led entrepreneurs, particularly CMSMEs, from poor districts. As per these recommendations, need-based follow up sessions are being conducted with the relevant stakeholders.

A national advocacy workshop, complemented by the *Anodomela* TRAC II project,<sup>6</sup> strengthened dialogues between 80 stakeholders on digital and financial inclusion of women entrepreneurs resulting in the development of a set of recommendations to address women's challenges in accessing e-commerce. In response to those recommendations, the website was

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<sup>6</sup> Trac II fund is used for the initiatives that allows UNDP Country Offices to accelerate the common chapter agenda in the UNDP Strategic Plan, behind joint results with UN partners. This fund was secured for *Anodomela* platform with the objectives of i) Improving access of women SMEs to digital ecosystem and enhanced skills for operating in the online marketplace; ii) increasing Women SMEs' access to domestic financial resources including stimulus packages, and iii) strengthening policy advocacy for women-friendly online marketplace. This fund was utilized for the period of July 2021 to September 2022.



modified, collaborations were made with an efficient product delivery company, and an IOS mobile app was developed for the *Anondomela* platform to create a user-friendly *Anondomela* digital marketplace for both sellers and buyers.

To enhance financial and digital inclusion of women entrepreneurs the programme organized a five-day capacity development workshop in the districts of Jashore, Cox's Bazar, Manikganj, Thakurgaon, and Kurigram on "Capacity Building on Getting Access to Financial Resources and Digital Marketplaces." Of the 210 participants (180 women, 30 men) present, there were entrepreneurs' representatives from the Bangladesh Women's Chamber of Commerce and Industries, Local Government Division, Bangladesh Small and Cottage Industries Corporation (BSCIC), banks, and media. These workshops created opportunities to address existing challenges including but not limited to access to market, financing, information, trainings, and logistics support and enhanced the capacities of CMSMEs to access finances and digital markets like *Anondomela*. Entrepreneurs who participated in these workshops were registered in the *Anondomela* digital marketplace and are now operating their business online.

**1.1.4. Communications Products:** The following communications products were developed and disseminated to promote women's economic participation:

- Two video documentaries<sup>7</sup> portrayed the best practices among WING women-entrepreneur beneficiaries of both the *Anondomela* e-commerce platform of UNDP, the gender-responsive investments of UNCDF, and signatories of the UN Women WEPs. The videos were disseminated through social media as well as during national and local level events and campaigns in 2022.
- A booklet based on resource mapping for women entrepreneurs was disseminated to 1,000 stakeholders, including 670 women entrepreneurs.
- One television commercial, one radio commercial, 18 social media posts, and one video documentary<sup>8</sup> were promoted on the *Anondomela* marketplace to enable digital and financial inclusion of CMSMEs. These materials reached over 40,000 viewers on Facebook and Youtube.

### **B.1.2. Cumulative Achievements under Output 1.2**

**Output 1.2: A monitoring system developed to monitor allocation of funding provisions of lending to support WEE by LGIs and Bangladesh Bank.**

A monitoring tool was developed for GRB allocation and use at the *Upazila* administration level that recommends a WDF-led participatory monitoring. The *Upazila* administrator of Saturia and Singair *Upazilas* of Manikganj district, as well as Teknaf, Ukhiya and Cox's Bazar Sadar *Upazilas* of Cox's Bazar district, agreed to use the monitoring format to track the progress of the three per cent GRB allocation at *Upazila Parishads*.

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<sup>7</sup> Link to video on Chondona Ghosh from Karupannya Handicrafts published at UNDP Facebook Page: Watch | Facebook ; video on Archana Biswas from Joyoti Society at Anondomela Youtube channel: [Story of Archana](#)

<sup>8</sup> [Anondomela documentary](#) in Anondomela Youtube Channel

## Activities Implemented under Output 1.2 for 2022

**1.2.1. Review of M&E Tools for Policy Implementation:** The programme conducted a study to review monitoring mechanisms for better implementation of gender-responsive policies supportive of WEE. A monitoring tool was developed to track GRB allocations at the *Upazila Parishad* level. WDFs are being formed and activated to pilot this tool to record and analyse the use and impact of the three per cent GRB allocations. The *Upazila* administrator of Saturia and Singair *Upazilas* of Manikganj district, as well as Teknaf, Ukhiya, and Cox's Bazar Sadar *Upazilas* of Cox's Bazar district agreed to practice use of the tool to track the progress of three per cent GRB allocation at *Upazila Parishads*. To date, five *upazilas* have been using the monitoring tool format and tracking progress of GRB fund utilization. Findings on the use of the monitoring tool are expected to be available in 2023.

**1.2.2. National Level Advocacy and Capacity Development:** The programme conducted a national level advocacy workshop on 22 August 2022 to review financial policies and monitoring mechanisms to recommend better implementation of gender-responsive policies. The workshop served as a venue for dialogues and consultations with 65 stakeholders, including 21 government officials including His Excellency Anne van Leeuwen, Ambassador, Embassy of the Kingdom of the Netherlands and Honourable Minister of Industries, Nurul M. M. Humayun, MP,<sup>9</sup> and 44 representatives from the private sector and civil society. This resulted in the strengthened advocacy to include cottage and micro-enterprises in the SME Policy to address the needs of women entrepreneurs and to implement the recommended WDF-led and participatory monitoring mechanisms for GRB allocations at the local government level.

In follow-up, stakeholder consultations and meetings were held at five *Upazilas* from Manikganj and Cox's Bazar districts to advocate for the utilization of gender-responsive policies for GRB. A dialogue was facilitated with the participation of *Upazila* Nirbahi Officers, *Upazila Parishad* Women Vice Chairman, *Upazila* Women Affairs Officer, Local Government Division Engineer, and other relevant government officials. The meetings strengthened the awareness for the activation of WDFs, monitoring, allocation and use of GRB by the *Upazila Parishads*.

## B.2. Cumulative Achievements under Outcome 2

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

A total of 644 women, including 310 women representatives of 10 WDFs, were sensitized on gender equality and gender-responsive local economic development, of which almost 99 per cent self-reported increased capacity and confidence to participate in decision-making processes at

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<sup>9</sup> Participating Ministries and Departments of the government included: Ministry of Industries, Ministry of Women and Children's Affairs, ICT Division, Local Government Division, Aspire to Innovate Programme, and the Bangladesh Small and Cottage Industries Corporation.

the local government level. Some 62 of these women contributed to gender-responsive local economic development decision-making processes via local government and community-based platforms. Twelve new initiatives or plans for women's development were adopted by the LGIs, focusing on the capacity development of women workers for income generation, women's entrepreneurship development, and the creation of a gender-friendly working environment, among others. These plans included capacity building on new business development, financial and digital literacy and awareness on redistribution of care work. This also included a new plan, adopted by an LGI, to advance gender-responsive investment, planning and budgeting.

### **B.2.1. Cumulative Achievements under Output 2.1**

**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.**

A total of 480 members of LGIs, including 310 women from 10 WDFs, enhanced their capacities to participate in local economic development decision-making processes and carry out GRPB. Almost 99 per cent of trainees reported increased capacity and confidence to participate in decision-making processes. For example, a WDF was formed by the Female Vice Chairperson and female local government representatives in Ulipur Upazila, Kurigram, following WING advocacy and capacity enhancement support. After formation, the WDF undertook a sewing machine distribution and tailoring training initiative for poor and marginalized women in the local community with funding received through the ADP (BDT 111,000, equivalent to USD 1,067).

### **Activities Implemented under Output 2.1 for 2022**

**2.1.1. Sessions on GRPB, Leadership and Digital Literacy:** A total of 10 *Upazila* level technical sessions on GRPB were conducted in Thakurgaon, Kurigram, Jashore, Cox's Bazar and Manikganj districts between September and November 2022. The sessions on gender-responsive local economic development processes and GRPB, leadership and digital literacy developed the capacities of 480 representatives from LGIs, including 10 WDFs, of which 310 were women.

**2.1.2. Knowledge Products:** Lessons learned from the sessions on GRPB and leadership development for WDFs and LGIs in 2021 identified the need for content that is easier to remember and conceptualize. In response, a concise pictorial-based brochure<sup>10</sup> was produced on the roles of WDFs at the *Upazila Parishad* level in Bengali, with a focus on WEE. These products were published and disseminated at WING gender-sensitization workshops with LGIs and WDFs, reaching 480 representatives from LGIs, including 310 women from 10 WDFs.

**2.1.3. Guideline on Engendering Local Development Plans and WEE Strategies:** A draft guideline on GRPB was developed by the Ministry of Women and Children Affairs (MoWCA) for LGIs, focused on the *Union Parishad*. In December 2022, in collaboration with WING and the UN

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<sup>10</sup> Available in Facebook Group: [Narir Pashe - নারীর পাশে](#) | Facebook

Women “Gender-responsive Governance” programme, MoWCA and the National Institute of Local Government conducted a stakeholder consultation on the guideline on GRPB for LGIs with 38 LGI officials and elected representatives of Kurigram Sadar *Upazila* and the two *Union Parishads* of Kurigram Sadar *Upazila*. Ferdousi Begum, the Joint Secretary and Project Director, GRB, MoWCA attended as Chief Guest at the event. As a way forward, follow-up five additional consultations, testing, and piloting of the draft guideline by MoWCA are to be conducted on a sample LGIs in the geographic areas of WING in 2023.

## **B.2.2. Cumulative Achievements under Output 2.2**

### **Output 2.2: Enhanced awareness of local authorities and communities about sociocultural and structural barriers to WEE supports cultivation of favourable social norms.**

A total of 1,073 stakeholders (644 women), including 249 LGI representatives and 471 private sector and community representatives, have enhanced awareness of gender and WEE issues that support the cultivation of favourable social norms such as redistribution of care work, women’s increased decision making at household and community level, and prevention of and protection from gender-based violence. Five *Upazila* level action plans to promote gender equality at the local level were developed by the communities.

## **Activities Implemented under Output 2.2 for 2022**

**2.2.1. Gender Orientation for Local Government and Stakeholders:** Five *Upazila* level gender orientation sessions were organized in Kurigram and Cox’s Bazar districts between September and November 2022. The sessions reached 273 stakeholders, including 249 LGI representatives (88 women LGI or WDF representatives), resulting in enhanced awareness of favourable WEE social norms such as redistribution of care work, women’s participation in decision making at household and community level, and the prevention of and protection from gender-based violence.

**2.2.2. Gender Sensitization for the Community:** Five *Upazila* level gender sensitization sessions were organized in Kurigram and Cox’s Bazar districts between September and November 2022. In total, 226 (163 women) community members, including men, boys, community influencers and leaders, and the elderly, were involved in these sessions that increased understanding and awareness of gender and WEE. Five *Upazila* level action plans to promote gender equality were developed by the communities.

**2.2.3 and 2.3.4. Campaign Plan for Behaviour Change Advocacy on WEE:** Campaigns were developed on social and behaviour change advocacy promoting WEE based on a baseline Knowledge, Attitude, Practice, Behaviour (KAPB) assessment by WING (see activity 2.3.1). Campaign plans for social and behaviour change advocacy under Outputs 2.2 and 2.3 were merged for a comprehensive approach to WEE promotion. These campaigns aimed to reach the private sector, LGIs, WDFs, as well as communities and families to facilitate favourable social change. The first phase of social and behaviour change campaigns entitled *#NarirPashe*

(#WithWomen) was launched in 10 *Upazilas* of WING's five districts via kick-off dialogues with 219 (164 women) representatives of the local government, private sector, and the community. This included the participation of UNOs, *Upazila* Chairpersons, and Female Vice Chairpersons.

Information, education and communication (IEC) products were developed and disseminated by UN Women on: (i) gender-responsive working environment and business practices; (ii) prevention and definition of sexual harassment; (iii) access to resources and finance for women-led enterprises, complementing financial and digital inclusion interventions by UNCDF and UNDP; and (iv) GRPB with focus on WEE, complementing gender-responsive governance interventions of UNDP. These communication products raised awareness to support an enabling environment for WEE among 4,900 stakeholders (including 343 representatives from the private sector and 480 officials and elected representatives of the local government).

A total of 20 street theatre shows were performed, accompanied by informational mobile vans, reaching more than 4,000 community members through edutainment messages on women's economic participation focused on women entrepreneurs. Positive responses were received from the theatre audience. For instance, Mohammad Lutfur Rahman, Union *Parishad* Chairman of Kochua Union of Jashore Sadar, praised the theatre performance as enabling social change for WEE among the participants.

A Facebook group named *Narir Pashe*<sup>11</sup> was created to promote social cohesion and networking among members of WDFs and women entrepreneurs for sharing and collaborating on their ideas and perspectives regarding WEE. A video<sup>12</sup> was developed on the challenges women face in the workplace and as entrepreneurs (such as on access to resources, and care work sharing). The video reached an audience of 235 people from LGIs, private sector and the community. It continues being screened at events in the field.

### **B.2.3. Cumulative Achievements under Output 2.3**

**Output 2.3: Private sector bottlenecks and barriers to WEE 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.**

Ten capacity development sessions on the WEPs promoted the role the private sector can play in advancing WEE. Some 261 (180 women) top-level management representatives of 46 enterprises participated, resulting in 17 companies becoming new signatories to the WEPs and making commitments to advancing gender equality and women's empowerment at their workplaces and marketplaces (one in 2021, 16 in 2022). This commitment, in turn, is expected to benefit their combined 2,200 of the employees (933 women).

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<sup>11</sup> Link to Facebook Group: [Narir Pashe - নারীর পাশে | Facebook](#)

<sup>12</sup> Link to the video: [Women's Challenges in the Workplace](#)- UN Women Asia Pacific Youtube channel

To create an enabling environment for WEE communications campaigns were implemented based on KAPB assessments at the local level. Six WEPs signatories are also benefiting from gender-responsive investments from UNCDF. Moreover, seven of the WEPs signatories are building market linkages via the *Anondomela* e-commerce platform of UNDP.

### Activities Implemented under Output 2.3 for 2022

**2.3.1. Analysis on Women’s Access to Markets and Finance:** A KAPB assessment was conducted on women’s economic participation, including access to markets and finance. The analysis informed the design of social, and behaviour change campaign plans and knowledge products on WEE for dissemination in 2022.

**2.3.2 and 2.3.3. Technical Sessions and Advisory on WEPs:** Nine capacity development sessions on WEPs were conducted. Forty-five enterprises developed the capacities of 229 of their top-level management, including 171 women, on the WEPs to advance gender equality and women’s empowerment at their workplace, marketplace, and in the community. Sixteen enterprises committed to gender equality at their workplaces/marketplaces by becoming WEPs signatories.

By leveraging existing spaces and platforms managed by the partner agencies through complementary programming, WING increased its outreach and network on WEPs. It drew enterprises from partner WING interventions to capacity development efforts (i.e., 10 UNCDF WING GRIP fund recipients and 19 UNDP WING *Anondomela* entrepreneurs). A private-sector focused networking event was organized in the Manikganj district with 24 participants. This included five women entrepreneurs to promote pledges towards WEPs.

Ms. Sufia Khatun, owner of *MAPRA KARU ANGAN*, is a WEPs signatory who has received capacity development support on the WEPs from UN Women. She shared, “I believe marginalized women and people with disabilities need opportunities to be included and contribute to the economy. Hence in my business, they get preference in terms of employment. Our support can bring immediate and effective positive outcome in the lives of these people. Through the WEPs, I hope myself and peer networks will be able to empower a greater number of distressed women in our community. This is a great and much needed initiative.”

### 2.2.3 and 2.3.4. Campaign Plans for Social and Behaviour Change Campaigns on WEE:

Campaigns were developed for social and behaviour change advocacy promoting WEE based on the WING baseline KAPB assessment. Campaign plans for social/behaviour change advocacy under Outputs 2.2 and 2.3 were merged for a comprehensive approach to promoting WEE.

## B.3. Cumulative Achievements under Outcome 3

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

An enabling environment was created for women-led enterprises to unlock and access a larger volume of domestic capital and expand their economic space. A multi-stakeholder level GRIP was approved by the BB. The GRIP subsequently went on to support gender-responsive investments

in projects valued at USD 2.16 million. The recipients of these investments supported 5,712 direct decent jobs (including for 5,699 women, one transgender person and 12 men). This created new income opportunities for 945 women workers and entrepreneurs at the local level. More than USD 1.85 million in domestic capital, including owner's equity contributions and finance from local banks, was unlocked by recipients of these gender-responsive investments. Overall, a 2.5 per cent increase took place for gender-responsive investments at the local level.

### **B.3.1. Cumulative Achievements under Output 3.1**

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

Public and private domestic capital was leveraged for WEE by a multi-stakeholder level GRIP platform, which was approved by the BB. A total of 18 investment proposals successfully passed the required score under the Women's Economic Empowerment Index (WEEI) and were funded by GRIP with project costs totalling USD 2.16 million (two projects selected in 2021 and 16 in 2022). Moreover, recipients of these gender-responsive investments mobilized an additional USD 1.85 million of private finance and USD 5,882 via the government's COVID-19 stimulus packages. The BSCIC is building linkages for these selected SMEs with business development services. An additional five women entrepreneurs of small enterprises were selected from a CORDAID supported Rohingya refugee host community livelihood project in Cox's bazar. These women entrepreneurs received WING project grant fund and expanded their businesses, and with WING project support, received bank loans for the first time from local banks.

### **Activities Implemented under Output 3.1 for 2022**

**3.1.1. Development of a Gender-responsive Investments Pipeline:** The SME and Special Programmes Department of the BB approved a multi-stakeholder level GRIP. After issuing calls for proposals, local SMEs and social enterprises submitted 62 proposals for investments.

**3.1.2. Selection of Gender-Responsive Investments:** A total of 16 gender-responsive investments were made through GRIP. These included 13 women-led enterprises (including two indigenous women-led enterprises), one woman's cooperative, and two social enterprises operating in Thakurgaon, Kurigram, Cox's Bazar, Jashore, and Manikganj districts. The project cost for these investments totalled USD 1.64 million. The enterprise sectors include handicrafts, hotel management, dairy food production, and mini garments (see Annex 3 for detailed information)

**3.1.3. Facilitation of Business Development Services (BDS):** Data collection to connect to BDS was conducted in Manikganj, Jashore and Cox's Bazar districts resulting in BSCIC building links for selected SMEs to BDS.

**3.1.4. Capacity Development of Financial Institutes on WEEI:** A total of 26 financial institutions from Manikganj and Thakurgaon districts received capacity development support on WEEI tools

to build understanding on how to assess and rank gender-responsive investments. As a result, these institutions are extending their support to women entrepreneurs. After receiving WEE Index training, the bank officials are now considering applying different criteria based on the WEEI tools in their SME loan financing project. The WEEI checklist includes gender-responsive indicators on: i) institutional policies that are gender-equalizing, such as in employment, benefits, pay, and anti-harassment policies; ii) business products and their effects on gender equality; and iii) supply chain/procurement practices that seek to include women as suppliers and pay equal prices to those paid to male suppliers. Officials from national and local-level financial institutions are considering these criteria for loan disbursement decisions and in providing financial services to women entrepreneurs.

**3.1.5. Facilitation for Unlocking Private Finance and Government Stimulus Packages:** Facilitation with local level financial institutions unlocked USD 1.40 million in private finance and USD 3,529 of the government’s COVID-19 stimulus packages for recipients of gender-responsive investments.

### **B.3.2. Cumulative Achievements under Output 3.2**

**Output 3.2: Strengthened capacity of women, women SMEs, non-governmental organizations (NGOs), and private sector on gender-friendly business planning and project financing issues.**

A total of 800 women workers from women-led SMEs and social enterprises strengthened their capacity on gender-responsive business services (200 in 2021 and 600 in 2022), while an additional 50 women professionals improved their capacity on gender-responsive business development and integrated market value chains in 2022 (see Annex 3).

### **Activities Implemented under Output 3.2 for 2022<sup>13</sup>**

**3.2.1. Market-Needs Specific Training for SMEs and Social Enterprises:** A total of 24 market-needs specific skills building training sessions were organized in Manikganj, Jashore, and Cox’s Bazar districts. These training workshops developed the capacities of 600 women workers from women-led SMEs and social enterprises on gender-responsive BDS. After receiving skill development training, the participants are now more capable of ensuring manufacturing quality and finished products and as such are in a better position to secure the continuity of their SME.

**3.2.2. Training on Gender-Responsive Business Development and Integrated Market Value Chain for SMEs and Social Enterprises:** A Memorandum of Understanding was signed with the Small and Cottage Industries Training Institute (SCITI) of BSCIC to support the organization of training for professionals from women-led enterprises. As a result, two training workshops developed the capacities of 50 women professionals from women’s enterprises in Manikganj and Jashore districts on gender-responsive business development and integrated market value

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<sup>13</sup> Note, activity 3.2.3 will be implemented in 2023.



chains. As a result of the training, the capacities of the 50 managers was developed and these women-led SMEs have improved their business management, growth, profit margins, and sales.

**3.2.4. Post-Investment Monitoring:** Post-investment monitoring visits were conducted by the Director, Additional and Joint Directors of BB to recipients of gender-responsive investments at Thakurgaon, Manikganj, and Jashore districts. They consulted with employees, women’s group members, and other business actors to assess and monitor their business progresses. They were satisfied that the initiatives towards the creation of local level gender-responsive economic space were sustainable and committed to continuing the GRIP.

Jaker Hossain, Director, SME and Special Programmes Department, Bangladesh Bank shared his observations during a post-investment monitoring visit in a mat factory in Thakurgaon district: “This is highly appreciative and impressive how women from ethnic minorities have been included in the local economy through formal engagement who are usually secluded from mainstream development. Bangladesh Bank is glad to be a part of this initiative and collaboration with WING in this inclusive approach”.

## B.4. Achievements against BZ Results Framework

### B.4.1. Women’s Rights and Gender Equality

**Result 3: Strengthened capacity of women, women’s rights organizations, CSOs, government, and private sector to enhance women’s rights, empowerment, and gender equality.**

BZ Results Framework Sub-heading	Women’s Rights and Gender Equality
Indicator	Number of organizations (disaggregated by women-led, youth-led, or other and formal/informal) with strengthened capacity to advance women’s rights and gender equality
<p><b>Progress:</b></p> <ul style="list-style-type: none"> <li>10 WDFs and 10 <i>Upazila Parishads</i> have strengthened their capacity to advance women’s rights and gender equality with a focus on gender-responsive local economic development decision-making processes and GRPB (10 WDFs are women-led formal organizations; 10 <i>Upazila Parishads</i> are other formal organizations).</li> <li>26 financial institutions<sup>14</sup> in three districts<sup>15</sup> have strengthened their capacity to advance women’s rights and gender equality with increased knowledge of WEI tools to assess and rank gender-responsive investments. They are extending their support to women entrepreneurs (1 financial institution, the Bangladesh Krishi Bank is women-led, all 26 are formal organizations).</li> </ul>	

<sup>14</sup> Janata Bank Ltd., Rupali Bank Ltd., Sonali Bank Ltd., Bangladesh Krishi Bank, Basic Bank Ltd., Pubali Bank Ltd., Mutual Trust Bank Ltd., One Bank Ltd., First Security Islami Bank Ltd., Prime Bank Ltd., IFIC Bank Ltd., Exim Bank, Eastern Bank Ltd., Shahjalal Islami Bank, Trust Bank Ltd., South East Bank Ltd., Dhaka Bank Ltd., BRAC Bank Ltd., United Finance, United Commercial Bank Ltd., AL- Arafah Islami Bank Ltd., National Bank Ltd., Islamic Bank Bangladesh Ltd., Mercantile Bank Ltd., Agrani Bank Ltd., Dutch Bangla Bank Ltd.

<sup>15</sup> Cox’s Bazar, Manikganj and Thakurgaon districts

<sup>18</sup> See: <https://bdnews24.com/business/bangladesh-gets-first-female-md-of-a-state-owned-bank-in-shirin-akhter> (last accessed on 30 March 2023).

- 17 enterprises have strengthened capacity to advance women’s empowerment and gender equality at their workplace, marketplace, and communities with action plan and signed commitment towards the WEPs (15 are women-led,<sup>16</sup> and 2 other;<sup>17</sup> all 17 are formal organizations).
- 1 e-commerce platform, *Anondomela*, has strengthened capacity to advance women’s rights and gender equality. The platform is developing the capacity of women entrepreneurs and entrepreneurs from disadvantaged groups such as the transgender community and persons with disabilities. It focuses on digital and financial inclusion (1 other, formal organization).

## B.4.2. Private Sector Development

### Result 1: Business development, by investment or trade of local or Dutch companies with (in) low- and middle-income countries.

BZ Results Framework Sub-heading	Business Development
Indicator 1	Amount of mobilized private finance (in thousand EUR)
<b>Progress:</b> EUR 1,281,984 in private finance was mobilized by enterprises that were recipients of WING gender-responsive investments. Because of this finance mobilization, women-led SMEs now operate in a wider economic space and engage in a higher volume of business including improvement of their supply chain system.	
Indicator 2	Number of direct jobs in individually supported SME by private sector development programmes
<b>Progress:</b> A total of 496 direct decent jobs (including for 483 women, one transgender person and 12 men) were supported through recipient enterprises of gender-responsive investments.	
Indicator 3	Number of people assisted to develop economic income generating activities
<b>Progress:</b> A total of 3,512 entrepreneurs 2,863 women including five persons with disabilities, 13 transgender people, and 636 men) were assisted to develop income generating activities through the <i>Anondomela</i> e-commerce platform and capacity development on digital and financial literacy.	

### Result 4: Financial Sector Development

BZ Results Framework Sub-heading	Financial Sector Development
Indicator	Number of firms or individuals that obtain financial services (including people enrolled in pro-poor insurance programmes)
<b>Progress:</b> In 2022 total of 16 women-led enterprises obtained financial services from the GRIP platform of the BB.	

<sup>16</sup> Karupanya Handicrafts; Joyoti Society; Rokomari Hostoshilpa; Sadia Fashion House; Different Beauty; Golden Rose Beauty Parlor; Nikhut Garments & Tailors; Dimension Food Products; Bondhon Food Products; Erect International; Hasan Hosto Shilpo; Aiozone; Dhara Mega Shop; Mapra Karu Angan; and Nari Natural Craft.

<sup>17</sup> IDLC Finance Limited BornoIT.

## Result 5: Strengthened Economic Governance and Institutions

BZ Results Framework Sub-heading	Strengthened Economic Governance and Institutions
Indicator	Number of strengthened (farmer/workers/entrepreneurs/traders) organizations for a sustainable local business climate
<b>Progress:</b> <ul style="list-style-type: none"><li>6 organizations<sup>18</sup> have strengthened their sustainable local business climate via the facilitation of the multi-stakeholder level GRIP approved by the BB.</li><li>16 women-led SMEs<sup>19</sup> have strengthened capacity on sustainable local business climate due to gender-responsive investments by the GRIP and BDS capacity building.</li></ul>	

## C. Project Management

A WING Programme Coordinator based at UN Women is responsible for project management, coordinating the programmatic partnership, and donor engagement among UN Women, UNDP, and UNCDF. Administrative and financial coordination is also provided to the partners by a WING Programme Associate. Moreover, each UN agency has 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. Following the departure of the UN Women WING Programme Coordinator on 19 January, 2023, the role of coordination and project management will be taken over by the UN Women Bangladesh WEE Programme Manager. Day to day implementation will be supported by the ongoing WING Programme Support Officer and the Programme Associate.

The Project Steering Committee (PSC), chaired by UN Women, met in August 2022 for strategic coordination and monitoring of the WING programme. The PSC held a two-day WING Synergy Workshop in June 2022, organized to strengthen coordination, partnerships, and synergies, building on lessons learned and opportunities to identify ways forwards. UN Women presented an update on the key achievements of WING, along with other ongoing projects, to Economic Relations Division in June 2022. Two update meetings were held with the Embassy of the Kingdom of the Netherlands to facilitate smooth coordination among the agencies.

Gender competencies of WING personnel from partner UN agencies, were strengthened through a capacity development workshop on gender equality. Some 16 UN personnel (10 women, six men) from the three agencies participated in the workshop, facilitated by UN Women in December 2022. Thirty-seven<sup>20</sup> regular field visits took place to monitor field interventions, in

<sup>18</sup> SME Foundation, Palli Karma Shahayak Foundation, Joyeeta Foundation, Ministry of Finance, Ministry of Industries, Ministry of Women and Children Affairs

<sup>19</sup> Karupannya Handicrafts; Education and Skills Development Foundation; Joyoti Society; Rokomari Hostoshilpo; COXSBAZARSHOP.COM; Bornali Printers; Golden Rose Beauty Parlour; Sadia Cosmetics and Fashion House; Rufina Paposh Karkhana; Sabina Paposh Karkhana; Dimension Food Products; Pakhi Ladies Taylors; Rupa Beauty Parlour; Zim Beauty Parlour; Nijhum Beauty Parlour; and Dubai Beauty Parlour. These enterprise sectors include handicrafts, hotel management, dairy food production, and mini garments (see Annex 3 for detailed information)

<sup>20</sup> Note: Ten field missions by UNCDF, 15 field missions by UN Women, and 12 field missions by UNDP.

2022. Three post-investment monitoring visits were conducted by the BB to assess field level implementation and make recommendations for the next course of action.

#### **D. Lessons Learned and Challenges**

GRPB allocations at the *Upazila* level are mandated to be channelled through WDFs. As such, WING gender-sensitization and advocacy on GRPB targets the capacity development of WDFs as change agents. While they are the mandated beneficiaries of GRB based on local government circulars, the new local government elections that took place around the end of 2021 and the beginning of 2022 resulted in the dropouts of many prior LGI and WDF members. As such, WDFs are yet to be formed and/or activated in many *Upazilas* under the WING coverage areas. To address this, WING is strengthening the activation of WDFs and organizing follow-up meetings and capacity development interventions with newly elected representatives where there have been major changes in leadership.

WING communications and advocacy campaigns are now increasingly focusing on the formation and activation of WDFs to facilitate GRPB at the *Upazila* level. Capacity development interventions on GRPB were also reorganized with newly elected female LGI and WDF representatives.

It is observed that inadequate business documentation by local SMEs hinders business due diligence and hampers their financial credibility when seeking investments. As a result, IEC content to raise awareness of the requirements for credit applications was developed. Among these was information on how to maintain documentation like trade licenses and recording of financial transactions.

A key lesson learned is that WEPs signatories are increasingly interested in reinforcing their commitments to implement the principles and would benefit from networking for knowledge exchange among WEPs practitioners. Follow-up technical and advisory support on the practical implementation of the WEPs principles in the local context is being planned. It is observed that infotainment-based campaign approaches have been gathering large audiences in an organic manner. Moreover, these methods can also cater to sensitize stakeholders who may have relatively lower levels of literacy. Thus, such edutainment approaches could be further leveraged for the development of future campaigns to promote women's economic participation to a larger audience.

There have been challenges in geographical-targeting of gender-responsive investments due to the relatively lower number of larger, more advanced scale businesses than anticipated in WING coverage areas. Strategic solutions that are being explored include having different options such as varying the size of the investments, investing in cooperatives and social enterprises, and taking a cluster-based financing approach for SMEs.

#### **E. Sustainability**

WING is ensuring sustainability by promoting institutional changes in local economic spheres, and working with multi-level stakeholders such as public, private, and civil society actors. For example, capacity development and advocacy for GRPB is being carried out at the local level to promote long-term sustainable commitments by the local government towards advancing WEE with MoWCA leading on the GRPB guideline. Moreover, WING has been working to strengthen the capacity of local government authorities to institutionalize the GRPB guideline and monitoring tools through evidence generated via studies, dialogue, and advocacy at the district and national levels. To bring the private sector under a common institutional framework to enhance WEE and gender equality at their workplaces, marketplaces and communities, WING is providing technical support to implement the WEPs among private enterprises and financial institutions. Regarding unlocking domestic capital for women entrepreneurs effectively in a sustainable manner, GRIP was institutionalized as a multi-stakeholder platform with the BB. This has been complemented by the capacity development of local level financial institutions to carry out gender-responsive investments. District level orientations and advocacy are also being carried out to promote the financial and digital inclusion of women entrepreneurs with multi-level public, private and civil society actors.

#### **F. Gender Lens – WING’s Contributions to Gender Equity**

WING advocates for improvement in the implementation of policies supportive of gender equality and WEE; enhances gender-responsive local development decision-making processes; and mobilizes domestic capital for gender-responsive investments. WING is advocating for the digital and financial inclusion of women entrepreneurs in five districts. A total of 3,512 (2,485 women, 13 transgender, five persons with disabilities) entrepreneurs expanded their marketplace or economic space online as a result of their enrolment with WING’s e-commerce platform *Anodomela*. This has contributed to reduce the digital divide faced by women entrepreneurs in accessing markets, thereby improving their earning potential.

WING improved the capacities of 10 LGIs and 10 WDFs on gender-responsive local economic development decision-making processes. As a result, 62 representatives of LGIs, including WDFs, pursued and adopted 18 new initiatives/plans for women’s economic development. LGIs are now better able to address the needs of women, with a focus on economic development. Women’s voice and agency have also been enhanced through confidence building of WDF representatives to engage in local economic development processes and by gender-sensitizing the local development processes.

WING convened a multi-stakeholder GRIP by the BB, resulting in a 2.5 per cent increase in gender-responsive investments at the local level. Recipients of these investments also unlocked more than USD 1.85 million of local level domestic capital and supported 5,712 direct decent jobs (including 5,699 women, one transgender person and 12 men). This resulted in financial inclusion that can expand the earning horizons of women entrepreneurs, who traditionally face sociocultural barriers in accessing credit from financial institutions.

## **G. Cross-cutting Issues**

The interventions of the partner UN agencies complement each other and work in synergy. While UN Women and UNCDF work towards the capacity development of relevant stakeholders to be gender-responsive in their practices, decision making and local development processes, UNDP builds on lessons learned and complements these efforts by onboarding stakeholders towards a common understanding and evidence-based advocacy for WEE interventions.

Further, UN Women also targets developing capacities of beneficiaries of private sector enterprises and financial institutions under UNDP and UNCDF WING platforms such as the GRIP and *Anondomela* through structured capacity development on WEPs. The three UN agencies contribute together towards creating an enabling environment for the enforcement and implementation of policies and practices supportive of WEE.

## **H. Integrity Issues**

No integrity and accountability related issues were reported among the three UN agencies during the reporting period. For each agency, internal and external financial audits are conducted at the country office level at periodic intervals as per agency-specific policies and procedures. An audit of UN Women Bangladesh was also conducted by UN Board of Audit in 2022.

Each agency has mechanisms such as policies, procedures, complaint mechanisms and support systems to address discrimination, sexual harassment, and abuse of authority at the workplace. Within the UN system, Prevention of Sexual Exploitation and Abuse Focal persons are in place at each UN Agency to address issues of sexual exploitation and abuse. UN Women and UNDP also have Respectful Workplace Facilitators in their agencies.

## **I. Efficient Use of Resources**

The three UN Agencies have been selecting service providers in a competitive and transparent manner in line with procurement policies and procedures. The calls for proposals for gender-responsive investments have been published and disseminated through women's business associations and via networks such as *Anondomela* and at SME Fairs. By leveraging existing spaces and platforms managed by the agencies through complementary programming, WING increased its outreach and network for gender-responsive investments. Moreover, WING has been building on each UN partner agencies' efforts with common beneficiaries leading to effective and efficient use of resources by enabling a holistic support environment to a specific cohort of stakeholders.

## **J. Risks Update**

During the implementation period, no new risks arose apart from those already envisioned in the programme proposal. There is no new update on the risk rating of the proposed risks.

In terms of political risks, several elections took place at sub-districts of Jashore, Manikganj and Thakurgaon districts at the local government level by the end of 2021 and the beginning of 2022. As a risk mitigation strategy, WING is strengthening the activation of WDFs and organizing follow-up meetings and capacity development interventions with newly elected representatives where there have been major changes in leadership. This ensures continuity in targeting change agents for the programme as well as ensuring ownership from incoming political stakeholders.

In terms of strategic and operational risks regarding GRPB, LGIs and WDFs may not have the political will for GRPB and its required three per cent ADP allocation at the LGI level. As part of the risk mitigation plan, ongoing capacity development interventions of LGIs and WDFs on GRPB and piloting of the GRPB guideline are being enforced further via communications campaigns on GRPB as well as advocacy with decision makers and influencers at the national and local level. It is observed that inadequate business documentation by local SMEs hinders business due diligence of gender-responsive investments. As a risk mitigation strategy, IEC contents were developed that are promoting essentials needed for being credit worthy.

## **K. Conclusion**

WING partners contribute to WEE and gender equity in synergy, promoting the adaptation of gender-responsive policies and practices by LGIs, the private sector and financial institutions. WING institutionalizes its interventions with key public actors such as the BB and LGIs to support sustainable financing mechanism for WEE.

Moreover, the capacities and management systems of enterprises and financial institutions are being strengthened to sustainably adapt gender-responsive business practices and communities were sensitized to foster an enabling environment for WEE. In terms of the next steps, WING plans to further strengthen its interventions for promoting GRPB as a sustainable financing mechanism for WEE. It will make use of participatory advocacy for the activation of WDFs in monitoring GRPB allocations and utilizations by LGIs.

WING is grateful to the Government of the Netherlands for its support provided to the programme and values the partnership with its Embassy in Bangladesh. WING is grateful to MoWCA for its productive collaboration to support GRPB at local government. WING is thankful to the LGI representatives at its working districts, especially the DDLGs, Deputy Commissioners, *Upazila Nirbahi Officers* (UNOs) and WDF Presidents (*Women Upazila Parishad Vice Chairpersons*) from Thakurgaon, Kurigram, Manikganj, Jashore and Cox's Bazar districts, who committed their valuable time and efforts to facilitate convening of local level interventions.

WING is also grateful to the General Manager and the Deputy General Manager of SMEs and Special Programmes Department of the BB for playing a key role in facilitating partnerships for gender-responsive investments with the programme. The Chairman of BSCIC and the Principal of SCITI, BSCIC also played a critical role in capacity development of women workers and entrepreneurs.

## Annex 1: Progress against Results and Resources Framework (including State of Implementation of Activities) for 2022

<b>Overall Programme Outcome: Women achieve sustainable improvements in income and economic security.</b>			
<p><b>Indicator</b> # increase of women entrepreneurs and women workforce in the local economies  <b>Baseline:</b> 164,824  <b>Target:</b> 165,824 (Increase of 1,000 number of women entrepreneurs and workforce in the local economies)  <b>Means of verification:</b> Baseline and local economic assessment survey vs. final evaluation  <b>Progress:</b> <b>Achieved</b>, there was an increase of 1,071 new women entrepreneurs and workforce in the local economies.  <b>Means of verification:</b> Meeting notes of GRIP of the BB</p>			
<b>Outcome/Output/Activities Indicators/Baseline/Target</b>	<b>PUNO</b>	<b>Planned Activities for 2022</b>	<b>Progress for 2022</b>
<b>Outcome 1: Improved implementation and enforcement of policies supportive to women's economic empowerment.</b>			
<p><b>Outcome Indicator 1:</b> Local level monitoring reports from selected districts show effective utilization of the GRB allocation and the 3 per cent of ADP of <i>Upazilla Parishad</i>  <b>Baseline:</b> 0                      <b>Target:</b> 5                      <b>Means of verification:</b> Final evaluation  <b>Target for Year 2:</b> 0  <b>Progress:</b> Not applicable, no progress measured yet.</p>			
<b>Output 1.1. Mechanisms for effective utilization of provisions and allocations facilitating WEE are developed.</b>	<b>PUNO<sup>21</sup></b>	<b>Planned Activities for 2022</b>	<b>Progress for 2022</b>
<p><b>Output Indicator 1.1a.</b> Number of mechanisms developed  <b>Baseline:</b> 0    <b>Target for Year 2:</b> 1  <b>Means of verification:</b> Independent report by consultant  <b>Progress:</b> One M&amp;E mechanism is developed for use by WDF.</p> <p><b>Output Indicator 1.1b.</b> Number of policies and practices (that facilitate WEE) reviewed and revised with the necessary change.</p>	<p>1.1.1. Organize three national level programme orientation and follow-up meetings for local and national stakeholders including representatives from WDFs, LGIs, BB and relevant ministries using the best appropriate methods for conducting meetings (i.e., online)</p>	<p>Organize one national level orientation meeting online</p>	<p>Achieved: Organized a day-long policy advocacy workshop on "Women's Economic Empowerment and Gender-responsive Policies in Bangladesh".</p>
		<p>Organize five awareness campaigns at the <i>Upazila</i> level.</p>	<p>Partially achieved: Two <i>Upazila</i> level WDFs organized awareness campaigns at Singair and Jashore Sadar with technical support from the WING programme.</p>

<sup>21</sup> Participating United Nations Organization



<p><b>Baseline:</b> One review done by UNDP</p> <p><b>Target for Year 2: 2</b></p> <p><b>Progress:</b> 1 (Relevant components of national policies facilitating WEE were reviewed)</p> <p><b>Means of verification:</b> Independent study conducted by consultant on review of relevant components of policies on WEE.</p>	1.1.2.	Review of relevant components of national policies including National Guideline for Gender budgeting, Local Government, BB's SME Lending Policy, National Skills Development Policy, and Labour Policy and National Financial Inclusion Strategy to identify gaps and improvements required to support women's enterprises, and follow up on these areas with advocacy	UNDP	Review of national policies	Achieved: A study was conducted for reviewing financial policies and M&E mechanisms for better implementation of gender-responsive policies supportive to WEE.
	1.1.3.	Organize two advocacy events and two capacity-building workshops at national level for identified stakeholders for necessary implementation or revision in the existing policies for making them more supportive towards WEE and sharing lessons learned at the national level	UNDP	Organize two advocacy events at the national level	Achieved: Two advocacy workshops were organized at the national level for policies supportive to WEE.
	1.1.4.	Develop 10 communication materials (at least five videos and five leaflets/booklets) highlighting barriers and successes of women entrepreneurs for advocacy at both national, regional, and local level; and information materials	UNDP	Develop communication materials (two videos, two leaflets/booklets)	Achieved: Communication materials were developed and distributed: Four video-based resources/19 text-based resources as follows: - Two video documentaries portraying the best practices of WING's women-entrepreneur beneficiaries.

	related to available supports in the context of COVID 19.			<ul style="list-style-type: none"> <li>- A booklet based on resource mapping for women entrepreneurs; disseminated this to 1,000 stakeholders, including women entrepreneurs.</li> <li>- One television commercial, one radio commercial, 18 social media posts, and one video tutorial promoted for the <i>Anodomela</i> marketplace to enable digital and financial inclusion of CMSMEs.</li> </ul>
<b>Output 1.2. A monitoring system developed to monitor allocation of funding provisions of lending to support WEE by LGIs and Bangladesh Bank</b>		<b>PUNO</b>	<b>Planned Activities for 2022</b>	<b>Progress for 2022</b>
<p><b>Indicator 1.2a.</b> Number of districts that utilize the monitoring system and issue reports <b>Baseline:</b> 0 <b>Target for Year 2:</b> 2 <b>Means of verification:</b> Independent report by consultant <b>Progress:</b> The targeted <i>Upazila</i> administrators of two districts agreed to practice the monitoring system to track the progress of 3 per cent GRB allocations at <i>Upazila</i> Parishads</p> <p><b>Indicator 1.2.b.</b> Monitoring reports on GRB allocations inform decision-making at the local level. <b>Baseline:</b> No <b>Target for Year 2:</b> Yes <b>Means of verification:</b> Independent report by consultant</p>	1.2.1 Review of M&E tools to identify gaps and suggest innovative approach to enforcing and monitoring policies promoting WEE including gender-responsive ADP and budgetary allocations and lending provisions to women-led SMEs	UNDP	Review of M&E tools and mechanisms for WEE	Achieved: A study was conducted to review financial policies and M&E mechanisms for better implementation of gender-responsive policies supportive to WEE.
	1.2.2 Organize two advocacy and two capacity-building workshops at district and national level for relevant duty bearers to ensure effective implementation of M&E mechanism for policies which promote WEE including gender-responsive ADP	UNDP	Two workshops: one for the national and one for local levels were planned	Partially achieved: A one-day policy advocacy workshop was organized on “Reviewing Existing National Financial Policies and M&E Mechanisms for Suggesting Better Implementation of Gender-responsive Policies Supportive to WEE”.

<b>Progress:</b> M&E tools and mechanisms are being used by WDF.	1.2.3. Organize one final workshop to share lessons learned of the programme	UNDP	No activity in 2022 as per Annual Work Plan (AWP).	On track: This workshop is planned for 2023.
<b>Outcome 2: Women's participation in local economic development activities is increased.</b>				
<p><b>Outcome Indicator 2a:</b> Number of plans, policies that are adopted by private sector and LGIs on gender-responsive investment, planning and budgeting  <b>Baseline:</b> 0 <b>Target :</b> 5 <b>Target for Year 2:</b> 0  <b>Progress:</b> On track, One action plan was adopted by an LGI on gender-responsive investment, planning and budgeting  <b>Means of verification:</b> Follow-up survey by consulting firm</p> <p><b>Outcome Indicator 2b:</b> Number of women participating in local economic decision-making process  <b>Baseline:</b> 15 <b>Target :</b> 100 <b>Target for Year 2:</b> 50  <b>Progress:</b> Achieved, 62  <b>Means of verification:</b> Follow-up survey report by consulting firm</p>				
<b>Output 2.1. Enhanced capacity of women entrepreneurs, women's business associations/chamber of commerce, and WDFs to participate in local economic development decision-making process.</b>		<b>PUNO</b>	<b>Planned Activities for 2022</b>	<b>Progress for 2022</b>
<p><b>Output Indicator 2.1a:</b> Number of women receiving technical support in participating in local economic decision-making process  <b>Baseline:</b> Members of two WDFs received technical support during Inclusive and Equitable Local Development Programme (IELD)  <b>Target for Year 2:</b> Members of 5 WDFs  <b>Progress:</b> Members of 10 WDFs were capacitated on gender and GRPB.  <b>Means of verification:</b> Workshop report (Bangladesh Center for Communication Programs (BCCP))</p> <p><b>Output Indicator 2.1b.</b> Percentage of training participant's self-assessment indicating capacity and confidence to</p>	2.1.1 Conduct a series of technical sessions (including on GRPB, leadership skills, digital literacy and platform) to support women entrepreneurs, members of 10 WDFs and local Women's Chamber of Commerce to (i) effectively participate in local economic development decision-making process, (ii) undertake gender-based analysis of local barriers to women's efforts, (iii) identify solutions to use in their advocacy for support to women's participation in local economic development, and (iv) develop successful business	UN Women	Conduct 10 workshops on GRPB for WDFs and LGIs	Achieved: 10 workshops were conducted on GRPB for LGIs, including for five WDFs.

<p>participate in decision-making processes</p> <p><b>Baseline:</b> 53% (determined through the pre-training assessments)</p> <p><b>Target for Year 2:</b> At least 70%</p> <p><b>Progress:</b> 99%</p> <p><b>Means of verification:</b> Follow-up survey report by consulting firm</p>	enterprises at district and subdistrict level.			
	<p>2.1.2. Building on activity 2.1.1, produced material (policy brief, analytical studies, etc.) to advocate (through WDFs, local business associations and Women’s Chamber of Commerce) for policies that expand women’s access to markets (e.g., gender-responsive public procurement policies, safe public spaces and transportation, expansion of childcare centres, parental leaves as solutions to women’s unpaid care responsibilities, gender-inclusive digital job interventions, etc.)</p>	UN Women	Produce IEC knowledge products on GRPB, focusing on WEE	Achieved: IEC products on GRPB, focusing on WEE, were developed and disseminated.
	<p>2.1.3. Develop (one national level) guideline on engendering local development plans and five WEE strategies (to be adopted locally for each geographical areas) for LGIs and WDFs that expand women’s market access, facilitate financial inclusion for women-led enterprises and accommodate the needs of women entrepreneurs based on the gaps identified</p>	UN Women	Initiate the development of guidelines	Achieved: Stakeholder consultations were taken on draft guideline by MoWCA for LGIs for GRPB at Kurigram Sadar.
<p><b>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.</b></p>		<b>PUNO</b>	<b>Planned Activities for 2022</b>	<b>Progress for 2022</b>

<p><b>Output Indicator 2.2a:</b> Number of local authorities in selected <i>Upazila Parishads</i> who participate in Gender Orientation Sessions (disaggregated by sex)  <b>Baseline:</b> IELD gender sensitization sessions were held for officials in two districts  <b>Target for Year 2:</b> 100  <b>Progress:</b> 480, women 310  <b>Means of verification:</b> Workshop report (BCCP)</p> <p><b>Output Indicator 2.2b.</b> Number of action plans on promoting gender equality within community developed by HeforShe signatory <i>Upazila Parishads</i>  <b>Baseline:</b> In IELD members of <i>Upazilla Parishads</i> such as the chairpersons were signatories  <b>Target for Year 2:</b> 5 (at least one for each <i>Parishad</i>)  <b>Progress:</b> 10 <i>Upazila</i> level action plans were developed by the community for the promotion of gender equality and WEE at the local level.  <b>Means of verification:</b> Workshop report (BCCP)</p>	<p>2.2.1. Organize 10 gender orientation sessions in selected <i>Upazila Parishads</i> for local authorities, and other key stakeholders. Considerations will be given to new areas in relation to having more access or exposure to digital systems and platforms.</p>	UN Women	Five gender orientation sessions at the local level	Achieved: Five gender orientation sessions were organized for LGIs and relevant private stakeholders.
	<p>2.2.2. Organize 10 gender-sensitization sessions which particularly engage men, boys, and community elders, to promote transformation of social norms in favour of WEE. Considerations will be given to new areas in relation to having more access or exposure to digital systems and platforms.</p>	UN Women	Five gender sensitization sessions	Achieved: Five gender sensitization sessions were organized with the community.
	<p>2.2.3: Design two behaviour change advocacy materials promoting women’s participation in work, safety in public spaces, particularly in working environment.</p>	UN Women	Design the campaign plan	Achieved: Campaign plan was designed for activities 2.2.3 and 2.3.4 combined based on KAPB assessment. Execution of campaigns are ongoing.
<p><b>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.</b></p>	PUNO	Planned Activities for 2022	Progress for 2022	

<p><b>Output Indicator 2.3a.</b> Number of private companies sign up for WEP and HeforShe  <b>Baseline:</b> 0  <b>Target for Year 2:</b> 2 (one in each district)  <b>Progress:</b> 17 enterprises (3 from Thakurgaon, 7 from Jashore, 3 from Manikganj, 1 from Kurigram, 2 from Cox's Bazar; 1 non-bank financial institute at national level).  <b>Means of verification:</b> WEPs website</p> <p><b>Output Indicator 2.3c.</b> Number of entrepreneurs promoted through involvement with private sector (including media) and the programme-supported local women's business associations  <b>Baseline:</b> 5 <b>Target for Year 2:</b> 4  <b>Progress:</b> Video-based stories were developed on seven women-entrepreneurs to promote women's economic participation at the local level, for dissemination via campaigns in 2022 and 2023. (2 videos by UN Women and 2 videos by UNDP)</p>	<p>2.3.1. Analysis/study to identify national and local strategies to address private sector bottlenecks and barriers (such as limitations in financial inclusion and women's market access) to women's economic empowerment</p>	UN Women	Launch the study	Achieved: KAPB Assessment was conducted on women's economic participation, including women's access to markets and finance.
	<p>2.3.2. Conduct 10 orientation and technical sessions for private sector and financial institutions to promote commitment to Women's Empowerment Principles (including gender-responsive procurement policies that promote supplier diversity and collect gender-disaggregated supply chain data), as well as HeForShe action toolkit in male-led institutions</p>	UN Women	Conduct nine orientation and technical sessions	Achieved: Nine technical sessions were conducted on the WEPs with 45 enterprises.
	<p>2.3.3: Provide technical support to two private sector/financial institutions to mainstream the Women's Empowerment Principles in their policies and procedures</p>	UN Women	Selection of private sector and initiate the process	Partially achieved: Collaboration is ongoing with GRIP and the <i>Anodomela</i> Platform of WING to select enterprises to receive capacity development and technical advisory on WEPs.
	<p>2.3.4 Design three local level communication and behaviour change activities that mobilize actors across sectors and spheres including that of family members of the women entrepreneurs and community</p>	UN Women	Execution of campaigns	Achieved: Campaign plan was designed for activities 2.2.3 and 2.3.4 combined based on KAPB assessment. Execution of campaigns are ongoing.

	leaders, to address key social norms and demand-side barriers that are limiting women’s ability to scale up their businesses.			
<b>Outcome 3: Women-led enterprises unlock and access larger volume of domestic capital and expand their economic space.</b>		<b>PUNO</b>	<b>Planned Activities for 2022</b>	<b>Progress for 2022</b>
<p><b>Outcome Indicator 3a:</b> Volume, amount and percentage increase of gender-sensitive projects and investments at the local level  <b>Baseline:</b> 0  <b>Target:</b> Total of 14 investments, total project cost of USD 0.7 million, 2.5% increase in gender-responsive projects at the local level.  <b>Means of verification:</b> Meeting Notes of GRIP and/or Progress Report, BB  <b>Target for Year 2:</b> Total 6 investments, total project cost of USD 0.30 million, 2.5% increase in gender-responsive projects at the local level  <b>Progress: Achieved, 16</b> investments with total project cost of USD 1.64 million, 2.5% increase in gender-responsive projects at the local level</p> <p><b>Outcome Indicator 3.b:</b> 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  <b>Baseline:</b> 0  <b>Target:</b> 14 Gender-responsive projects financed by domestic capital and 1,000 new jobs and entrepreneurship created for women  <b>Means of verification:</b> Meeting Notes of GRIP and/or Progress Report, BB  <b>Target for Year 2:</b> Total 6 Gender-responsive projects financed by domestic capital and 429 new jobs and entrepreneurship created for women  <b>Progress: Achieved, 16</b> Gender-responsive projects financed by domestic capital and 496 new jobs and entrepreneurship were created for women</p>				
<b>Output 3.1. Gender-responsive investments are developed, and public and private capital are leveraged towards WEE.</b>		<b>PUNO</b>	<b>Planned Activities for 2022</b>	<b>Progress for 2022</b>
<p><b>Output Indicator 3.1a.</b> Number of proposals developed from women SMEs, private sector, public sector, and PPP project developers sourced for investment by public and private sector.  <b>Baseline:</b> 0    <b>Target for Year 2:</b> 12 proposals  <b>Means of verification:</b> Meeting Notes of GRIP and/or Progress Report, BB</p>	<p>3.1.1. Develop pipeline of gender-responsive investment projects (at least 28 proposals) formulated by local women SMEs and or NGOs.</p>	UNCDF	Engagement of Strategic Partner (BB/NBFI)	Achieved: BB is engaged as strategic partner with the approval of multi-stakeholder level GRIP.
			Call for proposal for gender-responsive SMEs/NGOs-	Call for proposal was floated and selected proposals were funded
			Proposal screening (Shortlisting and long	Achieved: 62 gender-responsive proposals were screened based on WEEI.

<p><b>Progress:</b> 90</p> <p><b>Output Indicator 3.1b.</b> Amount and percentage of Local Development Finance and private sector finance allocation unlocked for women economic empowerment  <b>Baseline:</b> 0 <b>Target:</b> USD 1.5 million  <b>Means of verification:</b> Meeting Notes of GRIP and/or Progress Report, BB  <b>Progress:</b> USD 1.85 million</p> <p><b>Output Indicator 3.1c.</b> Number of businesses to connect with business development services and agencies  <b>Baseline:</b> 0 <b>Target for Year 2:</b> 12  <b>Means of verification:</b> Meeting Notes of GRIP and/or Progress Report, BB  <b>Progress:</b> 18</p> <p><b>Output Indicator 3.1d.</b> Number of successfully scored investment proposals by WEEI scoring procedures  <b>Baseline:</b> 0 <b>Target for Year 2:</b> 6  <b>Means of verification:</b> Meeting Notes of GRIP and -/or Progress Report, BB  <b>Progress:</b> 18</p>			listing) based on WEE Index score	
	<p>3.1.2. Design and select gender-responsive investments (at least 14 bankable investments) to receive WING programme grants that would unlock public and private sector financing</p>	UNCDF	Initial assessment of proposal through field visit and due diligence	Achieved: 62 gender-responsive proposals were assessed
			Preparation of intro sheet, impact sheet and business plan	Achieved: Materials prepared for 16 gender-responsive proposals
			Endorsement from Country Investment Committee	Achieved: 16 gender-responsive proposals were endorsed for funding
	<p>3.1.3 Facilitate and coordinate business development services (14 businesses) between local businesses and different financing and investment promotion agencies such as banks, business associations and chambers for commerce</p> <p><sup>22</sup></p>	UNCDF	Local level BDS data base preparation-	Achieved: BDS provided at Jashore and Manikganj districts
			Functional linkages with relevant BDS and NGO/SME business	
			Promote joint efforts NGO, SME, and BDS providers	
<p>3.1.4. Conduct (five district level and one national level) private sector training on utilizing the Women Economic Empowerment Index tool for project financing</p>	UNCDF	Organize and deliver the training	Achieved: Workshop on WEE Index tools was successfully completed at Thakurgaon and Manikganj districts for 26 financial institutes.	

<sup>22</sup> As this activity is undertaken in house, the budget is included in the Personnel line.



	3.1.5 Facilitation and consultation with local financial institutions for unlocking private finance and government stimulus packages for COVID-19 at the local level (non-budgetary new activity)	UNCDF	Facilitate domestic resource mobilization for recipients of gender-responsive investments.	Achieved: Facilitation with local level financial institutions unlocked USD 1.40 million in private finance and USD 3,529 of the government's COVID-19 stimulus packages for recipients of gender-responsive investments.
<b>Output 3.2. Strengthened capacity of women, women SMEs, NGOs, and private sector on gender-friendly business planning and project financing issues</b>		<b>PUNO</b>	<b>Planned Activities for 2022</b>	<b>Progress for 2022</b>
<p><b>Output Indicator 3.2a.</b> Number of women and girls enrolled in skills development training <b>Baseline:</b> 0 <b>Target for Year 2:</b> 600 <b>Means of verification:</b> Training report <b>Progress:</b> 800</p> <p><b>Output Indicator 3.2b.</b> Number of business plans and project financing structures developed that directly promote women engagement in business sectors. <b>Baseline:</b> 0 <b>Target for Year 2:</b> 6 <b>Means of verification:</b> Meeting Notes of GRIP and / or Progress Report, BB <b>Progress:</b> 18</p> <p><b>Output Indicator 3.2c.</b> Number of learning and best practices adopted in the ongoing SMEs, LGIs, PPP proposal developer business plan and financing area.</p>	3.2.1. Conduct market need specific skills development training based on priorities identified by LEA (five training sessions at the District level) for local women and girls; the emphasis will be given to the support required for local women SMEs to explore opportunities to manufacture new or diversified products and linkages with potential online market or distribution platform.	UNCDF	24 training workshops	Achieved: A total of 24 market-need based skills building training were conducted on gender-responsive BDS at Manikganj and Jashore districts with 600 women workers.
	3.2.2. Conduct at least 14 training sessions on business development and marketing for integrated value chains for women SMEs and social businesses identified by LEA	UNCDF	2 training workshops	Achieved: A total of 2 training workshops were conducted on gender-responsive business development and integrated market value chain for 50 staff of women-led SMEs at Manikganj and Jashore districts.

<p><b>Baseline: 0 Target for Year 2: 2</b>  <b>Means of verification:</b> Meeting Notes of GRIP and / or Progress Report, BB  <b>Progress: 18</b></p> <p><b>Output Indicator 3.2d.</b> Number of local women workers properly employed with decent job, greater skills, and improved income.  <b>Means of verification:</b> Meeting Notes of GRIP and / or Progress Report, BB  <b>Baseline: 0 Target for Year 2: 300</b>  <b>Progress: 622</b></p> <p><b>Output Indicator 3.2e.</b> Post investment monitoring and evaluation by private and public financiers to assess financial returns and performance of investments.  <b>Baseline: 0 Target for Year 2: 6</b>  <b>Means of verification:</b> Meeting Notes of GRIP and/or Progress Report, BB  <b>Progress: 18</b></p>				
	<p>3.2.3. Conduct at least four training events (two national training sessions and two foreign learning exposure visits) on environmental and climate resiliency, business, social, audit and standard financial management compliance of all investments under country portfolio for SMEs, NGOs, and private sector investors</p>	<p>UNCDF</p>	<p>No activity in 2022 as per AWP.</p>	<p>Not applicable, these activities are planned for 2023.</p>
	<p>3.2.4. Develop support mechanism for post-investment monitoring and evaluation (at least 14 monitoring, evaluation, and reporting frameworks) for beneficiaries during project implementation phase (as per approved business development plan)</p>	<p>UNCDF</p>	<p>Develop a monitoring and evaluation framework</p>	<p>Not achieved, post investment monitoring field visits were conducted by the Director, Additional Director and Joint Director of the BB.</p>
<p><b>Baseline, Monitoring and Evaluation</b></p>	<p>Monitoring and reporting</p>	<p>3 PUNOs</p>	<p>-PSC Meeting is held for programme oversight, monitoring, and coordination of activities of partner United Nations agencies.          -Field level monitoring is carried out.</p>	<p>Achieved: -PSC Meetings were held for programme oversight, monitoring, and coordination of activities of partner United Nations agencies.          -Field level monitoring was carried out regularly.</p>

	Assessment (5 districts)	UN Women	No activity planned in the AWP of 2022.	No activity planned in the AWP of 2022.
	Baseline and endline surveys		No activity planned in the AWP of 2022.	No activity planned in the AWP of 2022.
	Final evaluation		No activity planned in the AWP of 2022.	End-line evaluation will be conducted in 2023.

## Annex 2: Case Stories

### Case Story of Manisha Meem Nipun: A Successful Transgender Entrepreneur from *Anodomela*

Transgender entrepreneur and member of *Anodomela*<sup>23</sup> e-commerce platform of UNDP WING, Ms. Manisha Meem Nipun, is one of the co-founders of Pathchola Bangladesh. She is building market and supply chain linkages via *Anodomela*'s online sales platform. She was also a recipient of a smartphone from *Anodomela*'s smart women entrepreneur grant, which is facilitating communications for her business. She uses the smartphone regularly to capture photos of her products, upload those for sale through the *Anodomela* app and promote her products through social media to boost her sales.

In 2022, Ms. Nipun was one of the recipients of the Diana Award 2022<sup>24</sup>. The Diana Award is one of the most prestigious accolades a young person aged between 9-25 years can receive for their social action or humanitarian work.



Photo: L: Saree collection by Manisha; R: Smart women entrepreneur grant ceremony (Photo credit: L:Saree collection by Manisha/UNDP, 2022)

Ms. Nipun shares, "We are continuously working in Bangladesh to empower the minority communities by advocating for quality education, employability skills development, and

<sup>23</sup> UNDP is implementing the *Anodomela* e-commerce platform as a joint initiative of WING and *Anodomela* TRAC II Fund in collaboration with the Aspire to Innovate Programme programme of UNDP and the Government of Bangladesh. *Anodomela* aims to create linkages between buyers and sellers. This platform has assisted SME entrepreneurs by providing capacity-building training on digital and financial literacy, access to trade fairs, and linkages with the public and private sectors: [Anodomela.shop](https://anodomela.shop). (last accessed on 30 March 2023)

<sup>24</sup> The Diana Award – Roll of Honour 2022 ([diana-award.org.uk](https://diana-award.org.uk)) (last accessed on 30 March 2023)

safeguarding their human rights." She grew up in a patriarchal society as a transgender woman without a legal guardian. She always wanted to be empowered financially as she needs to earn her living on her own. She shares, "This world is discriminative and hard on me and other trans women like me." She started her life as an entrepreneur and social worker, but, when she was onboarded onto the *Anondomela* platform, the quality of her life changed along with her livelihood options.

### Case Story of Rokomari Handicrafts: A Successful Woman Entrepreneur

Salma Islam, the owner of Rokomari Handicrafts, is well-recognized as a successful businessperson in Jashore. Her work has inspired many women and young girls to be self-reliant, but her success journey was full of obstacles and tragedies. Ms. Islam always has dreams of academic education and a strong desire to stand by the poor and helpless people of the country. But with the wishes of her parents, she was married at the young age of 13 when she was in the eighth grade.

After marriage, Salma had to fight hard to complete her secondary school. There was no prospect for her to become self-reliant through employment as she had no institutional higher education. Through her own efforts and with the help of her husband, she learned needlework and tailoring through 'Samaj Kalyan Sanstha' and 'Singer' in 1994.

Since 1994, she has been involved with handicrafts, but in 2013, her husband died, leaving her with four children to support and many financial debts. Her new journey started with the sole responsibility for her children, along with her grief of losing her husband. After his death, she restarted her handicrafts business with the help of a loan of BDT 30,000 (USD 288) from the Grameen Bank.

After a lot of hardwork, she built a showroom for her company Rokomari Handicrafts in 2020 in the heart of Jashore city. However, she started facing struggles to sustain business growth during the COVID-19 pandemic. She needed capital to expand her business. She came across the call for proposals for UNCDF WING gender-responsive investment grants designed to unlock the flow of domestic and private sector capital.

WING invested through a grant to expand her mini-garment factory. Rokomari Handicrafts is



Photo: Ms. Salma Islam, Rokomari Handicrafts winning the divisional Joyeeta Award 2022. (Photo Credit: Rokomari Handicrafts/UNCDF 2022)

currently creating income and employment opportunities for 350 contracts-workers and 100 regular employees. As a result of WING GRIP investments, she has further unlocked USD 41,835 of bank funds and USD 232,808 of equity funds to set up a factory with a day care center, washroom facilities, and a gender-friendly working environment. The WEEI score of her project is 0.85 out of 1.00.

Rokomari Handicrafts also became a signatory to UN Women and UN Global Compact's WEPs to advance gender-responsive business practices, workplaces, and marketplaces for their enterprise after receiving capacity development support on WEPs from UN Women WING. It is also creating market linkages via the *Anondomela* e-commerce platform of UNDP.

One of Salma's most significant achievements was winning the Khulna division's Joyeeta Anveshen Bangladesh Award in 2022. No woman from the Jashore district previously achieved this honor. After winning the award, Ms. Islam quoted that she wants to work for women as long as she lives.

### **Case Story of Priyanka Sur: "When you know your business, no one can hold you back"**

Priyanka Rani Sur is an entrepreneur who lives in Jeshore. She started the technology start up BornoIT with her husband Ujjal Biswas in 2016 to develop business software and websites for small businesses across a range of sectors. Today they have 11 employees, six of whom are women. Borno IT also provides capacity development support to entrepreneurs and individuals to enhance their digital skills.

Borno IT received capacity development support on the WEPs to advance gender equality and women's empowerment and committed to advance the WEPs in their workplace and the technology sector in Jashore. Borno IT is also expanding market linkages in collaboration with the *Anondomela* e-commerce platform.



*Priyanka Sur, Co-founder of Borno IT with female staffs (Photo credit: Elizabeth Rumi D Costa, UN Women)*

In 2020, when countless people stopped working due to the COVID-19 lockdown, Priyanka and her husband started a new venture called, '*Deshi Feriwala*' That sells signature products such as Jashore's famous *Nakshikatha* quilts embroidered in a centuries-old tradition created by local artisans, as well as jaggery from local hawkers.

The small venture became an offshoot of BornoIT, with 72 local women artisans working as contractors. It was always difficult for women to access the market or find accurate information, so they committed, as a WEP platform signatory, to help women reach more customers.

“In my experience, women often feel they need longer time to understand the work, but once they do, they accomplish it with great efficiency, on time, and with fewer errors. It's different with men. Men will say that they catch up quickly, but they tend to make more mistakes. So, I must apply different strategies to manage them. The training from UN Women on the WEPs has been immensely helpful in promoting women in leadership roles and creating an enabling environment for them”.

“Being a woman in the technology field has been challenging. People tend to assume I do not know anything about business or information technology and often do not listen to me. This is due to their social conditioning. We have been taught that business and technology are men's domains. So, I put myself in my clients' shoes, respond to their queries, and explain our solutions. When you know your business, no one can hold you back. This principle has contributed to us building a loyal customer base.”

**Annex 3: WING's Gender-responsive Investment Data, UNCDF (1 November 2020 to 31 December 2022)**

Sl.	Name of Investment Project and name of SME/SE	District	Total project cost (Taka)	Total project cost (USD)	Owner's Equity (Taka)	Owner's Equity (USD)	Bank loan Unlocked (Taka)	Bank loan Unlocked (USD)	Grant (Taka)	Grant (USD)	Other (Taka)	Other (USD)	Fund Unlocked (USD)	Employment Generation			Contractual Employment	Government Stimulus Package Unlocked (USD)	Year of Investment
														Female	Male	Transgender			
1	Karupannya Handicrafts (Thakurgaon)	Thakurgaon	10,157,128	119,496	7,333,559	86,277	1,000,000	11,765	1,523,569	17,924	300,000	3,529	101,571	129				2,353	2021
2	Kurigram Dairy Value Chain Project under Education and Skills Development Foundation (dairy) (Social enterprise)	Kurigram	33,704,477	396,523	9,920,503	116,712	16,585,674	195,126	5,072,300	59,674	212,6000	25,012	336,849	5,087					2021
<b>Total (A)</b>			<b>43,861,605</b>	<b>516,019</b>	<b>17,254,062</b>	<b>202,989</b>	<b>17,585,674</b>	<b>206,890</b>	<b>6,595,869</b>	<b>77,598</b>	<b>2,426,000</b>	<b>28,541</b>	<b>438,420</b>	<b>5,216</b>				<b>2,353</b>	
3	Modernize, renovate, and expand the existing businesses of Joyoti Society, <b>Joyoti Society</b>	Jashore	46,834,520	550,994	29,809,342	350,698	10,000,000	117,647	7,025,178	82,649			46,8345	70					2022
4	Construction of the Mini Garments Factory, <b>Rokomari Hostoshilpo</b>	Jashore	26,230,000	308,588	19,788,700	232,808	3,556,000	41,835	2,885,300	33,945			274,644	100			350	3,529	2022
5	Dry Fish (RTC & RTE) Product Processing, Promotion & Branding (Cox's Bazar), <b>COXSBAZARSHOP.COM</b>	Cox's Bazar	7,325,000	86,176	5,529,000	65,047	500,000	5,882	1,296,000	15,247			70,929	12	8		250		2022
6	Expansion of jute Made Handicrafts Production Unit at Thakurgaon, <b>Apon Nari Unnayan Shomobay Samiti Limited</b> (women cooperative)	Thakurgaon	8,069,068	94,930	4,630,068	54,471	2,000,000	23,529	1,439,000	16,929			78,001	45			60		2022
7	Expansion of Golden Rose Beauty Parlour, Gym and Fitness Centre at Manikganj, <b>Golden Rose Beauty Parlour</b>	Manikganj	5,449,000	64,106	3,952,000	46,494	500,000	5,882	997,500	11,735			52,371	25					2022
8	Expansion of existing business at Manikganj, <b>Bornali Printers</b>	Manikganj	4,345,000	51,118	3,445,000	40,529	400,000	4,706	500,000	5,882			45,235	20	2	1	60		2022
9	Expansion of Sadia Cosmetics and fashion House at Manikganj, <b>Sadia Cosmetics and Fashion House</b>	Manikganj	221,2440	26,029	1,712,440	20,146	300,000	3,529	200,000	2,353			23,676	10	2		25		2022
10	Expansion of Rufina Paposh Karkhana,	Thakurgaon	2,834,000	28,340	2,314,000	23,140	100,000	1,000	420,000	4,200			24,140	40					2022



	<b>Rufina Paposh Karkhana</b>																	
11	Expansion of Sabina Paposh Karkhana, <b>Sabina Paposh Karkhana</b>	Thakurgaon	2,723,500	27,235	2,223,500	22,235	100,000	1,000	400,000	4,000			23,235	30				2022
12	Set-up a new production unit of Dimension Food Products, <b>Dimension Food Products</b>	Thakurgaon	11,781,026	117,810	8,981,026	89,810.3	1,300,000	13,000	1,600,000	16,000			101,810	55				2022
13	Expansion of Pakhi Ladies Taylors, <b>Pakhi Ladies Taylors</b>	Cox's Bazar	2,063,610	20,636	1,471,610	14,716.1	300,000	3,000	292,000	2,920			17,716.1	12				2022
14	Expansion of Rupa Beauty Parlour, <b>Rupa Beauty Parlour</b>	Cox's Bazar	2,647,520	26,475	2,051,520	20,515.2	205,000	2,050	391,000	3,910			22,565.2	14				2022
15	Expansion of Zim Beauty Parlour, <b>Zim Beauty Parlour</b>	Cox's Bazar	2,152,725	21,527	1,627,525	16,275.3	200,000	2,000	325,200	3,252			18,275.3	8				2022
16	Expansion of Nijhum Beauty Parlour, <b>Nijhum Beauty Parlour</b>	Cox's Bazar	2,178,700	21,787	1,628,000	16280	150,000	1,500	400,700	4,007			17,780	11				2022
17	Expansion of Dubai Beauty Parlour, <b>Dubai Beauty Parlour</b>	Cox's Bazar	2,037,000	20,370	1,546,500	15465	200,000	2,000	290,500	2,905			17,465	9				2022
18	Improvement of the food supply chain system in Manikganj, <b>Subarta Social Enterprise Ltd.</b> (Social enterprise)	Manikganj	17,649,430	176,494	13,660,581	136606	1,558,850	15,589	2,430,000	24,300			152,194	22			200	2022
	<b>Total (B)</b>		<b>146,532,539</b>	<b>1,642,617</b>	<b>104,370,812</b>	<b>1,165,237</b>	<b>21,369,850</b>	<b>244,150</b>	<b>20,892,378</b>	<b>234,235</b>	<b>0</b>	<b>0</b>	<b>1,408,382</b>	<b>483</b>	<b>12</b>	<b>1</b>	<b>945</b>	<b>3,529</b>
	<b>Grand Total (A+B)</b>		<b>190,394,144</b>	<b>2,158,635</b>	<b>121,624,874</b>	<b>1,368,226</b>	<b>38,955,524</b>	<b>451,041</b>	<b>27488247</b>	<b>311,833</b>	<b>2,426,000</b>	<b>28,541</b>	<b>1,846,802</b>	<b>5,699</b>	<b>12</b>	<b>1</b>	<b>945</b>	<b>5,882</b>

#### Annex 4: Photos from WING



*Photo: Advocacy workshop with managing directors of financial institutes on International Women's Day 2022 for financial inclusion of women entrepreneurs. His Excellency Mr. Anne van Leeuwen, Ambassador of the Kingdom of the Netherlands in Bangladesh as the Chief Guest; Mr. Sudipto Mukherjee, Resident Representative, UNDP; Ms. Diya Nanda, Deputy Country Representative UN Women; Mr. Md. Jaker Hossain, General Manager of the SME & Special Programmes Department, BB; and managing directors of financial institutes were present. (Photo Credit: UNDP, 2022)*



*Photo: Advocacy workshop on gender-responsive policies for women's economic empowerment. Honourable Minister Nurul Majid Mahmud Humayun, Ministry of Industries, as Chief Guest; His Excellency Mr. Anne van Leeuwen, Ambassador of the Kingdom of the Netherlands in Bangladesh as Special Guest; Ms. Gitanjali Singh, Country Representative, UN Women; Ms. Van Nguyen, Deputy Resident Representative UNDP; and representatives from the government, private sector and civil society were present. (Photo Credit: UNDP, 2022)*



Photo: WING meeting with Honourable Minister Nurul Majid Mahmud Humayun, Ministry of Industries, (Photo Credit: UNDP, 2022)



Photo: Narir Pashe Social Change Campaign Kick-Off Dialogue at Satura, Manikganj, with UNO, Upazila Chairman and Upazila Female Vice Chairperson. (Photo Credit: Innovision/UN Women, 2022)



Photo: Street theatre at Cox's Bazar Sadar. (Photo Credit: Innovision/UN Women, 2022)



Photo: Street theatre at Singair, Manikganj (Photo Credit: Innovision/UN Women, 2022)



Photo: WING Mobile Van at Thakurgaon Sadar (Photo Credit: Innovision/UN Women, 2022)



Photo: Talk Show Recording at Somoy TV Channel Office (Photo Credit: UNDP, 2022)



Photo: Training for financial institutes on WEE Index Tools for SMEs, Manikganj. Mr. Md. Jaker Hossain, General Manager of the SME & Special Programmes Department, BB as Chief Guest (Photo Credit: UNCDF, 2022)



Photo: Capacity development workshop on accessing resources and digital marketplaces, Cox's Bazar (Photo Credit: UNDP, 2022)



Photo: Capacity Development Workshop on WEPs, Thakurgaon Sadar (Photo Credit: UN Women, 2022)



Photo: Business Development and Marketing Training by BSCIC for women-led SMEs, Manikganj (Photo Credit: UNCDF, 2022)



Photo: GRPB workshop with representatives of local government institutes, Kurigram Sadar (Photo Credit: BCCP/UN Women, 2022)



Photo: Social change campaign dialogue with women entrepreneurs, Sauria, Manikganj (Photo Credit: Innovision/UN Women, 2022)

## **Annex 5: Donor Report Satisfaction Survey**

Thank you for the generous support to our programme. As we work to improve the quality of our reports, we would greatly appreciate your valuable feedback to inform our efforts.

Please fill this quick survey (link below) and let us know your thoughts (your answers can be anonymous).

<https://forms.office.com/r/jjYhE2dcxG>