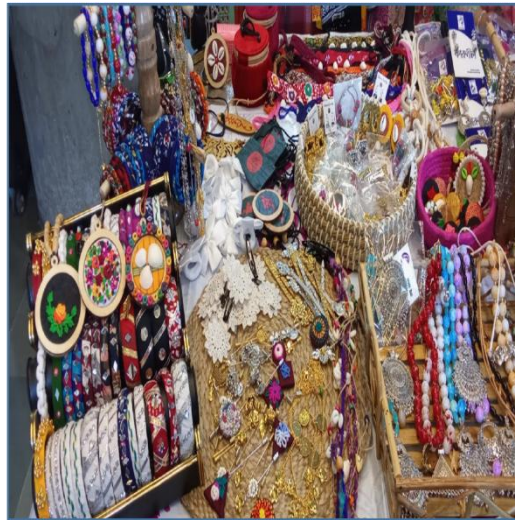




Government of
the Netherlands



PROJECT PROGRESS REPORT

WOMEN'S EMPOWERMENT FOR INCLUSIVE GROWTH (WING)

December 2024



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GLOSSARY OF TERMS/LIST OF ACRONYMS

GoB	Government of Bangladesh
UNDP	United Nations Development Programme
EPB	Export Promotion Bureau
BDT	Bangladeshi Taka
CPD	Country Programme Development Document
CMSME	Cottage Micro Small and Medium Enterprises
GRB	Gender Responsive Budget
IBA	Institute of Business Administration
ICT	Information & Communication Technology
NGOs	Non-Government Organizations
NPM	National Project Manager
M&E	Monitoring and Evaluation
MSME	Ministry of Micro, Small and Medium Enterprises
CMSMEs	Cottage, Micro, Small and Medium Entrepreneurs
SP	Strategic Plan
SDG	Sustainable Development Goals
SME	Small and Medium Entrepreneurs
SWAPNO	Strengthening Women's Ability for Productive New Opportunities
UN	United Nations
UNCDF	United Nations Capital Development Fund
USD	United States Dollar
WHO	World Health Organization
WDF	Women's Development Forums
WEE	Women's Economic Empowerment
WING	Women's Empowerment for Inclusive Growth

Project Summary	
Project Title	Women's Empowerment for Inclusive Growth (WING)
Award ID & Project no.	00111454
Project Duration	1 November 2020 – December 2024
Executive Agency	UN Women
Implementing Partner(s)	United Nations Development Programme, United Nations Entity for Gender Equality and the Empowerment of Women and United Nations Capital Development Fund
Donor(s)	Embassy of the Kingdom of the Netherlands
Total Budget (US\$)	711,042.47
Total Expenditure (US\$)	701,343.49
Related UNSDCF outcome(s)	Output 1.2 – By 2026, more people in Bangladesh, particularly the most vulnerable and marginalized from all gender and social groups and those from lagging districts benefit from sustainable livelihood and decent work opportunities resulting from responsible, inclusive, sustainable, green, and equitable economic development.
Related SP outcome(s)	Output 1.3 Access to basic services ¹ and financial and non-financial assets and services improved to support productive capacities for sustainable livelihoods and jobs to achieve prosperity. Output 3.1 Institutional systems to manage multi-dimensional risks and shocks strengthened at regional, national and sub-national levels.
Related CPD Outcome(s)	Output 1.2: Women and youth, especially those who own cottage, small and medium-sized enterprises, benefit from market-driven skills development and access to financial and non-financial services to adopt appropriate technologies and innovative business models
Country Office focal point(s)	Tanvir Mahmud
Report prepared by	Masud Ali Choudhury, National Consultant, WING Project

Project Broader Objective

Women's Empowerment for Inclusive Growth (WING) is a collaborative initiative of UNDP, UN Women, and UNCDF designed to cultivate skills that enable the meaningful and formal involvement of women as employees and entrepreneurs in local economies, challenging deep-rooted discriminatory attitudes, norms, and stereotypes that have resulted in existing disparities in social, political, and economic domains. With assistance from the Embassy of the Kingdom of the Netherlands, the WING programme was executed in 10 Upazilas across 5 districts (Manikganj, Thakurgaon, Jashore, Cox's Bazar, and Kurigram) in Bangladesh. WING aims to benefit 6,700 direct beneficiaries and 23,460 indirect beneficiaries, 80% of whom are women, and 36% are young people. WING has focused on establishing a progressive local environment for women to engage in work, business operations, and leadership roles in rural Bangladesh; creating a central and enduring support system for marginalized women and youth within the economy that aligns with their aspirations as economic and political participants. WING project offered assistance to promote women's involvement in the local economy by enhancing their skills, providing access to the digital marketplace, and facilitating financial resources. This initiative is strategically supporting SDG 5, 8, 16, and 17. It corresponds with the Government of Bangladesh's (GOB) objectives to achieve gender equality and empower women economically.

1. INTRODUCTION

Women's Empowerment for Inclusive Growth (WING) is a collaborative initiative by UNDP, UN Women, and UNCDF designed to enhance skills that enable respectful and formal involvement of women as employees and entrepreneurs in local economies, challenging deep-rooted discriminatory attitudes, norms, and stereotypes that have led to existing disparities in social, political, and economic realms. In partnership with the Embassy of the Kingdom of the Netherlands, the WING project was carried out in Manikganj, Thakurgaon, Jashore, Cox's Bazar, and Kurigram districts (05 districts) of Bangladesh. WING is designed to impact 6,700 direct beneficiaries and 23,460 indirect beneficiaries, with a primary focus on empowering women (80%) and youth (36%). As a collaborative initiative involving UNDP, UN Women, and UNCDF, the programme strategically assigns specific outcomes to each organization to ensure efficient delivery and impact. The project encompasses three distinct outcomes, with UNDP taking the lead on activities aligned to its assigned outcome. This approach ensures a focused implementation strategy, allowing each partner to leverage its expertise and resources in achieving the overarching goals of women's empowerment, youth engagement, and inclusive economic growth.

WING Project committed to fostering an enabling environment where women participated with dignity and formality as workers and entrepreneurs in local economies. By addressing and dismantling entrenched discriminatory attitudes, cultural norms, and stereotypes, the initiative aimed to eliminate systemic inequalities that permeate social, political, and economic spheres. WING's approach is aligned with the Sustainable Development Goals (SDGs), particularly Goal 5 on achieving gender equality, Goal 8 on promoting decent work and economic growth, and Goal 17 on building effective partnerships for sustainable development. Through its holistic interventions, WING envisions a more inclusive and equitable society, empowering women as agents of economic and social transformation.

2. CONTEXT

Bangladesh has made remarkable progress in the last twenty years in improving the lives of women and girls. It has achieved lower-middle-income country status and is expected to graduate to a developing country. However, the rising level of inequalities is deeply entrenched on the ground; and as a result, local businesses led by women in remote areas are being left behind. 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 Kingdom of the Netherlands, implemented the United Nations Joint Programme "Women's Empowerment for Inclusive Growth" (WING) (project 120303; UNSDG reference SSA-2020-006-BGD, Donor reference 4000003631). Executed from 1 November 2020 to 31 December 2024. This initiative was implemented in five districts, namely Thakurgaon, Kurigram, Jashore, Cox's Bazar, and Manikganj.

The Women's Empowerment for Inclusive Growth (WING) Project was implemented to foster inclusive economic and institutional engagement for women by addressing systemic barriers to equality in Bangladesh. This report highlights the effectiveness of WING's initiatives in

economic empowerment and institutional participation, focusing on measurable outcomes, challenges, and strategies for sustainable impact. The Women's Empowerment for Inclusive Growth (WING) project was a collaborative effort between UNDP, UN Women, and UNCDF, designed to enhance women's participation in the local development process by promoting women's economic empowerment. The Embassy of the Kingdom of the Netherlands is funding the WING Project. The project seeks to challenge deep-rooted discriminatory beliefs, norms, and stereotypes that have led to existing inequalities in society, politics, and the economy. The goal illustrated by the project to impact 6,700 direct beneficiaries and 23,460 indirect beneficiaries, with 80% being women and 36% being youth. The project contributed to strengthening the capabilities of various stakeholders to facilitate dignified and formal participation of women as employees and entrepreneurs in local economies, challenging established discriminatory attitudes, norms, and stereotypes that have led to existing inequities in the social, political, and economic realms.

The WING Project was designed to strengthen women's participation in local economies by enhancing their skills, enabling access to digital marketplaces, and facilitating financial inclusion. Building on the outcomes and lessons learned from the pilot **Inclusive and Equitable Local Development (IELD)** programme launched in 2017, the project adopts a holistic and integrated approach. Using the **"One UN" joint programme framework**, it leverages the complementary expertise of three UN agencies to implement coordinated interventions. These efforts aim to advance gender equality and women's empowerment, with the project running from November 2020 to December 2024. WING project aligned with the existing policies as well as advocating for creating an enabling environment for ensuring women's economic empowerment and access to public and private finance for gender-responsive projects at the local level. For instance, national policies on gender responsive budgeting and implemented successfully at the local level. The role of the LGIs is to monitor and report on the amount allocated and use of Annual Development Programme (ADP) funds for gender-responsive projects. In this regard, a robust monitoring and reporting system has been developed and introduced at the local government level.

With specific outcomes assigned to each organization involved in this joint effort, UNDP is responsible for activities falling under Outcome-1: Improved implementation and enforcement of policies supportive of women's economic empowerment (WEE).

3. KEY RESULTS & ACHIEVEMENTS

- **Skill Development:** Over **3,712 entrepreneurs** (including women, transgender individuals, and persons with disabilities) developed market and supply chain linkages through digital skills training.
- **ICT Grants:** **135 women entrepreneurs** received ICT grants of BDT 50,000 each (totaling BDT 67,50,000 or USD 62,790).
- **Trade Fair Participation:** Around **100 women entrepreneurs** participated in the Dhaka International Trade Fair, selling products worth BDT 2,200,000 (USD 25,882.35) and BDT 1,200,000 (USD 12,000).

- **Policy Review:** Existing gender-responsive policies were reviewed, and a monitoring and evaluation (M&E) mechanism tool was developed and tested.

Top 5 Achievements

Achievement-1: Entrepreneurship skill development

The **Women's Empowerment for Inclusive Growth (WING)** project invested in efforts to foster skills that create dignified and formal participation of women as employees and entrepreneurs in local economies.

- **Skill Development:** Over **3,712 entrepreneurs** (including women, transgender individuals, and persons with disabilities) developed market and supply chain linkages through digital skills training.
- **Round Table Discussion on Building Support Mechanism for Green CMSMEs in Bangladesh:**
A round table discussion in Bangladesh focused on supporting green CMSMEs with 27 stakeholders from multiple sectors, including Bangladesh Bank and the Ministry of Commerce. Participants, with 63% female and 37% male involvement, discussed challenges and provided recommendations for improving the green business ecosystem. Key suggestions included following DBID application instructions, applying for trade licenses, using eco-friendly packaging, developing testing methods, implementing skill training, and connecting green businesses with tourism.

Achievement-2: Anondomela platform for digital marketing transformation and market linkage

Aondomela Entrepreneur's product showcase at the fair in Dhaka, Cox's Bazar and Project

During the International Women's Day program hosted at UNDP, Anondomela entrepreneurs were given a platform to showcase their products. This opportunity not only highlighted the creativity and innovation of these entrepreneurs, but also underscored the importance of supporting women-led businesses. The event provided a valuable space for networking and collaboration, allowing these entrepreneurs to connect with potential customers, partners, and supporters. Through their participation, Anondomela entrepreneurs contributed to the celebration of women's achievements and empowerment, further emphasizing the crucial role of women in driving economic growth and sustainability.

WING's SME Fair

The SME fair held at Bailey Road was successful, generating total sales of BDT 26,634,30 from 51 sellers. On average, each seller made BDT 53,268. Top-selling items included Nakshi Kantha, hand-stitched dresses, and handmade jewelry. Many sellers received large orders from local and international customers. The sellers expressed gratitude for the event and provided valuable feedback for future fairs. At the WING Anondomela fair on Bailey Road, total sales were 2,663,430 BDT, with the highest seller earning 290,000 BDT and the lowest earning 1,440 BDT. More than half of the sellers achieved sales above the average, highlighting the fair's positive impact on entrepreneurship.

Subsequently, an SME fair was organized for Anondomela entrepreneurs in the Thakurgaon district, providing them with the opportunity to showcase their products and foster growth. In Chittagong, another fair was conducted as part of the WING project, although it encountered difficulties due to the Rumel cyclone. A project representative attended to promote Anondomela's products, facilitate connections between buyers and partners, support export deals, and assist women-owned businesses. Anondomela entrepreneurs also participated in the SME fair at the Bangabandhu International Conference Center in Dhaka, where they had two stalls and actively engaged, gaining valuable experience.

Initiative for International market linkage

Promotion of CMSMEs of the Anondomela Platform and Their Products in the International Market through SusHi Tech 2024 in Tokyo, Japan. A project representative actively participated in the event to showcase Anondomela's products, target buyers and partners for export-ready CMSMEs, facilitate business connections, secure export deals, identify collaborations for member support and market access, gather market insights, attract investment for growth and women-owned CMSMEs, and promote sustainable development solutions.

Achievement-3: Capacity building and saving changing scenario of Anondomela Women Entrepreneurs

Anondomela for Women's Economic Empowerment

Assessing the Needs and Priorities of Women reveals that many female entrepreneurs in e-commerce initiated their businesses with minimal capital investment. For instance, it indicates that 11. 96% of all entrepreneurs (11. 62% of Anondomela and 12. 13% of the non-Anondomela entrepreneurs) initiated their businesses with a comparatively low level of investment opportunities. Many individuals are motivated after receiving training from various government and non-government organizations, while others believe they possess unique products that could be profitably sold in their local markets. It has been noted that support from their husbands, training provided by the SME Foundation, and assistance from NGOs motivated these women to initiate their business ventures. Lucrative profit opportunities, inspiration from the SME Foundation, upbringing in a business-oriented family, marriage into a business-minded family, and entrepreneurs' previous business experience have all significantly contributed to motivating entrepreneurs to establish their businesses. For the Anondomela entrepreneurs, encouragement from their husbands (14. 11%) and limited capital investment opportunities were the primary factors motivating them to start their businesses. In contrast, low capital investment opportunities, training provided by government or non-government agencies (11. 51%), and support from NGOs (10. 88%) are the primary motivating factors for non-Anondomela enterprises.

End of the project in 2024, data indicates in Internal Result Assessment Report on “Women Economic and Institutional Inclusion” of the WING Project that 35% of women entrepreneurs were able to increased their savings above 50,000, while 46. 7% experienced a savings increased between 10,000 and 50,000. Only 18. 3% of women entrepreneurs demonstrated low performance, with an increase of 0 to 10,000 taka.ⁱ

Achievement-4: Strengthen the Women's Development Forum & Gender Responsive Planning and Budgeting (GRPB)

National Workshop on Gender Responsive Planning and Budgeting (GRPB)

Facilitated a national workshop on Gender Responsive Planning and Budgeting (GRPB) to develop comprehensive guidelines and monitoring tools. The workshop brought together key stakeholders, including representatives from the Ministry of Women and Children Affairs, Local Government Division, Department of Women's Affairs, Ministry of Social Welfare, Joyeeta Foundation, National Institute of Local Government, PKSf, as well as UN agencies, development partners, civil society organizations (CSOs), women-led organizations, and private sector entities. This collaborative event fostered multi-sectoral engagement to ensure inclusive and actionable outcomes in advancing gender-responsive planning and monitoring.

Women Development Forum capacity building workshop for leadership in new country scenario and using 3% GRPB budget

The engagement with Women Development Forums (WDF) represented a strategic effort to empower elected women representatives in local governance, advance gender equality, and promote sustainable development through inclusive and participatory practices. This initiative focused on building the capacity of WDF members to strengthen their leadership roles and foster community-driven development.

As part of this initiative, Capacity Building Workshops and refresher courses were organized for WDF members in 10 Upazilas using 3% of the GRPB budget through gender-responsive planning and implementation. The Upazilas included Saturia, Singair, Kurigram Sadar, Ulipur, Thakurgaon Sadar, Pirganj, Jashore Sadar, Cox's Bazar Sadar, Ukhiya, and Teknaf, with a total of 355 participants trained, 89% of whom were female.

The workshops were structured to address critical objectives and enhance the skills of WDF members in key areas such as planning, coordination, monitoring, documentation, and knowledge sharing. Through interactive sessions and collaborative activities, the program equipped participants with tools and strategies to drive effective governance and gender-responsive development. Below are some key outcomes and highlights from these events.:

Achievement-5: Planning and Monitoring

Planning and Coordination

The planning and coordination process was integral to the success of the workshops. This phase involved meticulous scheduling and preparation to align with the objectives of the capacity-building initiative. Tasks included designing a structured agenda tailored to the needs of the Women's Development Forum (WDF) members and securing resources such as training materials, venues, and facilitators. Effective collaboration with local stakeholders, authorities, and team members was key to finalizing logistical arrangements, including the selection of workshop locations and ensuring smooth communication with participants. Additionally, efforts were made to address any potential challenges proactively, ensuring that the workshops were well-organized and effectively implemented.

Monitoring and Documentation

Monitoring and documentation played a crucial role in assessing the progress and impact of the workshops. During the sessions, real-time oversight ensured that activities aligned with the planned objectives and maintained a high standard of delivery. Feedback was gathered from participants to measure the effectiveness of the training and identify areas for improvement. Post-workshop documentation was thorough, encompassing detailed reports that highlighted key insights, participant engagement, and outcomes achieved. These records not only provided a comprehensive overview of the workshops but also served as valuable resources for planning future capacity-building efforts.

Knowledge Sharing

During Project tenure Organized Two learning exchange visit in Cox's Bazar and Jessore. Participants engage in collaborative learning, exchanging experiences and insights to foster a collective understanding of best practices in leadership and community engagement.

4. PROGRESS BY OUTPUTS

WING fosters a progressive environment for women in rural Bangladesh, empowering them in work, business, and leadership. It creates sustainable opportunities for marginalized women and youth, enhancing skills, enabling digital market access, and facilitating financing. Aligning with SDGs 5, 8, 16, and 17, WING supports the Government of Bangladesh's efforts to achieve gender equality and women's economic empowerment.

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

1.1.1: Number of mechanisms developed

During the project tenure, enforcement of policy measures to advance Women's Economic Empowerment (WEE) at the local level was strengthened. This was demonstrated by the commitment and increased capacity of local government representatives, especially WDF members, in ten Upazilas to implement gender-responsive planning and budgeting (GRPB) processes at the local level, specifically the "three per cent gender-responsive budget (GRB) allocation" for local government budgets. Subsequently, in eight of the ten Upazilas, the three per cent GRB allocation was included under the national Annual Development Plan. This was facilitated through the development of a participatory monitoring tool and dedicated capacity building of WDF members on gender-responsive local planning and budgeting processes. Additionally, women-led enterprises supported by the project demonstrated significant growth in terms of income, business expansion as well as ability to access new sources of funding.

In 2020, during the COVID-19 pandemic, a countrywide lockdown was imposed to prevent the spread of the virus among the general population. During this period, WING entrepreneurs faced several challenges in selling their products in both local and national markets. To support these entrepreneurs in retaining their regular customers and sustaining their business operations, an online platform called Anondomela was established, bringing together nearly

4,000 registered entrepreneurs as part of a digital marketplace. Subsequently, to ensure the platform's continued maintenance and smooth operation, a decision was made to establish a board and hold regular board meetings. The project organized a Round Table Discussion focused on policy support for green CMSMEs and conducted SME fairs in various locations, including Dhaka. Additionally, women entrepreneurs collaborated with EBL and Prime Bank to facilitate easier access to formal credit for women entrepreneurs.

1.1.2: Number of policies and practices (that facilitate WEE) reviewed and revised with necessary changes

- **Round Table Discussion on Building Support Mechanism for Green CMSMEs in Bangladesh:** A policy level advocacy round table discussion was arranged to advocate for transformational policy support for green CMSMEs in Bangladesh. The event gathered stakeholders from various sectors, including Bangladesh Bank, SME Foundation, City Corporation, Ministry of Commerce, ICT Division, Civil society organizations, UN agencies, donor agencies, women organizations, and entrepreneurs. Through engaging presentations, panel discussions, and open dialogue sessions, participants assessed the policy landscape, shared best practices, and developed recommendations to enhance the green business ecosystem. Key topics addressed were challenges in online business, trade licensing, product quality, and financing. These efforts aim to strengthen policy support and promote sustainable growth in Bangladesh's green CMSME sector.
- **Webinar on Sustainable Business Strategies for Anondomela Entrepreneurs:** A concept note has been prepared and distributed to our implementing partners for an upcoming webinar. The webinar's objective is to foster sustainable business strategies among entrepreneurs utilizing the Anondomela platform. As an immediate result of the webinar, women entrepreneurs' s prioritized of market need based product diversification and innovation.

1.1.3: Number of national level programme orientation and follow-up meetings conducted for local and national stakeholders including representatives from WDFs, LGIs, BB and relevant ministries using the most appropriate methods (i.e. online)

- **Collaboration with EBL and Prime Bank:** We have made a collaboration with the Eastern Bank Limited (EBL) and Prime Bank Limited, two leading financial institutions in Bangladesh. By joining forces with EBL and Prime Bank, we aim to leverage their expertise and resources to provide enhanced financial services and support to businesses, particularly those operating on our Anondomela platform. Through this collaboration, we look forward to facilitating access to funding, promoting entrepreneurship, and driving sustainable development in Bangladesh.

1.1.4: Number of national level advocacy events and capacity-building workshops were conducted to identify stakeholders for necessary implementation or revision of the existing policies to make them more supportive towards WEE and sharing lessons learnt.

- **INGO Learning Sharing Network Workshop:** Organized Learning Sharing Network Workshop where leading INGOs, NGOs UN, and Netherland Embassy representative participated. Key Note presentations by UNDP, UNWOMEN and UNCDF respectively.

Representatives are suggested to establish an INGO Women Entrepreneurs Network and inclusive programming. Initiate sector-based Women Entrepreneurship. Advocacy for easy access to formal sector financing.

- **A National Workshop:** on GRPB guidelines and tools was conducted with representatives of relevant government ministries, Joyeeta Foundation, National Institute of Local Government, PKSf, UN agencies, Development partners, CSOs, women-led organizations and private sectors.

1.1.5: Number of entrepreneurs trained in business development:

- **Skill Development:** Over 3,512 entrepreneurs (including women, transgender individuals, and persons with disabilities) developed market and supply chain linkages through digital skills training.
- **Learning Exchange Visit:** As part of the WING project, a learning exchange visit was organized for Women Development Forum (WDF) members and entrepreneurs in Cox's Bazar Sadar, Ukhiya, and Teknaf Upazilas. This initiative offered women entrepreneurs a valuable opportunity to explore and evaluate local businesses, highlighting innovative approaches to fostering women's employment. The visit also emphasized the critical role of sustainable livelihoods in advancing women's empowerment and economic independence.
- **Summary of Anondomela. Shop Ltd. Board Meetings**

Under the project Tenure, **four** board meetings were held in Dhaka, Jessore, and Thakurgaon. In Dhaka, 13 out of 15 board members attended in person, while 2 joined via Zoom. The meeting emphasized operational management and business growth, with sessions on the Company Act and sustainable practices. Seven entrepreneurs attended in person, and over 100 participated online. The focus was on capacity building for meeting management and enhancing entrepreneurs' financial knowledge. During the Thakurgaon meeting, the board decided to improve skills in financial management and business promotion, with eight entrepreneurs present in person. The board meeting took place at IT Park, Jessore Sadar, where four board members attended in person and 11 joined remotely. The meeting continued to focus on sustaining skills for effective board meetings. Collectively, these meetings contribute to the sustainability of cottage, micro, and small businesses through the Anondomela platform, ensuring ongoing support beyond the project's lifespan.

1.1.6: Number of women entrepreneurs identified for cross border business

During the WING Project life span, the **promotion of CMSMEs** from the **Anondomela Platform** and their products gained international attention through participation in **SusHi Tech 2024** in Tokyo, Japan. A project representative showcased Anondomela's offerings while engaging with potential buyers and partners to advance export-ready CMSMEs. The initiative facilitated business networking, secured export agreements, and explored collaborative opportunities to enhance member support and expand market access. Additionally, it provided valuable market insights, attracted investment to foster growth for women-owned CMSMEs, and highlighted sustainable development solutions in alignment with global market demands.

The initiative focuses on creating international market linkages to enhance the economic opportunities available to women entrepreneurs. By connecting local women-led enterprises with global markets, the approach aims to increase their visibility, competitiveness, and access to diverse customer bases. This strategy not only boosts income generation but also empowers women by positioning them as key players in the global economy, fostering sustainable growth and economic inclusion.

1.1.7: SoP on GRB monitoring tool developed

- A **Standard Operating Procedure (SoP)** for the **Gender-Responsive Budgeting (GRB) monitoring tool** was successfully developed to enhance accountability and transparency in resource allocation.
- A **lessons-learned workshop** was conducted in Dhaka, bringing together approximately 80 participants, including donors and key stakeholders, to reflect on achievements, challenges, and insights from the project implementation.

1.1.8: Anondomela Platform is registered under the joint stock company act.

- The Anondomela Platform concluded its project with a total of 3,854 entrepreneurs, of which 86% were women. To bolster institutional support for these entrepreneurs, a Memorandum of Understanding (MoU) was signed between the SME Foundation and UNDP, with the objective of improving access to services, financing, and market opportunities for women entrepreneurs in the CMSME sector.
- As part of Anondomela's sustainability strategy, the establishment of a joint-stock registered entity, **Anondomela.shop Limited**, was finalized. The company brings together 15 entrepreneurs from the platform as directors, with the project offering advisory support to ensure a robust foundation. **Anondomela.shop Limited** aims to foster inclusive growth by expanding its platform, enhancing operational efficiency for women entrepreneurs, and driving increased income generation, thereby supporting long-term economic empowerment.

Output 1.2: A monitoring system is developed to monitor allocation of funding provisions of lending to support Women Economic Empowerment by LGIs and Bangladesh Bank.

1.2.1: Number of districts that utilize the monitoring system and issue reports

Partially achieved: Local Government Institution (LGI) adopted an action plan focusing on gender-responsive investment, planning, and budgeting. Additionally, a comprehensive Gender-Responsive Planning and Budgeting (GRPB) guideline, including a monitoring tool, was collaboratively developed through a participatory process.

1.2.2: Produced monitoring reports on GRB allocations inform decision-making at local level

The **WING Project** uses **Gender-Responsive Budgeting (GRB)** to ensure that budget allocations address gender needs and priorities. Here's how monitoring reports on GRB allocations inform decision-making at the local level:

- **Gender Analysis:** Reports include gender analysis to identify gaps and needs in budget allocations. This helps local authorities understand where resources are lacking or misallocated.
- **Policy and Budget Assessments:** The reports assess existing policies and budget allocations to ensure they align with gender equality goals. This helps in making informed decisions on policy adjustments.
- **Impact Monitoring:** Monitoring the impact of budget allocations on different genders ensures that the intended outcomes are being achieved. This data is crucial for local decision-makers to evaluate the effectiveness of their policies.
- **Engagement with Stakeholders:** Reports often involve engaging with local stakeholders, including civil society organizations and community leaders, to gather feedback and ensure that the budgeting process is inclusive and transparent.
- **Transparency and Accountability:** By regularly producing and reviewing these reports, local authorities can enhance transparency and accountability in the use of public resources.

These steps help local decision-makers to make more informed and gender-sensitive decisions, ultimately contributing to more equitable and effective use of resources.

1.2.3: Number of workshops organized to ensure effective Implementation of M&E mechanism for policies which promote WEE including gender- responsive ADP

- Capacity-building workshops were facilitated to support for 10 Women's Development Forum (WDF) members in preparing monitoring reports on Gender-Responsive Budgeting (GRB) allocations and enhancing evidence-based decision-making at the local level. These workshops were conducted in Kurigram Sadar, Ulipur, Thakurgaon Sadar, Pirganj Upazila, Jessore Sadar, Saturia, Singair, Ukhiya, Teknaf, and Cox's Bazar Sadar. The sessions included a series of structured activities aimed at building participants' skills in planning, coordination, monitoring, documentation, and knowledge sharing. By focusing on these key objectives, the workshops strengthened WDF members' capacities to contribute meaningfully to local governance processes.

5. GENDER AND YOUTH PERSPECTIVES

Achievements in Gender and Youth: Women's Empowerment for Inclusive Growth (WING)

The **WING Programme**, a collaborative effort by UNDP, UN Women, and UNCDF, has made significant strides in promoting gender equality and youth inclusion across its implementation areas in Bangladesh. The program, supported by the Embassy of the Kingdom of the Netherlands, operates in 10 Upazilas of five districts—Manikganj, Thakurgaon, Jashore, Cox's Bazar, and Kurigram—fostering women's empowerment and youth engagement as catalysts for local economic development.

- **Enhanced Economic Participation of Women and Youth**

The WING programme has successfully fostered dignified and formal participation of women and youth in local economies by equipping them with market-relevant skills.

Thousands of women and young individuals have been trained in entrepreneurship, vocational skills, and leadership, enabling them to secure formal employment or establish microenterprises.

- **Breaking Stereotypes and Discriminatory Norms**

Through targeted social behavior change communication and community engagement, WING has challenged entrenched discriminatory attitudes and norms. Advocacy campaigns, dialogues, and training sessions have empowered communities to adopt more inclusive attitudes toward women and youth in leadership, employment, and decision-making processes.

- **Strengthened Local Governance and Institutional Inclusion**

WING has established strong partnerships with local governments to integrate gender-sensitive planning and youth-centered policies into local development agendas. This has improved the accessibility of public services and resources for women and youth, ensuring their active participation in decision-making at the local level.

- **Financial Inclusion of Women Entrepreneurs**

The programme has linked women entrepreneurs with financial institutions through UNCDF-led initiatives, facilitating access to credit and other financial services. This has enabled the scaling up of small businesses, particularly in underserved and rural areas.

- **Youth as Change Agents**

Youth-focused initiatives under WING have encouraged the active participation of young men and women in creating inclusive economic opportunities and promoting gender equality. Capacity-building programs have prepared youth to play leadership roles in their communities, enhancing social cohesion and driving grassroots change.

- **Addressing Gender-Based Violence (GBV)**

The programme has implemented mechanisms to prevent and respond to GBV, including strengthening community-based support systems and referral pathways. Awareness campaigns have educated communities about the detrimental effects of GBV on individual and societal well-being.

- **Sustainable Impact Across Target Areas**

By integrating a multidimensional approach, WING has contributed to creating sustainable economic and social empowerment pathways for women and youth. Its focus on skill-building, institutional capacity, and attitudinal shifts has laid the foundation for long-term inclusive growth in the project areas.

The achievements of WING underscore its critical role in addressing systemic gender and youth inequities, fostering inclusive economic participation, and contributing to the broader Sustainable Development Goals (SDGs) in Bangladesh.

6. LEAVE NO ONE BEHIND

A Commitment to Women's Empowerment through the WING Programme

The principle of Leave No One Behind (LNOB) underpins the Women's Empowerment for Inclusive Growth (WING) programme, reflecting a resolute commitment to dismantling

barriers that perpetuate inequities in Bangladesh. Jointly implemented by UNDP, UN Women, and UNCDF, with the support of the Embassy of the Kingdom of the Netherlands, WING aims to ensure that all women—irrespective of socio-economic status, geographic location, or societal constraints—participate equitably in local economies and achieve social, political, and economic inclusion.

WING project worked to assist ultra-poor women entrepreneurs, including indigenous, transgender, disabled, and youth individuals. During this project period, the project provided capacity development training to EDF. A total of 112 participants from WDF attended this capacity-building training. As a direct outcome of this training, WDF representatives enhanced their understanding of their roles and responsibilities, how they executed their duties at the field level, and how forums can aid in the economic empowerment of women in their respective UPs, etc.

Operating in **10 Upazilas across 5 districts** (Manikganj, Thakurgaon, Jashore, Cox's Bazar, and Kurigram), WING adopts an **inclusive growth approach** that integrates marginalized women into dignified and formal economic roles as employees and entrepreneurs. This approach is critical in regions where entrenched discriminatory attitudes and norms have systematically excluded women from decision-making processes and economic opportunities.

Key Pillars of LNOB in WING:

- **Inclusivity in Skills Development:**

The programme prioritizes skill-building for marginalized women, enabling them to access formal employment opportunities and entrepreneurship pathways. Tailored training programs address the specific needs of diverse groups, ensuring no one is left out of economic growth initiatives.

- **Challenging Discriminatory Norms:**

WING actively works to break down entrenched stereotypes and societal norms that restrict women's potential. Awareness campaigns and community engagement strategies are designed to foster an equitable environment where women can thrive.

- **Targeted Support for Marginalized Groups:**

The focus on disadvantaged districts, such as Kurigram and Cox's Bazar, highlights the programme's dedication to uplifting women in underserved and vulnerable areas. Special emphasis placed on women affected by poverty, climate change, and social exclusion.

- **Strengthening Local Economies:**

Through partnerships with local governments, private sector actors, and community platforms, WING integrates women into value chains, enhances their access to markets, and fosters sustainable local economic development.

- **Empowerment through Leadership:**

By promoting women's leadership in social, political, and economic spheres, WING aligns with the LNOB agenda to ensure all voices are heard, particularly those of underrepresented groups.

- **Measuring Impact:**

Robust monitoring and evaluation frameworks track progress, ensuring that interventions effectively reduce inequalities and enhance inclusion. Data-driven decision-making ensures that adjustments are made to address emerging gaps.

The **WING programme** exemplifies how the LNOB principle can be operationalized to transform systemic inequities. By fostering women's economic empowerment and challenging deep-rooted societal barriers, WING not only uplifts individuals but also contributes to the broader **Sustainable Development Goals (SDGs)**, particularly **Goal 5 (Gender Equality)** and **Goal 8 (Decent Work and Economic Growth)**. This holistic approach underscores the necessity of leaving no one behind in the journey toward inclusive and sustainable development in Bangladesh.

7. SOCIAL AND ENVIRONMENTAL CONSIDERATIONS

Working towards the goals, the project has arranged psychosocial counselling workshops and individual sessions among its entrepreneurial beneficiaries to better equip them against any human-rights based abuses. Steps taken towards awareness building against cyber-bullying as well as awareness building of women's constitutional rights towards inheritance, finance and markets are a continuing trend within the project. Policy advocacies with relevant stakeholders to ensure gender budgeting and implementation for women's and children's welfare in respective upazilas are also focused to mainstream the human rights-based approach.

7.1 Social Considerations

- **Gender Equality and Social Inclusion (GESI):**

WING targeted to reach directly 6,700 and indirectly 23,460 beneficiaries in five districts of Bangladesh. Out of the direct beneficiaries, 80% are expected to be women and 20% men; and approximately 36% of the total (both direct and indirect) beneficiaries of youth. The programme designed to champion key partnerships at the local level, including Women Development Forums (WDFs), Women SMEs, NGOs, and the private sector enterprises and business associations, to create enabling economic empowerment environment for the beneficiaries. WING also aims to strategically contribute to the SDGs 5 (Gender), 8 (Decent Work and Economic Growth), 16 (Strong Institutions), and 17 (Partnerships for the Goals) and is aligned with the UNSDCF for Bangladesh. It aligns with the Government of Bangladesh's (GoB) efforts to attain gender equality and women's economic empowerment, which is identified as a cross-cutting theme in achieving long-term national development aspirations, as articulated in National Perspective Plan 2041, policies, strategies, and frameworks including Vision 2021, and the National Development Plan. Specifically, while working towards ensuring seed grants to micro entrepreneurs to the project area districts and beyond, strong advocacy is being done to include women as well

as male and transgender population to be inducted into the work. Furthermore, advocating towards the waiver of mandatory requirement to produce national ID where the gender orientation is often misrepresented for transgender communities, the project is working towards ensuring gender equality and empowerment of women.

WING places a strong emphasis on challenging entrenched discriminatory attitudes, norms, and stereotypes that hinder women's participation in the social, political, and economic spheres. The programme incorporates GESI frameworks to ensure equitable access to resources, skills development, and economic opportunities for women, including those from marginalized and vulnerable communities.

- **Enhancing Dignified Participation:** The programme prioritizes creating safe and formal work environments for women, focusing on dignified employment opportunities and entrepreneurial support. Measures are in place to address workplace safety, eliminate harassment, and foster respect and inclusivity in professional settings.
- **Capacity Building and Empowerment:** WING fosters leadership skills and technical training to enhance women's capabilities as decision-makers, entrepreneurs, and change agents in their communities. Community-level awareness campaigns promote behavioral shifts to support gender-balanced social norms.
- **Social Safeguards and Protection Mechanisms:** Safeguarding frameworks are integrated into project implementation to protect women from exploitation, discrimination, and violence. Collaboration with local governance institutions ensures a responsive and participatory approach to women's empowerment and welfare.

7.2 Environmental Considerations

- **Sustainable Livelihood Practices:** The programme integrates environmentally sustainable approaches in training and enterprise development, such as promoting eco-friendly production methods and waste management practices. WING actively supports women entrepreneurs in adopting green technologies and sustainable business practices to minimize environmental footprints.
- **Climate Resilience:** The programme addresses the vulnerabilities of women in climate-affected regions like Cox's Bazar and Kurigram, incorporating resilience-building initiatives. Activities include training on climate-adaptive livelihood options and promoting access to renewable energy sources.
- **Environmental Safeguards:** All interventions comply with national and international environmental standards, ensuring minimal negative impact on local ecosystems. The programme includes monitoring mechanisms to assess and mitigate potential environmental risks associated with economic activities.
- **Awareness and Advocacy:** Advocacy campaigns emphasize the intersection of gender equality and environmental sustainability, highlighting the pivotal role women play in conserving natural resources and promoting sustainable practices. Partnerships with local

governments and communities ensure alignment with environmental priorities in project areas.

The WING programme's holistic approach to social and environmental considerations creates a comprehensive framework for sustainable development. By fostering gender-responsive local economic growth while addressing environmental challenges, WING sets a transformative model for empowering women to become active participants and leaders in building equitable and resilient communities. Through continued collaboration with stakeholders and adherence to its principles, the programme poised to generate lasting social and environmental impact in Bangladesh.

8. IMPLEMENTATION STRATEGY

The WING strategy focuses gender inequality by addressing discriminatory norms and empowering women through skills training, employment, and entrepreneurship. It fosters economic independence with mentorship, resources, and support, driving social and economic change at the grassroots level. Multi-pronged actions taken to build capacities, implement key policies, change discriminatory attitudes and perceptions, and unlock public and private capital for direct beneficiaries such as women, girl adolescents, WDFs, LGIs, Small and Medium Enterprises and Social Businesses, and indirectly, the banking and private sector partners.

At the macro level, the program has strengthened partnerships for better policy implementation with government partners like the Ministry of Women and Children (MOWCA) and the Local Government Division (LGD), as well as with financing partners like Bangladesh Bank and the banking system. Collaborations with business associations such as the SME Foundation and Women's Chamber of Commerce enhanced. At the program supports LGIs and WDF to scale up Gender-responsive Budgeting and Planning for women's businesses and employment, while expanding policy advocacy with the Bangladesh Bank for women's SMEs. Financial institutions gained support to refine innovative financing strategies for gender-sensitive investments. At the micro level, LGIs, WDF, NGOs, and business associations collaboratively support gender-responsive investments to promote women's access to local economic opportunities through project financing.

8.1 Accountability

The project has been carefully designed to incorporate all the stakeholders involved to ensure reciprocal accountability. The programme designed to champion key partnerships at the local level, including Women Development Forums (WDFs), Women SMEs, NGOs, and the private sector enterprises and business associations, to create enabling economic empowerment environment for the beneficiaries. As the project has a multitude of stake holders, primarily in the local government level, ensuring the gender sensitive budget allocation of 3% in the upazila parishad is a key focus area. Strong communications with local government at that level as well as engaging with WDF to work on a monitoring tool to track that budget allocation towards ensuring annual representation or reporting of the budget is one keyway to strengthen accountability. Furthermore, to enhance accountability of financiers, regular consultation workshops with financial regulators as well as the banks and non-banking financial institutions

are held. Pointing out the existing regulatory policies and advocate to strengthen the implementation regime by discussing the possible ways to remove the barriers are another step towards fostering accountability as well. The project is a joint programme of UNDP, UN Women, and UNCDF. The project conducts joint monitoring to capture and address all level stakeholders' feedbacks.

8.2 Quality of Partnerships with Stakeholders

Narrate briefly about the partnerships (including south-south and triangular cooperation) that the project/programme has established and how the project/programme has been benefitted from such partnership

The **Women's Empowerment for Inclusive Growth (WING)** programme leverages strategic partnerships to drive transformative change in women's economic empowerment and gender equality. With its multi-stakeholder approach, WING has established collaborative partnerships at local, national, and international levels, fostering innovative solutions and amplifying its impact. Notably, the programme incorporates **South-South and Triangular Cooperation (SSTC)** frameworks to enhance knowledge exchange and scalability.

Through partnerships with key stakeholders such as local governments, private sector actors, NGOs, and community-based organizations, WING facilitates skills development, access to finance, and entrepreneurial opportunities for women in targeted regions. Engagement with national-level policymakers has allowed the programme to integrate gender-responsive policies and institutional frameworks, fostering systemic changes that challenge discriminatory norms and stereotypes.

The **South-South and Triangular Cooperation** element has been instrumental in exchanging best practices and scalable solutions for women's empowerment. Partnerships with UNDP, UN Women, and UNCDF, combined with the financial support of the **Embassy of the Kingdom of the Netherlands**, ensure cross-country learning, technical assistance, and the piloting of innovative approaches. For instance, lessons from successful women-led economic initiatives in other regions have been adapted to the Bangladeshi context, creating localized but globally-informed solutions.

This collaborative approach has significantly enhanced the programme's outcomes, allowing for more inclusive economic participation, reducing gender disparities, and fostering sustainable community development in the 10 Upazilas across the 5 districts. The partnerships have also catalyzed a multiplier effect by mobilizing resources, strengthening institutional capacities, and embedding gender-sensitive practices within local economies, thereby ensuring long-term impact.

The Programme implemented to establish internal partnerships with other UN agencies and programmes as well as external partnerships with key national and international actors. Partnerships are aimed at both the programme and project level.

External partnerships with Local Stakeholders:

WING institutionally anchored as a multi-stakeholder technical entity with operational working relationships with the key local stakeholders such as the WDFs, LGIs and local women

SMEs and NGOs critical to supporting women's economic participation and opportunities. National Stakeholders: WING institutionally anchored as a multi-stakeholder technical entity with operational working relationships with the relevant Bangladesh government ministries, central and national banks, business associations and technical agencies critical to supporting women's economic empowerment through gender-responsive LED, financing and investment.

International Development Partners:

WING developed partner with development partners and leverage their extensive contributions in developing systematic change. In addition, the programme has explore the possibilities of cooperating with the bilateral and multilateral agencies and funds to raise follow-on resources to fund capacity-building for additional groups of stakeholders engaged in LED, private sector development, women economic empowerment, including national agenda for gender equality. Development Partner Funded Projects: WING may explore synergies with on-going programmes in country supporting entrepreneurship and jobs creation for women and youth. For instance, Bangladesh Youth Leadership Center (BYLC) has a leadership and entrepreneurship training module within its Youth Accelerator Project targeted for youth in urban areas to start business ventures. WING may explore collaborating with BYLC to provide this training module for rural girls and youth. The women/ girl ventures graduating out of the BYLC accelerator programme can be supported by the WING programme to expand their businesses into full-fledge operational companies.

Internal partnerships: WING hopes to make a substantive contribution toward supporting the Delivering as One (DaO) UN system in Bangladesh. WING actively reached out to sister agencies engaged in the financing and development of LED investments at the local level, such as ILO, UNICEF, FAO, and UNIDO. The programme strived to reach operational agreements with such agencies to put its financial multiplier potential at their service and improve the efficiency of the use of capital for development, by leveraging limited official capital through finance advice enabling access to private investment. WING has also worked with the UN Resident Coordinator's Office to assist in resource mobilization efforts and coordination with other UN agencies. WING project maintained close coordination for its activities in the framework of the Global IELD Programme to ensure continuous exchange of best experiences and lessons learned between the participating countries.

8.3 Technical Capacity

Narrate briefly about the technical capacity that the project extended to the counterpart to build capacity

The **Women's Empowerment for Inclusive Growth (WING)** programme, implemented collaboratively by **UNDP** focused on building the technical capacity of counterpart stakeholders to ensure sustainable empowerment and inclusion of women in local economies. With the support of the Embassy of the Kingdom of the Netherlands, the program has targeted 10 Upazilas in Manikganj, Thakurgaon, Jashore, Cox's Bazar, and Kurigram districts, emphasizing skill development, policy advocacy, and behavior change to address entrenched inequalities.

The technical capacity-building efforts under WING have been multi-dimensional:

- **Entrepreneurship Development:**
Training sessions were organized for women entrepreneurs to enhance their knowledge of business management, market systems, financial literacy, and digital tools, enabling them to establish and scale up businesses within formal economies.
- **Skill Development for Employment:**
Industry-relevant technical and vocational training was provided to women to ensure they meet the demands of emerging job markets. This included non-traditional skills training aimed at breaking gender stereotypes and encouraging women's participation in diverse sectors.
- **Capacity-Building for Local Government Institutions (LGIs):**
Local government representatives were trained to integrate gender-responsive planning and budgeting into their annual development plans. This approach ensured that women's needs were effectively addressed in local economic development initiatives.
- **Behavior Change and Advocacy Training:**
The program worked with community leaders, policymakers, and civil society organizations to break down discriminatory social norms, attitudes, and stereotypes. This included workshops and dialogues aimed at fostering inclusive community environments that support women's participation in decision-making.
- **Policy and Institutional Strengthening:**
Counterparts were supported in developing gender-responsive policies, with training provided on implementing frameworks that promote women's empowerment across economic, political, and social spheres.
- **Knowledge and Data Sharing Platforms:**
Tools and mechanisms were developed to enable evidence-based decision-making. Counterparts were trained on collecting, analyzing, and using gender-disaggregated data to monitor progress and design targeted interventions.

These capacity-building initiatives have collectively contributed to fostering an ecosystem that enables women to participate in local economies as empowered employees and entrepreneurs, driving inclusive growth while challenging deeply rooted inequities.

8.4 Communication and Advocacy

The WING Project concentrated on sharing knowledge and evidence with external stakeholders. The main aim of the communication is to highlight the proof of interventions. Some specific communication objectives include: Informing and motivating government and non-government stakeholders, DPs, and UN agencies to recognize the significance of investing more in women's economic empowerment. Sharing effective strategies for promoting local WEE at the community level and its positive impacts. Ensuring that the project's successes, activities, and processed data are visible and accessible to both national and international stakeholders. Promoting the visibility of WING, donors, and other contributing partners among media and development actors.

Advocacy by Anondomela Board Members-Participation in ‘Taste of Bangladesh’ SME Fair:

Anondomela's Board Committee successfully worked with the Bangladesh Tourism Board to take part in the "Taste of Bangladesh" SME Fair from in 2023, at Mostafa Kamal Atatürk Field, Banani. Anondomela. Shop Ltd. received a stall, where three entrepreneurs made Tk. 62,000 in sales.

Advocacy by WING Project for Anondomela Entrepreneurs:

WING project worked with several groups to help Anondomela entrepreneurs earn a sustainable income. This led to 150 entrepreneurs getting sewing machines, allocated by district. The goal is to support sustainable livelihoods for these entrepreneurs.

ICT Grants:

135 women entrepreneurs received ICT grants of BDT 50,000 each (totaling BDT 67,50,000 or USD 62,790).

9. MANAGEMENT EFFECTIVENESS

UN Women as the administrative and convening agent continued to provide overall project management and coordination support to the participating UN Agencies, working in close collaboration with the UNDP and UNCDF WING project coordinators.

Following the departure of the UN Women WING Programme Coordinator the role of coordination and project management was taken over by the Programme Coordinator of the WEE portfolio of UN Women. Day to day implementation was supported by the WING Programme Support Officer and Programme Associate.

PSC meeting: The PSC meeting was held in each project fiscal year. In this PSC meeting participants discussed the Identification of key challenges to implement the project, the Advocacy and Social Media Work plan. The PSC served as the strategic decision making and oversight platform, where issues related to project implementation, as well as risks and mitigation measures were discussed. The PSC also provided space for collective reflection on lessons learned, and newer opportunities for collaboration, scaling up and sustainability of project results.

9.1 Project Design

WING has ensured that the financing systems and investment methodologies developed under the programme are incorporated into local systems including legal, regulatory and operational frameworks and are available as international best practices. For the sustainability of the programme, the following principles followed:

Local ownership: The design and introduction to investment methodologies, systems and tools for the gender-responsive financing built on local experience and interventions designed, financed and implemented in alignment with the achievement of national and local development plans.

Alignment of the existing country programming and coordination structures and partnerships: The facilitation of synergies and effectiveness with other UN agencies and development partners continuously explored and forged.

Incorporation of best practices: Adoption of best practices in investments, legal, regulatory and operational frameworks into local policies and machineries supported to provide government agencies and private sector the scalable opportunities as investors to identify specific impediments and remedies in resolving issues. The cost of maintenance could be absorbed by public / private sponsors thereby enabling for sustainability of the programme.

Institutionalize a guarantee scheme: The central bank of Bangladesh and other financial institutions can facilitate the access of women to domestic resources for entrepreneurship development.

Support business incubators: These institutions can continue to provide capacity-building and negotiation skills with commercial and financial entities at the local level.

9.2 Oversight

A Programme Steering Committee (PSC) established which was responsible for overseeing the programme, providing strategic direction and responsible for ensuring full compliance with UN rules and regulations. The PSC consisted of.

- UNDP (represented by the Resident Representative and relevant technical staff)
- UNCDF (represented by the Regional Technical Advisor and relevant technical staff)
- UN Women (represented by the Representative and the relevant technical staff)

Role of PSC:

- Provides strategic guidance; and be accountable for fiduciary and management oversight and coordination.
- Facilitates collaboration between participating UN organizations and national government for the implementation of the Joint Programme
- Ensures appropriate technical representatives from PUNOs and other stakeholders where applicable.
- Reviews and approves Joint Programme Document and annual work plans, allocates resources, reviews implementation progress and addresses problems, reviews and approves progress reports budget revisions/reallocations, and evaluation reports, notes audit reports (published in accordance with each PUNOs' disclosure policy), and initiates investigations (if needed).
- Meets at least semi-annually

9.3 Monitoring and Evaluation

During this project period, field visits were conducted in Mainganj, Thakurgaon, Kurigram, and Cox's Bazar districts as part of project monitoring and stakeholder engagement. Project officers met with key stakeholders, including the female vice chairman, to discuss the progress of ongoing activities and gain insights into local challenges.

The project team also shared the success story of the female vice chairperson, highlighting her essential contributions to community development. This story celebrated her achievements and demonstrated the project's impact on empowering local leaders.

In three upazilas Ulipur, Cox's Bazar sadar, and Ukhiya project representatives met with newly appointed Upazila Nirbahi Officers (UNOs) to discuss the WING project. They focused on project implementation status, Gender Responsive Budgeting (GRB) integration, and the development of the Anondomela marketplace. These meetings aimed to enhance collaboration with local administrative bodies and ensure alignment with the project's goals.

One key objective of the WING project developed and implemented a monitoring system for the Women Development Forum (WDF) capacity and initiatives. A monitoring system has been established, with consent from district and upazila administrations for implementation. All ten targeted WDFs are using this system to track progress.

Some progress was made on the output during this period. A draft monitoring framework for tracking the use of the "three per cent GRB allocation" was created in 2023, led by the Ministry of Women and Children Affairs with support from UNDP and UN Women. This framework was developed with input from local stakeholders, including WDF members, during training sessions.

The project conducted follow-up monitoring activities with WDF leaders in ten upazilas to ensure proper documentation of the 3% GRB allocation. Improvements were noted in the documentation process, and the project prepared timely quarterly, semi-annual, and annual reports for donors and the UNDP Bangladesh office.

A total of 406 participants, including 360 WDF members, participated in these initiatives. The monitoring framework they finalized and shared with national level stakeholders for validation and endorsement.

9.4 Cost-Effectiveness and Timely Delivery

Narrate briefly to what extend the project/programme used the resources and time in delivering inputs and outputs

Cost-effectiveness and timely delivery are pivotal components of the Women's Empowerment for Inclusive Growth (WING) programme, ensuring the achievement of transformative goals within resource constraints and tight schedules. As a joint initiative of UNDP, WING prioritizes the efficient allocation of financial and technical resources to maximize impact, particularly in fostering women's dignified participation as employees and entrepreneurs in local economies. By leveraging strategic partnerships with local governments, community stakeholders, and the private sector, the programme ensures the cost-effective implementation of skills development and social change interventions in the 10 targeted Upazilas across Manikganj, Thakurgaon, Jashore, Cox's Bazar, and Kurigram. This approach not only reduces duplication of efforts but also promotes sustainable outcomes by aligning with existing local structures and resources. Furthermore, robust project management systems and continuous monitoring ensure the timely delivery of activities, overcoming challenges such as entrenched discriminatory attitudes and inequities. Supported by the Embassy of the Kingdom of the Netherlands, WING's commitment to cost-effectiveness and punctuality underscores its capacity to drive measurable and equitable socio-economic empowerment for women across Bangladesh.

10. IMPLEMENTATION CHALLENGES & LESSONS LEARNED

The WING programme, a collaborative initiative by UNDP, UN Women, and UNCDF, has made significant strides in fostering women's economic empowerment across 10 Upazilas in five districts of Bangladesh. However, implementation has faced several challenges. Entrenched social norms and discriminatory attitudes continue to hinder women's equitable participation in local economies. Resistance from communities regarding women's leadership and formal workforce inclusion remains a persistent barrier. The lack of adequate infrastructure and access to resources in rural areas also affects the scalability of entrepreneurship initiatives. Additionally, aligning multi-stakeholder efforts, including local government bodies, private sector actors, and civil society organizations, has required intensive coordination and adaptive strategies.

Despite these challenges, key lessons have emerged. Building community buy-in through sustained social dialogue and awareness campaigns has proven essential in addressing discriminatory attitudes. Integrating gender-responsive policies at the local government level has enhanced institutional support for women-led enterprises. Collaboration with private sector actors has unlocked new pathways for women's formal employment and entrepreneurship. The use of context-specific, capacity-building programs has enabled participants to navigate systemic barriers effectively. These lessons underscore the importance of holistic, community-driven approaches and cross-sectoral partnerships in achieving sustainable women's economic empowerment.

Deeply ingrained patriarchal norms often discourage women from taking on leadership roles or participating actively in governance processes. Many WDF members lack adequate training in governance, financial management, and strategic decision making, which limits the effectiveness of their initiatives. WDFs often face difficulties in building relationships with government bodies, NGOs, and other stakeholders, limiting their ability to access resources and influence policy. Despite efforts, women's involvement in political decision making and representation in leadership roles remains inadequate.

10.1 Challenges

The Women's Empowerment for Inclusive Growth (WING) programme has encountered several challenges during its implementation, reflecting the complexities of addressing deeply entrenched gender inequalities in Bangladesh. One major hurdle has been overcoming deeply rooted discriminatory social norms, attitudes, and stereotypes that limit women's participation in the local economy. Despite strategic interventions, changing these systemic biases requires sustained efforts and community engagement over an extended period. Additionally, the economic disparities and limited access to resources and services in target districts such as Kurigram and Cox's Bazar have further complicated the process of empowering women as entrepreneurs and employees. Coordination among stakeholders, including local government institutions, private sector actors, and development partners, has also been a challenge, particularly in ensuring alignment with the programme's goals across diverse geographical areas. The COVID-19 pandemic and other external shocks have exacerbated existing vulnerabilities, disrupting

project timelines and affecting women's ability to access opportunities. Despite these obstacles, the WING programme continues to adapt its approaches, leveraging multi-stakeholder collaboration and innovative solutions to foster sustainable and inclusive growth.

Challenge-1: Elected WDF members and UNOs may not utilize 3% GRB allocation in their sub districts by the project timeframe (December 2024)

Lack of knowledge of newly elected WDF members and lack of monitoring with the sub district level administration on 3% GRB allocation. GRB allocation be utilized by newly elected WDF which affected to achieve the project output 1.2

One of the key challenges faced in the implementation of the Women's Development Forum (WDF) under the Women's Empowerment for Inclusive Growth (WING) programme is the underutilization of the mandated 3% Gender Responsive Budget (GRB) allocation at the sub-district level by elected WDF members and Upazila Nirbahi Officers (UNOs) within the project timeframe. This challenge stems from a combination of factors, including limited capacity and understanding of GRB principles among stakeholders, entrenched sociocultural norms that deprioritize gender-focused initiatives, and insufficient coordination between WDF members and local administration for effective planning and execution. Additionally, bureaucratic hurdles, competing priorities, and the lack of monitoring mechanisms further hinder the timely utilization of GRB allocations. Addressing this issue requires targeted capacity-building initiatives, robust monitoring frameworks, and advocacy to ensure that the GRB allocated strategically deployed to foster women's economic empowerment and participation in local economies, in alignment with the overarching goals of the WING programme.

Challenge-2: Most of the Women Development Forum s are not functional.

Upazila Women Development Forums (WDFs) in Bangladesh face challenges in maintaining functionality. While some forums have shown significant achievements, such as organizing awareness campaigns and capacity-building activities, others struggle with consistent participation and effectively implementing their objectives. The forums aim to empower women by enhancing their roles in local governance and socio-economic development. However, issues like limited resources, lack of continuous support, and varying levels of engagement can hinder their effectiveness

Challenge-3: Limited resource allocation and accessibility are hindering the effectiveness of the Women Development Forum

Many WDFs do not have sufficient funding and resources, which restricts their capacity to arrange activities and maintain operations. The WDFs under the Women's Empowerment for Inclusive Growth (WING) programme, implemented by UNDP, plays a pivotal role in empowering women to actively participate in local economies as employees and entrepreneurs. However, limited resource allocation and accessibility significantly hinder the Forum's effectiveness. Inadequate financial and human resources restrict the scope and scale of skill-

building initiatives, critical for fostering women's formal engagement in local markets. Additionally, limited access to infrastructure, market linkages, and financial services exacerbates inequalities, preventing women from reaching their full potential. This is particularly challenging in the rural Upazilas of Manikganj, Thakurgaon, Jashore, Cox's Bazar, and Kurigram, where entrenched social norms and stereotypes further restrict women's mobility and opportunities. Enhanced investment, capacity-building support, and inclusive infrastructure development are essential to overcoming these barriers and enabling the Forum to achieve the WING programme's vision of dismantling discriminatory attitudes and fostering inclusive growth.

Challenge-4: Lack of coordination and Inconsistent Participation

There is often a lack of consistent engagement from members, which can be due to various socio-economic and political factors, including time constraints and competing responsibilities. The WDF under the Women's Empowerment for Inclusive Growth (WING) programme has been instrumental in promoting gender equality and fostering women's participation in local economies. However, the WDF faces significant challenges, notably a lack of coordination and inconsistent participation among its members. These issues undermine the forum's ability to achieve its objectives, such as empowering women to become skilled employees and entrepreneurs and addressing discriminatory social norms. The absence of a cohesive strategy for regular engagement and follow-up limits the effectiveness of collective action and weakens the forum's potential to drive transformative change. Inconsistent participation can be attributed to socio-cultural barriers, logistical constraints, and competing priorities, which hinder women's ability to attend and contribute effectively. To address these challenges, it is crucial to implement targeted interventions that enhance collaboration, streamline communication, and ensure consistent participation, ultimately strengthening the WDF's role as a catalyst for inclusive growth and gender equity.

Challenge-5: Lack of Training and Capacity Building of Women Development Forum

Insufficient training and capacity-building opportunities for members can limit their effectiveness in implementing and managing projects. The effectiveness of Women Development Forums (WDFs) is often undermined by a significant gap in training and capacity-building initiatives. Many WDFs lack structured programs to enhance members' skills in leadership, advocacy, and decision-making, which are essential for driving meaningful change. Without adequate training, members face challenges in understanding and addressing complex socio-economic issues such as gender-based discrimination, economic inequities, and limited access to resources. Additionally, insufficient knowledge of policy frameworks and program management hampers the forums' ability to engage effectively with stakeholders, including government bodies, civil society, and private sector actors. Bridging this gap requires targeted capacity-building initiatives focusing on technical, financial, and managerial skills. Investing in these areas empowered WDFs to operate more effectively, amplify women's voices in decision-making processes, and foster their long-term sustainability and impact.

Challenge-6: Lack of Women Entrepreneurs product value chain linkage in National and cross boarder market.

Women entrepreneurs in WING Project face significant challenges in establishing and sustaining linkages within product value chains. Cultural and social barriers, including entrenched gender norms, limit women's access to networks and market opportunities essential for value chain integration. Many women entrepreneurs operate in informal or micro-business sectors, making it difficult to meet the scale, quality, and consistency demands of larger market players. Limited access to finance, technology, and skill development further restricts their ability to innovate and compete in the value chain. Additionally, the absence of robust institutional support and infrastructure, such as logistical networks and market information systems, creates further bottlenecks. Fragmented collaboration among stakeholders, including private sector actors, government agencies, and industry associations, exacerbates these challenges, leaving women entrepreneurs unable to fully capitalize on their business potential. Addressing these issues requires targeted interventions to promote inclusive market systems, build capacity, and foster equitable partnerships within value chains.

Challenge-7: Lack and access of information

Most Anondomela entrepreneurs reported difficulties in storing business information and uploading the details of the product in the online interfaces. This implies that the level and extent of training appear inadequate; as a result, periodic follow-up training is required. In addition, a tailor-made training module can be included for the specific needs and requirements. This twin follow-up intervention is likely to help them achieve their business outcomes.

Challenge-8: Customer Care Service

A customer care service centre could also address the follow-up problems. For example, virtual groups like chat boxes in social interfaces like WhatsApp, Facebook Messenger, or instant messenger, including all entrepreneurs, would be significantly helpful. When some entrepreneurs discuss their problems in these media, other members can also assist by sharing their experiences and quickly helping them solve their problems. This platform would offer a common ground to connect with all stakeholders and beneficiaries.

Challenge-8: Project Stakeholders engagement and Collaboration

The Women Development Forum played a key role in the project, with the Upazila Vice Chairman taking a leading role in its engagement. While member participation varied, the forum remained an important platform for supporting women's empowerment initiatives. Additionally, the project implementation team collaborated with key stakeholders, including the Upazila Nirbahi Officer, Women Development Officer, and Youth Development Officer, to ensure alignment with local development priorities. Their involvement contributed to the overall execution of the project and helped create a supportive environment for women entrepreneurs.

10.2 Lessons Learned

The Women's Empowerment for Inclusive Growth (WING) program has provided valuable lessons in fostering women's economic empowerment and breaking down entrenched social, political, and economic inequities in Bangladesh. Implemented in partnership with UNDP, UN Women, and UNCDF and supported by the Embassy of the Kingdom of the Netherlands, the

program has demonstrated the transformative potential of equipping women with skills for dignified participation in local economies as employees and entrepreneurs. A key takeaway is the importance of integrating gender-sensitive approaches to challenge discriminatory attitudes, norms, and stereotypes that perpetuate inequality. The Women Development Forum (WDF) has proven to be a critical platform for collective action, amplifying women's voices in decision-making processes and fostering a sense of ownership at the grassroots level. Another key lesson is the need for multi-stakeholder collaboration to ensure sustainable change, as seen in WING's success in engaging local government institutions, private sector actors, and civil society in its 10 Upazilas across five districts. This collaborative and holistic approach has shown that addressing systemic barriers requires targeted interventions, strong institutional support, and continuous advocacy to create an enabling environment for inclusive growth.

Lessons Learned-1: Empowerment through Participation

The project demonstrated that when women actively participate in local governance, they can significantly influence decision-making processes. This participation has led to more gender-responsive planning and budgeting

Lessons Learned-2: Capacity Building

Continuous training and capacity-building initiatives were crucial. These efforts helped women develop the skills needed to manage and lead forums effectively, enhancing their confidence and leadership abilities

Lessons Learned-3: Resource Allocation

Adequate funding and resources were essential for the sustainability of WDFs. The project showed that with proper financial support, WDFs could organize more activities and have a greater impact on their communities

Lessons Learned-4: Community Engagement

Engaging the broader community, including men, in supporting women's roles in governance was beneficial. This inclusive approach helped overcome cultural and social barriers, fostering a more supportive environment for women

Lessons Learned-5: Policy Support

The project underscored the need for supportive policies at both national and local levels to ensure the long-term success of WDFs. Policy advocacy was a key component in strengthening these forums

Lessons Learned-6: Monitoring and Evaluation

Regular monitoring and evaluation were necessary to track progress and identify areas for improvement. This helped in making informed decisions and adjustments to the project. Consequential and structured project monitoring and evaluation documentation fosters a more authentic and evident scenario.

11. SUSTAINABILITY AND EXIT STRATEGY

The project engaged Upazila Parishad, District Administration in the field implementation. The UN Women, UNDP and UNCDF has conducted joint monitoring in the project implementation hence project did not act harm the environment. On the other hand, while engaging with the beneficiaries of the project in the key districts of the project implementation area, special care is given towards selecting beneficiaries with a climate vulnerable and covid affected woman to induct them into the program. The project also gives special focus within the project's beneficiaries to promote environmentally safe business practices. Promoting environmentally friendly products and services marketed by the beneficiaries as well as connecting the beneficiaries to strong social support networks ensures social and environmental sustainability. Also, engaging with the relevant government entities like ICT division and advocating towards extending seed grants for micro women entrepreneurs is also a step towards mainstreaming financial sustainability and resilience. One of the key outcomes were to convince ICT division to extend grants towards the women. So far 31 women as well as transgender women have been brought under the government grants. The work continues to incorporate more women under the scheme to strengthen their livelihood sustainability and increase their resiliency.

Improved capacity and functioning of WDFs, supported by WING, ensures sustainability by creating a self-sustaining network for women's empowerment beyond project timelines. WDFs foster a community-based approach on economic empowerment, ensuring a lasting impact through collective strength. Empowered women within WDFs become catalysts for sustainable change, actively engaging in initiatives that promote entrepreneurship and skills development at the community level. Furthermore, partnerships with government training institutions such as the National Institute of Local Government (NILG) are being pursued to institutionalise the capacity development interventions especially on Gender-responsive Planning and Budgeting.

The project ensured sustainability of the interventions beyond project timelines, by building a pool of resources persons or master trainers at the NILG. The capacity building and knowledge exchange on GRPB trickled down to the local level, whilst ensuring that the GRPB guidelines and information developed under the project support the institutionalization of GRPB at all levels. To facilitate unlocking of domestic capital for women entrepreneurs effectively in a sustainable manner, GRIP was institutionalized as a multi-stakeholder platform with BB. This has been complemented by capacity development of local level financial institutions to carry out gender-responsive investments. District level orientations and advocacy efforts are being carried out to promote the financial and digital inclusion of women entrepreneurs with public, private and civil society actors.

As per the recommendation by EKN22, UNCDF is exploring options for SME lending for the grants to be used as a revolving lending fund for gender-responsive investments. For this, the existing MOU with BB revised and extended. Also, the preparation of new fund guidelines, operational methods, and disbursement procedures, among others, It has already been taken forward in collaboration with BB. UNCDF has initiated discussions on this issue with the central bank in 2023. In the extended period of the project, based on the suggestion of EKN and the Bangladesh government's high-priority sector, information technology startups also had included under the lending support. In 2019, BB revised its SME Credit Policy 2010. Some

of the features of the revised policy may be useful for developing a refinancing scheme for women information technology startups.

12. FINANCIAL REPORTING

	Budget	Utilization	Difference	Reason of variance
Year 1 (2020)	11,000.00	-	11,000.00	Initiate to programme delayed
Year 2 (2021)	101,981.25	112,981.25	(11,000.00)	The programme of 2020 was implemented in the year 2021
Year 3 (2022)	187,201.18	187,201.18	-	-
Year 4 (2023)	176,218.00	173,961.07	2,256.93	Some commitment amount was reduced while implement the activities
Year 5 (2024)	234,642.04	227,199.99	7,442.05	Some commitment amount was reduced while implement the activities
Total	711,042.47	701,343.49		

13. CONCLUDING SUMMARY AND FUTURE DIRECTIONS

The Women's Empowerment for Inclusive Growth (WING) programme has emerged as a transformative initiative in advancing women's participation in local economies, fostering gender equality, and breaking down entrenched discriminatory norms. Implemented across 10 Upazilas in five districts of Bangladesh, with support from the Embassy of the Kingdom of the Netherlands, WING has successfully empowered women as employees and entrepreneurs by enhancing their skills, facilitating access to formal markets, and enabling dignified economic participation. The initiative has also strengthened community awareness and built capacities to address systemic inequities in social, political, and economic spheres.

- **Enhance Financial Literacy Programs:** Strengthen advanced training for sustainable financial practices and digital banking for Women Entrepreneurs.
- **Networking:** Establish a National Women Empowerment working committee
- **Expand Employment Networks:** Partner with private and public sector organizations to increase job placement opportunities.
- **Strengthen Legal and Policy Advocacy:** Work with government stakeholders to develop enforceable policies that support women's institutional inclusion.

- **Promote Inclusive Decision-Making Models:** Encourage gender-sensitive policies within local institutions to enhance women's representation in leadership.
- **Community Awareness Campaigns:** Implement community programs to challenge cultural norms that limit women's economic and institutional participation.

Looking forward, WING's impact can be sustained and scaled by leveraging the established Women Development Forums and promoting policy integration for inclusive local governance. Efforts should focus on strengthening women's networks, expanding market linkages, and fostering partnerships with public and private sector actors to ensure continued economic opportunities. Additionally, embedding gender-transformative approaches in local development plans was crucial to addressing deep-rooted stereotypes and advancing equitable growth. With a strategic emphasis on monitoring progress and documenting best practices, the WING programme can serve as a model for broader replication, contributing significantly to the realization of Bangladesh's commitments under the SDGs, particularly Goals 5 (Gender Equality) and 8 (Decent Work and Economic Growth).

ANNEX-1

Results Framework

Indicator	Baseline	EOP Target	Achievement	Remarks
Output 1.1: Mechanisms for effective utilization of provisions and allocations facilitating WEE are developed				
1.1.1: # of mechanisms developed	0 (2020)	01	01	Results derived from cumulative Progress against Results and Resources Framework- 2023 and half yearly progress report-2024 and last quarter progress report.
1.1.2: # of policies and practices (that facilitate WEE) reviewed and revised with necessary change	1 review done by UNDP and UN WOMEN (2020)	03	03	
1.1.3 # of national level programme orientation and follow-up meetings conducted for local and national stakeholders including representatives from WDFs, LGIs, BB and relevant ministries using the best appropriate methods (i.e. online)	0 (2020)	03	03	
1.1.4: # of national level advocacy events and capacity-building workshops conducted to identify stakeholders for necessary implementation or revision in the existing policies for making them more supportive towards WEE and sharing lessons learnt.	0 (2020)	02	02	
1.1.5 Number of entrepreneurs trained on business development	0 (2020)	00	3,712	
1.1.6 Number of women entrepreneurs identified for cross border business.	0 (2020)	50	50	
1.1.7 SoP on GRB monitoring tool developed	No (2020)	05	00	
1.1.8 Anondomela Platform registered under the joint stock company act.	No (2020)	01	01	
Output 1.2: A monitoring system developed to monitor allocation of funding provisions of lending to support Women Economic Empowerment by LGIs and Bangladesh Bank				
1.2.1: # of districts that utilize the monitoring system and issue reports	0 (2020)	05	0	
1.2.2: Produced monitoring reports on GRB allocations inform decision-making at local level	No (2020)	Yes	Yes	
1.2.3: # of workshops organized to ensure effective Implementation of M&E mechanism for policies which promote WEE including gender- responsive ADP	0 (2020)	02	02	

ANNEX-2

List of Publications

Sl #	Title of Publication	Year
1.	Anondomela for Women's Economic Empowerment: Assessing Needs and Priorities of Women Entrepreneurs in E-Commerce-(Bangladesh Institute of Development Studies (BIDS)	August 2022
2.	WING Third Narrative Progress Donor Report 2023	2023
3.	Internal Result Assessment Report on "3% GRB with WDF Members" in the WING Project Areas	2024
4.	Access to Finance and Logistics Proposal On Empowerment for Inclusive Growth (WING) programme United Nations Development Programme (UNDP) (Zaved Meadad National Consultant, Cross border Business Mapping)	2024
5.	Needs Assessment of Anondomela Women Entrepreneurs (Bangladesh Institute of Development Studies (BIDS) August)	2022
6.	Anondomela for Women's Economic Empowerment: Assessing Needs and Priorities of Women Entrepreneurs in E-Commerce (BIDS)	2022

ANNEX-3

Pictorial Illustration of Project Activities



Caption: Group photo with the enthusiastic participants after successfully completing the workshop at Kurigram



Caption: Group photo with the enthusiastic participants after the fruitful completion of the workshop at Pirganj



Caption: Engaging discussion session with the participants during the workshop at Thakurgaon Sadar



Caption: Discussion meeting session with the UNO at Pirganj Upazila. A productive exchange of ideas to drive impactful community initiatives, at Pirganj Upazila.



Caption: Group photo with the wonderful participants after the fruitful completion of the workshop at Ulipur Upazila.



Caption: Group photo with the participants after the successfully completion of the workshop at Thakurgaon Sadar Upazila

ANNEX-4:

Case Story

i. Bullied Entrepreneur Swims Against the Tide of Bullying and Achieves Success



Tanha Akhter Mukta
Founder, Tam Creation

Sayed Sultana Mili decided to start her own business after her children were settled in school. In June 2017, she launched her home-based business, inspired by her love for art and crafting since childhood. Some of her handcrafted accessories and jewelry even got copyrighted. Doyeeta's designs mixed imported and local materials, like jamdani fabric and clay, and became popular both locally and internationally.

By 2024, with the support of UNDP-WING training, Mili expanded her business to three physical branches and participated in various events. Despite challenges, she ensured online safety and maintained quality, attracting media attention and clients from higher income brackets. With her family's help, Doyeeta's participation in the National SME Fair marked a big step towards international growth.

The UNDP-WING training also provided her with a platform to connect with like-minded individuals, sharing both her successes and struggles.

ii. **From Adversity to Achievement: A Journey Through Pandemic**



Tahmina Chowdhury
Founder, Pindhan

Tahmina Chowdhury’s story is inspiring, showcasing how resilience and resourcefulness can lead to success even in challenging times like the COVID-19 pandemic. Despite facing adversity with job loss and limited resources, she leveraged her expertise in the clothing business and seized the opportunity to establish her own online clothing page “Pindhan”.

Her decision to register with Anondomela, an e-platform of UNDP which offers free registration services and a platform for micro, small, and medium-sized businesses, demonstrates the importance of accessible support systems for entrepreneurs during crises. By utilizing her knowledge and the resources available to her, Tahmina has not only managed to sustain her family but has also significantly increased her income. Operating a successful home-based business, she now earns between BDT 30,000 to BDT 35,000, compared to the BDT 12,000 to BDT 15,000 she earned during the pandemic.

Tahmina now feels empowered and confident to take her business further, ready to embrace new challenges and opportunities.

ⁱ Internal Result Assessment Report on “Women Economic and Institutional Inclusion” in the WING Project