

STANDARD JOINT PROGRAMME DOCUMENT






Programme Title: Women's Empowerment for Inclusive Growth (WING)

This programme builds on the foundation tested by the Inclusive and Equitable Local Development (IELD) Programme and is enhanced to incorporate the lessons learned and results from IELD's piloting phase

Joint Programme Outcome(s):

1. Improved implementation and enforcement of policies supportive to women's economic empowerment
2. Women's participation in local economic development activities is increased
3. Women-led enterprises unlock and access larger volume of domestic capital to expand their economic space

<p>Programme Duration: 48 months</p> <p>Anticipated start/end dates: 1 Nov 2020 – 31 Oct 2023</p> <p>Fund Management Option(s): Pass-through</p> <p>Administrative Agent: UN Women</p> <p>Convening Agent: UN Women</p>	<p>Total estimated budget*: USD 3,135,541</p> <p>Out of which:</p> <p>1. Funded budget: USD 2,499,666</p> <p>2. (In kind) budget: USD 635,875</p> <p>*Total estimated budget includes both programme costs and indirect support costs</p>
	<p>Sources of funded budget:</p> <p>Embassy of the Kingdom of Netherlands USD 2,499,666</p> <p>UN agencies and others (i.e. LGIs and WDFs) USD 635,875</p>

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Acronyms

ADP	Annual Development Programme
BB	Bangladesh Bank
BBS	Bangladesh Bureau of Statistics
BDS	Business Development Services
BSCIC	Bangladesh Small and Cottage Industries Corporation
CBO	Community Based Organization
CFP	Call for Proposal
CSR	Corporate Social Responsibility
GDP	Gross Domestic Product
GE	Gender Equality
GRE	Gender-responsive Enterprises
IELD	Inclusive and Equitable Local Development Programme
LED	Local Economic Development
LEA	Local Economic Assessment
LDC	Least Developed Country
LGD	Local Government Division
LGIs	Local Government Institutions
MoF	Ministry of Finance and Economic Affairs
MOWCA	Ministry of Women and Children Affairs
NBD	Nation Building Department
NBFI	Non-Banking Financial Institutions
NFYDP	National Five-Year Development Plan
PPP	Public Private Partnership
SDG	Sustainable Development Goals
SME	Small and Medium Enterprises
TEB	Technical Education Board
UNCDF	United Nations Capital Development Fund
UNDP	United Nations Development Programme
UN Women	United Nations Entity for Gender Equality and the Empowerment of Women
UPGP	Union Parishad Governance Project
USD	US Dollar
UZGP	Upazila Governance Project
WCC	Women Chamber of Commerce
WDF	Women Development Forum
WEE	Women Economic Empowerment
WEEI	Women Economic Empowerment Index
WING	Women's Empowerment for Inclusive Growth

Glossary of Terms

Gender	Refers to social attributes and opportunities associated with being male and female and the relationships between women and men, girls and boys, as well as the relations between women and those between men. These attributes, opportunities and relationships are socially constructed and are learned through socialization process. They are context/time-specific and changeable. Gender determines what is expected, allowed and valued in a woman or a man in a given context. <i>Source: UNDP Gender Equality Strategy 2014-2017</i>
Gender Discrimination	Gender discrimination is defined as: "Any distinction, exclusion or restriction made on the basis of sex which has the effect or purpose of impairing or nullifying the recognition, enjoyment or exercise by women, irrespective of their marital status, on the basis of equality of men and women, of human rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field." <i>Source: United Nations, 1979. 'Convention on the Elimination of all forms of Discrimination Against Women'. Article 1</i>
Gender Equality	Refers to the equal rights, responsibilities and opportunities of women and men, girls and boys. Equality does not mean that women and men will become the same, but that women's and men's rights, responsibilities and opportunities will not depend on whether they were born male or female. Equality between men and women is seen both as a human rights issue and as a precondition for, an indicator of, sustainable people-centred development. <i>Source: UNDP Gender Equality Strategy 2014-2017</i>
Gender Parity	Equal numbers of men and women at all levels of the organization. It must include significant participation of both men and women, particularly at the senior levels. Gender parity is one of several integrated mechanisms for improving organizational effectiveness. <i>Source: UNDP Gender Equality Strategy 2014-2017</i>
Gender-responsiveness	Gender-responsiveness refers to outcomes that reflect an understanding of gender roles and inequalities and which make an effort to encourage equal participation and equal and fair distribution of benefits. Gender-responsiveness is accomplished through gender analysis and gender inclusiveness. <i>Source: www.trainingcentre.unwomen.org/mod/glossary/print.php?id=36&mode=&hook=ALL&sortkey=&sortorder=&offset=-10 (accessed 17 August 2015).</i>
HeForShe	HeForShe (often referred to as HeForShe) is a solidarity campaign for the advancement of women initiated by UN Women. Its goal is to achieve equality by encouraging men and boys as agents of change and take action against negative inequalities faced by women and girls. The HeForShe campaign's IMPACT 10X10X10 initiative is a one-year pilot effort that aims to engage governments, corporations and universities as instruments of change positioned within some of the communities that most need to address deficiencies in women's empowerment and gender equality <i>Source : http://www.heforshe.org/en/our-mission</i>
Sex-disaggregated data	Sex-disaggregated data is data that is cross-classified by sex, presenting information separately for men and women, boys and girls. Sex-disaggregated data reflect roles, real situations, general conditions of women and men, girls and boys in every aspect of society. For instance, the literacy rate, education levels, business ownership, employment, wage differences, dependents, house and land ownership, loans and credit, debts, etc. When data is not disaggregated by sex, it is more difficult to identify real and potential inequalities. Sex-disaggregated data is necessary for effective gender analysis. <i>Source: UNICEF, UNFPA, UNDP, UN Women. "Gender Equality, UN Coherence and You"; UNESCO (2003) Gender Mainstreaming Implementation Framework</i>
Start-up	A newly established venture in the stages of framing a core problem to be solved and a plan through which the solution to potential segment of the market can be provided. During this stage, business solutions have not yet been tested and the venture may only recently commence its operations, therefore, future success of the venture is not guaranteed. The business may not have any or few customers, revenues, profits, employees and formal ownership and management. Start-ups remain in this stage of inception and testing for 1-3 years and graduate into a company after 3-5 years of full operations. Some indicators of graduation are more than one of the following: a growing customer base, registered offices, factory spaces, revenues greater than USD 25,000 per month, more than 15 employees, at least 3-5 management professionals and the founders have reinvested and distributed profits of the business over its critical growth period.

Executive Summary

The Women Empowerment for Inclusive Growth (WING) programme, originated from the Inclusive and Equitable Local Development (IELD) Programme, seeks to foster skills that create dignified and formal participation of women as employees and entrepreneurs in local economies, breaking entrenched discriminatory attitudes, norms and stereotypes that created the current inequities in the social, political and economic spheres. The WING programme is part of a broader global joint programme of three UN agencies: United Nations Entity for Gender Equality and the Empowerment of Women (UN Women), United Nations Capital Development Fund (UNCDF) and United Nations Development Programme (UNDP). WING builds on the results and lessons learned from the pilot IELD Bangladesh programme since 2017. It will be implemented by a joint country team of the three UN agencies, between 2020 and 2024.

WING's overall vision is that, **if 1)** national and local government institutions improve implementation and enforcement of gender-responsive policies and practices, including plans and budgets to support WEE at the local level; and **if 2)** structural and sociocultural barriers for women's participation in local development are reduced; and **if 3)** greater volume of domestic finance (public and private) is unlocked to finance economic opportunities for women at local level; then women are more likely to have sustainable incomes and economic security.

WING uses the "One UN" joint programme approach which strategically leverages comparative advantages of the three UN agencies' for synchronized interventions for gender equality and women's empowerment programming. To this end, it leverages **UNCDF's** unique investment mandate to crowd in catalytic local public and private finance to foster inclusive gender-responsive investments. It builds on **UN Women's** expertise on gender equality and promoting women's economic, social and political rights, to build the capacity of LGIs, local women and youth, on gender sensitization. It leverages **UNDP's** expertise in governance, fostering dialogues and policy consultation that builds the capacity of relevant government ministries for better policy formulation and implementation.

WING aims to strategically contribute to the SDGs¹ and is aligned with the United Nations Development Assistance Framework (UNDAF 2017-2020) 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 2011, policies, strategies and frameworks including Vision 2021, and the National Seventh Five Year Plan (7 FYP).

WING expects 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 total (both direct and indirect) beneficiaries will be youth. The programme is designed to champion key partnerships at the local level, including Women Development Forums, Women SMEs, NGOs and the private sector, to create enabling economic empowerment environment for the beneficiaries. WING expects to foster \$2 million gender-responsive projects over three years; crowding in \$2.3 in public and private resources for every dollar of the program's grant investment. It expects to build gender sensitivity and technical capacity of local actors and advocate for national gender policies, catalyzing structural transformations to directly address gender inequalities. WING's transformative impact unlocks skills, markets, jobs and capital for women, youth and small businesses to achieve inclusive local economic development while Bangladesh graduates into a middle-income country.

WING's legacy will leave behind a progressive local landscape for women to work, drive business and leadership decisions in rural Bangladesh; creating a central and sustainable space for marginalized women and youth in the economy that is supportive of their aspirations as economic and political agents. Rural women's participation will no longer mean informal, unpaid and unrecognized work but work that facilitates greater

¹ WING comprehensively addresses following SDGs: SDG1 (No Poverty), SDG5 (Gender Equality), SDG8 (Decent Work and Economic Growth), SDG 9 (Industry, Innovation and Infrastructure), SDG10 (Reduced Inequalities), and SDG17 (Partnerships for the Goals)

technical knowledge and skills, higher income generating, formal and decent employment opportunities and uplifts their position within their families and communities, giving them substantial freedom and opportunity to exercise their rights within their Districts. WING's intervention is strategically aimed at targeting the "missing middle", post poverty pockets of population, in-between start-up and industrial establishments that are considered too big for microfinance but too small for formal bank credit, unrecognized local political and economic women representative groups, in order to create a new generation of actors as economic agents capable of attaining sustainable progress within Bangladesh's economy. WING's legacy will remain embedded into the local economic systems and policies to create lasting opportunities and space for women and youth in rural Bangladesh. WING will be remembered as the programme to address barriers to women's economic empowerment holistically and especially generate local economic development through their increased participation, well-being and systematic change in the policies to sustain their rights.

Country Context and Situation Analysis

Bangladesh has achieved lower middle-income country status² and is expected to graduate to a developing country from an LDC in 2024. However, rising level of inequalities is deeply entrenched on the ground; and as a result, the poor, women and girls, local businesses led by women in remote areas are being left behind. The Constitution of Bangladesh, first and foremost, has made clear provisions for gender equality³ to mandate inclusive growth. Secondly, the Government of Bangladesh in its 7th Five-year plan⁴, has highlighted the improvement of women's human capability, increasing women's economic benefits, enhancement of women's voice and agency, and creating an enabling environment for women's advancement as strategies for gender equality. Thirdly, the National Women Development Policy of Bangladesh also highlighted that economic, social and political empowerment of women require interventions to help women overcome structural barriers. Moreover, the National Financial Inclusions Strategy (NFIS) of Bangladesh, highlights the need for financial services (credit, investment and guarantee) of women individuals and entrepreneurs especially in rural and peri-urban areas; because "A developed inclusive financial system not only expedites the process of resource mobilization and use, it also provides financial services to all who need them. It creates employment opportunities, ensures economic and financial stability through reducing vulnerability, and contributes to poverty reduction. Access to a well-functioning financial system can economically and socially empower individuals, in particular the poor people, allowing them to better integrate into the economy and actively contribute to development." Other key policies such as the Labour Policy 2012, Agriculture Policy 2013, Expatriate Welfare and Overseas Employment Policy 2016, National Education Policy 2010, National Skills Development Policy 2011 and Industrial Policy 2012 also have specific sections highlighting the needs for WEE. Specifically, in the area of financing, the Cottage, Micro, Small and Middle entrepreneur Financing Policy (Circulation on Sept'5, 2019) of Central Bank of Bangladesh was officially adopted for financial inclusion which provides suitable terms and conditions for local cottage and small women entrepreneurs.

In spite of these initiatives, there remains challenges to be addressed in realizing WEE in Bangladesh. Female representation seems stagnant around 24 to 30 percent, from 2010 to 2017 (BBS, 2018); and women's earnings are only 52 percent of men's⁵. Only 8 percent of Bangladesh's entrepreneurs are women⁶, and only 25 percent of women have an account at a formal financial institution⁷. More than 60 percent of women are not able to access bank finance. Furthermore, at least 20 percent of income in Bangladesh is lost due to gender gaps in entrepreneurship and labour force participation⁸. In addition, existing financial services in Bangladesh neither address adequately the needs of women entrepreneurs nor promote women entrepreneurship specifically at local levels.

Fortunately, there is untapped domestic public and private capital which could be utilized to support more gender-responsive investments⁹ at the local level and unlock further private sector funding if the following challenges can be overcome:

- **Limited technical capacity at the local level:** Most local government institutions and women groups at the local level lack capacities to channel available public funds towards women's economic empowerment interventions. This has led to low level of funds for gender-responsive programming at the local level that could further contribute to women's economic empowerment. Furthermore, local businesses (especially

² Middle Income Countries have per capita income of US\$1,026-\$12,475

<http://data.worldbank.org/indicator/NY.GDP.PCAP.CD?contextual=aggregate&locations=BD&view=chart>

³ Article 28(2)

⁴ Page 654, 7th Five Year Plan FY2016-FY2020, Accelerating Growth, Empowering citizens, General Economic Division, Planning Commission, Government of the People's Republic of Bangladesh

⁵ World Economic Forum. 2014 The Global Gender Gap Report – Country Profiles, Bangladesh.

⁶ Shituma Zaman. 2013. "Women in Business: A Study on the Development of Women Entrepreneurship in Bangladesh". World Journal of Social Sciences. 3 (6) November. 175-188.

⁷ The World Bank, 2015. The Global Findex Database.

⁸ Cuberes, D., and M. Teignier, 2012, "Gender Gaps in the Labor Market and Aggregate Productivity," Sheffield Economic Research Paper SERP 2012017.

⁹ 'Gender-responsive Investment is a process of ensuring gender-equitable access to financial services and investment resources through rigorous assessment of the differing needs of women and men. It recognizes that a more equitable allocation of resources will make a greater impact on sustainable economic development, with long-term benefits for the whole economy': Addressing the Barriers to Financial Access for Women's Enterprise, **Gender-responsive Investment Handbook**, The commonwealth Library.

women owned and managed entities) in rural areas have inadequate technical skills and know-how, awareness of legal requirements and tools to develop viable commercial projects. These local businesses do not have access to grants to fund the high costs related to developing project implementation plans, feasibility & market studies, engineering and legal inputs. This makes it almost impossible for local women to develop bankable and investible projects at their Districts.

- **Lack of interest from financiers:** Private sector lenders and institutional investors in Bangladesh tend to steer away from investing in small- medium sized economic projects, especially projects out of their coverage areas (peri-urban or rural), women-friendly projects due to higher perceived risks related to additional women's benefits and policies, women's lack of collateral or other security, high transaction costs, low profit margins and lengthy borrowing period for operating outside their business model. Particularly, private financial enterprises lack the skills to assess social impact and gender aspects in a business case; they also encounter challenges in conducting due diligence or credit appraisal of such projects, often located in remote rural areas beyond their usual operations. Other issues they encounter are higher costs of due diligence, which stem from the poor quality of information and documentation of project developers in these areas.
- **Limited access to and ownership of productive resources:** Un-collateralized retail bank loans are particularly challenging for women entrepreneurs to meet. This is mainly attributable to a lack of collateral, multiple guarantors, documentation such trade licenses, tax certificates, business and bank statements.
- **Absence of an enabling policy, institutional and social environment further limits the removal of structural barriers and hidden bias:** Structural inequality result from the unbalanced distribution of individuals and groups across the opportunity structure¹⁰ of the society. Structural barriers for women's economic empowerment include, among others:
 - o segregation of women-led businesses in highly competitive and low-profit sectors which limit their access to high-value markets;
 - o limitations in capacity, opportunities, and acceptance toward women's representation in management and leadership positions
 - o inequalities in educational attainment
 - o time and mobility constraints due to cultural norms and household and care responsibilities
 - o physical and emotional violence against women in private and public sphere
 - o income and wealth stratification
 - o geographic segregation
 - o hidden bias (cultural stereotypes, ideals, role expectations, judgements of competence) that interfere with access to resources and markets

These barriers and biases iteratively reinforce each other. To remove structural barriers the prevailing environment shaped by policies, institutions and society need to become enabling for the empowerment of marginalized groups. Elements of enabling policy refers to the decision-making process and enforcement of the policies. Policy decisions need to be informed by analysis from the lens of groups marginalized due to factors such as sex, gender, ethnicity, age, disability, etc. Where we have policies, adequate implementation and enforcement is lacking to achieve the purpose and address issue. Therefore, as a major driver of behaviour and attitudes toward women's access, agency and leadership, institutional capacities, norms and practices need to be transformed. The sociocultural environment shapes and defines the limits (red lines) for women's participation in the social, economic and political activities. Therefore, the social enabling environment is not only limited to their social capital in accessing financing, markets, strategic networks and business connections. It is also influenced by harmful social norms that limits their legal rights, agency and decision-making. Hence, investment in gender-sensitization of the community, particularly men, boys, cultural leaders, religious leaders, private sector leaders and government representatives, is essential to create an enabling social environment for women-led enterprises and entrepreneurs to thrive.

¹⁰In sociology refers to exogenous factors which limit or empower collective actors or social movements

- **Absence of linkage between actors to create an enabling environment for gender-inclusive and equitable economic development:** There are various actors that are trying to advocate for women's economic empowerment at the local level such as local government institutions, Women Development Forums, Business Associations, Technical skills development agencies, banks, local community leaders, NGOs – however, these actors are not linked to one another's programmes or efforts. Proper coordination between key enablers for the improvement and increase of women's space in the local economy is lacking.
- **Absence of monitoring, enforcement and implementation of enabling policies for women:** There are various existing policies that may enable women's participation in the economic sphere by expanding funding for women's social and economic activities and increasing SME financing for women led businesses. However, there are no mechanisms in practice by the regulators that can gauge the enforcement of such policies for proper implementation. This is creating a lack of funds being put to use towards WEE.

Lessons Learned and Strategic Approach

The strategies that guide WING have been developed taking into account the above-mentioned context analysis and the key lessons learned from the Mid-term Evaluation of the pilot programme, IELD Bangladesh, across five Districts: Brahmanbaria, Rangpur, Jessore, Thakurgaon and Manikganj from 2017-2019.

The pilot project tested approaches to enhance women economic empowerment through 2 Local Government Institutions (at Upazila Parishads level), 2 Women Development Forums (WDFs), 1 local women SMEs and 2 gender-responsive social businesses founded by NGOs. Both public and private capital was mobilized and leveraged to increase investments in gender-responsive projects at the local level via: 1) initiation grants to WDFs, 2) seed capital for women Small Medium Enterprises (SME) and 3) grants to de-risk private sector capital for social businesses founded by Community Based Organizations (CBOs).

Process of Implementation:

At the macro level, IELD's pilot intervention started with Local Economic Assessments (LEA). These studies identified strategic sectoral clusters with large gaps and opportunities for women in the economic space. Also, baseline studies were conducted to explore how the current policies, practices and institutions at various levels are constraining economic empowerment of women.

At the meso level, IELD pilot programme started working with Implementing Partners, with the first being the WDFs. During this phase, the pilot programme developed and tested technical tools such as the Local Development Fund (LDF) guidelines that enabled the WDFs to work with LGIs to generate a pipeline of bankable projects, list of potential business proposals, for increasing women's participation in revenue generating activities in their locality. Furthermore, Gender-responsive Budgeting and Planning (GRBP) trainings to LGIs and WDFs facilitated the allocation of available funds and investment of public resources towards gender-responsive projects (GRPs) identified by WDFs. To mobilize the local women and create an enabling environment for them to lead and operate such projects, gender orientation and capacity-building support was provided to all relevant stakeholders (Upazilla Parishad elected representatives, officials, WDF members, selected members from the chamber of commerce). This allowed the WDF to gain the commitment of male political, community, business and academic leaders to support an improved women-friendly space in their local economy. In one of the WDFs, male political counterparts of the WDF also contributed in-kind support for women's social programming at the local level to show their alliance. IELD also worked with SMEs and social businesses founded by NGOs in the same manner to create an enabling space for women in the other Districts.

At the micro level, technical assistance was provided small businesses (amongst the list of proposals generated at the meso level). These included four businesses sponsored by WDFs, one women SMEs and 2 social

businesses founded by NGOs. These businesses received technical assistance and grants from the programme to formulate commercially viable and gender-responsive projects at the local level. These businesses were the platform through which local and marginalized women, developed their skills, acquired formal and decent jobs, generated income to support their families. These businesses were further supported to develop bankable business plans which facilitated financing from private sector, banks and corporate funds.

Nature of Stakeholder Engagement:

WDFs, SMEs and NGOs were the local partners of the programme at each of the districts. These partners received technical assistance to formulate gender-responsive and bankable projects. Once these projects were developed to be bankable, relevant sources of capital for financing was secured for their business expansion and implementation of gender-friendly facilities. The WDF have expressed that IELD has increased their voice in amongst their male political counterparts which in turn has led to increased use of available funding for women's programming at local level. It also led to a more women-friendly ecosystem that supports women's voice, skills development, participation in the economy, shared income, and reduction of unpaid care work.

Second, through national CfPs, five gender-responsive projects (out of 28 long-listed applicants from women led SMEs and local NGOs) received IELD grants. Women Economic Empowerment Index, a UN Standard tool developed by the IELD technical team, was applied to select the most gender-responsive projects. As a result, the selected SMEs could create gender friendly work policies (i.e. zero tolerance for sexual harassment), gender benefits (i.e. flexible work hours, part-time shifts, equal pay, maternity leave) and gender-sensitive infrastructure (i.e. women's corner for lactating mothers) which in turn has increased women's participation and well-being in the workplace. Selected NGO's received an opportunity to transform their grant driven small scale operations into viable ventures (generating surpluses which could sustain their project's operations). On average, 85 percent of jobs created through these investments are being held by women and 60 percent by the youth.

Third, the programme built the capacity of the private financial institutions to do improved assessment, evaluation, and gauge the potential risk to ensure the return of investment through gender-responsive projects. Through this pilot intervention, technical assistance was provided to the participating financial institutions with relevant instruments for assessing such projects and encouraged the crowding in of available resources towards hard to reach and gender-responsive projects for the first time. Encouraged by the prospects and upon receiving greater engagement of the participating financial institutions, the WEEI was also shared through a training workshop with the Bangladesh Bank (central bank of the country) and 60 banks/ non-banking financial institutions, to build the investing climate for gender-responsive projects.

Lastly, at the national level, policy dialogues were held to champion the implementation of national and local government policies for WEE. Strategic partners such as the Local Government Division (LGD), Ministry of Women & Children and Women's Affairs (MOWCA), academic institutions, financial regulators (BB), Bangladesh Women Chamber of Commerce (BWCC) and Industry, and financing partners have benefited and contributed to implement this pilot programme.

Tangible Outputs from Pilot Phase:

The tangible outputs from the pilot programme include the practical tools that can be replicated during a scale-up phase. These tools provide means and scopes for nation-wide expansion of this programme. Some of the most important tools to consider in this regard are as follows:

- a) Local Economic Assessments - LEA (scope for regional studies across country to assess economic space for women's income generation and skills development)
- b) Gender Based Budgeting and Planning – GRBP modules (scope for local and national government's adoption so that more resources are allocated for women's economic empowerment programming within local government institutions)
- c) Local Fund Guideline - LFD (scope for local government institution's adoption so that WDF and other local women associations can access funds that address women responsive projects)

- d) Call for Proposal templates - CfPs (scope for national level search for economic empowerment interventions so that more gender-responsive projects can be identified, and a pipeline of gender-responsive projects can be leveraged to seek private and public sector investments)
- e) Seed Grant mechanism (subsidies from local governments that can be used as seed money to promote businesses) for financing five gender-responsive investments.
- f) Women's Economic Empowerment Index - WEEI (framework that can be adopted by banks, non-banking financial institutions and business associations to create a gender inclusive credit system)

These strategic interventions and tools that were designed and implemented during the pilot phase succeeded to crowd-in \$656,643 against \$165,000 invested, indicating \$3.9 unlocked in public and private resources for \$1 of the grant investment (from local banks, financial institutions and Corporate Social Responsibility funds) but also contributed to enhanced employment and income opportunities for 250 local women and youth. While the IELD grants were leveraged to unlock public funds from LGIs; GRPs were able to use these IELD grants and public funds as de-risking capital, capital which is used to reduce the risk of investors, to unlock private sector funds in the form of loans from two private banks and non-banking institutions, and CSR grants in another case. These results can be showcased in the following examples:

1. A success story from IELD initiation grants USD 15,000 to private sectors women SMEs in Jashore is the successful operation and production of a mini garments factory from August 2018. Total of 53 staff (45 women worker) are already on board as formal job and getting their salary through electronic fund transfer to their bank account. Production targets are on track and sales also increased, moreover a woman-operated sales centre was established for more engagement of local women consumers as well as inputs supplier. This women SME got an additional loan support of USD 30,000 from the local bank. A day-care centre for women workers has also been established. Local women chamber of commerce is supporting this entrepreneur and the Jashore Municipality has an MoU with this SME. This is an example of how a gender-responsive business plan can further advance efforts to reduce structural barriers and promote women's employment.
2. Brahmanbaria WDF received initiation grants USD 10,000 and has completed the setup of a Sales center in hub of the city which features products handmade by marginalized women and girls of Dalit community. The revenues of the sales center have exceeded business forecasts. As a result of IELD Initiation Grants USD 10,000, unlocked co-finance USD 27,250 (Upazila Parishad ADP grants and sponsor equity) and unlocked Private investment capital USD 2500. WDF facilitates product promotion and publicity.
3. Rangpur WDF received USD 15,000 to support three (03) women-owned and -operated Shatrangee manufacturing units with modern handloom machineries and tools to access urban markets and production. The three manufacturing units implemented the UNCDF-assisted business plans. They generated local employment and increased income for 30 local women artisans and entrepreneurs and their families. Monthly sales have increased by 60% with accumulated sales volume worth USD 9,375. A conducive working environment for women workers has been ensured. The three women SMEs have now also received additional bank loan USD 15,000 for their business.
4. Partnership in IELD with Bangladesh Bank to deliver training on WEEI scoring to strengthen the gender impact in their businesses by creating more opportunities and benefits for women in management, employment, and the supply chain. Total 63 bank managers received this training. They all shared their feedback on the necessity for the WEE Index tool to assess their loan proposals with their respective bank authority.

Key lessons:

- 1) The absence of a clear, comprehensive and central approach (support from national level institutions) to create an enabling environment for gender-inclusive and equitable economic development was evident at the local level. As a result, women are rarely able to exercise their rights to their political voice and decision-making in local governance, and especially in securing access to the resources mandated for them by local government regulations. Women in local businesses also lack the enabling environment from their communities and local government leaders. To address this issue, interventions to strengthen the leadership capacity of the WDFs can play an important role in initiating the central support at the Union

and Upazilla Parishad level to advocate for gender sensitization of their communities (including men) and unlock funds for greater gender and social programming towards WEE including the identification of local skills, market demand, women's barriers for work participation, etc. The WDFs targeted through IELD programme have proved their capacity of opening up women's space in the local economy. **Though they may not be the best champions of developing business models, they were able to unlock public funds from their LGIs to co-finance in local businesses that champion women-focused skills development and employment. They succeeded in proving the concept that blending financing, where public funds are mobilized and used to incentivize private financing, can generate increased level of funding for women led and focused projects at the local level – a central and sustainable mandate for WDFs in the future.**

- 2) The role of women and young girls' in business leadership, management and operations is limited, and often urban based. While women's participation is growing, it is largely in lower tiered job profiles in non-technical and traditional sectors. With increased capacity and enabling environment, their roles and economic status can change. They need technical assistance to identify the right skills demanded within their District and the regional markets. **They also need the growth of small industries in their areas to ensure that their skills are utilized towards work that increases their technical capacities, income generating opportunities and decent and formal work modalities. Examples, from Brahmanbaria, Jashore and Rangpur initiatives show how this model can be effective in creating jobs for women by investing women-SME's business plans which are gender-responsive and inclusive (e.g. day-care centre, the placement of the sales centre, etc.).**
- 3) In all the districts, the number of women entrepreneurs is limited and their participation in leadership of business associations is limited. In branches of WCC, local women entrepreneurs are gradually becoming members. **Women's presence in other chambers and associations is limited but is essential in expanding their market.**
- 4) Women's access to capital is severely limited due to various factors including a) capacity and skills to develop a formal business plan for start-up or scale up of their business b) lack of collateral, c) banks are less likely to trust women than men and ask for male personal guarantors, d) weak bookkeeping and documentation preparation practices and e) lack of strong relationship/networks with banks. These barriers for women tend to exclude women from the formal banking system and all banking services and facilities. **However, the IELD programme indicates that various forms of capital can be unlocked, when local women entrepreneurs demonstrate the skills to plan and run gender-responsive business projects.**
- 5) More than 60 percent of women SMEs struggle to access formal bank credit and 90% of banks struggle to meet Bangladesh Bank's minimum requirements for providing services to women SMEs. Once banks and women SMEs are connected these gaps can be eliminated. **The IELD programme successfully demonstrated the business and social value of investing in women. The WEEI has been welcomed by the few private financial institutions that were exposed to is as a useful tool for investment decision-making and the index needs to be further tested and popularized among a greater number of institutions.**

Insights from the pilot phase has brought to light various local financial resources (both public and private) that can be leveraged towards gender-responsive investments generating employment opportunities for a significant number of women. The pilot phase has proven that local resources are available in the form of grants and loans when the project development is done right, in partnership with local entrepreneurs who understand the market needs and can be trained to plan financial growth of its business. Depending on the cash flows of the projects, various forms of capital can be unlocked as done during the pilot phase, including initiation grants from LGIs, CSR fund grants and concessional loans from private sector.

Key elements for the proposed scale-up strategy:

- 1) **Engagement with Women Development Forum (WDF):** Women Development Forums (WDF) were formed by the UN in 2013 involving elected women representatives from Union Parishads (UP), Upazila Parishads (UzP), and Paurashavas (municipalities) at the Upazila and District levels. Currently, there are 551 WDFs registered under the Ministry of Women and Children's Affairs. It has been mandated by the Local Government Division to allocate a portion of each Upazila's Annual Development Budget (up to 3 percent) to the WDF and its beneficiaries. The sustainability of these organizations is in their political and economic empowerment. WDF can become a network of economic and political partners in

championing commercial projects led by women to increase their capacity, employability and their funding initiatives. Their larger source of capital and stronger voice will be able to not just utilize the 3 percent ADP grants, but leverage it as de-risking capital, capital to crowd-in local private sources of financing for women's projects. It is critical to have women's representation at the local level decision-making process. Women have been undervalued in leadership roles at the local government level. In the pilot phase of IELD, it was found that by developing their capacity, WDFs could direct allocation of budgets and available resources toward women-friendly investments.

- 2) **Partnership with Community Social Organizations (CSOs) or Non-Profit Organizations:** CSOs or NGOs have played a pivotal role in developing rural Bangladesh over the last four decades through social development and micro-credit programs. NGOs as entities that work directly for and with local women and last mile communities have often operated as parallel mechanisms to provide basic services and economic opportunities for women, making valuable contributions to the economic prosperity and gender equality that Bangladesh has achieved. These entities need assistance in structuring, forming and operating social enterprises. Such assistance would help NGOs utilize their own source of resources, their ability to access concessional local private finance (microfinance loans and CSR funds) and serve marginalized women in "hard to reach" regions by creating economic spaces for women in remote and rural areas of Bangladesh.
- 3) **Partnership with Small-Medium Enterprises:** SMEs are critical in creating access to formal and decent employment. SMEs represent 90 percent of all companies in Bangladesh, employ 75 percent of the total non-agricultural workforce and contribute 25 percent to the Gross Domestic Product. However, major factors constraining their growth are inadequate access to institutional finance and lack of access to markets. Women SMEs especially struggle with such constraints as 60 percent of women SMEs are underfunded. Women SMEs are increasingly and actively seeking new opportunities. They seek support to engage in non-traditional sectors which require geographically focused, need-based approaches supported with appropriate training and business development services.
- 4) **Partnership with Private Sector:** The sustainable linkage for access to markets and capital for women include partnership with the private sector operators (mid-large sized conglomerates) in their locality, which can increase their reach for supply chain activities for the export and national markets. The other linkage is with business associations and investment development platforms such as WCC, BSCIC, and SME foundation. Recently, many banks have also launched online market platforms, trade fairs, international exchange fairs, trunk shows at various cafes to promote the products of their women SME customers. These are the avenues through which women can increase their market for local products and services.
- 5) **Unlocking domestic financial resources for gender-responsive investments by blending multiple sources of resources from the public and private sector:** Women Development Forum, Women led groups, NGOs, entrepreneurs and LGIs at the local level lack the information, technical capacity and linkages to access resources available to them. They need support to plan financing structures for projects that can engage various stakeholders especially potential investors in the private sector who could also provide partnership support to build, operate and manage GRPs. Private sector and commercial banks need to be mobilized to support local economic development especially through GRI opportunities. By channelizing public and private sector funding for gender-responsive ventures to broaden women's financial inclusion the WING programme will contribute to NFIS objectives of ensuring availability and responsiveness of financial products and services to meet multiple needs and demands of various population groups.
- 6) **Ensure men's engagement at local government and community level:** An important imperative is to steadily break social norms that act as a barrier for WEE. Gender orientation is one of the key strategic activities to promote gender-sensitive engagement of men who have a dominant role in level institutions. The pilot phase has shown good results in getting commitments from male counterparts, as well as in challenging the entrenched discriminatory attitudes, norms and stereotypes that influences the decisions of local government and of private sector.
- 7) **Ensure national level policy support informed by the national level and local practice changes:** In order to ensure sustainability, coherence, scalability and an enabling environment for local level economic development, specific measures need to be taken in collaboration with key institutions i.e.

MOWCA, LGD and BB. The proposed WING programme will strive to align with the existing policies relevant to creating the enabling environment for women's economic empowerment and access to public and private finance for gender-responsive projects at the local level. For instance, the national policies on gender-responsive budgeting and planning should be rolled out successfully at local level; and thus, will set the role for LGIs to monitor and report the amount and use of Annual Development Programme (ADP) funds for gender-responsive interventions. Also, the National Financial Inclusion Strategy Policy will be used to motivate the private sector to adopt more inclusive financial systems and practices to cater to local women businesses that contribute to the local economy in rural areas. Policy implementation support along with capacity-building for an enabling environment and increasing access to capital are the three most catalytic factors in contributing to an inclusive local economy where women get the opportunity to acquire skills, generate increasing income through formal and decent jobs and expand local businesses so that their value chains are led by more women.

Proposed Programme

WING is well positioned to leverage the successful innovations and partnerships from the IELD pilot phase to scale-up an evolved programme with focus on promotion of Women and Youth Economic Empowerment at the local level that will address the structural barriers that leave women and youth behind in the political, social and economic spheres.

Theory of Change

The WING Programme's Theory of Change (ToC) focuses on addressing the key constraints on women and youth's economic participation by creating an enabling environment necessary to achieve and sustain inclusive and equitable socio-economic development at the local level, that empowers women and men, girls and boys and helps them achieve their rights¹¹ Interventions will address critical elements of an enabling environment, i.e, capacity and tools to inform policy decision-making and support the implementation and enforcement of gender-responsive policies (enabling policy environment); capacity and awareness to embrace institutional and social norms that accept and support women's participation in local development activities (institutional and social enabling environment); and capacity to develop bankable projects, tools to assess social impact and gender-responsiveness of investments, and financing models that de-risk investment in women-led enterprises and gender-responsive projects (enabling financing environment).

WING Programme Theory of Change

The key areas of ToC are based on the *causal and effect* relationship in addressing the WEE at the local level as follows:

IF national and local government institutions improve implementation and enforcement of gender-responsive policies and practices, including plans and budgets to support WEE at the local level; and **IF** structural and sociocultural barriers for women's participation in local economic development are reduced; and **IF** greater volume of domestic finance (public and private) is unlocked to finance economic opportunities for women at local level;

Then -women will be able to achieve sustainable improvements in income and economic security

Because - mechanisms and monitoring system will support implementation of gender-responsive budget and provisions; enhanced capacity and awareness in male-dominant institutions and the wider community will cultivate favourable social norms that reduce structural barriers; women entrepreneurs will have enhanced capacity to develop viable gender-responsive business plans and larger volume of financing will be available to them.

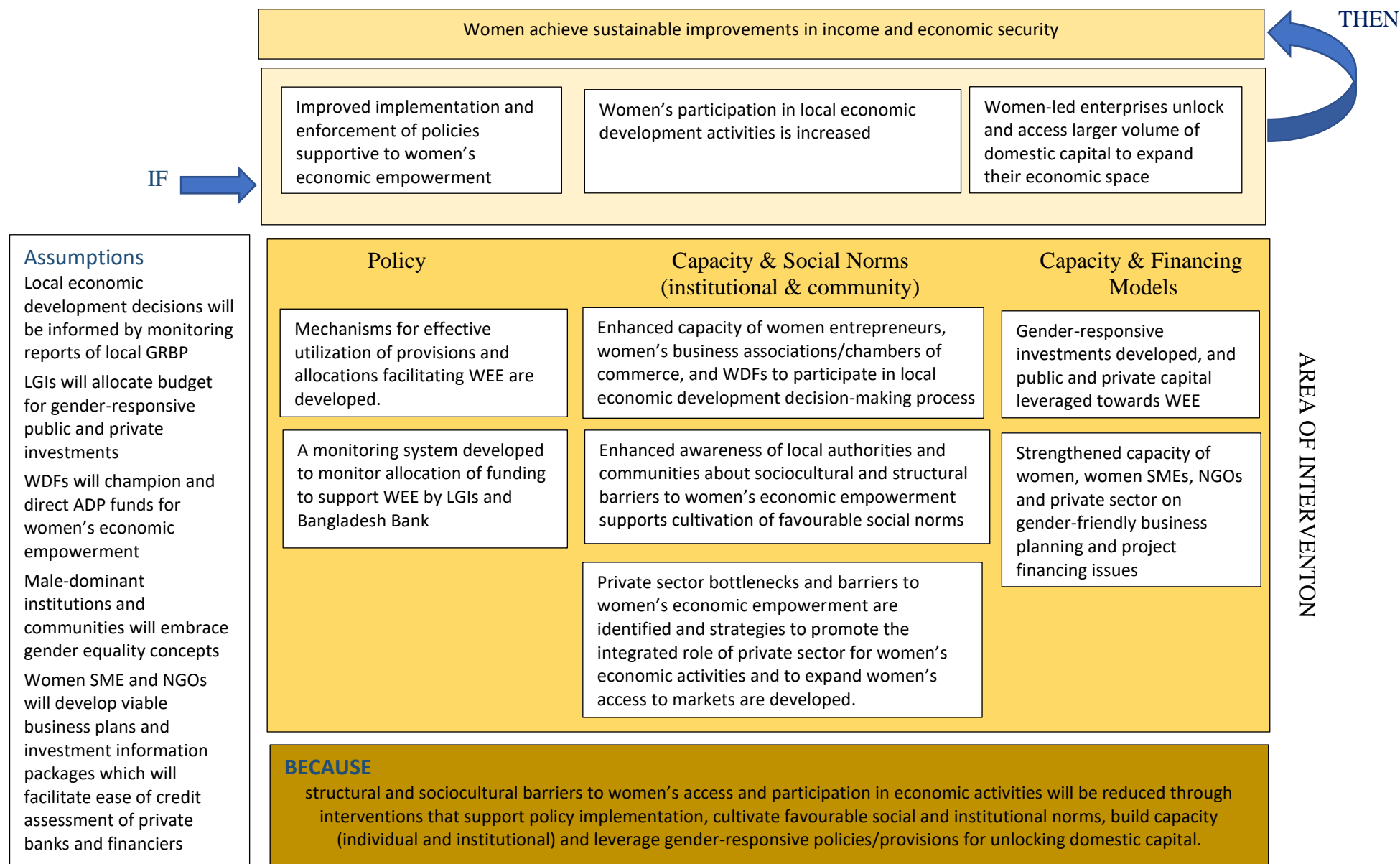
¹¹ UN Women's Strategic Plan Impact Area 2 – Women's Economic Empowerment and corresponding global Flagship Programme Initiatives (FPIs) including women's access to land and productive resources for Climate-Resilient Agriculture and beyond, stimulating Equal Opportunities for Women Entrepreneurs through Affirmative Procurement, Investment and Supply Chain Policies, and, Income Generation and Security through Decent Work and Social Protection for Women.

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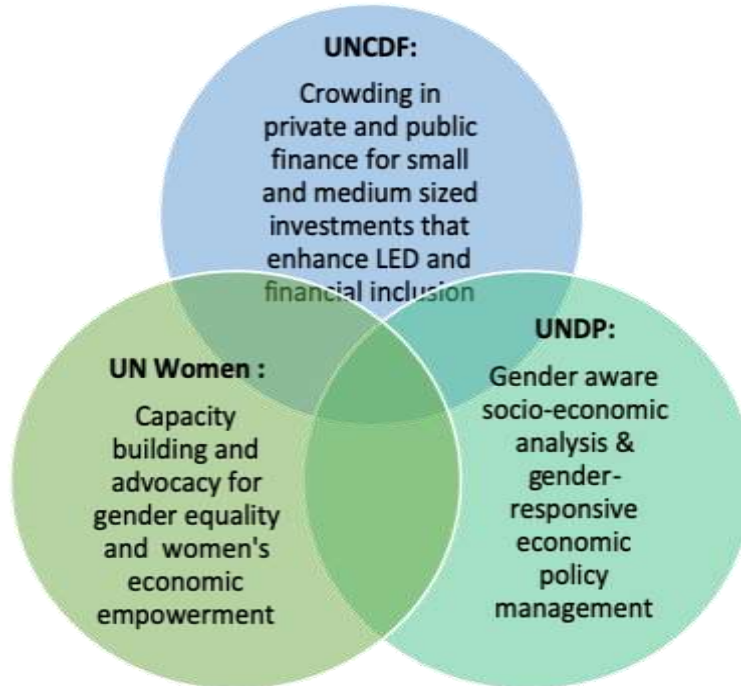
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The TOC is translated into the following results chain action;



The key programmatic strategy for this ToC is to “work with key actors that can sustain women’s economic empowerment through systematic changes and continued implementation such as governments and the private sector at the national and local level to design, plan, implement, and sustain local public and private investments with a particular emphasis on removing barriers to women’s economic empowerment”. It also seeks to “overcome entrenched discriminatory attitudes, norms and stereotypes as well as challenging existing inequitable historical social and economic structures”.

This scope, along with three key distinctive roles of three UN agencies, provides much needed space to contextualize the ToC to fit local realities:



Stakeholder Engagement:

The involvement of stakeholders is assessed from value addition and long-term sustainability perspectives taking into account the key lessons learned.

Local and National Governments & WDF - Local governments are key stakeholders in creating an enabling environment for gender-responsive interventions and investments on a wide-scale for women’s economic participation, including allocating public funding. It is critical to identify the entry points jointly with local government institutions to systematically integrate gender-responsive measures in the design, planning and budgeting of gender-responsive local development investments by the LGIs. WDFs, which are embedded in the LGIs, are the appropriate vehicle to direct some financing through local level public resources to gender-responsive projects and gender-responsive public investment projects. WDFs also play a catalyst role in creating spaces for women to freely develop their personal abilities, pursue their professional careers and make choices without the limitations set by stereotypes, rigid gender roles and prejudices. The good practices in implementing this role can be replicated in other WDFs.

Private Sector & Financial Institutions - It is imperative, to promote inclusive business approach within the private sectors, social enterprises and financial institutions. Private sector partners have the capacity to invest in gender-responsive projects but are not moving forward due to their limitations which may include geographic coverage, size, scale, pre-conditions related to performance, assets, etc. In the scale up phase, WING will prioritize partnership with financing agencies looking to invest in gender-responsive projects in prospective sectors by conducting joint Call for Proposals, which tend to be either nation-wide or locally targeted advertisements requesting proposals from SMEs, NGOs, other entities for project proposals, to build a pipeline of prospective gender-responsive investments. WING will be able to finance a pool of / or portfolio of projects through this modality with a financing partner that can crowd in additional funding. This is how private sector can play a significant role to finance small and medium bankable gender-responsive investment projects led largely by women local levels. At the same time, financial institutions will foster their services and delivery channels to support gender-responsive financial products and will also play a pivotal role in providing inclusive support for projects in rural areas.

Business Associations and other Facilitating Agents - The scale-up and sustainability will depend on how well the coordination mechanisms of LGIs/WDFs with business associations and facilitating agents (women-led SMEs, NGOs, and FIs) respond to the new and expanded financing/investment mechanisms. Therefore, establishing links between local level initiatives with national level policies and practices, women entrepreneurs and women's entrepreneurial associations will play a critical role to advocate at local and national level in decision-making forums for gender-responsive planning, budgeting and services that are provided by business associations and other facilitating agents such as SME foundation, Women Chamber of Commerce, BSCIC, etc.

Programme Approach:

Multi-pronged actions will be 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 Medium Enterprises and Social Businesses and indirectly, the banking and private sector partners.

At the macro level, the programme will strengthen its strategic partnership on better implementation of policies with relevant government partners (e.g. Ministry of Women and Children (MOWCA), Local Government Division (LGD)) and financing partners such as the Bangladesh Bank and banking system, technical capacity with Business Associations such as SME Foundation and Women's Chamber of Commerce and private sector business facilitators such as Bangladesh Small and Cottage Industries Corporation (BSCIC) during the scale up programme.

At the Meso level, the programme will strengthen support to LGI and WDF, to scale up Gender-responsive Budgeting and Planning focused on promoting women's businesses and employment with the support of MOWCA while the on-going partnership with Bangladesh Bank can be broadened for policy advocacy towards women SMEs and their access to credit without collateral, male guarantors, concessional loan facilities, etc. And, financial institutions that require necessary support to further refine innovative financing mechanisms and models e.g. structured programme finance to address their risk perception attributed to financing gender-sensitive investments can be capacitated as well.

At the micro level, LGIs, WDF, NGOs, and business associations, in a well-coordinated manner, can support sustainable gender-responsive investments that can facilitate women's inclusion and access to local economic opportunities through project financing.

The proposed programme will address the underlying factors that contribute to women's economic empowerment. Through a comprehensive approach the project would facilitate women SMEs' and NGOs' access to:

- Human capital (e.g. training, skills, entrepreneurship and employment)
- Financial capital (e.g. grants, loans, guarantees, subsidies, etc.)
- Social capital (e.g. networks with WDFs, LGIs, private institutions, market, community)

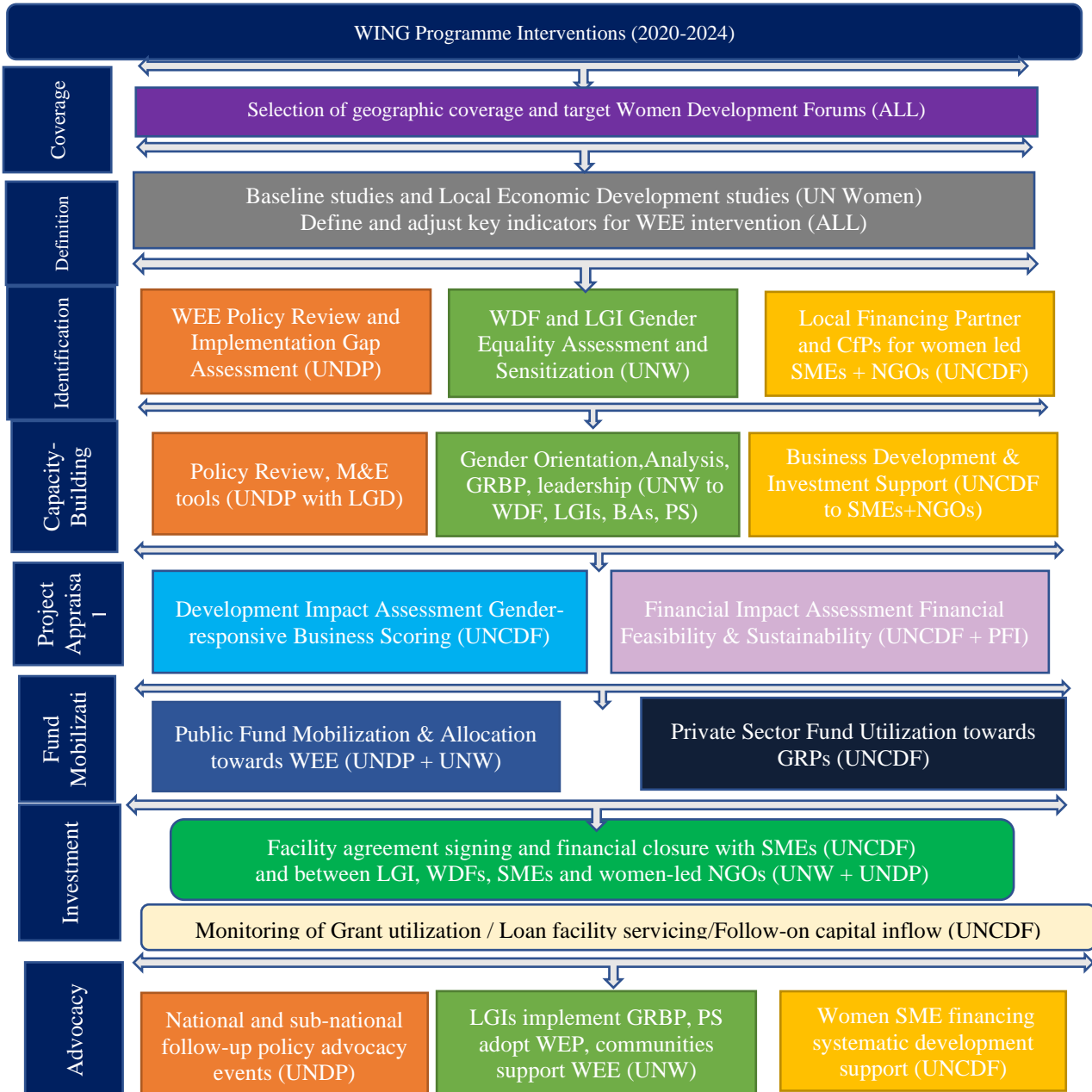
The gender-biased "rules of the game" or the patriarchal norms and institutions that influence how these resources are distributed and used, will also be addressed by WING. Through intensive trainings and HeForShe campaign, the male gatekeepers will be sensitized to challenge patriarchal stereotypical norms that limit women's access to public sphere. Both local and national level advocacy for ensuring better implementation of gender-responsive policies, inclusive economic systems and market structures will create an enabling environment for women aspiring to grow their businesses. All these efforts and achievements will lead to-

- A. Women's economic advancement (skills and resources to compete in market, fair access to financial institutions)
- B. Women's power and practice of agency (control over resources, ability to define and make choices)

With regards to investments, the scale up programme will use a portfolio approach to invest in gender-responsive projects. WING will partner with various financing partners to invest in non-traditional sectors that need subsidies for expansion and has an opportunity for a large number of women to acquire technical skills and create decent jobs. During the pilot phase, IELD already partnered with IDLC to co-finance a women SME in Jessore to start-up the first micro RMG factory unit in Jessore. Similarly, in the scale up phase, WING will develop partnerships with financing agencies looking to invest in gender-responsive projects in prospective sectors by conducting joint Call for Proposals to build a pipeline of prospective investments. WING will be able to finance a pool of/or portfolio of projects with this modality.

Intervention Flow Chart

The three agencies and their synchronized interventions, designed to promote change at the local level as well as national level, aims to contribute to longer-term changes in the underlying drivers for WEE, while supporting more immediate and concrete improvements to the enabling environment for women's economic participation at work and in the community. The programme provides its beneficiaries space in their local economies through access to skills, jobs, income, markets and capital.



Target Groups

The primary targets for the scale -up programme are Women and Youth focused SMEs and NGOs, and secondary target groups are WDFs & LGIs and tertiary targets are financial institutions, business associations and national government agencies as follows:

Primary Targets (Micro level)			
Names	Count	Level	Capacity
SMEs and NGOs	14	Throughout the selected Districts	- Technical (Business Development and Capital Financing) - Gender (Organizational Structure, Institutional facilities and Human Resources)
Secondary Targets (Messo Level)			
Women Development Forums	10	Union and Upazilla Parishad	- Technical (Institutional Mandate, Programme Planning and Implementation for WEE) - Gender (Sensitization and Public Funding Mobilization, Transparency and Accountability)
Local Government Institutions	10	Union and Upazilla Parishad	- Technical (Policy Implementation) - Gender (Male Sensitization, Gender-responsive Budgeting and Planning)
Tertiary Targets (Macro Level)			
Bangladesh Bank & Participating Financial Institutions		Gender (Male Sensitization) & Women Economic Empowerment Indexing	
Business Associations including Women Chambers of Commerce; Women Entrepreneur Association of Bangladesh (WEAB & Participating Technical Agencies)		Local Economic Assessments, Local Fund Guidelines and Women Economic Empowerment Indexing	
National Ministries/Agencies (MOWCA, LGD & National Institution of Local Governance)		- Monitoring the implementation of gender-responsive policies in support of WEE including GRBP - Training tools and manuals/ handbook for use by all WDF to support their effective engagement in local planning processes	

The programme will target a total of 10 WDFs and respective LGIs at the Union and Upazilla Parishad level; 14 women led SMEs/women & youth focused NGOs throughout the select Districts, at least 5 Financial Institutions and Business Associations and Technical Agencies and 2 National Ministries/Government Agencies at the national level).

The programme is expected to reach directly 6,700 and indirectly 23,460 beneficiaries. Out of total direct beneficiaries, 80 per cent are women and 20 per cent are men; and approximately 36 per cent of total beneficiaries (both direct and indirect) will be youth.¹² Given the size of the project's budget with an assumption that all the intended outcomes will be achieved, 'value for money' calculation shows that 373 US\$ will be spent per direct beneficiary during this three year project period; and for each direct beneficiary per year the expenses will be 124 US\$.

Beneficiaries through partners and direct intervention

Partners	Direct	Indirect	Total
Through Partners	2,550	5,000	7,550
Direct intervention	4,150	18,460	22,610
For Outcome	6,700	23,460	30,160

¹²For details please look at Annex I Programme Budget and Beneficiaries.

The partners through which women and youth will be reached have been selected due to the following opportunities:

- A. Women and Youth focused SMEs & NGOs - Business infrastructure improvement and creation of a gender-responsive economic empowerment model can create greater accessibility and sustainability of women's engagement in local economic activities. If these local business and associated actors are more supportive and responsive towards such initiatives while creating jobs for women and youth, WING will encourage SMEs and NGOs across the District to prioritize inclusive value chains and recruitment of the most marginalized women despite their intersectional identities including age, ethnicity, class, caste etc.
- B. Women Development Forum - More responsive and accountable WDFs, if developed, can address social and political issues of women locally. WDF can raise their collective voice to ensure gender-responsive public funds are allocated for local gender-responsive projects and gender-responsive public investment projects.
- C. Local Government Institution - Gender-responsive planning and budgeting capacity can optimum utilization of public resources ADP grants to address women issues. It will be key to execute existing LGI policies related to women empowerment to ensure systematic adoption.

Geographical Focus:

WING will be implemented in Five districts: Kurigram, Jessore, Thakurgaon, Manikganj and Cox's Bazar. Based on the available limited resources, two key criteria have been applied to select the potential geographical locations. The first criteria is to build on the successful spaces created at the local level and to create concrete evidences for stronger policies and practice changes at the local and national level. The second criterion is based on the existing transformative interventions by the implementing UN agencies that have stronger national and local level ownerships and also to have the multiplier impacts on the women's economic empowerment at local level.

Using the first criteria, WING proposes to continue its programming in three existing districts as it will provide an **opportunity to continue building on the successful grounds** built under the project to showcase sound and well proven gender orientation and investment models for replication. It will also give the programme an opportunity to demonstrate a phase out/sustainability plan whereby systematic mechanisms and linkages can be developed and handed over to the responsible entities.

Using the second criteria, **Cox's Bazar** is selected as one of the new districts. In Cox's Bazar, the UN system is supporting Cox's Bazar DC office to develop an inclusive District Development Plan and a process to implement successfully. The UN national programming at these two Districts will also allow WING to explore synergies and evolution of already existing programmes with Government entities.

It is important to note that WING has reviewed the following criteria to justify the selection of all the proposed seven districts such as: poverty situation, geographical vulnerability, vulnerability because of migration and conflict, gender disparity rate, strength of WDFs, scope to unlock mainstream domestic capital (available bank, financial institutions), and scope to engage local government (public services and available funds for contribution). Data and information at district levels have also been collected and analysed for these proposed areas. Moreover, the trends of poverty reduction at both national and local level; and updated data on female labour force participation were used. A quick economic analysis is also conducted based on the available information in relation to poverty level, literacy levels, female labour participation rate, investment priorities and pattern of economic activities in those areas.

Partnership Strategy

The Programme will aim 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

Local Stakeholders: WING will be 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 will be 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 will partner with development partners and leverage their extensive contributions in developing systematic change. In addition, the programme will 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 will actively reach 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 will strive 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 will also work with the UN Resident Coordinator's Office to assist in resource mobilization efforts and coordination with other UN agencies. WING will closely coordinate its activities in the framework of the Global IELD Programme to ensure continuous exchange of best experiences and lessons learned between the participating countries.

Investment Strategy

The Investment Strategy of the WING programme will use investment grants to de-risk¹³ and unlock public and private financing such as bank credit to finance scale up of projects of women led SMEs without collateral and NGOs. The programme will invest in local businesses in the target areas focusing on gender-responsive investments or projects that primarily benefit women and girls.

¹³ The definition of de-risking is to minimize the risks of investors or financiers by providing concessional facilities such as grants, reimbursable grants, credit enhancements, technical support, bankability assessments and certifications etc. Some of these tools have already been used by UN and other development agencies to crowd in private sector where they are unable to participate due to their level of risk appetite or risk mitigating standards.

The WING projects plans to target women enterprises that have graduated from its “Start-up” phase into Scale up phase. Scale up phase means reaching the growth stage of a business cycle with proven track record of doing business and a primary focus on women’s empowerment, have the initial legal documentation such as trade licenses, company registrations, bank accounts and other institutional and formal establishments to graduate and grow their business, market, products, human resources, policies and technologies towards industrialization and institutionalization.

The programme may partner with business associations, chambers of commerce, banks and other participating financial institutions to identify the following women led businesses that require technical assistance for project development & project financing in the “missing middle” category which will be broadly defined as followed:

- a. Women Small Medium Enterprises or Social Businesses
- b. Fully operational for past 3 years with viable business expansion plans
- c. Constrained by lack of adequate capital or collateral for expansion
- d. Majority of women employees (greater than 60% of total employee count)
- e. Project financing (min 20% fixed assets & max 80% working capital)
- f. Project size between USD 50,000 to USD 500,000
- g. Project tenure 3-7 years
- h. Loan size between USD 20,000 to BDT 50,000 on average per investment
- i. At least 30% project to be financed by the Sponsor/Project developer
- j. Feasible business plan with cash flow projections to replay any loan obligations

The WING Programme may use the following financing instruments to invest in gender-responsive businesses:

- i) Grant financing up to 15% of total project cost
- ii) Guarantee/credit enhancement to financing institutions against the project up to 50% of total loan size

The appropriate financing instrument will be determined by assessing the capital structure of the project. WING will use both concessional funding (grants, guarantee schemes as de-risking capital to crowd in other financiers and capital such as CSR funds, Bank loans). WING’s technical assistance to develop projects will also provide de-risking capacity to unlock public sector funds towards gender-responsive projects. If the project is projected to generate revenues and can repay its loans with its profits, guarantees and reimbursable grants may be invested. However, if it takes the business a longer period to generate enough revenues to cover its operating costs, grants may be invested.

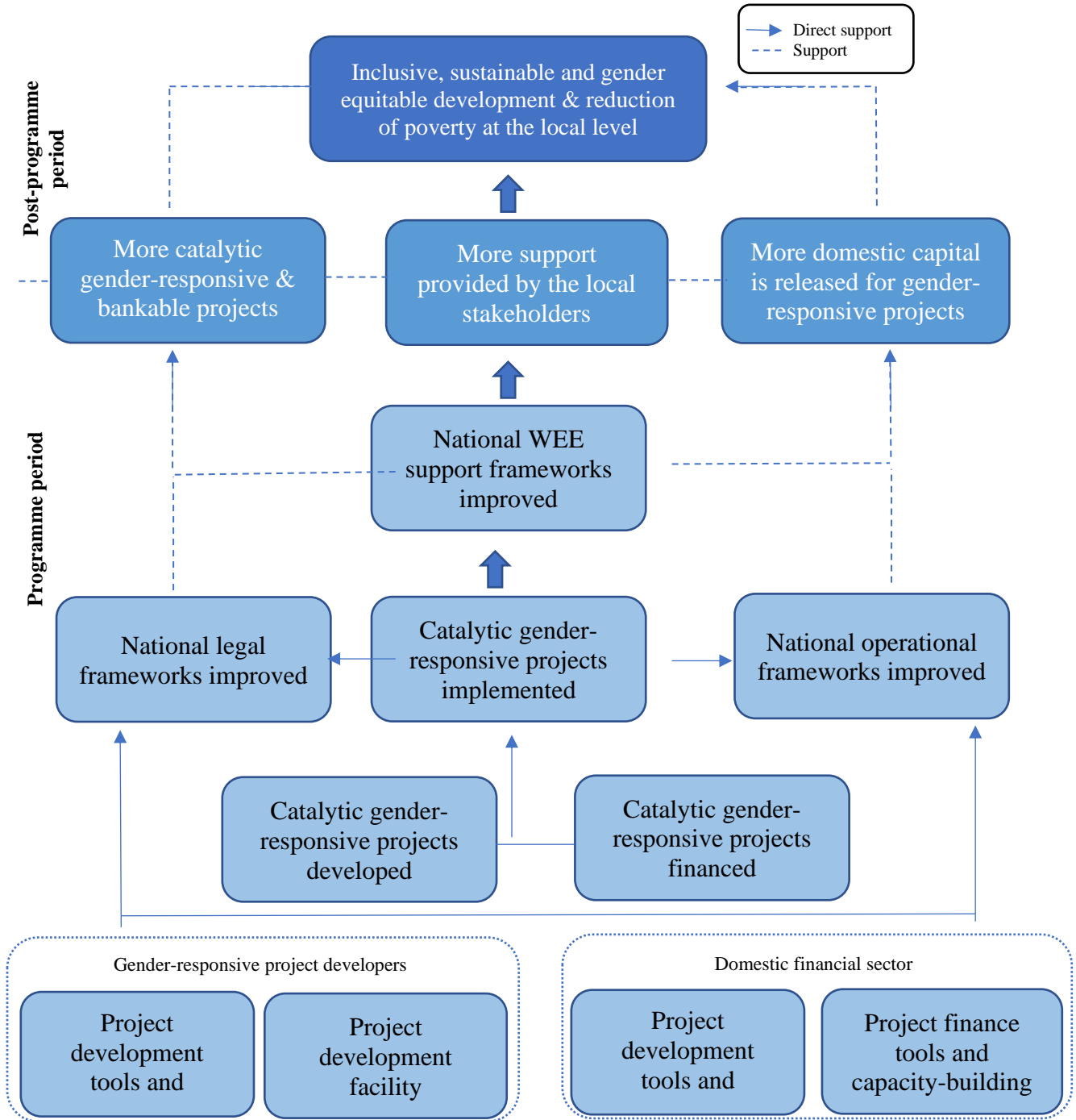
In the case of investment in NGOs, WING will select potential projects as follows:

- Successful track record of running social businesses
- Engaging majority of women to expand their skills and market and employment in the local economy.
- A thorough assessment of their audit reports (for funding requirements)
- Experience of management team and governance structure
- Business plan to incorporate local women/cooperative ownership into its shareholding structure
- Legal assessment of their official Memorandum of Articles and Charters

UNCDF has experience in commercialization advisory including legal transformation, trade and commercialization documents and business planning of NGO led commercial ventures. UNCDF also has the capacity to structure social enterprises (in between profit and non-profit ventures) that reinvest into

ventures to generate social returns from the projects. In consideration of the principles for Leave No One Behind, environment and climate change action, the selection checklist (Annex II) that has been specifically designed ensures the projects that are being selected for grants and investment have considered appropriate social and environmental safeguards.

Gender-sensitive Private Sector Development Theory of Change and Sustainability Plan



WING will ensure 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 will be followed:

- 1) **Local ownership:** The design and introduction to investment methodologies, systems and tools for the gender-responsive financing will be built on local experience and interventions will be designed, financed and implemented in alignment with the achievement of national and local development plans.
- 2) **Alignment of the existing country programming and coordination structures and partnerships:** The facilitation of synergies and effectiveness with other UN agencies and development partners will be continuously explored and forged.
- 3) **Incorporation of best practices:** Adoption of best practices in investments, legal, regulatory and operational frameworks into local policies and machineries will be 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.
- 4) **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.
- 5) **Support business incubators:** These institutions can continue to provide capacity-building and negotiation skills with commercial and financial entities at the local level.

Communication Strategy

The programme will focus on disseminating the learning and evidences with external stakeholders. Overall objective of the communication is to promote the evidences of interventions. Some specific objectives for the communication can be outlined as:

- Inform and motivate government and non-government stakeholders, DPs, UN agencies towards recognizing importance of investing more on women economic empowerment
- Disseminate, “what works” in promoting local WEE at local level and the ripple effects on the community.
- Ensure that successes of the project, its activities, processed data are visible and accessible to the national and international actors.
- The visibility of WING, Donor and other contributing partners is promoted among media and development actors.

Sustainability Strategy

WING scale-up programming is expected to endow transformative and systematic changes at the local level (structural and economic spheres) as well as national level policy and practices changes so that WEE at local level continues to be strengthened, reinforced and expanded after the programme is complete as follows:

National and Local policies: Once the national policies related to gender-responsive funding has been implemented and there is national commitment and ownership to ensure greater national budget is disbursed towards gender-responsiveness, Local Government Institutions will be required to monitor and report the amount and use of ADP funds for gender-responsiveness.

Local Partnerships as “Conveners”: The WDF will continue to be the local “Convener” for women’s economic security by budgeting and allocating funds towards gender-responsive public investment projects and gender-responsive projects in their locality. Their contribution will encourage private sector SMEs/social enterprises to include more women in their businesses and achieve welfare maximization in addition to profit maximization.

Jobs creation at local level: Local businesses (private and social) will add sustainability to the creation of local employment for women as these businesses continue to expand locally, regionally and nationally. Local women and youth will be given formal employment with contractual agreements that ensure above national wages, labor protection, gender-responsive policies and benefits that provide long-term sustainability for women to enjoy economic security and gender parity.

Private capital: The banks and other financiers will continue to invest in viable businesses and will continue to provide capital as long as these businesses thrive and are able to repay their obligations on their borrowings. Therefore, the banks that have extended credit to these businesses will also add to the scalability of local resources for their expansion and job creation in the local economy.

Scale up Instruments and Tools (budgeting, planning, allocation, investment in gender-responsive projects): The tools developed throughout the programme also provides scope for national expansion of this programme. Some of the most important tools to consider in this regard is as follows:

- a. Local Economic Assessments (scope for regional studies across country)
- b. Gender Based Budgeting and Planning (scope for local and national government adoption)
- c. Local Fund Guideline (scope for local government institution adoption)
- d. Call for Proposals (scope for national level search for gender projects)
- e. Grant mechanism (scope for national subsidies and scalability)
- f. Women’s Economic Empowerment Index (scope for adoption at all banks and non-banking financial institutions and business associations)

All the above tools will continue to increase resources, investment and space for women and youth in the formal labor market by helping start-ups SMEs to scale and contribute to the real economy of Bangladesh.

To test the sustainability plan, WING will demonstrate the phase out of the pilot Districts by ensuring the following:

- District level key sustainable entities are selected to take the programme forward (i.e. programmatic continuity by local NGOs and investment continuity by local banks and private sector)
- District level coordination mechanism is established whereby primary partners are linked to secondary and tertiary partners are connected through their existing operational standards (i.e. WDF includes LGIs in their executive committees, LGIs include WDFs in their Annual Budgeting and Planning sessions, SMEs and NGOs include both WDF and LGIs in their recruitment and scale up initiatives, Business Associations and Technical Agencies include WDF, LGI, SMEs and NGOs in their market and technical skills development planning sessions, and national ministries incorporate these stakeholders in the Government Employment and Skills Development Programmes).
- Programmatic tools and knowledge management products are shared with key stakeholders to ensure ownership of learning and innovation is continued beyond the programme period.
- District Development Plans incorporate the gender programmatic tools and investment mechanisms to support more gender-responsive public investment projects and gender-responsive projects, employment of local women and girls, and funding at their localities.

Results Framework¹⁴

The overall impact of the programme will contribute to ensure that *Women have sustainable improvements in income and economic security at local level with more women having wider access to local economic opportunities, private and public financial services as well as income-generating activities.* With this backdrop, the programme aims to achieve the following three outcomes:

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

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

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

Outputs and activities against the outcomes:

Outcome 1:

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

Activities implemented by UNDP:

- 1.1.1 Organize three (3) national level programme orientation and follow-up meetings for local and national stakeholders including representatives from WDFs, LGIs, BB and relevant ministries using the best appropriate methods for conducting meetings (i.e. online)
- 1.1.2 Review of relevant components of national policies, National Guideline for Gender budgeting, BB's SME lending policy, National Skills Development policy, and Labour Policy and National Financial Inclusion Strategy including a mapping of resource allocation for women SMEs by various govt agencies in response to Covid19 to identify gaps and improvements required to support women's enterprises, and follow-up on these areas with advocacy.
- 1.1.3 Organize two (2) advocacy events and two (2) capacity-building workshops at national level for identified stakeholders for necessary implementation or revision in the existing policies for making them more supportive towards WEE and sharing lessons learned at national level
- 1.1.4 Develop 10 communication materials (at least 5 videos and 5 leaflets/booklets) highlighting barriers and successes of women entrepreneurs for advocacy at both national, regional and local level; and information materials related to available supports in the context of covid19.

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

Activities implemented by UNDP:

¹⁴ The proposed programme is aligned with UNCDF's global strategic framework 2018-2021, UN Women's Global Strategic Plan 2018-2021 and Country Strategic Note 2017-2020; and UNDP's Strategic Plan 2018-2021. This is fully aligned with Bangladesh UNDAF 2017-2021.

- 1.2.1 Review of M&E tools to identify gaps and suggest innovative approach to enforcing and monitoring policies that promote WEE including for gender-responsive ADP, budgetary allocation, lending provisions for women-led SMEs; as well as develop M&E checklist for FIs (/LGIs) for financing; and for LGIs and women led for utilization
- 1.2.2 Organize two (2) advocacy and two (2) capacity-building workshops at District and national level for relevant duty bearers to ensure effective implementation of M&E mechanism for policies which promote WEE including gender-responsive ADP.
- 1.2.3 Organize one final workshop to share lessons learned, model and tools developed.

Outcome 2

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

Activities implemented by UN Women:

- 2.1.1 Conduct a series of technical sessions (including on GRBP, leadership skills, digital literacy and platform) to support women entrepreneurs, members of 10 WDFs and local Women's Chamber of Commerce to (i) effectively participate in local economic development decision-making process, (ii) undertake gender-based analysis of local barriers to women's efforts, (iii) identify solutions to use in their advocacy for support to women's participation in local economic development, and (iv) develop successful business enterprises at district and subdistrict level.
- 2.1.2 Building on activity 2.1.1, produce material (policy brief, analytical studies, etc.) to advocate (through WDFs, local business associations and Women's Chamber of Commerce) for policies, provisions, acts, etc., that expand women's access to markets (e.g. gender-responsive public procurement policies, safe public spaces and transportation, expansion of childcare centres, parental leaves as solutions to women's unpaid care "responsibilities", gender-inclusive digital job interventions, etc.).
- 2.1.3 Develop (one national level) guideline on engendering local development plans and 5 WEE strategies (to be adopted locally for each geographical areas) for LGIs and WDFs that expand women's market access, facilitate financial inclusion for women-led enterprises and accommodate the needs of women entrepreneurs based on the gaps identified

Output 2.2 Enhanced awareness of local authorities and communities about sociocultural and structural barriers to women's economic empowerment supports cultivation of favourable social norms

- 2.2.1 Organize 10 Gender Orientation sessions in selected Upazila Parishads for local authorities, and other key stakeholders. Considerations will be given to new areas in relation to having more access or exposed to digital systems and platforms.
- 2.2.2 Organize 10 gender-sensitization session which particularly engage men, boys and community elders, to promote transformation of social norms in favour of women's economic empowerment. Considerations will be given to new areas in relation to having more access or exposed to digital systems and platforms.
- 2.2.3 Design two behaviour change advocacy material promoting women's participation in work, safety in public spaces, particularly in working environment.

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

Activities implemented by UN Women:

- 2.3.1 Analysis/study to identify national level and local strategies to address private sector bottlenecks, barriers (such as limitations in financial inclusion and women's market access) and digital supply side management to women's economic empowerment
- 2.3.2 Conduct (10) orientation and technical sessions for private sector and financial institutions to promote commitment to Women's Empowerment Principles (including gender-responsive procurement policies that promote supplier diversity and collect gender-disaggregated supply chain data), as well as HeForShe action toolkit in male led institutions
- 2.3.3 Provide technical support to two private sector/financial institutions to mainstream the Women's Empowerment Principles in their policies and procedures.
- 2.3.4 Design (3) local level communication and behaviour change activities that mobilize actors across sectors and spheres including that of family members of the women entrepreneurs and community leaders to address key social norms and demand-side barriers that are limiting women's ability to scale up their businesses.

Outcome 3

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

Activities implemented by UNCDF:

- 3.1.1 Develop pipeline of gender-responsive investment projects (at least 28 proposals) formulated by local women SMEs and or NGOs.
- 3.1.2 Design and select gender-responsive investments (at least 14 bankable investments) to receive WING programme grants that would unlock public and private sector financing
 - 3.1.2.1 *Investment packages (14 investments) including Project Summary, Investment Term Sheet, Business Plan, Financial Model, Project Information Memorandum, etc. to be published and handed over to Project Developer and Financiers*
 - 3.1.2.2 *Assessing projects through Women Economic Empowerment Index Scoring (14 investments) with selection when they pass the scoring criteria (above 0.5 score) thereby ensuring that the projects are gender-responsive*
 - 3.1.2.3 *Bankability certification (14 investments) issued assessing financial viability (positive profit increasing revenue growth, stable business expenses, return of assets and equity, positive cash flows, adequate debt service coverage and sensitivity to financial risk), management and governance, market and product opportunity and Institutional and operational efficiency*
 - 3.1.2.4 *Ratio of unlocking private and public resources (14 investments) to be greater than at least 2x for every dollar grant invested by WING programme*
 - 3.1.2.5 *Number of jobs created for women and youth (14 investments) to be greater than 50 for each gender-responsive project*
- 3.1.3 Facilitate and coordinate business development services (14 businesses) between local businesses and different financing and investment promotion agencies such as banks, business associations and chambers for commerce
- 3.1.4 Conduct (5 district level and 1 national level) private sector training on utilizing the Women Economic Empowerment Index tool for project financing

- 3.1.5 Facilitation and consultation with local financial institutions for unlocking stimulus packages for COVID 19 at local level (non-budgetary new activity).

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

Activities implemented by UNCDF:

- 3.2.1 Conduct market need specific skill development training based on priorities identified by LEA (5 training sessions at the District level) for local women and girls; the emphasis will be given to the supports required for local women SMEs to explore opportunities to manufacture new or diversified products and linkages with potential online market or distribution platform.
- 3.2.2 Conduct at least 14 training sessions on business development and marketing for integrated value chains for women SMEs and social businesses identified by LEA
- 3.2.3 Conduct at least 4 training events (2 national training sessions and 2 foreign learning exposure visits) on environmental and climate resiliency, business, social, audit and standard financial management compliance of all investments under country portfolio for SMEs, NGOs, and private sector investors.
- 3.2.4 Develop support mechanism for post investment monitoring and evaluation (at least 14 monitoring, evaluation and reporting frameworks) for beneficiaries during project implementation phase (as per approved business development plan)

In order to ensure the achievement of the results framework, three UN agencies will be accountable for three outcomes respectively including the implementation of outcomes. *UNDP will be accountable for implementation of activities under Outcome 1, UN Women will be accountable for implementation of activities under Outcome 2 and UNCDF will be accountable for implementation of activities under Outcome 3.* The agencies may take the lead implementation role for some activities under other outcomes where they are not the lead and where the agencies have technical expertise and mandates. And all three agencies will support each other for effective and efficient implementation of all activities designed under WING.

Management and Coordination Arrangements

This is a joint programme for three years; and will be implemented by three UN agencies: UNDP, UNCDF and UN Women. Each agency, in their respective capacities and mandates, will work with different stakeholders at local and national levels. This is intended to ensure consistency with policy development, capacity transfer and sustainability of programme outputs and outcomes.

A Programme Advisory Group (PAG) will be established with the key objective of providing policy guidance and strategic oversight during the implementation of the programme. The PAG will be co-chaired by the Representative of MOWCA and UN Women CR; and will consist of the representatives from relevant Ministries, Development Partners and the UN agencies. The PAG will not be directly involved in the implementation of the programme and will be apprised on regular basis by Programme Steering Committee. The PAG will meet once a year.

A Programme Steering Committee (PSC) will be established which will be responsible for overseeing the programme, providing strategic direction and responsible for ensuring full compliance with UN rules and regulations. The PSC will consist of, and will not be limited to:

- UNDP (represented by the Resident Representative and relevant technical staff)
- UNCDF¹⁵ (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

Further details are provided in Annex III.

UN Women will be both Administrative Agent (AA) and Convening Agent (CA) for this joint programme.

As per UNDG guidelines, the AA will be responsible for the following:

- Receives donor contributions
- Disburses funds to the Participating UN organizations based on Steering Committee instructions
- Consolidates periodic Financial reports and final financial report
- Involved in day to day administration of the JP
- Coordinates operational and financial closure of the JP

The CA will be responsible for the following:

- Coordinates all JP partners
- Coordinates and compiles annual work plans and narrative reports
- Coordinates monitoring of annual targets
- Calls and supports Steering Committee meetings
- Facilitates audits and evaluation
- Reports back to Programme Steering Committee
- May be involved in Resource Mobilization for the JP
- Overall involved in day to day coordination but does not hold any financial or programmatic accountability.

All three agencies are responsible for implementing the respective programmatic components. UNDP, UN Women and UNCDF will be responsible for implementing outcome 1, outcome 2 and outcome 3 respectively.

¹⁵ UNCDF is a center of excellence for local government finance and local economic development finance. UNCDF has 25 permanent and consultant positions across Bangladesh with a varied sectoral and technical expertise to advance innovative financing mechanisms within the public and private sector.

UNDP and UNCDF will be the Participating Organisations in line with specific rules and regulations:

- Assume full programmatic and financial accountability of funds disbursed to it by the AA
- Operate in accordance with own agency specific regulations, rules and directives and procedures.
- Prepares Narrative Reports in accordance with the narrative reporting template
- Prepare narrative and certified financial reports annually and at end of programme, for their components

The programme will have a Project Coordinator/Gender Technical Specialist hosted by the Convening Agency who will be responsible for overall coordination. The Programme Coordinator will work with the team of programme staff placed in UNCDF and UNDP. All three agencies will be working as participating organisations responsible for implementation of project components that each agency is responsible for.

The programme will have a Gender-Responsive Investment Platform that will ensure the programme investments are aligned with the programme's mission. The Platform will review and approve all gender-responsive investments from a transparent "dual-key lens" of generating "development impact" and "commercial bankability". The Platform may include UN's internal or external professionals with diverse expertise to ensure appropriate level of gender-responsiveness, local economic development impact, social and environmental impact and commercial viability of the projects are maintained. It may include people from the private sector, banks and non-bank financial institutions as may be required. The Platform will be scheduled on ad hoc basis as needed to assess prospective investment proposals that come through the programme pipeline and ensure quality assurance of the investment package.

Due to its innovative nature, which requires highly specialized expertise and rigorous programme assurance, the WING programme will be implemented under a Direct Implementation Modality (DIM) engaging with relevant Government ministries and Departments. This mode gives full responsibility to UNCDF, UNDP and UN Women for programme implementation; and selected interventions through relevant government agency. UNCDF, UNDP and UN Women will manage programme funds and activities as specified in the Resources and Result Framework (RRF) programme document.

Fund Management Arrangements

The WING programme will be financed through partnerships with bilateral donor agencies, multilateral organizations (multilateral banks and UN agencies) as well as private foundations, using a **pass-through modality**. It is the modality where joint programmes are multi-agency funding mechanisms designed to receive contributions from more than one contributor that are held in trust by the appointed Administrative Agent. Partner resources are co-mingled to fund programmes and projects implemented by participating UN organizations.

For this programme, a pass-through modality arrangement will be in place, through UN Women as the Administrative Agent and Convening Agent. Respective programmatic and financial accountability rests with respective UN agencies that are managing their respective components of the WING programme, UNDP/UNCDF/UN Women will manage its activities specified in the RRF and the common work plan agreed by participating organizations, in line with its established rules and regulations. The administration of this programme shall be governed by policies, rules and regulations, as defined in the respective agency's Operation Manual.

Monitoring, Evaluation and Reporting

The WING programme is designed with the underlying assumption that the success and expansion of this initiative will not be possible without continuous monitoring and evaluation of results. Building on the experience of its predecessor programme, WING will apply gender-responsive local economic assessment tool, and the establishment of a local baseline through which progress on the implementation of the programme as well as the impact on results will be monitored and measured. By taking into consideration the data to be collected at the local level through the baseline and endline surveys monitoring reports of field activities, , as well as other sources of information (studies and analysis carried out in the programmatic activities), WING Bangladesh will be able to measure the impact of its capital investments and interventions periodically. Finally, the programme will have a final evaluation following the UNEG guidelines.

The WING programme indicators will contribute to the reporting by the Netherlands Embassy under its Results Framework for Private Sector Development (PSD) and the Women’s Rights and Gender Equality (WRGE) Framework. The Performance Monitoring Framework (PMF) is aligned with PSD and WRGE indicators as presented in Annex V.

Legal Context or Basis of Relationship

Participating UN organization	Agreement
UNDP	The “Agreement between the United Nations Development Programme and the Government of the People’s Republic of Bangladesh” concluded on 25 November 1986 (Standard Basic Assistance Agreement – SBAA)
UNCDF	This Joint Programme Document shall be the instrument referred to as the Project Agreement in Article I of the Standard Basic Assistance Agreement between the Government of Bangladesh and the United Nations Capital Development Fund, signed by the parties on 6 March 1982.
UNWOMEN	The Letter of Exchange between UN Women and the Government of Bangladesh concluded on 9 October 2014. It is stated in the letter that all provisions of the SBAA signed between UNDP and the Government of Bangladesh concluded on 25 November 1986 shall be applicable for UN Women. Besides this, there are some additional provisions mentioned in the Letter of Exchange dated 9 October 2014 which was signed by Bangladesh’s foreign minister

The Implementing Partners/Executing Agency^[1] agree to undertake all reasonable efforts to ensure that none of the funds received pursuant to this Joint Programme are used to provide support to individuals or entities associated with terrorism and that the recipients of any amounts provided by Participating UN organizations do not appear on the list maintained by the Security Council Committee established pursuant to resolution 1267 (1999). The list can be accessed via <http://www.un.org/Docs/sc/committees/1267/1267ListEng.htm>.

^[1] Executing Agency in case of UNDP in countries with no signed Country Programme Action Plans

Risks and Mitigating Factors¹⁶

Contextual Risks	Influence on results of activities	Mitigation Measures
Political Risk - WDF and change in its leadership and commitment	Political - During election and interim leadership period, strikes and roadblocks are likely to occur in Bangladesh while the programme is ongoing. Moreover, the sustainability of the programme is under risk with the changing ideologies and strategies of elected local women representatives.	The essential fieldwork can be scheduled outside these "high risk" time zones. An interim plan will be developed in consultation with local partners to engage in programme activities remotely. The programme will be implemented not only through the president and vice president of WDFs and/or local governments, the day to day activities and long-term plan of the programme will be in the hands of the executive committee and lifetime members of the WDF which allow the WDF to deepen its commitment to capacity-building of local women in their communities.
Social Risk - Inability of the program to change social structures and shift in mindsets	Social – Community's resistance to change social norms are barriers to women's economic empowerment	Community male and female leaders will be sensitized on gender equality and women economic empowerment. Local government will be involved to promote gender equality, anti-sexual harassment and encourage male to committee to gender equality. WDF member will be actively engaged to remove social norms that create barriers to women economic empowerment.
Corruption risk – Mismanagement of grant funds	Operational – Fund flow mismanagement of the implementing partners such as WDF, SME or NGOs	WING will have grant agreement with the implementing partners. Selection of Implementing Partners and Responsible Parties will follow the relevant policies which includes safeguards such as competitive call for purpose, capacity assessment and risk assessment to determine sample size for financial monitoring. Investment will be directly made in SMEs and NGOs and not WDFs. However, for added security for proper fund management, the proper Monitoring, Evaluation and Reporting tools and procedural expectation will be given to partners to safeguard their internal fund management. These include procurement policies, competitive bidding processes and forms, asset management, vehicle management, requirements for internal control and segregation of roles requirements. Orientation with UN policies and regulations will help the partner adopt or align their practices accordingly. Furthermore, the programme itself will have safeguards such as the FACE form in place to monitor the results and fund flows periodically.
Financial - Follow-on resource mobilization	Financial - The programme may not continue if resources are not mobilized by the end of the proposed programme.	To manage this risk, the country team has completed a resource mobilization strategy whereby each agency has identified and been given responsibility to engage with relevant donors, understand their priorities to align programme activities. The WING country team has already arranged field visits, dialogue sessions, shared programme knowledge products and held bilateral meetings with HOAs.

¹⁶ An updated risk analysis is attached as Annex VIII

<p>Currency risk – Volatility of the Bangladeshi Taka or Euro</p>	<p>Devaluation – The budget is based on funding denominated in Euro. If there is devaluation of the Euro and appreciation of the Taka, the anticipated costs of the programme may be hampered.</p>	<p>The contribution agreement will be in USD. The programme will also periodically report such impact on the programme activities to partner agency and will periodically revise the proposal if required to accommodate programmatic plans.</p>
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Programme Risks	Influence on results of activities	Mitigation Measures
<p>Operational Risk - Procurement of independent experts</p>	<p>Operational – the quality of research (i.e. Baseline studies, LEA, Policy reviews, etc.) have to be high in order to identify the challenges and opportunities of the programme</p>	<p>WING will leverage the UN roster to procure capable independent experts in the areas of development and agencies will consult one another to assess technical proposals of consultants to ensure engagement of appropriate firms and individuals for these studies.</p>
<p>Strategic Risk - WDF decision-making capacity</p>	<p>Strategic - WDF members fail to effectively make decision at upazilla Parishad level and mobilize women in their communities</p>	<p>WING will focus on developing capacity of WDF members in decision-making process, gender sensitization and negotiation skills for gender funding. On the other hand, sensitizing Upazilla Parishad male members on gender and create space for WDF member to be politically empowered and create opportunities for local women to economically empower themselves.</p>
<p>Strategic Risk - HeforShe Commitment</p>	<p>Strategic - Upazilla may not be interested to scale up HeforShe initiative with concrete commitment on gender equality</p>	<p>In the pilot phase, the Upazilla Parishod members such as chairman signed up for HeForShe initiative. In the next phase, WING programme will support Upazilla Parishod to develop an action plan and concrete plan on promoting gender equality with in community.</p>
<p>Operational Risk - Advocacy for Gender-responsive planning, budgeting and services</p>	<p>Operational - Local government and women’s entrepreneurial associations are not interested advocate at local and national level in decision-making forums for gender-responsive planning, budgeting and services</p>	<p>WING will provide capacity development training on responsive planning and budgeting to local governments. The programme will also utilize funding from the public sector to help develop new industries/sectors in the district that lack opportunities for women through investments and technical capacity support to implementing projects.</p>
<p>Financial and Strategic Risk - Gender-responsive Enterprise Identification</p>	<p>Financial and Strategic - Banks inaccurately identify “real gender-sensitive” enterprises; Male operated SMEs in the name of females receiving low cost facilities created for women; Real women SMEs being left behind</p>	<p>WING will provide tools such as WEE to provide support to banks and other financial institutions to create access to finance for real women business that create gender-responsive facilities and environment to participate in the economy</p>

<p>Financial and Strategic Risk - Cost of blended finance and unlocking private capital</p>	<p>Financial and Strategic - High cost of capital/collateral requirement while unlocking domestic private or public funds towards gender-responsive investments and projects</p>	<p>WING will provide technical assistance to women SMEs while liaison with partnering financial institutions such as local financiers to fund projects at reasonable cost (de-risk and adjust risk/return profile) of capital and under collateral free lending facilities</p>
<p>Operational and Organizational Risks - Alignment of priorities and complementing activities of three agencies</p>	<p>Operational and Organizational - If the priorities and activities of three agencies are not aligned, the programme operations will be delayed and unified programming will not achieve the impact (of advocacy, technical assistance and investment) expected from the project.</p>	<p>To manage this risk, WING will hold regular meetings, , hold steering committee meetings and joint field visits and an annual retreat. Dedicated programme staff will also be deployed to help resolve operations challenges. The three agencies have agreed that they should adopt a coordinated approach to collaboration, however, each agency will assume full programmatic and financial accountability for the funds disbursed to them. Each agency will establish a separate ledger account under its financial regulations and rules for the receipt and administration of the funds disbursed to it by the Administrative Agent from the Programme Account. That separate ledger account will be administered by each Participating UN Organization in accordance with its own regulations, rules, policies and procedures, including those relating to interest.</p>
<p>Strategic Risk - Leverage continued agency expertise, knowledge banks, and program linkages</p>	<p>Strategic - There is a lot of opportunity to leverage the ongoing programmes of UNDP and UNWomen and UNCDF and EKN at the national level especially for advocacy and fund co-financing efforts, which will not be utilized to strategically grow the project in case of lack of collaboration</p>	<p>The joint program retreat to be held to identify the areas for development and where each agency has the opportunity to make commitments to explore the linkages that can be leveraged to finance and advocate for the project. Quarterly, roundtable discussion within the UN and other stakeholders will be help to explore further synergies and linkages.</p>
<p>Strategic and Operational Risk – Working in High Conflict Areas</p>	<p>Strategic and Operational - There is a lot of challenges in targeting Cox's Bazaar as a geographic focus area for the WING programme as this District is considered a high conflict area with high tension between the local host community and refugees</p>	<p>WING programme has strategically planned to work specifically with the host community in Cox's Baazar and therefore, this eliminates any political and legal risks of operating and engaging with the refugee community and their camps. WING programme will be working to incorporate its programmatic efforts into the first District Development Plan, being established in Cox's Bazaar, outside of the refugee camps, whereby UN Women who is implementing protection programming will be the anchor through which WING mechanisms can be piloted to expand gender sensitization and investment in gender-responsive programming and economic projects for the host community. The District Development Plan can utilize the mapping done through LEAs (in the WING programe) to identify potential projects and businesses that can create economic activities for host women and girls. Further programming can be extended to this area though existing entities that are working in the space of WEE in Cox's Bazaar.</p>

Implementing Agency Risks (UN & Implementing Partners)

Influence on results of activities

Mitigation Measures

<p>Organization anti-fraud and anti-corruption policy</p>	<p>There are three UN agencies involved in this project. Each may follow different procurement procedures. Different procedures followed in procurement may result in different standards of materials and services, which may impact on quality of results.</p> <p>WING will be extending grants to implementing partners such as SMEs, NGOs and local business/gender-responsive project developers and there may be fraudulent utilization of such funds during the programme.</p>	<p>UN agencies in Bangladesh follows a robust anti-fraud and anti-corruption policy. UN agencies have zero tolerance for fraud and corruption, meaning that UN staff members, non-staff personnel, vendors, implementing partners and responsible parties are not to engage in fraud or corruption. All incidents of fraud and corruption are to be reported, and will be assessed and, as appropriate, investigated in accordance with the Investigation Guidelines of the UN Office of Audit and Investigations (OAI), the Office of Internal Oversight Services of the United Nations (OIOS) and the Legal Framework for Addressing Non-compliance with UN Standards of Conduct, when applicable. UN agencies pursue rigorously disciplinary and other actions against perpetrators of fraud, including recovery of financial loss suffered. The following policies will guide the actions of the three agencies in prevention, reporting requirements, investigation channels, disciplinary and loss recovery measures.</p> <p>https://www.undp.org/content/dam/undp/documents/about/transparencydocs/UNDP_Anti-fraud_Policy_English_FINAL.pdf</p> <p>https://www.unwomen.org/-/media/headquarters/attachments/sections/about%20us/accountability/un-women-anti-fraud-policy-framework-en.pdf?la=en&vs=5042</p> <p>Coordination mechanism will ensure upholding of common standards.</p> <p>WING will have grant agreement with the implementing partners. Selection of Implementing Partners and Responsible Parties will follow the relevant policies which includes safeguards such as competitive call for purpose, capacity assessment and risk assessment to determine sample size for financial monitoring.</p> <p>Investment will be directly made in SMEs and NGOs and not WDFs. However, for added security for proper fund management, the proper Monitoring, Evaluation and Reporting tools will be given to partners to safeguard their internal fund management. Furthermore, the programme itself will have safeguards in place to monitor the results and fund flows periodically.</p>
<p>Organizational structure and culture</p>	<p>Three UN agencies have three different organizational structure and culture. Different approaches followed by different agencies may create confusion and overlapping. The implementing partners also have very diverse organizational structure and culture which could cause such issues to arise.</p>	<p>The Standard Joint Programme Memorandum of Agreement (MoU) will be signed among the three agencies for the joint programme.</p> <p>Activities will be planned in a coordinated way to avoid overlapping and clear confusion.</p> <p>Clarity on complementary roles and responsibilities of each agency will be established.</p> <p>Strengthen the WING project steering committee (Steering committee meeting, Joint monitoring field visit, Engage steering committee members in field intervention / activities.)</p>

		<p>The organizational structure and culture of each of the projects/implementing agencies will be assessed during the due diligence phase and the risks related to culture and structural reforms will be addressed during the capacity-building phase of the programme.</p>
<p>Monitoring, evaluation and quality of management</p>	<p>Beneficiary results are not captured by monitoring and evaluation. Emphasis on activity or process result may divert focus from beneficiary results. Beneficiaries of the investment projects and implementing partners if not monitored will deliver false performance indicators for the programme.</p>	<p>A strong M&E framework will be developed to monitor both process/activity and beneficiary results.</p> <p>Collective and mutual accountability on delivery of results will be established.</p> <p>Project beneficiary and stakeholder will be engaged in the overall WING project M&E process.</p> <p>Combined (both quantitative and qualitative) monitoring template will be developed.</p> <p>Quarterly M&E workshop on WING project will be organized.</p> <p>Each investment project will also be given an action plan the strictly follows the business plan, women empowerment index, social and environmental safeguards that the project developers will be maintaining and reporting back to the steering committee of the programme.</p>
<p>Financial and administrative management</p>	<p>Slow spending of fund caused by management weakness may cause delays in implementation.</p>	<p>A dedicated project management of each agency will assist in overcoming organizational issues.</p> <p>Comparative advantage of each partner will be utilized.</p> <p>Output and agency wise activities, chart of account and itemized budget will be specified in the WING project AWP.</p>

Annex I: Beneficiary Count Matrix

Activity wise Beneficiaries			Direct		All	Remarks
Activities	Direct	Indirect	Male	Female	Youth	
1.1.1	200	0	60	140	40	
1.1.2	0	0				Covered by other activities
1.1.3	1,500	10,000	450	1,050	4,600	
1.1.4	200	0	60	140	40	
1.2.1						Covered by other activities
1.2.2	400	0	120	280	80	
1.2.3	200	0	60	140		
Outcome 1	2,500	10,000	750	1,750	4,760	
2.1.1	500		100	400		covered by other activities
2.1.2						
2.1.3						covered by other activities
2.2.1	700		100	600		
2.2.2	50		10	40		
2.2.3	200		50	150		
2.3.1						
2.3.2	400		60	340	80	
2.3.3	50		10	40		
2.3.4	500	5000	50	450	2,200	
Outcome 2	2,400	5,000	380	2,020	2,280	
3.1.1						
3.1.2	20	94		20	25	
3.1.3						Covered by other activities
3.1.4	180	846	100	80		
3.2.1	1,400	6,580		1,400	3,000	
3.2.3	200	940	100	100	50	Covered by other activities
Outcome 3	1,800	8,460	200	1,600	3,075	
Total	6,700	23,460	1,330	5,370	10,890	
%			20	80	36	

Beneficiaries through partners and direct intervention

Partners	Direct	Indirect	Total
Through Partners	2,550	5,000	7,550
Direct intervention	4,150	18460	22,610
For Outcome	6,700	23,460	30,160

Annex II: Sample of Project Assessment Screening Checklist

Project Information

<i>Project Information</i>	
1. Project Title	
2. Project Number	
3. Location (Global/Region/Country)	

Part A. Integrating Overarching Principles to Strengthen Social and Environmental Sustainability

QUESTION 1: How Does the Project Integrate the Overarching Principles in order to Strengthen Social and Environmental Sustainability?
<i>Briefly describe in the space below how the Project mainstreams the human-rights based approach</i>
<i>Briefly describe in the space below how the Project is likely to improve gender equality and women's empowerment</i>
<i>Briefly describe in the space below how the Project mainstreams environmental sustainability</i>

Part B. Identifying and Managing Social and Environmental Risks

<p>QUESTION 2: What are the Potential Social and Environmental Risks?¹⁷ <i>Note: Describe briefly potential social and environmental risks identified in Attachment 1 – Risk Screening Checklist (based on any “Yes” responses). If no risks have been identified in Attachment 1 then note “No Risks Identified” and skip to Question 4 and Select “Low Risk”. Questions 5 and 6 not required for Low Risk Projects</i></p>	<p>QUESTION 3: What is the level of significance of the potential social and environmental risks? <i>Note: Respond to Questions 4 and 5 below before proceeding to Question 6</i></p>			<p>QUESTION 6: What social and environmental assessment and management measures have been conducted and/or are required to address potential risks (for Risks with Moderate and High Significance)?</p>
<p><i>Risk Description</i></p> <p>“No Risks Identified”</p>	<p><i>Impact and Probability (1-5)</i></p>	<p><i>Significance (Low, Moderate, High)</i></p>	<p><i>Comments</i></p>	<p><i>Description of assessment and management measures as reflected in the Project design. If ESIA or SESA is required note that the assessment should consider all potential impacts and risks.</i></p>
Risk 1:	I = P =	Low		
Risk 2:	I = P =	Low		
Risk 3:	I = P =	Low		
Risk 4:	I = P =	Low		
Risk 5:	I = P =	Low		
Risk 6:	I = P =	Low		
Risk 7:	I = P =	Low		

¹⁷ SGP by its design provides small grant funding directly to communities to undertake priority actions for environment and sustainable development. As such the potential for environmental or social risks is low. However, each Country Programme Strategy will include identification of risks, including potential social and environmental risks as well as identification of possible mitigation measures.

	QUESTION 4: What is the overall Project risk categorization?		
	Select one (see <u>SESP</u> for guidance)		Comments
	<i>Low Risk</i>	X	No risks identified in the screening checklist. Therefore, this project can be considered as low risk project.
	<i>Moderate Risk</i>		
	<i>High Risk</i>		
	QUESTION 5: Based on the identified risks and risk categorization, what requirements of the SES are relevant?		
	Check all that apply ¹⁸		Comments
	<i>Principle 1: Human Rights</i>		
	<i>Principle 2: Gender Equality and Women's Empowerment</i>		
	<i>1. Biodiversity Conservation and Natural Resource Management</i>		
	<i>2. Climate Change Mitigation and Adaptation</i>		
	<i>3. Community Health, Safety and Working Conditions</i>		
	<i>4. Cultural Heritage</i>		
	<i>5. Displacement and Resettlement</i>		
	<i>6. Indigenous Peoples</i>		
<i>7. Pollution Prevention and Resource Efficiency</i>			

Final Sign Off

<i>Signature</i>	<i>Date</i>	<i>Description</i>
QA Assessor –		
QA Approver –		
PAC Chair –		

¹⁸ The applicability of Standards at global level does not need to be specified for Low Risk rating. Risk based applicability would be determined at individual project level.

SES Attachment 1. Social and Environmental Risk Screening Checklist

Checklist Potential Social and Environmental Risks	
Principles 1: Human Rights	Answer (Yes/No)
1. Could the Project lead to adverse impacts on enjoyment of the human rights (civil, political, economic, social or cultural) of the affected population and particularly of marginalized groups?	
2. Is there a likelihood that the Project would have inequitable or discriminatory adverse impacts on affected populations, particularly people living in poverty or marginalized or excluded individuals or groups? ¹⁹	
3. Could the Project potentially restrict availability, quality of and access to resources or basic services, in particular to marginalized individuals or groups?	
4. Is there a likelihood that the Project would exclude any potentially affected stakeholders, in particular marginalized groups, from fully participating in decisions that may affect them?	
5. Is there a risk that duty-bearers do not have the capacity to meet their obligations in the Project?	
6. Is there a risk that rights-holders do not have the capacity to claim their rights?	
7. Have local communities or individuals, given the opportunity, raised human rights concerns regarding the Project during the stakeholder engagement process?	
8. Is there a risk that the Project would exacerbate conflicts among and/or the risk of violence to project-affected communities and individuals?	
Principle 2: Gender Equality and Women's Empowerment	
1. Is there a likelihood that the proposed Project would have adverse impacts on gender equality and/or the situation of women and girls?	
2. Would the Project potentially reproduce discriminations against women based on gender, especially regarding participation in design and implementation or access to opportunities and benefits?	
3. Have women's groups/leaders raised gender equality concerns regarding the Project during the stakeholder engagement process and has this been included in the overall Project proposal and in the risk assessment?	
4. Would the Project potentially limit women's ability to use, develop and protect natural resources, taking into account different roles and positions of women and men in accessing environmental goods and services? <i>For example, activities that could lead to natural resources degradation or depletion in communities who depend on these resources for their livelihoods and well being</i>	
Principle 3: Environmental Sustainability: Screening questions regarding environmental risks are encompassed by the specific Standard-related questions below	
Standard 1: Biodiversity Conservation and Sustainable Natural Resource Management	
1.1 Would the Project potentially cause adverse impacts to habitats (e.g. modified, natural, and critical habitats) and/or ecosystems and ecosystem services? <i>For example, through habitat loss, conversion or degradation, fragmentation, hydrological changes</i>	
1.2 Are any Project activities proposed within or adjacent to critical habitats and/or environmentally sensitive areas, including legally protected areas (e.g. nature reserve, national park), areas proposed for protection, or recognized as such by authoritative sources and/or indigenous peoples or local communities?	
1.3 Does the Project involve changes to the use of lands and resources that may have adverse impacts on habitats, ecosystems, and/or livelihoods? (Note: if restrictions and/or limitations of access to lands would apply, refer to Standard 5)	
1.4 Would Project activities pose risks to endangered species?	
1.5 Would the Project pose a risk of introducing invasive alien species?	
1.6 Does the Project involve harvesting of natural forests, plantation development, or reforestation?	
1.7 Does the Project involve the production and/or harvesting of fish populations or other aquatic species?	
1.8 Does the Project involve significant extraction, diversion or containment of surface or ground water? <i>For example, construction of dams, reservoirs, river basin developments, groundwater extraction</i>	
1.9 Does the Project involve utilization of genetic resources? (e.g. collection and/or harvesting, commercial development)	
1.10 Would the Project generate potential adverse transboundary or global environmental concerns?	
1.11 Would the Project result in secondary or consequential development activities which could lead to adverse social and environmental effects, or would it generate cumulative impacts with other known existing or planned activities in the area? <i>For example, a new road through forested lands will generate direct environmental and social impacts (e.g. felling of trees, earthworks, potential relocation of inhabitants). The new road may also facilitate encroachment on lands by illegal settlers or generate unplanned commercial development along the route, potentially in sensitive areas. These are indirect, secondary, or induced impacts that need to be considered.</i>	

¹⁹ Prohibited grounds of discrimination include race, ethnicity, gender, age, language, disability, sexual orientation, religion, political or other opinion, national or social or geographical origin, property, birth or other status including as an indigenous person or as a member of a minority. References to "women and men" or similar is understood to include women and men, boys and girls, and other groups discriminated against based on their gender identities, such as transgender people and transsexuals.

<i>Also, if similar developments in the same forested area are planned, then cumulative impacts of multiple activities (even if not part of the same Project) need to be considered.</i>	
Standard 2: Climate Change Mitigation and Adaptation	
2.1 Will the proposed Project result in significant ²⁰ greenhouse gas emissions or may exacerbate climate change?	
2.2 Would the potential outcomes of the Project be sensitive or vulnerable to potential impacts of climate change?	
2.3 Is the proposed Project likely to directly or indirectly increase social and environmental vulnerability to climate change now or in the future (also known as maladaptive practices)? <i>For example, changes to land use planning may encourage further development of floodplains, potentially increasing the population's vulnerability to climate change, specifically flooding</i>	
Standard 3: Community Health, Safety and Working Conditions	
3.1 Would elements of Project construction, operation, or decommissioning pose potential safety risks to local communities?	
3.2 Would the Project pose potential risks to community health and safety due to the transport, storage, and use and/or disposal of hazardous or dangerous materials (e.g. explosives, fuel and other chemicals during construction and operation)?	
3.3 Does the Project involve large-scale infrastructure development (e.g. dams, roads, buildings)?	
3.4 Would failure of structural elements of the Project pose risks to communities? (e.g. collapse of buildings or infrastructure)	
3.5 Would the proposed Project be susceptible to or lead to increased vulnerability to earthquakes, subsidence, landslides, erosion, flooding or extreme climatic conditions?	
3.6 Would the Project result in potential increased health risks (e.g. from water-borne or other vector-borne diseases or communicable infections such as HIV/AIDS)?	
3.7 Does the Project pose potential risks and vulnerabilities related to occupational health and safety due to physical, chemical, biological, and radiological hazards during Project construction, operation, or decommissioning?	
3.8 Does the Project involve support for employment or livelihoods that may fail to comply with national and international labor standards (i.e. principles and standards of ILO fundamental conventions)?	
3.9 Does the Project engage security personnel that may pose a potential risk to health and safety of communities and/or individuals (e.g. due to a lack of adequate training or accountability)?	
Standard 4: Cultural Heritage	
4.1 Will the proposed Project result in interventions that would potentially adversely impact sites, structures, or objects with historical, cultural, artistic, traditional or religious values or intangible forms of culture (e.g. knowledge, innovations, practices)? (Note: Projects intended to protect and conserve Cultural Heritage may also have inadvertent adverse impacts)	
4.2 Does the Project propose utilizing tangible and/or intangible forms of cultural heritage for commercial or other purposes?	
Standard 5: Displacement and Resettlement	
5.1 Would the Project potentially involve temporary or permanent and full or partial physical displacement?	
5.2 Would the Project possibly result in economic displacement (e.g. loss of assets or access to resources due to land acquisition or access restrictions – even in the absence of physical relocation)?	
5.3 Is there a risk that the Project would lead to forced evictions? ²¹	
5.4 Would the proposed Project possibly affect land tenure arrangements and/or community-based property rights/customary rights to land, territories and/or resources?	
Standard 6: Indigenous Peoples	
6.1 Are indigenous peoples present in the Project area (including Project area of influence)?	
6.2 Is it likely that the Project or portions of the Project will be located on lands and territories claimed by indigenous peoples?	
6.3 Would the proposed Project potentially affect the human rights, lands, natural resources, territories, and traditional livelihoods of indigenous peoples (regardless of whether indigenous peoples possess the legal titles	

²⁰ In regards to CO₂, 'significant emissions' corresponds generally to more than 25,000 tons per year (from both direct and indirect sources). [The Guidance Note on Climate Change Mitigation and Adaptation provides additional information on GHG emissions.]

²¹ Forced evictions include acts and/or omissions involving the coerced or involuntary displacement of individuals, groups, or communities from homes and/or lands and common property resources that were occupied or depended upon, thus eliminating the ability of an individual, group, or community to reside or work in a particular dwelling, residence, or location without the provision of, and access to, appropriate forms of legal or other protections.

to such areas, whether the Project is located within or outside of the lands and territories inhabited by the affected peoples, or whether the indigenous peoples are recognized as indigenous peoples by the country in question)? <i>If the answer to the screening question 6.3 is “yes” the potential risk impacts are considered potentially severe and/or critical and the Project would be categorized as either Moderate or High Risk.</i>	
6.4 Has there been an absence of culturally appropriate consultations carried out with the objective of achieving FPIC on matters that may affect the rights and interests, lands, resources, territories and traditional livelihoods of the indigenous peoples concerned?	
6.5 Does the proposed Project involve the utilization and/or commercial development of natural resources on lands and territories claimed by indigenous peoples?	
6.6 Is there a potential for forced eviction or the whole or partial physical or economic displacement of indigenous peoples, including through access restrictions to lands, territories, and resources?	
6.7 Would the Project adversely affect the development priorities of indigenous peoples as defined by them?	
6.8 Would the Project potentially affect the physical and cultural survival of indigenous peoples?	
6.9 Would the Project potentially affect the Cultural Heritage of indigenous peoples, including through the commercialization or use of their traditional knowledge and practices?	
Standard 7: Pollution Prevention and Resource Efficiency	
7.1 Would the Project potentially result in the release of pollutants to the environment due to routine or non-routine circumstances with the potential for adverse local, regional, and/or transboundary impacts?	
7.2 Would the proposed Project potentially result in the generation of waste (both hazardous and non-hazardous)?	
7.3 Will the proposed Project potentially involve the manufacture, trade, release, and/or use of hazardous chemicals and/or materials? Does the Project propose use of chemicals or materials subject to international bans or phase-outs? <i>For example, DDT, PCBs and other chemicals listed in international conventions such as the Stockholm Conventions on Persistent Organic Pollutants or the Montreal Protocol</i>	
7.4 Will the proposed Project involve the application of pesticides that may have a negative effect on the environment or human health?	
7.5 Does the Project include activities that require significant consumption of raw materials, energy, and/or water?	

Additional factors assessed:

- 1) Water supply and usage
 - a) Sustainable source(s)
 - b) Sustainable consumption
- 2) Waste Management
- 3) Impact on Climate Change

Annex III: Terms of Reference Project Steering Committee

A Project Steering Committee (PSC) will be established which will be responsible for overseeing the programme, providing strategic direction and responsible for ensuring full compliance with UN rules and regulations. The PSC will consist of, and will not be limited to:

- 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)

PSC may decide to invite national counterparts from the government to some of the PSC meetings in order to ensure appropriate flow of information and receive feedback.

Role of PSC:

- a) Provides strategic guidance and is accountable for fiduciary and management oversight and coordination;
- b) Facilitates collaboration between participating UN organizations (PUNOs) and national government for the implementation of the Joint Programme;
- c) Ensures appropriate technical representatives from PUNOs and other stakeholders where applicable;
- d) Reviews and approves Joint Programme Document and annual work plans;
 - i. As per Section III.5 of the MoU between PUNOs and AA, the Steering Committee approves any modifications to the scope of the Joint Programme Document, including as to its nature, content, sequencing or the duration thereof by the PUNO.
- e) Reviews and approves resource allocations, budget revisions/reallocations. Advises AA any approved change in the budget as set out in the Joint Programme Document.
 - ii. The Administrative Agent (AA) disburses funds received in accordance with the MoU between the PUNOs, the Administrative Arrangement and the decisions from the Steering Committee, taking into account the budget set out in the Joint Programme document.
 - iii. As per the MoU between the PUNOs and the AA (Section II.5), where the balance in the Programme Account on the date of a scheduled disbursement is insufficient to make that disbursement, the AA will consult with the Steering Committee and make a disbursement, if any, in accordance with the Steering Committee's decisions.
 - iv. As per the MoU between the PUNOs and the AA (Section II.7), if there is a need to exceed the amount disbursed, the PUNO concerned will submit a supplementary budget request to the Steering Committee showing the further financing that will be necessary. If no such further financing is available, the activities to be carried out under the Joint Programme Document may be reduced or, if necessary, terminated by the PUNO.
 - v. As per the MoU between the PUNOs and the AA (Section X.6), any balance remaining in the Programme Account upon completion of the Programme will be used for a purpose mutually agreed upon or returned to the donor(s) in proportion to their contribution to the Programme as decided upon by the donor(s) and the Steering Committee.
- f) Reviews implementation progress, addresses problems;
 - i. If needed the PSC can approve the extension of the Programme beyond the End Date of the MoU with no further contribution(s) to the Programme;
 - ii. Pursuant to Section V.9 of the MPU between the PUNOs and AA, the Steering Committee will in consultation with the donors as appropriate, determine an appropriate response in case a PUNO determines there are credible allegations that the funds transferred are not in compliance with the terms of this clause.
 - iii. As per the clauses outlined in Section VII.3. of the MoU between the PUNOs and AA, the Steering Committee and AA will communicate promptly with the relevant anti-fraud offices (or equivalent) of the donor(s) in the event that the Investigation Service of a PUNO determines that a fraud or corruption allegation warrants an investigation. The results of the investigation

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- and the measures taken by the relevant PUNO will be communicated to the donor through the Steering Committee and AA.
- iv. As per the clauses outlined in Section VIII.3. of the MoU between the PUNOs and AA, the Steering Committee and AA will communicate promptly with the relevant integrity / investigation offices (or equivalent) of donor(s) in the event that the Investigation Service of a PUNO determines that a sexual exploitation and abuse allegation warrants an investigation. The results of the investigation and the measures taken by the relevant PUNO will be communicated to the donor through the Steering Committee and AA.
 - g) Reviews and approves progress reports, and evaluation reports, notes audit reports (published in accordance with each PUNOs' disclosure policy), and initiates investigations (if needed);
 - h) Pursuant to Section I.4 of the MPU between the PUNOs and AA, the Steering Committee may request any of the PUNOs, to perform additional tasks in support of the Programme not related to the Administrative Agent functions detailed in Section I, paragraph 2 and subject to the availability of funds. Costs for such tasks will be agreed in advance and with the approval of the Steering Committee will be charged to the Programme as direct costs;
 - i) Meets at least semi-annually

Annex IV: Results and Resources Framework (activity details)

Results and Resources Framework

Overall Programme Outcome: Women achieve sustainable improvements in income and economic security					
Indicator # increase of women entrepreneurs and women workforce in the local economies					
Baseline: To be determined (TBD) through the baseline survey					
Target: To be set after the baseline survey and local economic assessment					
Outcome/Output/Activities Indicators/Baseline/Target	PUNO	EKN (USD)	In kind (USD)	Total (USD)	
Outcome 1: Improved implementation and enforcement of policies supportive to women's economic empowerment					
Outcome Indicator 1: Local level monitoring reports from selected districts show effective utilization of the GRB allocation and the 3 percent of ADP of Upazilla Parishad					
Baseline: TBD					
Target: 5					
Output 1.1 Mechanisms for effective utilization of provisions and allocations facilitating WEE are developed	PUNO	EKN (USD)	In kind (USD)	Total (USD)	
Output Indicator 1.1a Number of mechanisms developed Baseline: 0 Target: 1 Output Indicator 1.1b Number of policies and practices (that facilitate WEE) reviewed and revised with necessary change Baseline: One review done by UNDP Target: 3	1.1.1. Organize three (3) national level programme orientation and follow-up meetings for local and national stakeholders including representatives from WDFs, LGs, BB and relevant ministries using the best appropriate methods for conducting meetings (i.e. online)	UNDP	60,000	21,000	81,000
	1.1.2. Review of relevant components of national policies including National Guideline for Gender budgeting, Local Government, BB's SME lending policy, National Skills Development policy, and Labour Policy and National Financial Inclusion Strategy to identify gaps and improvements required to support women's enterprises, and follow up on these areas with advocacy	UNDP	30,000	25,000	55,000
	1.1.3. Organize two (2) advocacy events and two (2) capacity-building workshops at	UNDP	33,000	40,000	73,000

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	national level for identified stakeholders for necessary implementation or revision in the existing policies for making them more supportive towards WEE and sharing lessons learnt at national level				
	1.1.4. Develop 10 communication materials (at least 5 videos and 5 leaflets/booklets) highlighting barriers and successes of women entrepreneurs for advocacy at both national, regional and local level; and information materials related to available supports in the context of covid19.	UNDP	80,000	30,000	110,000
Output 1.2 A monitoring system developed to monitor allocation of funding provisions of lending to support WEE by LGIs and Bangladesh Bank		PUNO	EKN (USD)	In kind (USD)	Total (USD)
Indicator 1.2a Number of districts that utilize the monitoring system and issue reports Baseline: 0 Target: 5	1.2.1 Review of M&E tools to identify gaps and suggest innovative approach to enforcing and monitoring policies promoting WEE including for gender-responsive ADP and budgetary allocations and lending provisions to women-led SMEs	UNDP	40,000	30,000	70,000
Indicator 1.2.b Monitoring reports on GRB allocations inform decision-making at local level Baseline: No Target: Yes	1.2.2 Organize two (2) advocacy and two (2) capacity-building workshops at district and national level for relevant duty bearers to ensure effective implementation of M&E mechanism for policies which promote WEE including gender-responsive ADP	UNDP	36,000	27,000	63,000
	1.2.3. Organize one final workshop to share lessons learned of the programme	UNDP	25,000		25,000
Outcome 2: Women's participation in local economic development activities is increased					
Outcome Indicator 2a: Number of plans, polices that are adopted by private sector and LGIs on gender-responsive investment, planning and budgeting Baseline: 0 Target: 5					
Outcome Indicator 2b: Number of women participating in local economic decision-making process Baseline: TBD					

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Target: 100					
Output 2.1 Enhanced capacity of women entrepreneurs, women's business associations/chamber of commerce, and WDFs to participate in local economic development decision-making process		PUNO	EKN (USD)	In kind (USD)	Total (USD)
<p>Output Indicator 2.1a: Number of women receiving technical support in participating in local economic decision-making process Baseline: Members of two WDFs received technical support during IELD programme Target: Members of 15 WDFs</p> <p>Output Indicator 2.1b. % of training participant's self-assessment indicating capacity and confidence to participate in decision-making processes Baseline: To be determined through the pre-training assessments Target: At least 70%</p>	<p>2.1.1 Conduct a series of technical sessions (including on GRBP, leadership skills, digital literacy and platform) to support women entrepreneurs, members of 10 WDFs and local Women's Chamber of Commerce to (i) effectively participate in local economic development decision-making process, (ii) undertake gender-based analysis of local barriers to women's efforts, (iii) identify solutions to use in their advocacy for support to women's participation in local economic development, and (iv) develop successful business enterprises at district and subdistrict level.</p>	UN Women	110,000	30,000	140,000
	<p>2.1.2. Building on activity 2.1.1, produce material (policy brief, analytical studies, etc.) to advocate (through WDFs, local business associations and Women's Chamber of Commerce) for policies that expand women's access to markets (e.g. gender-responsive public procurement policies, safe public spaces and transportation, expansion of childcare centres, parental leaves as solutions to women's unpaid care responsibilities, gender-inclusive digital job interventions, etc.)</p>	UN Women	15,000		15,000
	<p>2.1.3. Develop (one national level) guideline on engendering local development plans and (5) WEE strategies (to be adopted locally for each geographical areas) for LGIs and WDFs that expand women's market access,</p>	UN Women	30,000	20,000	50,000

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	facilitate financial inclusion for women-led enterprises and accommodate the needs of women entrepreneurs based on the gaps identified				
Output 2.2 Enhanced awareness of local authorities and communities about sociocultural and structural barriers to women's economic empowerment supports cultivation of favorable social norms		PUNO	EKN (USD)	In kind (USD)	Total (USD)
Output Indicator 2.2a: Number of local authorities in selected Upazila Parishads who participate in Gender Orientation sessions (disaggregated by sex) Baseline: In IELD gender sensitization sessions were held for officials in two districts Target: 300 Output Indicator 2.2b. Number of action plans on promoting gender equality within community developed by HEforSHE signatory Upazila Parishads Baseline: In IELD members of Upazilla Parishads such as the chairperson were signatories Target: 15 (at least one for each Parishad)	2.2.1 Organize 10 Gender Orientation sessions in selected Upazila Parishads for local authorities, and other key stakeholders. Considerations will be given to new areas in relation to having more access or exposed to digital systems and platforms.	UN Women	60,000	18,000	78,000
	2.2.2 Organize 10 gender-sensitization session which particularly engage men, boys and community elders, to promote transformation of social norms in favour of women's economic empowerment. Considerations will be given to new areas in relation to having more access or exposed to digital systems and platforms.	UN Women	20,000	16,000	36,000
	2.2.3: Design 2 two behavior change advocacy material promoting women's participation in work, safety in public spaces, particularly in working environment.	UN Women	12,500		12,500
Output 2.3 Private sector bottlenecks and barriers to women's economic empowerment are identified and strategies to promote the integrated role of private sector for women's economic activities and to expand women's access to markets are developed.		PUNO	EKN (USD)	In kind (USD)	Total (USD)
Output Indicator 2.3a. Number of private companies sign up for WEP and HeforShe Baseline: TBD Target: 5 (one in each district) Output Indicator 2.3c. Number of entrepreneurs promoted through involvement with private sector (including media) and the	2.3.1. Analysis/study to identify national and local strategies to address private sector bottlenecks and barriers (such as limitations in financial inclusion and women's market access) to women's economic empowerment	UN Women	30,000	20,000	50,000
	2.3.2 Conduct (10) orientation and technical sessions for private sector and financial institutions to promote commitment to	UN Women	77,000	31,000	108,000

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programme-supported local women's business associations Baseline:5 Target: 15	Women's Empowerment Principles (including gender-responsive procurement polices that promote supplier diversity and collect gender-disaggregated supply chain data), as well as HeForShe action toolkit in male-led institutions				
	2.3.3: Provide technical support to two private sector/financial institutions to mainstream the Women's Empowerment Principles in their policies and procedures	UN Women	15,000		15,000
	2.3. Design (3) local level communication and behavior change activities that mobilize actors across sectors and spheres including that of family members of the women entrepreneurs and community leaders, to address key social norms and demand-side barriers that are limiting women's ability to scale up their businesses.	UN Women	107,000	36,000	143,000
Outcome 3: Women-led enterprises unlock and access larger volume of domestic capital and expand their economic space.		PUNO	EKN (USD)	In kind (USD)	Total (USD)
<p>Outcome Indicator 3a: Volume, amount and % increase of gender-sensitive projects and investments at the local level Baseline: TBD Target: Number of total 14 investments, Total project cost of USD 0. 7million, 2.5% increase in gender-responsive projects at the local level</p> <p>Outcome Indicator 3.b: Number of SMEs or projects to obtain financial services and % increase of women having access to both public and private resources in the local economies Baseline: TBD Target: 14 Gender-responsive projects financed by domestic capital and 1,000 new jobs and entrepreneurship created for women</p>					
Output 3.1 Gender-responsive investments are developed, and public and private capital are leveraged towards WEE		PUNO	EKN (USD)	In kind (USD)	Total (USD)
Output Indicator 3.1a. Number of proposals developed from women SMEs, private sector, public sector and PPP project developers	3.1.1. Develop pipeline of gender-responsive investment projects (at least 28 proposals) formulated by local women SMEs and or NGOs.	UNCDF	15,000	37,500	52,500

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sourced for investment by public and private sector. Baseline: TBD Target: 28 proposals	3.1.2. Design and select gender-responsive investments (at least 14 bankable investments) to receive WING programme grants that would unlock public and private sector financing	UNCDF	700,000		700,000
Output Indicator 3.1b. Amount and % of Local Development Finance and private sector finance allocation unlocked for women economic empowerment Baseline: TBD Target: USD 1.5 million	3.1.3 Facilitate and coordinate business development services (14 businesses) between local businesses and different financing and investment promotion agencies such as banks, business associations and chambers for commerce ²²	UNCDF	See footnote		See footnote
Output Indicator 3.1c. Number of businesses to connect with business development services and agencies Baseline: TBD Target: 14	3.1.4. Conduct (5 district level and 1 national level) private sector training on utilizing the Women Economic Empowerment Index tool for project financing	UNCDF	22,000	18,750	40,750
Output Indicator 3.1d. Number of successfully scored investment proposals by women economic empowerment index (WEEI) scoring procedures Baseline: TBD Target: 14					
Output 3.2 Strengthened capacity of women, women SMEs, NGOs and private sector on gender-friendly business planning and project financing issues		PUNO	EKN (USD)	In kind (USD)	Total (USD)
Output Indicator 3.2a. Number of women and girls enrolled in skills development training Baseline: TBD Target: 1400	3.2.1 Conduct market need specific skill development training based on priorities identified by LEA (5 training sessions at the District level) for local women and girls; the emphasis will be given to the supports required for local women SMEs to explore opportunities to manufacture new or diversified products and linkages with potential online market or distribution platform.	UNCDF	16,700		16,700
Output Indicator 3.2b. Number of business plans and project financing structures developed that directly promote women engagement in business sectors. Baseline: TBD					

²² As this activity is mainly undertaken in house, the budget is included in the Personnel line.


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Target: 14 Output Indicator 3.2c. Number of learning and best practices adopted in the ongoing SMEs, LGIs, PPP proposal developer business plan and financing area. Baseline: TBD Target: 5 Output Indicator 3.2d. Number of local women workers properly employed with decent job, greater skills and improved income. Baseline: TBD Target: 700 Output Indicator 3.2e. Post investment monitoring and evaluation by private and public financiers to assess financial returns and performance of investments. Baseline: TBD Target: 14	3.2.2. Conduct at least 14 training sessions on business development and marketing for integrated value chains for women SMEs and social businesses identified by LEA	UNCDF	20,000	22,500	42,500
	3.2.3. Conduct at least 4 training events (2 national training sessions and 2 foreign learning exposure visits) on environmental and climate resiliency, business, social, audit and standard financial management compliance of all investments under country portfolio for SMEs, NGOs, and private sector investors.	UNCDF	14,000	17,000	31,000
	3.2.4. Develop support mechanism for post-investment monitoring and evaluation (at least 14 monitoring, evaluation and reporting frameworks) for beneficiaries during project implementation phase (as per approved business development plan)	UNCDF	0	30,000	30,000
Baseline, Monitoring and Evaluation	Monitoring and reporting (incl. audit)	3 PUNOs	28,200	52,625	80,825
	(LED) assessment (5 districts)	UN Women	25,000	15,000	40,000
	Baseline and endline surveys		36,000	4,500	40,500
	Final evaluation		20,000		20,000
Human Resources	Personnel	3 PUNOs	550,000		550,000
Other Operation Cost	Office rent and running costs	3 PUNOs	25,918	75,000	100,918
	Communications and Supplies	3 PUNOs	21,250	19,000	40,250
	Travel	3 PUNOs	26,625		26,625
Indirect Management Costs (7%)		3 PUNOs	174,976		174,976
Administrative Agent Fee (1%)		UN Women	24,997		24,997
Total			2,499,666	635,875	3,135,541

ANNEX V: Performance Monitoring Framework

Related WRGE & PSD Indicators	Expected Results (Outcomes & Outputs)	Indicators, baseline & annual targets (cumulative)	MOV ²³	Responsibilities
WRGE outcome 3.1 Number of effective changes in laws, policies and regulations at different levels and in the public, private and civic sectors regarding women's economic empowerment (EE1: changes in control) 	Outcome 1: Improve implementation and enforcement of policies supportive to women's economic empowerment	Outcome Indicator 1: Local level monitoring reports from selected districts show effective utilization of the GRB allocation and the 3 percent of ADP of Upazilla Parishad Baseline: TBD Yr1 Target: Output indicators are on track Yr2 Target: Output indicators are on track Yr3 Target: 5 Total: 5	Official documentation by LGIs	UNDP
PSD 5d. Description of changes achieved in laws, regulations, policy plans, outcomes of social dialogue or development strategies enacted or adopted by local government or social dialogue partners in the reporting period due to direct intervention by the programme, yielding tangible benefits to the business climate	Output 1.1 Mechanisms for effective utilization of provisions and allocations facilitating WEE are developed	Output Indicator 1.1a Number of mechanisms developed Baseline: 0 Yr1 Target: Reviews and analysis underway Yr2 Target: 1 Yr3 Target: Documentation based on testing in field Total: 1	Project reports and documentation	UNDP
WRGE outcome 3.1 Number of effective changes in laws, policies and regulations at different levels and in the public, private and civic sectors		Output Indicator 1.1b Number of policies and practices (that facilitate WEE) reviewed and revised with necessary change Baseline: One review done jointly by UNDP and UN Women		

²³ Means of verification/Data source

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Related WRGE & PSD Indicators	Expected Results (Outcomes & Outputs)	Indicators, baseline & annual targets (cumulative)	MOV ²³	Responsibilities
regarding women's economic empowerment (EE1: changes in control) ☞		Yr1 Target: 1 Yr2 Target: 2 Yr3 Target: N/A Total 3		
	Output 1.2 A monitoring system developed to monitor allocation of funding provisions of lending to support WEE by LGIs and Bangladesh Bank	Indicator 1.2a Number of districts that utilize the monitoring system and issue reports Baseline: 0 Yr1 Target: monitoring system is developed, and trainings completed Yr2 Target: 2 piloted to identify any issues in practice Yr3 Target: 3 Total: 5	Official documentation by LGIs Regular project field reports	UNDP
		Indicator 1.2.b Monitoring reports on GRB allocations inform decision-making at local level Baseline: No Yr1 Target: Capacity-building and advocacy for the use of monitoring reports for decision-making on track Yr2 Target: The 1 piloted district identifies gaps in using monitoring reports on GRB allocations Yr3 Target: The 3 new districts identify how the use of monitoring reports can be promoted.	Documents produced through the	UNDP
WRGE outcome 3.1 Number of effective changes in laws, policies and regulations at different levels and in the public, private and civic sectors	Outcome 2: Women's participation in local economic development activities is increased	Outcome Indicator 2a: Number of plans, polices that are adopted by private sector and LGIs on gender-responsive investment, planning and budgeting Baseline: 0	Project field reports	UN Women Implementing Partner/Responsible Party (IP/RP)

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Related WRGE & PSD Indicators	Expected Results (Outcomes & Outputs)	Indicators, baseline & annual targets (cumulative)	MOV ²³	Responsibilities
regarding women's economic empowerment (EE1: changes in control) ☞		Yr 1 Target: N/A Yr 2 Target: N/A Yr 3 Target: 5 Total:5	Official Documentation from LGIs Memos from LGI and PVT sectors	UN Women
WRGE outcome 3.4 Number of demonstrable changes in values, norms and behavior at the levels of individuals (women, men, unspecified) regarding women's economic empowerment (EE2: changes in values and norms)		Outcome Indicator 2b: Number of women participating in local economic decision-making process Baseline: TBD Yr 1 Target: N/A Yr 2 Target: 50 Yr 3 Target: 50 Total: 100	WDFs LGIs Local business associations	UN Women IP/RP UN Women
WRGE Output 2.2 : Number of individuals with strengthened competencies to advance women's rights and gender equality (disaggregate women, men, unspecified)	Output 2.1 Enhanced capacity of women entrepreneurs, women's business associations/chamber of commerce, and WDFs to participate in local economic development decision-making process	Output Indicator 2.1a: Number of women receiving technical support in participating in local economic decision-making process Baseline: Members of WDFs received technical support during IELD programme Yr 1 Target: Members of 5 WDFs Yr 2 Target: Members of 5 WDFs Yr 3 Target: Members of 5 WDFs Total: 15	Project field reports WDFs LGIs Local business associations	UN Women IP/RP UN Women
WRGE Output 2.2 : Number of individuals with strengthened competencies to advance women's rights and gender		Output Indicator 2.1b. % of training participant's self-assessment indicating capacity and confidence to participate in decision-making processes Baseline: To be determined through the pre-training assessments	Training reports	UN Women IP/RP UN Women

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Related WRGE & PSD Indicators	Expected Results (Outcomes & Outputs)	Indicators, baseline & annual targets (cumulative)	MOV ²³	Responsibilities
equality (disaggregate women, men, unspecified)		<p>Yr 1 Target: At least 70% of Yr 1 training participants</p> <p>Yr 2 Target: At least 70% of Yr 2 training participants</p> <p>Yr 3 Target: At least 70% of Yr 3 training participants</p>		
WRGE Output 2.1 : Number of organizations with strengthened capacity to advance women's rights and gender equality (DD5: L&A capacities)	Output 2.2 Enhanced awareness of local authorities and communities about sociocultural and structural barriers to women's economic empowerment supports cultivation of favorable social norms	<p>Output Indicator 2.2a: Number of local authorities in selected Upazila Parishads who participate in Gender Orientation sessions (disaggregated by sex)</p> <p>Baseline: In IELD gender sensitization sessions were held for officials in two districts</p> <p>Yr 1 Target: 100</p> <p>Yr 2 Target: 100</p> <p>Yr 3 Target: 100</p> <p>Total: 300</p>	Project field reports	UN Women IP/RP UN Women
WRGE outcome 3.3 Number of demonstrable changes in values, norms and behavior at the levels of groups (women, men, unspecified) communities, organizations and society regarding women's economic empowerment (EE2: changes in values and norms) ☞		<p>Output Indicator 2.2b. Number of action plans on promoting gender equality within community developed by HEforSHE signatory Upazila Parishads</p> <p>Baseline: In IELD members of Upazilla Parishads such as the chairperson were signatories</p> <p>Yr 1 Target: 5</p> <p>Yr 2 Target: 5</p> <p>Yr 3 Target: 5</p> <p>Total: 15 (at least one for each Parishad)</p>	Project field reports LGIs (Upazila Parishads)	UN Women IP/RP UN Women
WRGE outcome 3.3 Number of demonstrable changes in values, norms and behavior at the levels of groups (women,	Output 2.3 Private sector bottlenecks and barriers to women's economic empowerment are	<p>Output Indicator 2.3a. Number of private companies sign up for WEP and HeforShe</p> <p>Baseline: TBD</p> <p>Yr 1 Target: 1</p>	Project field reports	UN Women IP/RP UN Women

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Related WRGE & PSD Indicators	Expected Results (Outcomes & Outputs)	Indicators, baseline & annual targets (cumulative)	MOV ²³	Responsibilities
men, unspecified) communities, organizations and society regarding women's economic empowerment (EE2: changes in values and norms) ☞	identified and strategies to promote the integrated role of private sector for women's economic activities and to expand women's access to markets are developed.	Yr 2 Target: 2 Yr 3 Target: 2 Total: 5 (one in each district)		
WRGE outcome 3.3 Number of demonstrable changes in values, norms and behavior at the levels of groups (women, men, unspecified) communities, organizations and society regarding women's economic empowerment (EE2: changes in values and norms) ☞ PSD 5a. Number of strengthened (entrepreneurs/traders) organisations for a sustainable local business climate		Output Indicator 2.3c. Number of entrepreneurs promoted through involvement with private sector (including media) and the programme-supported local women's business associations Baseline: 5 Yr 1 Target: 3 Yr 2 Target: 4 Yr 3 Target: 8 Total 15	Project field reports Local women's business associations	UN Women IP/RP UN Women
WRGE outcome 3.3 Number of demonstrable changes in values, norms and behavior at the levels of groups (women, men, unspecified) communities, organizations and society regarding women's economic empowerment (EE2: changes in values and norms) ☞	Outcome 3: Women- led enterprises unlock and access larger volume of domestic capital to expand their economic space	Outcome Indicator 3a: Volume, amount and % increase of gender-sensitive projects and investments at the local level Baseline: TBD Yr 1 Target: 2; USD 200,000 Yr 2 Target: 6; USD 600,000 Yr 3 Target: 6; USD 600,000 Total 14	Baseline Survey and Project Financing Documents (Term Sheet)	UNCDF

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Related WRGE & PSD Indicators	Expected Results (Outcomes & Outputs)	Indicators, baseline & annual targets (cumulative)	MOV ²³	Responsibilities
WRGE outcome 3.3 Number of demonstrable changes in values, norms and behavior at the levels of groups (women, men, unspecified) communities, organizations and society regarding women's economic empowerment (EE2: changes in values and norms) 		<p>Number of total 14 investments, Total project cost of USD 2.0 million, 2.5% increase in gender-responsive projects at the local level</p> <p>Outcome Indicator 3b: Number of SMEs or projects to obtain financial services and % increase of women having access to both public and private resources in the local economies Baseline: TBD Yr 1 Target: 2 women SME having access both public and private resources (8 % of women SME increased locally) Yr 2 Target: 6 women SME having access both public and private resources (24% of women SME increased locally) Yr 3 Target: 6 women SME having access both public and private resources (24% of women SME increased locally)</p> <p>Total: 14 14 Gender-responsive projects financed by domestic capital</p>	<p>Loan Sanction Letter or Financial Commitment Letters</p> <p>Appointment Letters for women employees/new hires</p>	UNCDF
PSD 1e. Number of people assisted to develop economic income generating activities	Output 3.1 Gender-responsive investments developed and public capital and private capital leveraged towards WEE	<p>Output Indicator 3.1a. Number of proposals developed from women SMEs, private sector, public sector and PPP project developers sourced for investment by public and private sector. Baseline: TBD Yr 1 Target: 4 Yr 2 Target: 12 Yr 3 Target: 12</p>	<p>Project Proposals</p> <p>SME and project database record of Number of workers in SMEs (direct beneficiaries),</p>	UNCDF

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Related WRGE & PSD Indicators	Expected Results (Outcomes & Outputs)	Indicators, baseline & annual targets (cumulative)	MOV ²³	Responsibilities
		Total: 28 proposals	and their dependents (indirect beneficiaries)	
PSD 4a. Number of firms or individuals that obtain financial services PSD 1d. Amount of mobilised private finance (in million EUR)	2.1.11 Output 3.1 Gender-responsive investments developed and public capital and private capital leveraged towards WEE	Output Indicator 3.1b. Amount and % of Local Development Finance and private sector finance allocation unlocked for women economic empowerment Baseline: TBD Yr 1 Target: USD 100,000 Yr 2 Target: USD 300,000 Yr 3 Target: USD 300,000 Total: USD 0.7 million Note: Targeted amount of finance to be unlocked is based on previous investment and unlocking ratio and it may increase or decrease in WING based on structuring of each investment, financing sources (equity, loan etc.) and financing partners (developer, banks etc.).	Loan/Funding monitoring report from Financing agencies and Project Implementation Quarterly M&E report	UNCDF
		Output Indicator 3.1c. Number of businesses to connect with business development services and agencies Baseline: TBD Yr 1 Target: 4 Yr 2 Target: 12 Yr 3 Target: 12	SMEs registration with BDS	UNCDF

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Related WRGE & PSD Indicators	Expected Results (Outcomes & Outputs)	Indicators, baseline & annual targets (cumulative)	MOV ²³	Responsibilities
		Total: 28		
		Output Indicator 3.1d Number of firms that obtain financial services Baseline: TBD Yr 1 Target: 2 Yr 2 Target: 6 Yr 3 Target: 6	Training report business plans and communication with banks	UNCDF
		Total: 14		
PSD 1e. Number of people assisted to develop economic income generating activities	Output 3.2 Strengthened capacity of women, women SMEs, NGOs and private sector on gender-friendly business planning and project financing issues	Output Indicator 3.2a. Number of women and girls enrolled in skills development training Baseline: TBD Yr 1 Target: 200 Yr 2 Target: 600 Yr 3 Target: 600	Certification from training institute	UNCDF
		Total: 1,400		
PSD 4b. Number of improved or introduced new products		Output Indicator 3.2b. Number of business plans and project financing structures developed that directly promote women engagement in business sectors. Baseline: TBD Yr 1 Target: 2 Yr 2 Target: 6 Yr 3 Target: 6	Documentation on 'Improved business plan/model'	UNCDF
		Total Target: 14		
		Output Indicator 3.2c. Number of learning and best practices adopted in the ongoing	Publication of business innovation in	UNCDF

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Related WRGE & PSD Indicators	Expected Results (Outcomes & Outputs)	Indicators, baseline & annual targets (cumulative)	MOV ²³	Responsibilities
		SMEs, LGIs, PPP proposal developer business plan and financing area. Baseline: TBD To make it clear, it can be mentioned as follows: 1 best practice adopted in yr-1, 1 best practice adopted in yr-2, 1 best practice adopted in yr-3	SMEs, LGIs and PPP proposals	
PSD 1b. Number of direct jobs supported in individually supported SME by PSD programmes (male/female; youth; fragile states)	Output 3.2 Strengthened capacity of women, women SMEs, NGOs and private sector on gender-friendly business planning and project financing issues	Output Indicator 3.2d. Number of local women workers properly employed with decent job, greater skills and improved income. Baseline: TBD Yr 1 Target: 100 Yr 2 Target: 300 Yr 3 Target: 300 Total 700	Monthly field visit report by using prescribed monitoring format	UNCDF
		Output Indicator 3.2e. Post investment monitoring and evaluation by private and public financiers to assess financial returns and performance of investments. Baseline: TBD Yr 1 Target: 2 Yr 2 Target: 6 Yr 3 Target: 6 Total Target: 14	Loan/Funding monitoring report from Financing agencies and Project Implementation Quarterly M&E report	UNCDF

WRGE Outcomes

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3.1 Number of effective changes in **laws, policies and regulations** at different levels and in the public, private and civic sectors regarding women's economic empowerment (EE1: changes in control) 🏰

3.2 Number of times that **CSOs and women's rights organizations** contribute to:

- agenda setting,
- influencing the debate,
- creating space to engage
- movement building

regarding women's economic empowerment 🏰

3.3 Number of demonstrable **changes in values, norms and behavior at the levels of groups** (women, men, unspecified) communities, organizations and society regarding women's economic empowerment (EE2: changes in values and norms) 🏰

3.4 Number of demonstrable **changes in values, norms and behavior at the levels of individuals** (women, men, unspecified) regarding women's economic empowerment (EE2: changes in values and norms)

PSD Indicators:

4a. Number of firms or individuals that obtain financial services

1e. Number of people assisted to develop economic income generating activities ([Methodological Note nr.16](#))

1b. Number of direct jobs supported in individually supported SME by PSD programmes (male/female; youth; [fragile](#) states)

4b. Number of improved or introduced new products

5a. Number of strengthened (farmer/workers/entrepreneurs/traders) organisations for a sustainable local business climate

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Annex VI: Annual Budget:

Outcome/Output	2020	2021	2022	2023	2024	Total (EKN)	In kind	Total Budget
Output 1.1	11,000	75,000	62,000	55,000	0	203,000	116,000	319,000
Output 1.2	0	15,000	40,000	46,000	0	101,000	57,000	158,000
Outcome 1	11,000	90,000	102,000	101,000	0	304,000	173,000	477,000
Output 2.1	0	55,000	61,000	37,000	0	153,000	50,000	203,000
Output 2.2	4,000	31,000	31,000	26,500	0	92,500	34,000	126,500
Output 2.3	2,000	77,000	80,000	70,000	0	229,000	87,000	316,000
Outcome 2	6,000	163,000	172,000	133,500	0	474,500	171,000	645,500
Output 3.1	0	113,500	313,500	310,000	0	737,000	56,250	793,250
Output 3.2	0	10,000	20,900	19,800	0	50,700	69,500	120,200
Outcome 3	0	123,500	334,400	329,800	0	787,700	125,750	913,450
M&E (baseline and endline surveys, audit, monitoring, reporting, and final evaluation)	8,000	46,250	8,000	46,950	0	109,200	72,125	181,325
Programme Costs	25,000	422,750	616,400	611,250	0	1,675,400	541,875	2,217,275
Personnel	30,583	183,500	183,500	152,917	0	550,500	0	550,500
Operations Costs	11,042	22,750	20,250	19,751	0	73,793	94,000	167,793
Management of Programme, Operations and Administration Direct Costs	41,625	206,250	203,750	172,667	0	624,293	94,000	718,293
Total Direct (Programme, Operations, Mngt of Prog. & Admin Costs)	66,625	629,000	820,150	783,917	0	2,299,693	635,875	2,935,568
Indirect Programme Support Costs (7% of contribution based on % of PUNO delivering the programme)	5,069	56,228	60,881	52,798	0	174,976	0	174,976
Administrative Agent Fee of JP (1%)	724	8,033	8,697	7,543	0	24,997	0	24,997
Total	72,418	693,261	889,728	844,258	0	2,499,666	635,875	3,135,541

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Disbursement Schedule

PUNO	Breakdown	2020 Nov	2021 Sep/oct	2022 Sep/oct	2023	2024	Total
UNDP	Programme Cost (including M&E, Audit, Personnel and Operations)	110,379	182,115	191,021		0	483,514
	Indirect Support Cost	8,308	13,708	14,378			36,394
	Subtotal for UNDP	118,687	195,823	205,399	0	0	519,908
UN Women	Programme Cost (including M&E, Audit, Personnel and Operations)	228,493	255,208	365,013		0	848,714
	Indirect Support Cost	17,578	19,866	28,319			65,763
	AA fees	5,037	8,721	11,239		0	24,997
	Subtotal to UN Women	251,108	283,795	404,571	0	0	939,474
UNCDF	Programme Cost (including M&E, Audit, Personnel and Operations)	124,504	365,040	477,922		0	967,465
	Indirect Support Cost	9,371	27,476	35,972			72,819
	Subtotal for UNCDF	133,875	392,516	513,894	0	0	1,040,284
Total of all three PUNOs	Programme Cost (including M&E, Audit, Personnel and Operations)	463,375	802,363	1,033,955	0	0	2,299,693
	Indirect Support Cost	35,257	61,050	78,669	0	0	174,976
	AA fees	5,037	8,721	11,239	0	0	24,997
	Grand Total	503,669	872,134	1,123,863	0	0	2,499,666

Annex VII: Proposed areas of additional intervention of WING in the context of COVID 19 response

The COVID-19 Pandemic has severely affected women entrepreneurs specifically micro, small and medium enterprises (MSMEs) in Bangladesh. The most affected and vulnerable groups, among others, are the women informal enterprise owners, self-employed women, artisanal, and workers who are informally employed in the MSMEs. The vulnerability of women MSMEs is aggravated by further their low level or no resilience capacity, less/no access to financial services and assets, information and communication technology (ICT), and business networks.²⁴ Furthermore, severe lack of awareness among the women entrepreneurs on the process of accessing supports and services; along with less or no experience in transactions through financial institutions, put most of the women entrepreneurs in a more dire situation which may expose them to greater exploitation by other players in the informal financial markets. Evidence shows that 52% of the enterprises have shut down their operation during the lockdown, remaining 28 percent showed a significant decrease in the business activities.²⁵

This Pandemic has also revealed the need of having **social risk financing** mechanism for financial transactions as safeguards. The Government waived 50% interest on SME finance for a BDT 20000 crore stimulus package (5% of stimulus package like BDT 1000 core) is an earmark to ensure that women led SMEs get fast access to credits during this period. However, the financial disbursement has not met its target and made it evident that conventional financial safeguard tools i.e. collateral and government subsidy are necessary but not sufficient to address the needs of women businesses during crisis situation. Thus, a need for establishing a risk financing mechanism from social perspective is essential.

In this context WING should develop and strengthen intervention strategy in line with following short term and long-term actions:

1) Facilitate access to finance for women-led enterprises that need to urgently safeguard and rebuild their businesses –

- a. Specialized training and supports for women led enterprises;
- b. Create awareness on the availability of the government stimulus package and ways to access these;
- c. Immediate promotional support for the emerging opportunities to women businesses.
- d. Support local financial institutions to expedite the disbursement of financial service including the stimulus package; and monitoring including the use of the digital platform.

2) Facilitate and promote digital supply chain management system both at local and national levels through making the processes simple, and by targeting women-owned businesses.

- a. Support women-run MSMEs in supply chains by guaranteeing payments and orders;
- b. Support businesses and business associations to develop/adapt digital platform

²⁴ Only 25% of women have an account at a formal financial institution, and more than 60% of women are not able to access bank finance.

²⁵ <https://www.lightcastlebd.com/insights/2020/04/25/covid-19-impact-on-bangladeshs-sme-landscape>

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- c. Support to develop digital local development finance mechanisms including inter-department fiscal transfers of the government agencies.
- 3) Facilitate the process and provide supports to promote and initiate digital literacy** training for women entrepreneurs including local women chamber of commerce and associations. Emphasize will be given to user friendly materials on the 'know-how' i.e for surfing web page, using apps on cost & revenue.
- 4) Strengthen and prioritize gender-responsive local planning, budgeting and investment processes -**
- a. Provide supports to LGIs to meet the financial needs for gender responsive programmes including COVID-19 recovery initiatives. This will help strengthen the local govt planning and budgeting process.
 - b. Technical support to develop and test '**social risk financing**' mechanism mainly for women led MSMEs.
 - c. Develop and adopt mechanisms for institutionalizing gender responsive investments platforms.

Annex VIII: Risks and Mitigating Factors²⁶

Contextual Risks	Likelihood	Impact	Mitigation Measures
Political Risk – Changes of political leadership at local government and WDF levels which might affect the commitments	High	High During national and local level election and interim leadership period, generally strikes and roadblocks are likely to occur. The sustainability of the programme could also be under risk with the changing ideologies and strategies of elected local women representatives.	The essential fieldwork can be scheduled outside these “high risk” time periods. An interim plan will be developed in consultation with local partners to engage in programme activities remotely. The programme will be implemented not only through the president and vice president of WDFs and /or local governments, the day to day activities and long-term plan of the programme will be in the hands of the executive committee and lifetime members of the WDF which allow the WDF to deepen its commitment to capacity-building of local women in their communities.
Social Risk - Inability of the program to change social structures and shift in mindsets	Medium	Medium Community’s resistance to change social norms are barriers to women’s economic empowerment particularly related to link unlocking resources. This may be aggravated because of covid 19; already there are information on increasing number of cases of Gender Based Violence and Child Marriages	Community male and female leaders will be sensitized on gender equality and women economic empowerment. Local government will be involved to promote gender equality, anti-sexual harassment and encourage male to committee to gender equality. WDF member will be actively engaged to remove social norms that create barriers to women economic empowerment.
Corruption risk – Mismanagement of public funds allocated for women development at local level	Medium	Medium Public fund mismanagement, misused allocated for women development	WING will address this in two pronged approaches– i) addressing this issue through interventions related to Gender Responsive Budgeting ; and ii) through capacity building of WDF members as this resources will be used through WDFs. In addition, regular monitoring activities will be in place with WDFs.
Financial - Follow-on resource mobilization	Medium	Low The programme may not continue if resources are not mobilized by the end of the proposed programme.	To manage this risk, the country team has completed a resource mobilization strategy whereby each agency has identified and been given responsibility to engage with relevant donors, understand their priorities to align programme activities. The WING country team has already arranged field visits, dialogue sessions, shared programme knowledge products and held bilateral meetings with HOAs.
Currency risk – Volatility of the Bangladeshi Taka or Euro	Low	Low Devaluation – The budget is based on funding denominated in Euro. If there is devaluation of the Euro and appreciation of the Taka, the anticipated costs of the programme may be hampered.	The contribution agreement will be in USD. The programme will also periodically report such impact on the programme activities to partner agency and will periodically revise the proposal if required to accommodate programmatic plans.
Market Failure Risk: Due to major external shock i.e. covid19 Pandemic, there can be high risk of market failure of SMEs	High	High Economic crisis: A short term market failure has been experienced due to Covid 19 Pandemic. This might lead to long term economic crisis where the both aggregate demand and supply side of SME economy got affected. There may be other types of external shocks which may lead to market failure in future.	In order to address this type of risk, it is important to develop a comprehensive strategy for SMEs to avail level supports offered by the state and other stakeholders i.e. Access to Stimulus Package of COVID-19 by the affected women led enterprises and other kind supports. This strategy should be developed during the course of programme implementation in consultation with all relevant stakeholders. Moreover, these shocks may continue for a long time; hence, during programme implementation period, interventions will be informed by the Covid19 related challenges and lessons, for instance, Local Economic Assessments (LEAs) will be designed accordingly.

²⁶ The risks and mitigating factors have been revisited in light of the Covid 19 Pandemic situation in Bangladesh. The Covid 19 Pandemic has affected adversely entire MSME sector more specifically women entrepreneurs. The revised risk analysis focuses only the key risk factors that will have immediate implications to the implementation of WING programme. Some of the already identified risks mainly related to operational and financial risks will aggravate the implementation situation; and a new risk linked to market failure, could be followed by an economic crisis, will affect the entire programme. Most of the mitigation measures, articulated already, deem relevant for the revised risk factors; and where necessary the revised mitigation measures are incorporated in the revised matrix.

Programme Risks	Likelihood	Impact	Mitigation Measures
Operational Risk – Virtual communication; restricted/limited mobility of programme personnel; and Procurement of independent experts	Medium	Medium Due to locked down situation because of Covid 19 Pandemic, the restricted and limited mobility may lead to delay in implementation including the procurement process. It is highlighted in earlier risk areas that the quality of activities including research (i.e. Baseline studies, LEA, Policy reviews, etc.) have to be high in order to identify the challenges and opportunities of the programme.	WING will revisit the implementation strategy for each intervention at the field level; and will leverage the UN roster to procure capable independent experts in the areas of development; and agencies will consult one another to assess technical proposals of consultants to ensure engagement of appropriate firms and individuals for these studies. UN agencies also adopted fast track approaches for HR, procurement and partner selection. For training and other capacity building activities, WING team will consider to address the limitations related to virtual communication and limited physical mobility as part of the capacity building.
Strategic Risk - WDF decision-making capacity	Medium	Medium Strategic - WDF members fail to effectively make decision at upazilla Parishad level and mobilize women in their communities	WING will focus on developing capacity of WDF members in decision-making process, gender sensitization and negotiation skills for gender funding. On the other hand, sensitizing Upazilla Parishad male members on gender and create space for WDF member to be politically empowered and create opportunities for local women to economically empower themselves.
Corruption risk – Mismanagement of grant funds	Medium	Medium Fund flow mismanagement of the implementing partners such as WDF, SME or NGOs	WING will have a grant agreement with the implementing partners. Selection of Implementing Partners and Responsible Parties will follow the relevant policies which includes safeguards such as competitive call for purpose, capacity assessment and risk assessment to determine sample size for financial monitoring. Investment will be directly made in SMEs and NGOs and not WDFs. However, for added security for proper fund management, the proper Monitoring, Evaluation and Reporting tools and procedural expectation will be given to partners to safeguard their internal fund management. These include procurement policies, competitive bidding processes and forms, asset management, vehicle management, requirements for internal control and segregation of roles requirements. Orientation with UN policies and regulations will help the partner adopt or align their practices accordingly. Furthermore, the programme itself will have safeguards such as the FACE form in place to monitor the results and fund flows periodically.
Operational Risk - Advocacy for Gender-responsive planning, budgeting and services	Low	Low Operational - Local government and women’s entrepreneurial associations are not interested to advocate at local and national level in decision-making forums for gender-responsive planning, budgeting and services	WING will provide capacity development training on responsive planning and budgeting to local governments. The programme will also utilize funding from the public sector to help develop new industries/sectors in the district that lack opportunities for women through investments and technical capacity support to implementing projects.
Financial and Strategic Risk - Gender-responsive Enterprise Identification	Medium	High Financial and Strategic - Banks inaccurately identify “real gender-sensitive” enterprises; Male operated SMEs in the name of females receiving low cost facilities created for women; Real women SMEs being left behind. In addition, because of Covid 19 some of the important key activities i.e. selection of gender responsive investments, business development facilitation and training may be delayed	WING will provide tools such as WEE to provide support to banks and other financial institutions to create access to finance for real women business that create gender-responsive facilities and environment to participate in the economy. Active engagement with financing institutions, NGO-led social enterprises and adopting diversified means of information dissemination. Rescheduling of activities to add to investment selection and structuring. Formulating a practical workplan to accommodate situation of physical mobility and movement restrictions.

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Financial and Strategic Risk - Cost of blended finance and unlocking private capital	Medium	Medium Financial and Strategic - High cost of capital/collateral requirement while unlocking domestic private or public funds towards gender-responsive investments and projects. Covid 19 pandemic has also raised the importance of having more preferential/concessional access for women SMEs which might increase the cost of overall blended financing.	WING will provide technical assistance to women SMEs while liaison with partnering financial institutions such as local financiers to fund projects at reasonable cost (de-risk and adjust risk/return profile) of capital and under collateral free lending facilities. Building/rebuilding the strong supply chain and having more women SMEs in these supply chain will ease the higher risk of increased cost.
Operational and Organizational Risks - Alignment of priorities and complementing activities of three agencies	Low	Low Operational and Organizational - If the priorities and activities of three agencies are not aligned, the programme operations will be delayed and unified programming will not achieve the impact (of advocacy, technical assistance and investment) expected from the project.	To manage this risk, WING will hold regular meetings, hold steering committee meetings and joint field visits and an annual retreat. Dedicated programme staff will also be deployed to help resolve operations challenges. The three agencies have agreed that they should adopt a coordinated approach to collaboration, however, each agency will assume full programmatic and financial accountability for the funds disbursed to them. Each agency will establish a separate ledger account under its financial regulations and rules for the receipt and administration of the funds disbursed to it by the Administrative Agent from the Programme Account. That separate ledger account will be administered by each Participating UN Organization in accordance with its own regulations, rules, policies and procedures, including those relating to interest. Working together in WEE project will strengthen the functional responsibilities of participating agencies in a Joint Programme.
Strategic Risk - Leverage continued agency expertise, knowledge banks, and program linkages	Low	Low Strategic - There is a lot of opportunity to leverage the ongoing programmes of UNDP and UN Women and UNCDF and EKN at the national level especially for advocacy and fund co-financing efforts, which will not be utilized to strategically grow the project in case of lack of collaboration	The joint program retreat to be held to identify the areas for development and where each agency has the opportunity to make commitments to explore the linkages that can be leveraged to finance and advocate for the project. Quarterly, roundtable discussion within the UN and other stakeholders will help to explore further synergies and linkages.
Strategic and Operational Risk – Working in High Conflict Areas	High	High Strategic and Operational - There is a lot of challenges in targeting Cox's Bazaar as a geographic focus area for the WING programme as this District is considered a high conflict area with high tension between the local host community and refugees	WING programme has strategically planned to work specifically with the host community in Cox's Bazaar and therefore, this eliminates any political and legal risks of operating and engaging with the refugee community and their camps. WING programme will be working to incorporate its programmatic efforts into the first District Development Plan, being established in Cox's Bazaar, outside of the refugee camps, whereby UN Women who is implementing protection programming will be the anchor through which WING mechanisms can be piloted to expand gender sensitization and investment in gender-responsive programming and economic projects for the host community. The District Development Plan can utilize the mapping done through LEAs (in the WING programme) to identify potential projects and businesses that can create economic activities for host women and girls. Further programming can be extended to this area through existing entities that are working in the space of WEE in Cox's Bazaar.

Implementing Agency Risks (UN & Implementing Partners)	Likelihood	Impact	Mitigation Measures
Organization anti-fraud and anti-corruption policy	Low	High There are three UN agencies involved in this project. Each may follow different procurement procedures. Different	UN agencies in Bangladesh follows a robust anti-fraud and anti-corruption policy. UN agencies have zero tolerance for fraud and corruption, meaning that UN staff members, non-staff personnel, vendors, implementing partners and responsible parties are not to engage in

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		<p>procedures followed in procurement may result in different standards of materials and services, which may impact on quality of results.</p> <p>WING will be extending grants to implementing partners such as SMEs, NGOs and local business/gender-responsive project developers and there may be fraudulent utilization of such funds during the programme.</p>	<p>fraud or corruption. All incidents of fraud and corruption are to be reported, and will be assessed and, as appropriate, investigated in accordance with the Investigation Guidelines of the UN Office of Audit and Investigations (OAI), the Office of Internal Oversight Services of the United Nations (OIOS) and the Legal Framework for Addressing Non-compliance with UN Standards of Conduct, when applicable. UN agencies pursue rigorously disciplinary and other actions against perpetrators of fraud, including recovery of financial loss suffered. The following policies will guide the actions of the three agencies in prevention, reporting requirements, investigation channels, disciplinary and loss recovery measures.</p> <p>https://www.undp.org/content/dam/undp/documents/about/transparencydocs/UNDP_Anti-fraud_Policy_English_FINAL.pdf</p> <p>https://www.unwomen.org/-/media/headquarters/attachments/sections/about%20us/accountability/un-women-anti-fraud-policy-framework-en.pdf?la=en&vs=5042</p> <p>Coordination mechanism will ensure upholding of common standards.</p>
Organisational Sexual abuse and inappropriate behavior	Medium	High There may be many incidents related to sexual abuse, physical abuse and inappropriate behaviour within the programme.	UN agencies in Bangladesh follows a robust policy on sexual abuse, power abuse and inappropriate behaviours at workplace and this is applied to all the UN partners. This a zero-tolerance policy. In order to bring more preventive measures, the UN introduced Prevention of Sexual Exploitation and Abuse (PSEA) for all UN agencies and its partners
Monitoring, evaluation and quality of management	Medium	Medium Beneficiary results are not captured by monitoring and evaluation. Emphasis on activity or process result may divert focus from beneficiary results. Beneficiaries of the investment projects and implementing partners if not monitored will deliver false performance indicators for the programme.	<p>A strong M&E framework will be developed to monitor both process/activity and beneficiary results. For continued lockdown situation due to Covid 19, distance monitoring approach will be applied.</p> <p>Collective and mutual accountability on delivery of results will be established. Project beneficiary and stakeholder will be engaged in the overall WING project M&E process.</p> <p>Combined (both quantitative and qualitative) monitoring template will be developed. Quarterly M&E workshop on WING project will be organized.</p> <p>Each investment project will also be given an action plan the strictly follows the business plan, women empowerment index, social and environmental safeguards that the project developers will be maintaining and reporting back to the steering committee of the programme.</p>
Financial and administrative management	Low	Low Slow spending of fund caused by management weakness may cause delays in implementation.	<p>A dedicated project management of each agency will assist in overcoming organizational issues.</p> <p>Comparative advantage of each partner will be utilized.</p> <p>Output and agency wise activities, chart of account and itemized budget will be specified in the WING project AWP.</p>